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BARRIERS TO PARTICIPATION IN LEARNING FOR MID-CAREER MANAGERS IN THE SCOTTISH LIFE ASSURANCE INDUSTRY

VOLUME I

MARTIN G. McCRACKEN

A thesis submitted by Martin G. McCracken for the degree of Doctor
of Philosophy
Napier University of Edinburgh

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Abstract

The Life Assurance industry has been through a period of rapid change as a consequence of increased competition, which is resulting in the need for structural re-organisation. The mid-career manager is arguably the most affected by these changes as the flattening structures and the need for obtaining new skills are leading to a re-appraisal of their role, while also diminishing their chances of the vertical progression that was traditionally on offer.

It is against this background that an analysis of the barriers to participation in learning was undertaken through in-depth interviews with 61 managers from five of the largest Scottish Life Assurance institutions. A grounded model was developed to identify the prevalence of both intrinsic and extrinsic factors affecting participation levels. The model identified five intrinsic variables (Perceptual, Emotional, Motivational, Cognitive (General) and Cognitive (Vocational)) and three extrinsic factors (Culture, Management Development Culture and Physical Resources) and the managers were categorised against these variables according to their propensity to participate in learning initiatives.

While the intrinsic barriers relating to managers perceived need for learning and emotional insecurities were important, the managers appeared to primarily attribute their levels of participation to the presence or otherwise of extrinsic variables. In particular, the organisational culture was seen to be crucial in influencing participation levels, as there were high levels of negativity surrounding the support and guidance structures for learning. The ambiguity of reward strategies was also seen to be an inhibitor, as were time pressures.

Organisations need to address the issue of balancing participation in learning activities with the pressures originating from both mid-career managers private and professional lives as a potential solution to these external pressures. It was suggested that barriers to learning could be alleviated through better support and guidance and the development of a learning culture, encompassing top management involvement.

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Glossary of Terms

AA	Automobile Association
ACII	Association of Chartered Insurance Institute
BL	Borders Life
CBT	Computer Based Training
CIPD	Institute of Personnel and Development
CL	Central Life
FFA	Fellow of Faculty of Actuaries
FIA	Fellow of Institute of Actuaries
FPC	Financial Planning Certificate
FSA	Financial Services Authority
FSC	Financial Services Conglomerate
GDP	Gross Domestic Product
GL	Grampian Life
HL	Highland Life
HND	Higher National Diplomas
HRD	Human Resource Development
ICA	Institute of Chartered Accountants
IFAs	Independent Financial Advisers
IiP	Investors in People
IS	Information Systems
ISAs	Individual Savings Accounts
IT	Information Technology
LA	Life Assurance
LL	Lothian Life
LLB	Bachelor of Law and Letters
MBA	Master of Business Administration
MD	Management Development
OALC	Open Access Learning Centre
PEPs	Personal Equity Plans
PtP	Propensity to Participate
SAIM	Scottish Amicable Investment Management
SFE	Scottish Financial Enterprise
SHRD	Strategic Human Resource Development
SPSS	Statistical Package for the Social Sciences
T&D	Training and Development
TESSAs	Tax Exempt Special Services Accounts
ACIS	Associate of Company Insurance Secretaries
APMI	Associate of the Pension Management Institute
OU	Open University
CDCs	Career Development Centres
VQ	Vocational Qualifications
CMP	Contribution Management Process

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CHAPTER ONE

Introduction

1.1 Origin of the Research Study

The limited empirical and theoretical work into mid-career managers prompted this study of barriers to participation in learning for mid-career managers in the Scottish life assurance sector. In this chapter the origins, aims and objectives, key research questions and hypotheses and the structure of the thesis are discussed.

There is a burgeoning interest in managerial learning and development amongst academics and practitioners (Mumford 1988; 1993: Burgoyne 1988, 1989; Burgoyne and Reynolds 1997, Winterton and Winterton, 1999). However, on reviewing the literature, there appeared to be extensive attention paid to junior or middle level managers, whilst the mid-career managers was neglected (Newell and Dopson, 1996; Floyd and Wooldridge, 1997). When one considers the rapidly evolving career patterns, this apparent absence of research focussing on the learning and development of managers in the important mid-career stage was surprising (Homes and Cartwright 1994; Allred et al., 1996).

The mid-career manager has been broadly described by Maguire and Fuller (1995) as 'Someone who is in their mid-thirties and forties who, having attained some experience in managerial jobs, is looking to progress or at least consolidate their careers.' However, definitions of the mid-career manager are sparse in comparison to those of the middle manager. For example, Floyd and Wooldridge (1997: 465) describe middle managers as typically:

> Perform ing) a co ordinating role where they mediate, negotiate, and interpret connections between the organisation's institutional (strategic) and technical (operational) levels. Put differently, middle manager link vertically related groups (Pugh et al., 1968), and as Likert (1961) argued, these 'linking pins' connect the overall direction provided by top managers with the day to day reality of lower level managers. (Floyd and Wooldridge, 1997: 465)

When both of these definitions are considered simultaneously it can be appreciated that the mid-career manager, as defined above by Maguire and Fuller (1995), may often perform such a middle management 'linking' role. It is also important to remember that often mid-career managers will perform the strategic roles to which Floyd and Wooldridge (1997) allude. Indeed, in practice, while some may still be performing technical or operational tasks, they may not be the 'lower level managers' described by Likert (1961). Therefore, by referring to these

relatively simple definitions of mid career and middle level managers, the complexity of isolating these groups can be appreciated.

However, a more thorough analysis of mid career managers, especially in relation to learning and development is both interesting and necessary. Firstly, as the British work force is ageing, many authors (Warr, 1993; Davies, 1997; Lyon et al., 1998) have underlined both the vital significance of mid-career and older employees for organisations and the need to continually invest in their training and development. On a demographic basis, it has been estimated that the more mature employee will have an increased presence in the UK work force in the years to come. For example, in 1993 the Department of Employment forecasted that between 1992 and 2006 the British labour force of working age above 45 years would increase by 18% and those between 35 and 44 years would increase by 24% (Department of Employment, 1993). More recent projections by the Cabinet Office (2000) have estimated that, considering present employment rates, 2020 will see two million fewer working age people under 50, and two million more over 50: a shift equivalent to nearly 10^{0}o of the total working population. Obviously if such predictions prove to be correct, there will be serious repercussions relating to the enhancement of skills and learning for the national work force of the future.

Secondly, continuing corporate developments have been heavily reported in both the academic and professional literature, citing organisational restructuring, delayering and increasing levels of employee stress as potential factors which may increase insecurity and alienation amongst employees (Edaban and Winstanely, 1997; McGuinness, 2000). As well as such organisational change, research has also shown that the 1980s and 1990s have been characterised by major shifts in traditional managerial career patterns as well as psychological contracts between managers and their employers (Schein, 1996; Hiltrop, 1996; Atkinson, 2002). Additionally, there has been increasing research into changes in work patterns, particularly the need to perform longer hours, which impacts on employees home life (Hogarth et al, 2000; Campbell-Cark, 2001 and more recently Bond et al. 2002). Such endemic change furthers the argument for a study of this nature, given the especially vulnerable position of those in middle level, mid career positions which has been noted by authors reporting on such change (Dopson and Stewart, 1993; Newell and Dopson, 1996). A major objective of the study is to ascertain if and how these changes might affect mid career managers.

Thirdly, in relation to managerial learning and development in organisations, various authors have advocated that future survival and competitiveness will be based on organisations and individuals possessing the ability to learn and develop (Stata, 1989; Senge 1990; Garavan, 1991; O'Donnell and Garavan, 1997). Learning is felt to be appropriate at all levels of society, from business and public organisations down to the individual (Fiol and Lyles, 1985; Dodgson 1993; Salaman and Butler 1993; Antonacopolou, 2000a, 2000b). It is not surprising that, with such increasing interest in learning and development, a plethora of new phrases and terms have emerged. For example commentators now write about Learning Societies and Learning Communities (Lloyd, 1990; Ball, 1993) and Learning Organisations or Learning Companies (Senge, 1990; Pedler, Burgoyne and Boydell, 1991; Garvin, 1993; West 1994; Elkjaer, 2001).

Finally, certain writers have sought to investigate 'barriers to learning'. In most cases their research has focussed upon what actually impedes effective learning transfer during learning events (see for example Leroy and Ramanantsoa, 1997). Alternatively, others have investigated 'barriers to participation in learning', but normally this has been specifically designed to ascertain why adults fail to partake in education (Courtney, 1981; Munn and MacDonald, 1988; Oakey, 1990; Mok and Kwon, 1999; Tight, 2000). In general there has been little research designed to gain an understanding of what managers perceive to be the most important barriers to their participation in learning and indeed why such barriers exist (Temporal and Boydell, 1981; Stuart, 1984; Antonacopolou, 2000). For those described as being in mid career this neglect becomes more apparent, with virtually no attention specifically directed at investigating their participation in learning activities.

Given such a scenario, the overall objective of this empirical research study was to analyse those variables that most hamper mid-career managers' participation in learning and development opportunities. Ultimately it was hoped that these findings would contribute to the literature dealing with the complex area of managerial participation in learning and development.

1.2 Scope of the Study and Research Questions

Two differing hypotheses were proposed for this study. Firstly, are potential barriers to participation in learning for mid-career managers produced as a result of organisational changes? For example, doubts may arise about the validity and worth of pursuing further learning and development opportunities as a result of such continual organisational change and

uncertainty in the external environment. Secondly, can such threats to employment and security actually act as incentives or catalysts for encouraging renewed interest in learning and development activities? The main motivation therefore for participating in learning activities might be either to attempt to increase job security within the organisation or to increase employability in the external labour market.

Three fundamental questions to be addressed in the study were:

1. To identify what mid-career managers perceive to be the most important factors which obstruct their participation in learning and developmental activities.

2. To determine if certain perceived barriers to learning are more important for certain types of managers than others (based on personal circumstances and characteristics).

3. To establish if the contextual environment (organisational culture and learning environment) of the managers' employing organisation may affect their Propensity to Participate (PtP) in learning activities.

In order to answer the three questions, five objectives were established:

1. To carry out a qualitative based analytical study of a sample of mid-career managers in order to investigate participation in managerial learning and development activities, in five Scottish based life assurance companies.

2. To identify barriers to learning and assess how they may affect mid-career manager's propensity to participate in learning activities in these life assurance institutions.

3. To obtain a contextual understanding of the nature of employment in the Scottish life assurance sector.

4. To develop a model exposing the variables linked to barriers to learning for mid-career managers in each organisation studied that is potentially generalisable to the sector as a whole.

5. To draw conclusions and make recommendations for further research.

1.2.1 Learning and Development Activities

The learning and development activities of primary interest in this research were fundamentally vocational in nature. The primary reason for this was to align the study with the definition of mid-career managers put forward by Maguire and Fuller (1995). Therefore, this study was essentially concerned with those learning and development interventions which could allow mid career managers to 'progress' or 'consolidate' their careers.

More formally, development activities would include higher education opportunities such as degrees like the Master of Business Administration (MBA) or professional examinations leading to membership of a professional body (see Myres and Torrington, 1993, for details). As well as the more formal activities, this study also investigated participation in learning and development opportunities that may not necessarily lead to formal qualifications or recognition. Therefore it was relevant to consider many of the more informal learning and development activities available both within (in house) or external to the organisation. Examples of these include; internal workshops and courses; professional seminars, and trade and academic conferences.

1.2.2 Variables affecting learning for the individual

The individual was identified as the primary unit of analysis (see Antonacopolou, 2000b, for a similar methodology). It became apparent, when considering the position of mid-career managers, that a multitude of elements may affect their participation in learning activities. Hence to fully appreciate the mid-career manager as a learner, the literature dealing with adult participation in learning was considered (Woodley et al., 1987). To understand those factors that may be present at the organisational level and beyond (industry and society), literature which has focussed upon organisational culture and learning environments was explored (Harrison, 1992; Findlay et al., 2000; Sambrook and Stewart, 2000).

After reviewing this literature the proposition was made that variables influencing learning could be divided into two broad divisions. Firstly, those directly attributable to the internal or intrinsic characteristics of the manager, i.e. their individual perception, motivation, emotions and previous experiences of learning. Secondly, those variables related to the mid career manager's extrinsic environment, for example, the culture of where they worked or the general climate of the (life assurance) industry.

1.2.3 Constraints in the scope of this study

It must be realised that what can actually be accomplished in terms of breadth and depth is inherently dictated by constraints associated with the labour of only one researcher. Hence, it was decided that in depth methods of investigation and data collection would be used and a sample of selected mid career managers would be interviewed from five of the largest Scottish Life Assurance Organisations. It should be pointed out that generalisations on the whole

industry cannot be made with absolute confidence based solely on the data collected. However, the richness and profundity of the data offsets this disadvantage.

1.3 Methodology

The methodology employed was primarily qualitative in nature, however, to allow for comparative analysis of both the organisations and individuals studied, some simple descriptive and non-parametric Chi-squared statistical procedures were used (Bryman and Cramer, 1997). A number of research design perspectives, each possessing their own merits and failings, could have been used to address the objectives of this research. For example, the findings from a large scale survey research design covering a broad specified sample are perceived to be highly reliable, valid and can be generalised to the wider population. Alternatively, a methodology using a single case study is perceived to have advantages in producing richer and more detailed descriptive data. Essentially such a methodology would normally be based on one unit of analysis such as an organisation, an individual employee, or perhaps a specified group of employees in an organisation (Yin 1994: 3).

After considering various potential research designs, the multiple case study approach, with several specified units of analysis, was felt to be best suited for addressing the research questions outlined above. As with all research methodologies, the case study approach has its strengths and weaknesses. For example, the case study has been criticised because of the difficulty of controlling all potential variables. Other problems, which have been cited with the case study methodology, is the potentially low representative value. However, this criticism may be offset when one considers that five of the largest life assurance offices in central Scotland were analysed. From a similar sample of managers in each organisation, the same issues were covered consistently to enhance the reliability of the study's findings.

In-depth semi-structured interviews were held with 61 mid-career managers (an average of thirteen per case). The main advantage of using such in-depth interviews in five case studies is the rich data generated. A significant amount of detailed, descriptive, explanatory and exploratory information was amassed covering all of the major areas that the literature has associated with barriers to learning. To further bolster the validity of the study, at least one HR or Training and Development Manager in each case organisation studied was interviewed to gain a perspective on the company context and how it might influence managerial participation in learning activities.

After fully transcribing the interviews they were coded so that 'sense' could be made of the raw data (May, 1993). Utilising the grounded theory approach first developed by Glaser and Strauss (1967) the emergent data fell into two broad themes or categories. Firstly, there were issues connected with participation in learning activities, described as being intrinsic in nature, and linked to the actual characteristics of managers, i.e. their attitudes, personalities or personal circumstances. Secondly, there were those associated more closely with the extrinsic environment in which the manager operated, i.e. organisational, industry or environmentally related factors.

Once the data had been coded, seven Thematic Conceptual Matrices (see Miles and Hubberman, 1994: 131, for details) were constructed for each of the case studies, based on the key themes (which informed the coding of the raw data) most influential in explaining managerial participation in learning. As well as the key findings from the interviews, these matrices illustrated each informant's personal characteristics and also the researcher's general impression of the potential impact of the issue under investigation on propensity to participate in learning. These Thematic Conceptual Maps were used to construct the tables illustrating the differences in views amongst the managers in the analytical chapters Seven and Eight and also the case study reports shown in Appendices Two to Six (see Table A2.3 and Table 7.1 for example).

As was mentioned above, for the analysis that informed Chapter Eight, which discusses why groups of managers, according to their personal characteristics and circumstances had different views on the variables studied, use was made of a simple statistical Chi-squared test for significant differences between groups. As the sample was relatively small, it was felt to be inappropriate to undertake more sophisticated statistical procedures on the data.

1.4 Overview of the Thesis

This thesis is comprised of nine chapters, as well as a number of appendices designed to support the main body of text. The first chapter offers a brief overview of the origins and objectives of the study as well as outlining the contents of the subsequent chapters.

Chapters Two to Four explore the literature relevant to this thesis. Chapter Two investigates learning at the individual level, including its theoretical underpinnings, to provide an understanding of both its meaning and the reasons why adults choose to participate in learning activities. Also the mid career manager is defined and issues relating to traditional

career patterns that managers have followed are discussed. Chapter Three investigates how the general organisation environment and the stakeholders who shape it may influence participation in learning activities. This chapter also explores contemporary issues relating to managerial career structures and other trends in organisations that affect mid career managers' participation in learning. To synthesise the literature from Chapters Two and Three, Chapter Four discusses the literature relating to managerial barriers to participation in learning and proposes the 'Composite Grounded Theory of Propensity to Participate in Learning for Mid-Career Managers', used to analyse the empirical data.

Chapter Five describes the contextual background of the life assurance industry including the most important changes which have taken place and how they have impacted upon companies within the sector, particularly those based in Scotland.

Chapter Six justifies the methodology used and also offers a brief background of the five case organisations that took part in the study. As well as the practical factors relating to gaining access and data collection, the more theoretical aspects relevant to the embedded multiple case study methodology are discussed, as well as the qualitative research instrument – semi-structured interviews used to gather the primary data. The qualitative and quantitative data analysis techniques are also explained.

Chapters Seven and Eight present the empirical findings from the five case studies conducted at Central Life; Lothian Life; Grampian Life; Borders Life and Highland Life (the names are changed to ensure confidentiality). In Chapter Seven the barriers to participation in learning amongst this sample of mid-career managers are identified and analysed. The main focus of this chapter is to investigate the ways in which the managers' Propensity to Participate (PtP) in learning activities was affected by the 'intrinsic' and 'extrinsic' variables. Chapter Eight identifies the most pervasive barriers to participation in learning for certain types of managers and analyses how these barriers affected their learning activity. First, it considers the personal circumstances and characteristics of the managers in order to establish whether factors such as age, gender, educational attainment, domestic circumstances, and career history affected managers' learning participation. Second, by combining the data on the managers personal characteristics along with the contextual information relating to each organisation, the differences in the managers' responses across the five companies are analysed.

Finally, Chapter Nine forwards conclusions and recommendations regarding the issue of barriers to participation in learning activities for mid-career managers in the Scottish life

assurance industry. As well as discussing the main conclusions and limitations of the study, this chapter also proposes potential policy actions and suggestions for further research.

This thesis also contains a series of appendices (Volume II) designed to embellish and more richly describe various aspects relating to either the context of the study or indeed the case study organisations. Appendix One details information connected to the methodology chapter, including the research instruments (interview schedules) used to collect the data in the organisations. Appendices Two to Six are the Case Study Reports for each of the five life assurance organisations studied. Each follows an identical structure beginning with an introduction to the organisation that is being considered. After showing the contextual background, relating to the organisations' recent history, culture and management development (MD) practices, the detailed findings from the interviews with the mid-career manager are shown in two main sections (a. 'Intrinsic' and, b. 'Extrinsic' barriers to participation in learning).

Appendix Seven gives more detailed information on the contextual position of each of the companies, including sections on their Management Structure and Communication Processes; Organisational Culture; Organisational Strategy and Management Development; Human Resource Development Processes, and Individual Performance Measurement.

CHAPTER TWO

Learning and the Individual

2.1 Introduction

The purpose of the next three chapters is to review the literature relevant to managerial participation in learning and development activities. In this chapter the theoretical underpinnings of individual (adult) learning are investigated, and the relevance of learning to this study is outlined. A key aim here is to summarise debates about adult motivation to participate in learning. The most important barriers that hamper adult participation in lifelong learning and development activities are also reviewed. Additionally, literature which is useful for identifying and defining mid-career managers is discussed as well as that pertaining to what have been described as traditional managerial career structures and how managers have developed through these established structures in the past.

In Chapter Three entitled 'Learning and the Organisation' the role that the various stakeholders play in shaping the general organisational environment in which managers operate is reviewed. In this chapter the general organisational culture and climate and its effect on managerial learning behaviour is explored. Particular attention is paid to understanding the influence of senior managers, peers and colleagues in the organisation on managerial participation in learning. As well as these issues, the commentary on the negative effects of more recent organisational phenomena such as restructuring and delayering; changing psychological contract; increasing levels of employee stress; insecurity and work intensification is explored (Schein, 1996; Hiltrop, 1996; Edaban and Winstanely, 1997; and McGuinness, 2000; Campbell-Clark, 2001; Bond et al. 2002). In Chapter Four the literature on barriers to participation in learning for managers is reviewed, including theoretical and empirical work on managers' learning activity as well as how and why managers learning is hampered. Ultimately in this chapter a 'Composite Grounded Theory of Propensity to Participate in Learning for Mid-Career Managers', is proposed which encapsulates all the relevant literature reviewed throughout these three chapters.

If reference is made to Figure 2.1 below which illustrates 'A holographic re-conceptualisation of the relationships between, education, training and development, emanating from the interaction between individual and societal learning' as devised by Antonacopoulou (2000b), the rationale for reviewing the literature as described above can be appreciated.

Figure 2.1 A holographic re-conceptualisation of the relationships between, education, training and development, emanating from the interaction between individual and societal learning
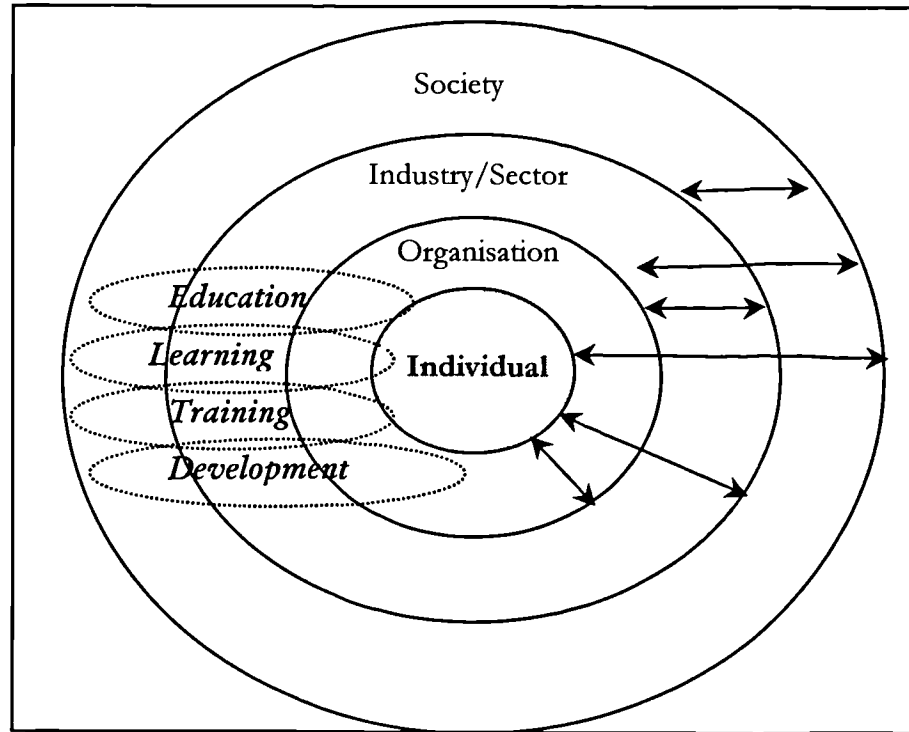
(*Source:* Antonacopoulou, 2000b: 260)

Figure 2.1 is made up of four interconnected circles which are representative of the four levels which influence, learning, education, training and development for managers. Antonacopoulou (2000b) argues that although the assumption that 'learning' is linked to superior organisational performance, forming the backbone of the UK government vision to create a 'learning society' (Employment Department/Department of Trade and Industry, 1994), little attention has focused on where learning actually takes place or what the links are between learning, education, training and development. She calls for more thought into the actual role of learning in managerial education, training and development, and a greater appreciation of the many complex and interconnecting variables at all levels which may influence managerial learning. This study is an attempt to respond to this call and evaluate the many potential issues that exist at the four levels (individual, organisation, industry and society) which may ultimately hamper learning particularly among mid career managers.

2.2 What does the concept of learning mean for this study?

The issue of learning has long been debated among academics and practitioners from various disciplines and backgrounds; from organisational theorists, industrial economists, economic historians, management educators and consultants to psychologists and sociologists (Dodgson, 1993).

As a result of the rich diversity of different disciplines examining learning, numerous definitions have been forwarded. The definitions shown below illustrate the extent of this variety and emphasise some differing views on learning, while simultaneously displaying a number of common principles:

> Learning involves change. It is concerned with the acquisition of habits, knowledge, and attitudes. It enables the individual to make both personal and social adjustments. Since the concept of change is inherent in the concept of learning, any change in behaviour implies that learning is taking place or has taken place. Learning that occurs during the process of change can be referred to as the *learning process*. (Crow and Crow, 1963:1)

> Learning is a change in the individual, due to the interaction of that individual, and his environment, which fills a need and makes him more capable of dealing adequately with his environment. (Burton, 1963: 7)

> Learning is a relatively permanent change in behaviour that occurs as a result of practice or experience. (Bass and Vaughan, 1966)

> Learning is the process by which an activity originates or is changed through reacting to an encountered situation, provided that the characteristics of the change in activity cannot be explained on the basis of native response tendencies, maturation, or temporary states of the organism (e g , fatigue, drugs, etc.). (Hilgard and Bower, 1966: 2)

The common thread, which holds each of the above definitions together and over which there appears to be widespread agreement, is the notion of 'a change in behaviour as the result of experience' (Haggard, 1963: 20). There are also a number of other important factors to consider.

Crow and Crow (1963) note the acquisition of 'habits, knowledge, and attitudes' when an individual learns. These attributes relate to three observable aspects of behaviour that can be attributed to participation in learning. For example, if someone passes an examination it may be fair to assume that their knowledge has changed positively. Similarly, if a person attends a time management course, then any resulting changes in habits related to using time more productively could be viewed as connected to that learning experience. (Outcomes of learning, in terms of the acquisition of skills and competence by managers, is developed in greater detail later)

Learning processes are closely aligned with the process of change. Harris and Schwahn (1961) distinguish between the different dimensions of learning: as a *product*, a *process*, or a *function*. If learning is perceived to be a product, the 'end results or outcomes of

the learning experience' are emphasised. In other words, it is appropriate to look at what has actually been achieved as a result of learning in terms of changed behaviour for an individual. Alternatively when learning is described as a process, then the emphasis is placed on what occurs 'during the course of a learning experience in attaining a given learning product or outcome'. Finally if learning is described as a function, it is other 'critical aspects of learning, such as motivation, retention, and transfer, which presumably make behavioural changes in human learning possible' that are important.

Given the complexity of learning, there are numerous factors that impact upon what and how an individual may learn. According to Burton (1963) any learning in which an individual partakes is closely aligned to satisfying the basic 'need' of coping and fitting into one's 'environment'. This definition from Burton is useful in that it underlines the realism and practicality of why individuals learn.

In the final two definitions from Bass and Vaughan (1966) and Hilgard and Bower (1966), the important issue of how learning outcomes are acquired is covered. In Bass and Vaughan's assessment, changes in behaviour occur as a result of either 'practice or experience', while Hilgard and Bower (1966) speak about 'an encountered situation' which either activates or changes the individual. In other word, participation in any practical experience could be perceived as learning. Such a view has been expressed by authors such as Howe (1977) and Woodley et al. (1987) who argue that adults are always learning.

In order for the whole range of barriers to learning for mid career managers to be explored, those educational, training and development and ultimatley learning activities, in which the managers studied could participate, were considered in the research. While not proposing a rigid dichotomy, two different types of learning activity can be identified in the context of this study. Firstly, learning could primarily be based on 'practice or experiences', and that such learning opportunities would be likely to be more informal in nature. Secondly, learning could be based on more formal 'encountered situations' where clear learning outcomes may be set in the initial stages of the learning intervention and monitored throughout.

Hence the term 'learning' was very widely defined in this study to include both formal activities (i.e. planned learning or Management Development (MD) interventions) and those of a more informal nature (i.e. learning through doing one's job or taking part in activities in everyday life). Mabey and Salaman (1995: 329) describe 'open and closed learning' and Handy (1987) discusses 'instrumental and experimental philosophies in education'. Marswick and Watkins (1990) have also proposed that learning takes place on

the job and may not always be planned. In their later work Marswick and Watkins (1997: 295) have emphasised the value and increasing importance of such learning because of the:

> Interest in high performing and learning organisations in which managers are challenged to take more responsibility for learning; their own and that of their subordinates, the teams which they lead and in which they increasingly work, and the organisation's learning.

The 'learning' interventions investigated in this study were primarily vocational in nature so they would be aligned to the definition of the mid career manager by Maguire and Fuller (1995: 2) as 'someone who, having attained some experience in managerial jobs, would be looking to *progress or at least consolidate his or her career*'. Learning activities explored in this study were linked to the employment or occupation of the manager and could lead managers to 'change' in such a way that their job performance or career prospects could be enhanced.

The Management Development (MD) literature suggests appropriate methods to aid managerial learning and development (Burgoyne and Stuart, 1978; Constable and McCormick, 1987). Talbot (1997) outlined the various trends and tensions of management education and development, using the 'experiential learning cycle' as proposed by Kolb (see Figure 2.2) to categorise the differing approaches to MD. Talbot proposed that the various MD techniques and approaches could be aligned to each of the four stages in Kolb's learning cycle model. The 'Active Experimentation' stage, Talbot proposed could be aligned to the 'Action learning' approach to MD (see Revans, 1980; Henderson, 1993).

Antonacopolou, (2000c: 14) argues that little real attention is paid to ascertaining the individual's perspective: 'much remains unclear about the way individuals perceive the association between training and learning and more significantly whether individuals actually learn from training'. In her study of three major retail banks in the UK, Antonacopoulou (2000c: 27) sought to establish the association between training and learning using the individual manager as the unit of analysis identifying whether learning actually took place through training. For example the socialisation process and organisational context were considered to be important in that 'individuals ... are socialised in their learning approach to follow what the organisation expects they *should* learn and how they *should* go about learning'. Similarly Preston, (1993) and Maguire et al. (1993) proposed that training often gives individuals the opportunity to ascertain what the organisation values and hence how they may become more successful in it. Managers often had difficulty in relating the training they receive back to their current job, especially if it was not currently directly relevant, in common with other studies which confirmed 'the

difficulty of transferring knowledge from training events back to the workplace' (Antonacopoulou, 2000c: 28).

In earlier work Argyris (1991: 99) also elucidated to the potential difficulties for managers actually learning from training. To Argyris particular problems of learning for 'well educated, high powered and high-commitment professionals who occupy top leadership positions' were noted. In this study, as will become clear in Chapters Seven and Eight, the managers who formed the sample were in the main those who could be considered as being academically high achievers. Hence, the claims made by Argyris that often such professionals are defensive with regards to learning, because they have rarely experienced failure is important in this and adds another dimension to the question of what is the best way for managers to learn.

In summary, individuals enter a process of change when learning, this change involving skills, habits, knowledge or attitudes. The most important learning and development activities in this study of concern are those defined as being vocational in nature. In studying barriers to participation in learning, a series of possible factors connected to the manager's internal and external environment may influence participation. These barriers originate either from within the individual (related to their personality and perceptions) or through factors relating to the environment where the individual and learning activities are located, i.e. the employing organisation.

2.3 Understanding the Process of Human Learning

Questions relating to how and why individuals learn are extremely important to this study. Learning as a subject area has been widely researched and it has attracted considerable commentary. The first set of theories seeking to establish how people learn has been called the behaviourist (known sometimes also as the reinforcement) approach to learning. According to this school of thought behaviour can be conditioned and thus learned through the repeated building up of stimuli – response connections. Pavlov (1927) along with Skinner (1974) are credited with discovering that behaviour could not only be conditioned but could be modified or shaped as a result of offering (reinforcement) rewards.

As an alternative to the behaviourist school several other theorists advocate the cognitive approach to learning which assumes human beings are an inherently intelligent species, who learn to behave in a rational and logical way so that they can make sense of the environment in which they find themselves. The cognitive approach is more closely

associated with understanding how individuals learn, than with why, so the findings from research in this tradition are more directly relevant to the learning behaviour of managers in an organisational context.

The most important proponents of the cognitive learning theory include Kohler (1925), Piaget (1950) and Kelly (1955) and research from these theorists have led to the establishment of a number of key principles, on which cognitive learning theory is built. Kohler (1925) introduced the concepts of 'insight' and 'reflection' while Piaget's (1950) work on the learning behaviour of children introduced the concept of cognitive maps. Kelly (1955) in presenting his Personal Construct Theory, similarly proposed that the main purpose of human learning was to satisfy the continual goal of making sense of the environment.

Carl Rogers (1969) investigated how effective learning could be achieved in certain adults in his therapy and proposed a shift in the traditional trainer – student relationship to one that is more akin to a counsellor – learner relationship. Indeed as early as the 1950s Rogers was advocating that: 'we cannot teach another person directly; we can only facilitate his learning' (Rogers, 1951: 388). For learning to be truly robust, the individual should be able to dictate their learning requirements based on relevance to themselves: 'learner centred learning'. Rogers felt that if this 'learner centred' approach is taken and the learning is self-initiated then the affective as well as the cognitive dimension would be channelled into the learning. Organisational climate played a vital role and needed to be genuinely warm, caring and supportive of development. These underlying factors have serious implications for this study as Rogers clearly felt that if such an environment was not present then learning transfer could not be maximised for the individual. Such assertions are extremely important for this study given the increasing expectation of those at the managerial level to be more self-development and learning oriented.

Any discussion of the theoretical underpinnings of individual learning must address the concept of experiential learning. Experiential learning is often associated with the work of Kolb et al. (1974), Kolb and Fry (1975) and Kolb (1984) that developed the Experiential Learning Cycle (See Figure 2.2 below).

Figure 2.2 The Kolb Experiential Learning Cycle

```
                    ┌──────────────────────┐
              ↗     │  Immersion in, getting in │  ↘
                    │  contact with the 'here and │
                    │  now' concrete experience  │
                    └──────────────────────┘
┌──────────────────┐                          ┌──────────────────────┐
│ Active Experimentation │                     │ Observation and collection │
│ testing out hypotheses │                     │ of data about that experience │
│ implementing conclusions in │                └──────────────────────┘
│ new experiences   │                                   ↙
└──────────────────┘        ┌──────────────────────┐
              ↖             │ Formation of abstract  │  ↙
                            │ concepts and conclusions │
                            │ about this experience   │
                            └──────────────────────┘
```
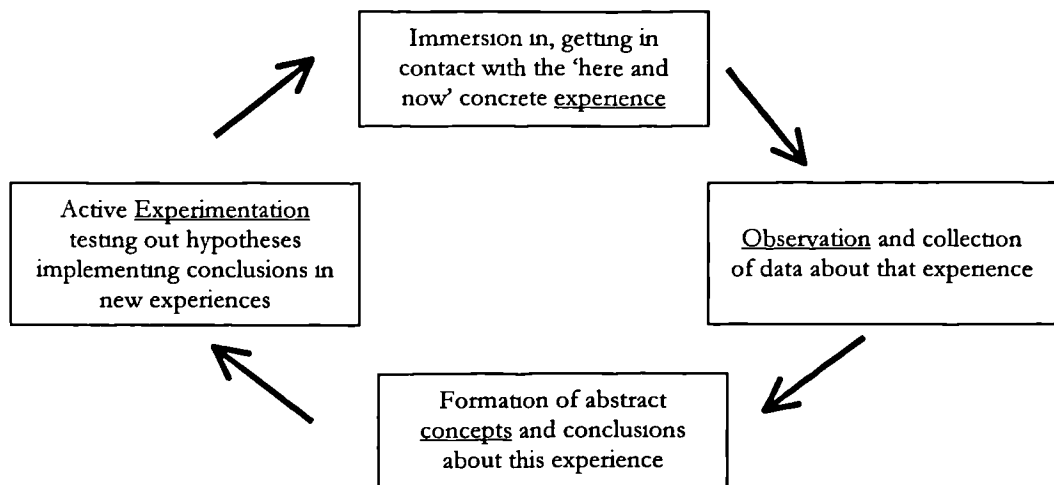
(Source: Kolb, D.A., Rubin, I.M. and McIntyre, J.M. (1974) in Stuart, R. (1984: 192)

According to Kolb, individuals are continuously presented with opportunities for learning, but the process of learning can be condensed into four major stages. The first stage in effective learning will involve having a 'concrete experience', which may be planned or accidental, formal or informal in nature. The second stage calls for learners to take the opportunity to spend time in 'reflective observation', in order that the significance of the experiences they have had in the past can be appreciated. In the third part of the cycle the learner should move into an 'abstract conceptualisation' mode involving a period of generalising, analysing and judging what the learning means for them. The final stage in the cycle relates to the individual having the opportunity to experiment or practice what has been learnt throughout the previous stages of the cycle.

As well as the above assumptions regarding experiential learning theory, Kolb (1984) outlined some practical qualifications regarding this learning cycle. The most important of these describes how different people have different learning preferences that affect their experience of the learning cycle. Even with these qualifications Kolb's learning style theory has been criticised for using 'empirical evidence ... from an unreliable instrument designed in such a way that its results spuriously support the theory' (Freedman and Stumpf, 1980: 446).

Kolb's work influenced Honey and Mumford, (1982), who distinguished four types of learner. 'Activists' are more inclined towards specific learning opportunities based on physically taking part or experiencing something practical. 'Reflectors' preferred learning

through observing events and subsequently reflecting on them in a more analytical and critical way. 'Theorists' prefer to learn through using more abstract methods and attempt to adapt and integrate observations made in learning experiences into complex theories. 'Pragmatists' prefer to test out and use any new ideas or techniques that have been learned in order to verify their practical application. This classification of learning styles is useful in examining barriers to learning for managers because it suggests that individuals have different preferences with regards to participating in learning activities. This kind of information is also vital in designing MD programmes and facilitating developmental activities in organisations, since it suggests a need to align different activities to different managers needs and desires.

2.4 Understanding Adult Motivation to Participate in Learning Activities

The andragogical model of adult learning devised by Knowles and Associates (1976) makes six basic assumptions about the needs and experiences of adults involved in educational activity. These assumptions are fundamentally different from the needs of the child learner articulated through the pedagogical model of learning.

Knowles's first assumption about the adult learner is that they will only participate effectively in a learning activity when they accept and understand that there is a *need for them to know* what they are learning. Learners are primarily interested in the benefits from learning and consequently, in the negative results that may arise through non-participation in the learning activity (Tough, 1979).

The second assumption, on which Knowles bases his andragogical model of learning, relates to the *'learner's self-concept'*. Basically this point reinforces an earlier premise that adults are 'self directing' in all facets of life. Therefore it is proposed that when they enter a learning situation they will have a similar disposition and will wish to influence and determine what learning they experience.

The third assumption that Knowles makes about the adult learner surrounds the *'role of the learner's experience'*. Adults entering learning will naturally have had more experiences, both quantitatively and qualitatively, than youths. Any group of adults coming together for a learning experience will be much more heterogeneous in nature than a group of youths. Educators can use this factor to develop the learning experience positively, but adult learners also possess potentially negative attitudes because of their wider experiences, including prejudices and bad habits, making them less receptive to accepting new ideas.

Fourthly, Knowles refers to adult learners' *readiness to learn* and reiterates the previous point that 'adults become ready to learn when they experience a need to know or do something in order to perform more effectively in some aspect of their lives' (Knowles, 1984: 11). The fifth assumption made about the andragogical model surrounds adults' *orientation to learn*. For Knowles, an adult's learning orientation is intrinsically based on practical aspects of life, as they have a 'life, problem or task centred' approach to learning. The catalyst for the adult learner to undertake learning or development may be the recognition that a problem exists, and learning is undertaken in order to rectify this.

The sixth and final assumption regarding adult learning is connected to *motivation*. It is argued that the prime motivators for adults are related to internal factors such as the desire for increased job satisfaction, self-esteem and quality of life. These differ from external motivators like increased salaries or promotions, even though some of these may play a role in taking a decision to participate in further learning.

In general the above statements and assumptions, which form the basis of the andragogical model of learning suggest that the adult learner is self-directing and instrumental in selecting learning activities:

> (Adult learners) do not learn for the sake of learning: they learn in order to be able to perform a task, solve a problem, or live in a more satisfying way . . . Another implication is the importance of making clear at the outset of a learning experience what its relevance is to the learner's life tasks or problems. (Knowles 1984:12)

For those involved in providing and co-ordinating training and learning in organisations, understanding the characteristics of adult learners is essential to understanding why some adults decline from participation in training and development. The last two decades have been turbulent times for managers, with insecurity, delayering and increasingly intensive working hours, especially amongst those in middle management positions (Newell and Dopson, 1996). Managers could feel that participating in further development at this stage in their careers might not hold much relevance in terms of gaining further promotion or security.

In terms of the literature relating to motivational theory of learning for adults, perhaps the most prominent work is that of Houle (1961), which influenced Courtney's (1981) work on adult motivation and learning. Houle explored why twenty-two subjects (described as being 'exceptionally active' adult learners) were motivated to participate in learning. The model he developed distinguished three different subgroups involved in his study. The first subgroup were 'goal-oriented' learners, where the main motivation to embark in learning was to accomplish some specific objectives:

There is no even, steady, continuous flow to the learning of such people, though it is an ever-recurring characteristic in their lives... The need or interest appears and they satisfy it by taking a course, or joining a group, or reading a book or going on a trip. (Houle, 1961: 18)

The second group were 'activity-oriented' learners, who appeared to participate in learning purely for the sake of the activity involved, rather than to enhance any specific skill or competence:

They might stay within a single institution or they might go to a number of different places, but it was social contact that they sought and their selection of any activity was essentially based on the amount and kind of human relationship it would yield. (Houle, 1961: 23 24)

The third subgroup Houle described as, 'learning-oriented' learners, who learned for the sake of learning:

For the most part, they are avid readers and have been since childhood; they join groups and classes and organisations for educational reasons, they select the serious programmes on television and radio,... they choose jobs and make other decisions in life in terms of the potential for growth which they offer. (Houle, 1961: 24-25)

Houle's pioneering work led to further research such as that of Morstain and Smart (1974) who found that individual orientations towards learning may change through life and, therefore, multiple reasons for participating in learning activities may exist.

In an attempt to synthesise some of the relevant work on adult student motivations, Woodley et al. (1987) produced a typology of adult learning motivation. Such a typology is valuable in clarifying the various needs or goals that can be satisfied through educational or learning activities. It also shows that taking part in one learning activity can satisfy many different goals. This typology is reproduced below in Table 2.1.

Table 2.1 Adult Student Motivations

Type of Goal	Examples
Career	To carry out present job more effectively To gain promotion in present job To change jobs To be able to re-enter the job market
Social	To make new friends To meet members of the opposite sex To feel a sense of belonging
Escape/stimulation	To get relief from boredom To get a break from the routine of home or work
Cognitive	To learn for the sake of learning To pursue an interest in a subject for its own sake
Personal fulfilment	To gain self confidence To develop one's full potential To prove something to oneself
Role development	To become a better parent, spouse To become a better citizen, trade unionist, colleague, manager
Obligation fulfilment	To comply with instructions from someone else To carry out the expectations of someone with formal authority
Practical skill	To learn how to mend cars, make cakes etc.
Health and well-being	To keep fit, lose-weight, learn a sport etc. To further one's spiritual well-being

(Source: Woodley et al., 1987: 4*)*

More recently, research by Dench and Regan (2000), also seeking to address questions regarding the motivation and impact of learning later in life, found a similar pattern and typology to Woodley et al. (1987) in terms of adult motivations to return to studying. Meanwhile in research into individuals' motivations for taking part in training courses in three British banks, Thomas and Al Maskati (1997: 865) found that participants had very instrumental goals as learners, where they:

1. Only take seriously courses which enhance promotability or security – by chasing after qualifications
2. Avoid public criticism of the organisation, the instructors and the learning event by airing criticisms off-stage.
3. Find out what the instructors want and then give it to them – by finding out about and thinking like instructors, looking for clues, comparing performances, fudging it, and playing up the exercises.

If Houle's (1961) categorisation is reconsidered in the light of the various categories in Table 2.1, one can begin to speculate about the motivations of mid-career managers in this study. If these managers are pursuing vocational type learning activities, one may expect them to fall into the 'goal-oriented' learner category, since such activities would involve

satisfying specific objectives, such as increasing career security through taking professional examinations.

However, attempting to neatly pigeonhole a manager into one of the three categories from Houle (1961) is potentially dangerous. Participation in vocational learning could also be aligned to a whole host of other goals. For example, one could have the goal of increasing personal fulfilment, perhaps by proving to oneself that one can effectively chair a meeting for example, although this still may be beyond the requirements of a current role. Alternatively, one could be motivated to attend a sales conference for purely social reasons, and not for the instrumental benefits of learning any more about the sales processes within the company.

One of the key aims of the field work was to try to explore the decisions mid-career managers make when presented with the opportunity of embarking on learning activities. To understand more thoroughly the motives of managers in the organisational context, attention firstly needs to be focused on the likely outcomes for managers and ultimately organisations when learning and development happens. Mabey and Salaman (1995) sum up the gains for both individual managers and organisations when they outline the likely outcomes of a successful learning event or experience for the individual:

> [Participation in learning is] Successful for the individual in that they develop their competence in a given area, and successful for the organisation in that this newly won expertise is then effectively deployed to achieve business objectives. (Mabey and Salaman, 1995: 327)

Such assertions are reflected in other work. For example Winterton and Winterton, (1999: 19) quoting Molander (1986: 21) make the point that the general reason for MD is 'the identification and release of individual potential' through matching the growth needs of the individual manager with the needs of the organisation. Also Tate (1995) introduces the concept of 'corporate competence' when discussing the role of any corporate MD programme. Therefore the supreme motivation for all parties involved in any (primarily vocational) learning process is the achievement of business objectives. Given such a scenario, when individual managers achieve the goals they set for themselves in learning activities, the organisation should also be moving towards achieving its ultimate goals and business objectives.

However, given the complexity of organisational life, and taking into account the importance of the contextual situation for learning, Mabey and Salaman (1995: 340) point out that 'individuals do not always learn that which is genuinely helpful for the organisational process and organisations do not automatically learn when individuals within it have learned something'. Abrams (1981) and Wallace (1991) make similar points, whilst

Kanter (1989) suggests learning and development is inextricably linked to manager's goals, which are designed to further their own 'free agent careers'.

The issue of career ambitions and the role of pursuing learning and development opportunities in achieving such aims is closely aligned to the concept of 'use and exchange':

> The worth of training and qualifications can be conceived in terms of 'use' value (relevance to actual work tasks) and 'exchange' value (enabling the person in receipt of the training or holding the qualification to 'exchange' this for better jobs, further education and training, etc.). (Fuller, 1994: 25)

Fuller examined 58 managers' perceptions regarding the use and exchange value of a specific qualification (Higher National Certificate in Management). In generalising on managers' perceptions on the value of qualifications in terms of 'use' and 'exchange' Fuller found that 'Individuals' own perceptions of self and career will affect how they experience such opportunities and will determine the meanings and values they attach to them' (Fuller, 1994, 32). In sum Fuller made the important point that different managers are motivated to participate in learning activities depending on various factors, such as their age and experience. Fuller also called for more research 'into the factors motivating individuals to take up and attain qualifications' (Fuller, 1994: 33).

Another source that has proved helpful for exploring the goals of learning for managers in the organisation is the work carried out by Burgoyne and Stuart (1976) who have broken down potential learning outcomes for managers into three classes, according to the qualities and skills required by the manager. The first level of learning that managers view as important is attaining and understanding of *basic data and information*. Burgoyne and Stuart propose that learning about facts that are relevant to the specific work environment and understanding relevant knowledge is important for the manager to operate successfully. Therefore the kind of information to which Burgoyne and Stuart are referring would be those facts that are deemed essential for a manager to carry out her or his role. For example a typical pensions manager in a life assurance office would be required to have a basic understanding of pension legislation and administrative procedures and processes in the organisation.

On a perceived higher level of learning it is proposed that another goal of managers would be to acquire *situation specific skills and response tendencies*. Burgoyne and Stuart describe the need for managers to be sensitive to events and hence, to be perceptive and skilled data gatherers. Managers are required to be analytical, problem-solvers and decision-makers as well as possessing good social skills and abilities (leadership, influencing

and communicating). Related to this class of skill requirement is emotional resilience and being able to respond purposefully to events that arise at management level.

For those at the top of the learning scale, a key characteristic for managers is that they possess *'qualities for self development'*. In this category, Burgoyne and Stuart (1976) place such qualities as creativity, mental agility, balanced learning habits and self knowledge. These three levels or classes of learning are overlapping and there is no specific point where one type of learning ends and another begins. In essence the work of Burgoyne and Stuart (1976) can be used to put into perspective those types of skills and qualities that managers need to acquire to be successful in their jobs.

Others such as Molander (1986) and Pedler et.al (1997: 172), when discussing conditions which may make management development successful in organisations and whereby managers can actually become equipped with the kind of skills and qualities previously mentioned, note the importance of managers' goals and needs in the process. For example, Molander (1986: 98) emphasises the importance of managers having ownership of management development for it to be effective. Likewise Pedler *et al* (1997:172) advocate the need for a 'self development action learning' approach to management development. Winterton and Winterton (1999) introduce the concepts of intrinsic (empowerment in their working lives) and extrinsic (pay and promotion) rewards and consider their influence in determining the effectiveness of MD programmes for highly educated personnel like managers. They propose that: 'For highly educated personnel, intrinsic rewards, which are a direct function of personal and professional development, are assuming an ever increasing importance, especially since this group of employees have often already attained high pay and status.' (Winterton and Winterton, 1999: 23)

The emphasis is on the importance of the 'learner centred' approach (also advocated as the most appropriate for adult learners by Houle, 1961), where the manager will ultimately have more control over their development and opportunities and will therefore be able to enhance their intrinsic rewards as a result. In terms of MD, this learner-centred (self directed or auto-diadactic) approach is usually placed at one end of a scale and more pedagogical (trainer led) approaches are placed at the other. It is not the purpose here to describe every possible MD intervention and technique in detail. Therefore in Figure 2.3 (adopted from Mabey and Salaman, 1995: 330) various techniques are shown on a graph where the axises represent firstly, the amount of learner control over the content of the intervention and secondly, the learner autonomy over the process by which the technique is delivered. In the bottom left hand corner methods such as the lecture are located, which

is both low in learner autonomy over both process and content. Conversely towards the top right hand corner, there are techniques like the process workshop and self directed learning, where the learner has a high level of autonomy over both content and process of the development. These two extremes more or less compare to the two different types of approach mentioned in the analysis above where the trainer led (pedagogical) and learner centred (auto-diadactic) approaches to learning were discussed.

Figure 2.3 Locating Training Methods against Learner Autonomy

High | e.g. Outward Bound
 | e.g. 'Process' workshops

Learner autonomy over content | e.g. Role play

 | e.g. Distance learning
 | e.g. Lecture

Low |

Low   Learner autonomy over process   High
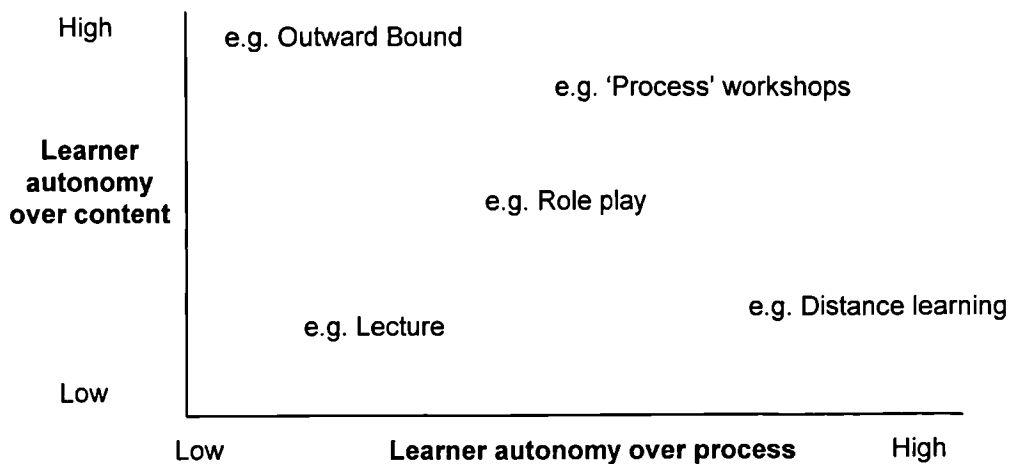
(Source: Mabey and Salaman, 1995: 330)

However although such issues regarding individual motivation and rewards are important in any study seeking to understand participation in management development it is necessary to look at 'the other half' of the story and understand in more detail the effect of factors within the organisation on learning participation amongst managers. Therefore in Chapter Three the issue of how extrinsic or organisational factors may influence participation in learning and development is covered. The next subsection of this chapter indicates what those commentators who have studied adult learning behaviour believe are the most important barriers to them participating further.

2. 5 Understanding Barriers to Adult Participation in Learning

Many authors have tried to investigate the issue of adult participation in education, (Legge, 1982; Woodley et al., 1987; Oakey, 1990). Much of the work has concentrated on those who may have been traditionally excluded or disadvantaged from participating in educational activities. Hence there has been considerable work examining the reasons for lack of participation in education of long term unemployed, females with childcare

responsibilities, ethnic groups and older adults. However, even though much of the research into adult participation in learning and education has not been specifically directed towards managers, much of the commentary surrounding barriers to participation for adults is interesting to this study. For example in her analysis, Calder (1993) suggests that there are four major factors that can be identified as personal barriers to learning for adults. These are illustrated in Table 2.2 below:

Table 2.2 Barriers to adult participation in learning activities

• Dispositional Barriers	Attitudinal, Informational
• Institutional Barriers	Geographical, Financial, Structural
• Situational Barriers	Child care, Work release
• Educational Barriers	Qualifications, Preparation

Source: Calder (1993)

Amongst the other relevant work is that by authors who have examined the problem specifically related to the UK (Hartley 1990; Munn and MacDonald 1988; Maguire et al. 1993). For instance, in their research involving a sample of almost 1,900 'potential adult returners' to education in Scotland, Munn and MacDonald (1988) proposed several 'fundamental factors' which blocked adult participation in education and training. The four fundamental factors were: 'Not really interested; Haven't got time; Have to look after children/dependants and wouldn't help in a job'. Additionally some of the 'subsidiary' reasons for non-participation were cited as: 'Couldn't afford it; Learn more from life than studying; 'Time at school put me off studying', and 'Studying wouldn't help financially.'

Additionally in her studies into adult continuing educational participation, McGivney (1990 and 1994) listed the following factors as the main inhibitors (not in order of importance): Domestic responsibilities; Lack of local opportunity; Little knowledge of opportunity; Perceived lack of relevance; Lack of interest/motivation and, Cultural barriers. Interestingly in other research carried out by the Training Agency (1989) time and job security, as well as finance were found to be the key barriers to participation. Also in their research into individual commitment to learning, Tremlett and Park (1995) found that cost of participating was the prime barrier to learning for many wishing to further their education and training.

Even from this brief overview of studies investigating adult participation in educational and learning activities, one can see that there are a wide range of expected obstacles and inhibitors, such as, the costs and lack of time as well as personal motivation to participate. In all the studies consulted a vital aspect to underline was the near universal

agreement that adult participation in education and learning is linked to adults' previous experience of learning as well as social position. For example, quoting Niemi and Nagel, Jarvis (1985) noted that:

> It is ironic that those adults who are most advantaged in terms of educational background, occupational status and family income, are most likely to participate in adult and continuing education programmes than are less advantaged adults who have the most to gain from such programmes. (Jarvis, 1985: 139)

Similarly, Rigg (1989), Maguire et al. (1993) and Taylor and Spencer (1994) have all concluded that early experiences of education influence individuals attitudes towards training for the duration.

As can be appreciated from the above table, although in theory many of the barriers and obstacles to participation could be present for mid-career managers it is likely that some will be more persuasive than others. For example, of the four barriers to participation as outlined Calder (1993), it is most likely that those described as being 'dispositional' and 'situational' in nature maybe most relevant. As can be appreciated as relatively successful managers, they may possess the attitude (dispositional) that there is no real need to continue participating. Additionally, as important employees in busy organisations there could be problems in obtaining time off to participate (situational).

Therefore, when thinking about the potential barriers to learning more specifically for mid-career managers, as adults, they may face broadly similar obstacles as others. However, the fact that they operate within the context of business organisations, means that to fully understand the full range of issues connected to their participation in learning activities one must explore what influences learning at the organisational level. These organisational level issues are explored in Chapter Three. However, in the remaining sections closer attention is paid to those defined as mid-career managers and the particular factors that may potentially influence their participation in learning.

2.6 Defining Mid-Career Managers

2.6.1 Locating the Mid-Career manager using Life-Span Development Theory

Many authors who have written about current organisational changes, like 'downsizing', 'changing psychological contacts', and the emergence of an early 'career plateau' for managers, have referred to how certain groups of managers are affected. Some appear to be particularly interested in the 'middle manager', (Herriot and Pemberton, 1995; Dopson and Stewart, 1993; Jackson and Humble, 1991). For others the main concern is those described as being in 'mid-career' (Maguire and Fuller, 1995; Holmes and Cartwright, 1994;

Monk, 1997). Finally, 'men [sic] at mid life' (O'Reilly, 1995) have been explored, or occasionally the 'older manager' is the focus (Warr, 1993; Lyon and Glover, 1998).

A major problem in this study was establishing the identity of the research subject; the 'mid career manager'. There appeared to be much comment on the middle manager, yet even finding a firm definition for 'middle managers' proved troublesome: 'individuals caught in the middle of a hierarchy' (Dopson and Stewart, 1993: 35). Floyd and Wooldridge (1997), offered a more substantial description:

> Middle managers perform a co-ordinating role where they mediate, negotiate, and interpret connections between the organisation's institutional (strategic) and technical (operational) levels. Put differently, middle managers link vertically related groups (Pugh et al., 1968), and as Likert (1961) argued, these 'linking pins' connect the overall direction provided by top managers with the day to-day reality of lower-level managers. (Floyd and Wooldridge, 1997: 466)

Although definitions like the one above are useful for underlining what roles middle management perform and hence offer clues regarding the types of skills, competences and competencies which they may require, they do not help in isolating who these managers are in the organisational context. In Monk's (1997: 567) view, the 'mid-career crisis' for managers can involve 'employees at any age from about the late 20's to the early 50s'. Similarly Holmes and Cartwright (1994: 58) loosely described their mid-career subjects as 'managers and professionals over the ages of 35'. In terms of 'older managers', Warr (1993: 22) appeared to be talking about anyone over the age of 45 years.

Although a number of authors referred to the mid-career manager as a specific group, a tangible definition of mid-career managers proved illusive, with Maguire and Fuller (1995) alone consciously offering a definition of the mid career manager. To Maguire and Fuller (1995: 4) the mid-career manager was: 'someone who is in their mid thirties and forties who, having attained some experience in managerial jobs, is looking to progress, or at least consolidate their careers'. Although this definition is more substantial the term 'mid thirties and forties' remains imprecise. Is it those from 35 years of age to 45 years, or does it include managers up to 50 years of age? Other studies investigating the 'mid career manager' such as Holmes and Cartwright (1994), used the period from 35 to around 45 years of age to describe the mid-career stage.

Another element in the definition of Maguire and Fuller, 'attaining some experience in managerial jobs' is also open to interpretation. The implications of having *some* experience in managerial jobs meant that in effect supervisors and team leaders, even if not given the title of 'manager' could be perceived as mid career managers. In clarifying the term 'manager', Nicholson and West (1988: 12) argue that it is 'someone who is required to facilitate and co-ordinate the efforts of others to achieve organisational objectives'. Even

with this qualification the term 'manager' is open to debate. The notion that managers will be 'looking to progress or at least consolidate their careers' could be interpreted as meaning any managers prepared to undertake some new learning opportunities to stabilise (or consolidate) their position in the organisation.

Given the difficulty in establishing an exact definition, the concept of life-span development is useful to illustrate the position of individuals described as mid-career managers. Beardwell and Holden (1994) described the study of life-span development as the complete investigation of the individual over time, from initial socialisation to death. A theory of development must take into account all the key variables that constitute the individual, including their biological and psychological makeup as well as their economic and social backgrounds. Thus life-span development models are useful in investigating barriers to learning for mid-career managers since they help identify key stages in adult life.

Wrightsman (1988), defined a broad category of theories as 'Contemporary Stage Theories', including Levinson (1978) who explored the mid-life stage of the individual. The 'psychosocial model' by Erickson (1950) proposed that there are eight different stages of human development. Wrightsman sums up the general implications of Erickson's theory by quoting the cliché, 'as the twig is bent the tree is formed', implying that as far as Erickson was concerned the early development of the person is the determining factor in explaining behaviour in later life. Erickson maintained that in each of the 'eight stages of man' there were identifiable crises through which the individual had to negotiate. On passing through each stage, individuals gain something extra in terms of 'individuality and adaptation to the demands of both the inner and outer world, and hence the capacity to deal with the next stage' (Beardwell and Holden, 1994: 300).

In the model Stage Seven spans the very wide period 25-65 years. Obviously it is during this period that the mid-career stage occurs. Wrightsman (1988: 66) makes the point that it is at this stage during which individuals could be faced with making the choice between 'generativity or self-absorption':

> Once a person has achieved certain goals in life – marriage; seeing his children develop, establishing a niche in the occupational world - there is a temptation to become self centred. The individual may become bored, self indulgent and unable to contribute to society's welfare. He or she falls prey to stagnation. In Ericksons words, such people often indulge themselves as though they were 'their own only child'.

Alternatively the individual may choose what Erickson interprets as 'generativity' in playing a 'useful' role in society, more caring and oriented towards others in society or the environment as a whole. Despite the emotive and simplistic nature of the language used to describe these concepts of 'self-absorption' and 'generativity' the general principles of

Erikson's assertions are useful in the context of lifelong learning. If a person follows the route towards generativity they may well engage in renewed learning and development throughout their life. An important challenge however is to understand why others may become inclined to 'self absorption' and if this is the ultimate barrier to learning for those in the mid-career stage.

The key limitations of life-span development theory are its neglect of the mid-career stage, preoccupation with the earlier years of life and assumption that personality is largely formed during the first five years of life. The structure that is established then influences behaviour for the rest of life. For example, Wrightsman (1988: 19) contends that if 'fixations' occur at these tender ages, they have ramifications on our behaviour as adults. However, it must be acknowledged that for many managers there may be little or no choice concerning renewed learning and development as a result of the uncertain environment in which they operate.

With this in mind it is useful to look at the work of Levinson et al. (1979) who deal more closely with the various stages in an individual's life after adolescence and young adult years. They focus not on personality development but on structures and factors that influence individuals throughout life. As the authors note: 'We find age-linked periods in life structure development. Periods in adult personality development have not been demonstrated by anyone, and we certainly are not positing them' (Levinson et al. 1979: 727).

Cytrybaum and Crites (1989) acknowledge that work and career occupy a more central role in Levinson et al's theory than others examining life-span development, and hence their model links more explicitly with career theories. Levinson et al. are more concerned with the 'mid-life transition', that results in significant changes during precisely those ages in which this study is interested namely 35 to 50 years. In their initial study Levinson et al. employed a purely qualitative method involving 40 male participants from four very different occupational sectors (including business executives, labourers, novelists, and biologists) thus capturing a broad social spectrum in terms of class, race, religious persuasion and educational achievements. Figure 2.4 illustrates the major stages, which Levinson et al. felt occurred for the typical male, comprehensively described by Cytrybaum and Crites (1989).

Figure 2.4 - A Model of the Development Periods in Early and Middle Adulthood

ERA OF LATE AD LTHOOD
6 65

Late adult transition age 60 65

ulminating ife structure
f r middle ad tho d 55 60

Age 30 trans tion 50 55

En ry l fe structure for middle
ad i od 45 50

ERA OF MIDDLE ADULTHOOD
4 60

Mid life transition age 40 45

Culminating fe structure
for early adulthood 3 40

Age 30 transition 28 33

Entry life structure for
early adulthood 22-28

ERA OF EARLY ADULTHOOD
17 40

Early adult transit n age 17-22

ERA OF PREAD LTHOOD
8 22

(*Source:* adapted from Bearwell and Holden, 1994: 301)

Levinson et al. based their model on four 'seasons of a mans [sic] life', spanning over 60 years during which there are times characterised by stability, lasting around 6-8 years, and instability, lasting 4-5 years. During periods of stability, progress is made in relation to things that add purpose and structure to life, primarily in the areas of work and personal relationships and individuals strive to fulfil the dreams, ambitions and challenges initially set. However as a result of the pressures from the environment, sociological and personal factors, these periods of permanence cannot last. The three transition phases are times for re-appraisal and re-assessment of the structure that has been produced throughout the previous periods. These periods of uncertainty and reappraisal are the most painful and frustrating times for the individual who is ultimately setting agendas for action in the next stable period of life.

The main transition phase between the eras of middle adulthood and late adulthood is most important for this study. The earlier period around 22-28 before the important mid-life transition, early adulthood is the time when the initial life structure is established through crucial decisions in marriage, occupation and lifestyle. The 40-45 years stage of mid-life transition is seen by Levinson et al. as of vital importance; a time when life is reassessed and the future contemplated. Choices and competing needs create what are described as 'crisis periods for many men, leading some of them to adolescent like periods of doubt and confusion.' (Wrightsman, 1988: 112). The problem is one of feeling 'in between' everything, i.e. feeling young, yet knowing that time is (whether we like it or not)

marching on' (Levinson, et al. 1978: 197). These four polarities of choice, prominent at mid life were categorised as:

- Attachment versus Separateness
- Destruction versus Creation
- Masculine versus Feminine
- Young versus Old

Cytrybaum and Crites (1989) sum up the importance of this mid life transition period by stating that: '...the mid life transition is a period of major reappraisal and disillusionment with respect to the sense of self in the world; moreover, it involves a major modification of life structure that integrates the personality changes of this period.' (Cytrybaum and Crites 1989: 77) The next five years, from 45-50 years involve building an entry life structure for middle adulthood. At this stage the male may have come to the peak of his natural career progression and focus attention away from career ambitions towards family or other goals. Cytrybaum and Crites (1989) note that at this stage in the life-span the female may have different priorities and goals in terms of career ambitions. The remainder of Levinson's theory is devoted to the middle and later adulthood stages which are characterised by increasing stability and attempts to enhance and enrich the remainder of one's life.

Among the limitations of the model proposed by Levinson et al. is the all-male sample that prevents generalising to women. There are also other criticisms surrounding the general applications of the model as a result of the small sample size, and the use of intensive biographical interviews as the main data collection tool. Also the universality of the different age specified stages and the transition phases that were created have been questioned because of the absence of criteria for determining the different stages in the model. Other methodological questions relate to the reliability of the coding between different researchers and the fact that the data collection stopped when the subjects reached the age of 45.

Notwithstanding the above criticisms there is broad agreement that certain defined common periods can be identified at various stages in an individuals life (Tamir, 1980; Lowenthal et al. 1975; Lehman 1953, 1962 and Dennis 1968). Whitbourne and Weinstock (1979) point out:

> There is surprising consistency in the findings of these studies, despite differences in the composition in the samples and methods used to collect the information.... the pattern of the average adult life that these findings portray suggests: a tentativeness and vigour in early adulthood, greater assumption of adult roles and responsibility in an early portion of middle adulthood followed by a questioning of the latter portion of middle adulthood. (Whitbourne and Weinstock, 1979: 124)

Barnett and Baruch (1980) exploring similar issues with women aged 35 55 found the goal which took precedence over any other in early adulthood was finding a loving relationship. Roberts and Newton (1987) focused on the age 30 transition for women arguing that women do progress, in terms of timing, through the same sequence of stable and transition periods as the men Levinson et al. examined, yet they do so in a different manner:

> ...for a large number of women who emphasised career goals in their twenties, marriage, family and friends became a priority in their thirties. For about half of those who opted for marriage and the relational dream in their twenties, individual career and individualism - separation themes in relation to their husbands became a priority in their thirties. The age 30 transition was particularly stressful for those women with limited relational and career accomplishments. Generally, women's dreams were found to be more complex than men's. (Cytrybaum and Crites 1989: 80)

The above point is further reinforced by other research studies into women in the USA by Reincke, et al. (1985) who found that the ages 27-30 years involved the most dramatic life changes for women. Women apparently have more diverse and complex lifestyles than men. Many women for example may not enter the labour force until they are 30-40 years old and may only do so through part-time work because of the dual commitments of work and family. Bardwick (1980) distinguished three different orientations 'homemaker/mother, 'career woman', and those two combined. Gilligan (1980, 1982) proposed a three-stage model of female development. The first stage 'Self Orientation', is characterised by a sense of self-caring in order to ensure survival. In stage two the female moves into the role of carer for others and is cast in the traditional role of mother/homemaker. The last stage involves 'reconciliation of the new recognition of one's own powers as well as a realisation that others have a responsibility to their own destiny' (Cytrybaum and Crites 1989: 80).

The above paragraphs serve to illustrate that although no explicit definition for those who may occupy mid-career managerial positions exists, by utilising the theories of life-span development forwarded above some understanding of the complexity of that period in an individuals life is appreciated. The central question in this study is to ascertain if the uncertainty that characterises this period of individuals lives may effect their participation in learning activities. However, at this stage is useful to briefly look more at managerial careers in more detail so as further appreciation of the situation of those in the mid career stage can be obtained.

2.6.2 Traditional Views on Managerial Career Patterns

The traditional view of the term career involved an implicit expectation of a steady movement upward through the hierarchy, especially in the case of managers (Wilensky, 1961). Miller and Form (1951) approached the question of career development from a sociological perspective, believing that career development for any individual was dependent on the exposure they received to various cultural norms during five key life periods. Table 2.3 sums up the development stages, which Dalton (1989: 90) felt characterised the careers of individuals.

Table 2.3 Development stages of the career

1. *Preparatory work period*	Characterised by socialisation of the child at home and at school into the work patterns of society
2. *Initial period,*	When the young worker is initiated into the work world through part time employment
3. *Trial period,*	Beginning with first full time job and continuing to a more or less permanent work position
4. *Stable work period*	The period of job permanence
5. *Retirement period*	Retirement

(*Source:* Dalton, 1989: 90)

Such relative stability throughout working life, the 'stable career pattern', in reality may not be the norm. Many individuals may never reach the fourth stage, or working life may be characterised by a tendency to move from trial jobs to a stable situation, but then back to trial jobs once more. Alternatively, other individuals may not stay in any particular occupational field for long enough to achieve stability (Scase and Goffee, 1989).

The model developed by Super (1957) takes the stage development approach of Miller and Form a step further. Super organises a typical career path comprising five stages. Firstly, the *growth* stage up to the age of 14 years where the 'self-concept' is formed by identifying and socialising with key figures in the educational and family environments. Secondly, the *exploratory* stage from the ages 15-25 where the person moves through adolescence and begins to experiment and the 'self concept' previously mentioned emerges more strongly in relation to the environment where the individual finds him or herself. Thirdly in the *establishment* period spanning the years from 25 to around 45 in which the individual will have found an appropriate field and now naturally will seek to create a stable and permanent place in it. However there is the qualification added that in the earlier part of this period spanning 20 years, there might be more experimentation in terms of career direction and the possibility that there could be a string of unrelated jobs. Fourthly, the *maintenance* stage from around the age of 45 until retirement age, a period of consolidation

and holding ground in the career that has been chosen. Breaking new ground in terms of career progression at this stage involves the minority who reach the upper echelons of the organisation. Finally, the *decline* stage from retirement years until death, at which point Super suggests there is increased emphasis on leisure activities away from the work context.

Dalton described the models of Miller and Form (1951) and Super (1957) as life-span career models arguing that such models provide a broad framework that can be used to identify where an individual may be in relation to his or her career progression at a point in time. Dalton also notes that such models illustrate the problems for many at the mid-point in their careers where further progression is reserved for fewer and fewer after the age of 45 years. It is these points which are most relevant to this study and help establish a better understanding of the position of mid-career managers and the challenges they face. This model is similar to that of Evans (1986) which is discussed in Chapter Three.

The work of Schein (1978) with American MBA graduates from the Massachusetts Institute of Technology outlines reasons which graduates give for making career decisions. Schein organised such decisions into five different 'career anchors', so called because they were seen as the main basis on which anyone decided to embark upon their chosen career path, or as Schein (1996: 80) succinctly summed up 'the thing they will not give up'. These career anchors were categorised as follows.

Firstly, there were those deemed to have *Technical-Functional Competence*. According to Schein such individuals organised their careers in such a way to allow them to stay within their own particular technical and functional area of competence and expertise, which they found to be the main source of pleasure and challenge in terms of their working lives. Hence they had no desire to move to other positions such as general management. Secondly, those who identified *Managerial Competence* as their own particular forte were naturally interested in climbing the organisational hierarchy, where they can take more responsibility and control of organisational policies and strategies. A third group were those whose principal preoccupation was *Security and Stability*, and hence career path decisions were based on ensuring that they would be located in the same organisational or geographical location to enable stable family relationships and social life. Fourthly, Schein identified the *Creativity* anchor for those of a more entrepreneurial nature, being able to create something new in the form of a product or service is the chief determinant of career choices. The final group were those who craved *Autonomy and Independence* and for whom the organisation and discipline present in large corporations is stifling. Hence their career

decisions are based on the wish to remain free agents and autonomous in relation to their own career paths.

It should be noted that throughout the 1980s follow up studies added three additional anchor categories: dedication or service to the cause; pure challenge and, lifestyle. Also Schein (1996) has revisited the original five anchors in the light of the perpetual changes in organisational structures and as individuals are made redundant earlier than expected. Moreover with the more ambiguous and changing roles emerging in the future, career anchors may become increasingly confused amongst individuals:

> The only reliable prediction is that we will have to become perpetual learners, more self reliant, and more capable than ever in dealing with surprises of all sorts. It should be a field day for those anchored in pure challenge. (Schein, 1996: 89)

In another theory designed to categorise career structure, Becker and Strauss (1956) ground their model in the progression of the individual through the complex series of structures and levels that comprise an organisation. Individuals that take risks in terms of career decisions and move away from activities and skills associated with their original training can often receive benefits in the form of greater responsibility and higher status. An important element of Becker and Strauss' model is their acknowledgement that managers work within inherently political organisations, so success can depend on the decisions and responses of others occupying roles of greater authority. Support and sponsorship of key individuals at different points in the organisation therefore has an important impact on career paths

As well as developing the concept of career anchors, Schein (1978) created a career development model based on the organisational structures through which an individual has to move, visualising the organisation as a cone shaped structure in which the person's career path could be in one of three directions. Firstly are those who would move in a 'vertical' direction closely associated with the universal conception of moving vertically up the organisation hierarchy through promotion (Kanter, 1989: 509). Secondly are individuals who move in the organisations in a 'radial' direction, horizontal or lateral in nature, and therefore not universally perceived as ideal for managers. However, Schein introduces the idea of centrality to the equation and argues that for many these radial movements are still potentially meaningful in that they involve taking the route towards the centre of the organisation, where important operational decisions are made. Finally, Schein proposes that there are moves of a more circumferential nature which involve moving around the organisation and taking on new roles and tasks, yet never really penetrating the really important decision making centre.

Kanter (1989) distinguishes three different types of career pattern: Bureaucratic, Professional and Entrepreneurial. The main feature of the bureaucratic career is its preoccupation with formalised structures on which individual advancement is based: 'all of the elements of career opportunity - responsibilities, challenges, influence, formal training and development, compensation - are closely tied to rank in an organisation' (Kanter, 1989: 509). For the bureaucratic career, the rank achieved within the organisation dictates all aspects of organisational life from remuneration to membership of governing bodies. The only means of earning more money is to achieve a higher position in the organisational hierarchy, so achieving promotion is of primary importance and the individual must stay long enough with the company to achieve advancement.

The starting point for understanding the professional career form is to recognise that the professional may well feel more attachment to a trade association or institute, where there are more like minded professionals, than to the actual employing organisation. In the context of this study investigating learning amongst professionals in the life assurance industry, this affiliation with the trade association or institute is very important. In effect it is often the institute, or professional body, and not the employing organisation which sets the agenda in terms of learning needs and requirements of membership of the exclusive club. In terms of career progression therefore, for those who are following this form of career gaining more respect in relation to the association may be more important than moving up through artificially created grades in more bureaucratic organisations. (The entrepreneurial career pattern is neglected because it has little relevance to the present study.)

The above sections have primarily focused on traditional careers found in organisations. However, it is clear that profound and far-reaching changes are currently affecting managers and as is shown in Chapter Five this is particularly the case in life assurance and financial services generally. Hence consideration needs to be given to the newer types of flexible organisations that have emerged relatively recently. The development of new organisational structures like the 'self-designing organisation' (Weick and Berlinger, 1989) illustrates how acceptable ways in terms of careers and structures in organisations are changing. Such an organisation is designed to keep abreast of an environment, which is never static, but always changing and producing new challenges, and the structures of the self-designing organisation are characterised by flexibility and continual change. In this type of organisation the traditional markers of career success, which were outlined in bureaucratic organisations, such as advancement and upwardly

vertical movements, are not an issue. Instead experimentation and growth are the key defining aspects.

Weick and Berlinger (1989) outline a number of differences between what is seen as the subjective career as opposed the objective career. In the objective career model emphasis is placed on such things as official positions, formal status, and titles, things external to the individual and open for all to see how progress is made. In the subjective career type there is more emphasis on the psychological aspects of work, and achievement is measured more by the individuals themselves in terms of for example, self-fulfilment, challenge, and satisfaction; there is more self-direction and the individual sets the agenda for measuring their own success. Indeed as Scase and Goffee (1989: 83) sum up when commenting on how they believe personal and career success for managers is changing:

> Conceptions of personal success have become more broadly defined in that they incorporate non-work criteria according to which the costs and benefits of career success are measured. In short, fewer managers may now be reliably regarded as 'organisation men', fully prepared to act as 'willing slaves to the system' in ways depicted by observers in the 1960s (Pahl and Pahl, 1971; Whyte, 1965)

2.7 Summary

The key aim of this chapter was to understand the most important factors influencing managerial participation in learning activities. Firstly, an acceptable definition of learning was found. Secondly, the learning activities, which are most relevant to this study, were defined. Thirdly attention was paid to previous literature investigating how and why individuals participate or are hampered from participating in learning. In addition literature relating to life-span development and traditional managerial career patterns was investigated in order to appreciate the position of 'mid-career managers' and the various factors which may influence their participation in learning.

In reviewing the rich and diverse literature surrounding learning, it was ascertained that many of the writers agreed that learning initiates a 'change' in individuals' habits, skills, knowledge and attitudes. Even in the earliest literature relating to learning, a crucial aspect recognised by commentators (see Burton, 1963) was that the individual's environment essentially dictates the type and quantity of learning. In theories designed to explain how learning actually happens, the importance of individual's contextual and environmental situation was shown to be vital. In exploring the literature surrounding management development and learning the importance of the environment in which individuals operate was a recurring theme.

The type of vocational learning and development activities in which managers participate can be split into two main categories. Firstly, there are those which are

essentially informal or practical in nature. Secondly, there are more formally oriented activities with clearer and more explicit learning outcomes. This study was interested in both types of learning activity as catalysts that allow managers to 'progress or at least consolidate his or her career', as Maguire and Fuller (1995) have asserted. While the potential to assimilate into their contextual environment through participating in learning was the prime motivation for learning, the literature surrounding adult motivation uncovered other reasons for participation.

The central tenet of the thesis of Knowles (1984) was that adult learners 'learn on a need to know basis'. Hence they are primarily instrumental and interested in the benefits that will accrue from learning in terms of practical aspects of life. Such a conclusion is important in any study examining barriers to learning for managers and also important for trainers and educators who design learning interventions. More recent research by Thomas and Al-Maskati (1997) reaffirmed the instrumentality of learning goals set by managers in that they typically assess how important participating in any learning activity are for their chances for promotion, before making a firm commitment to participate.

Another important characteristic of adult learners put forward by Knowles was the fact that they are 'self directing' in relation to learning. Understanding this feature of adult learners was shown to be especially important for the trainers of today, given that organisations increasingly expect managers to be more self development oriented. Hence authors such as Mabey and Salaman (1995) emphasise the importance of selecting management development activities which allow learners more autonomy over both content and delivery.

Moving away from what actually motivates adults to participate in learning, Calder illustrated a wide range of barriers to adult participation in learning: Dispositional (e.g. attitudinal); Institutional (e.g. financial, structural); Situational (e.g. childcare), and Educational (e.g. qualifications). In other empirical research, it was shown that adults were frequently sceptical about the value of training and learning and often felt that they did not have enough time for learning (Munn and McDonald, 1988). Ironically, others have shown that those adults who may benefit most from participation in learning are those who experience the most fundamental barriers or do not appreciate the importance of learning (Jarvis, 1985).

The other fundamental aim was to identify the mid-career manager and understand the major pressures and issues surrounding this career stage. Although relatively few concrete definitions were found in the literature, Maguire and Fuller (1995) intimated that

the mid career manager was: 'someone who is in their mid thirties and forties who, having attained some experience in managerial jobs, is looking to progress, or at least consolidate their careers'. Through examining the literature related to theories of life span development it was found that this stage of life is typically characterised by various transitions and development which may often be harrowing (Levinson et al., 1979).

The literature covering traditional career structures for managers, was useful in further explaining the position of these mid-career managers. For example, Dalton (1989) felt that there were several progressive stages through which individuals typically moved, from a preparatory stage through to retirement, with trial and stable work periods in between. Similar interpretations of traditional managerial career patterns were described by other authors such as Super (1957), where managers progressively move to positions of higher responsibility and status through preparing, establishing and maintaining themselves in hierarchical organisations. However, it was shown that increasingly such stable and predictable career patterns are changing for managers and the organisations that employ them, leading to new ideas on the constitution of career success. For example, Weick and Berlinger (1989) noted that there is more emphasis on the psychological aspects of work, where achievement is measured by the individuals in terms of self-fulfilment, challenge and satisfaction, instead of status and responsibility.

In Chapter Three, many of these issues related to how the individual's environment may influence their learning behaviour and indeed how changes at that level may affect managers' career progression are further discussed.

CHAPTER THREE
Learning and the Organisation

3.1 Introduction

In this chapter the focus of the literature review shifts towards understanding the role that the various stakeholders play in shaping the general organisational environment in which managers operate, learn and develop. Particular attention is paid to the influence of senior managers and mid-career managers' peers and colleagues on managerial participation in learning activities. The general organisational culture and climate is explored to understand its effect on managerial learning behaviour. Also literature exploring current phenomena occurring in organisations and society in general, such as the increasing prevalence of longer working hours for managers and 'executive stress' are discussed.

3.2 Organisational Stakeholders' Influence on Managerial Learning

In order to deal with the many organisational-based factors, which influence managerial learning and development comprehensively, it is important to understand the role that the various organisational stakeholders can have on learning and development. As can be seen from Figure 3.1, those with a 'stake' in training and development range from senior managers to employees at all levels, including training administers and providers in the organisation. Mabey and Salaman (1995: 380) note that each specific stakeholder group will have their own 'predispositions, priorities and degree of pro-activity... an interest in, influence over and ownership of, training and development strategies and outcomes, and examples of these are shown in the diagram.' For example it can be appreciated that as 'sponsors' of training, senior managers will be concerned about the availability of budgets, whilst as 'participants', individuals will have concerns over how training may serve their career portfolios and aspirations.

The figure shows the fundamentally 'overlapping' nature of interests that the various stakeholders will have. As is indicated in the arrow located at the centre of the figure all parties will be striving to achieve the strategic purpose of the organisation. However, even though in theory the many stakeholders will have the same ultimate goals, Mabey and Salaman (1995: 381) outline a number of what they call 'intersections' which are inevitable as a result of the 'interplay of competing and contested views, together with the influence of external, environmental forces...'. For example, they talk about the tensions that are inherent as a result of the 'intersections of training with the pressures of line management;

the intersection between training and authority structures, and the intersection between training and formal procedures' to name but three.

Figure 3.1 Strategic Training and Development: A Stakeholder Approach
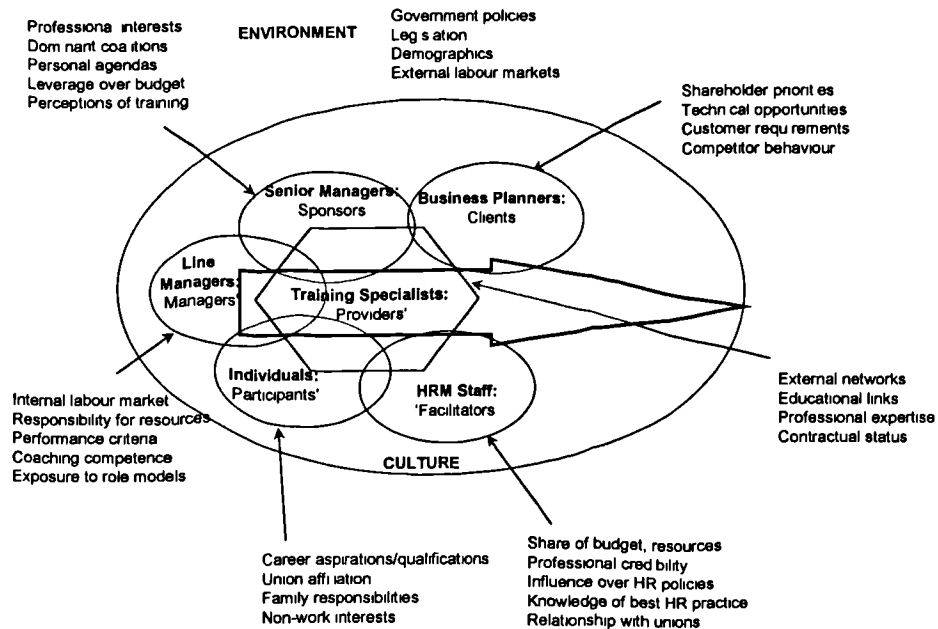
(*Source:* Mabey and Salaman, 1995: 381)

In addition to Mabey and Salaman's (1985) model, Table 3.1 below devised by Burgoyne and Jackson (1997) illustrates those who may have a stake in managerial learning. In the case of Table 3.1, the managerial learning initiative which the authors use is a new competency-based leadership programme. This table is particularly useful in the context of this study because it clearly shows the various rationales for supporting and blocking management learning initiatives of the various stakeholders. Burgoyne and Jackson (1997: 61) present this table as an illustration of their 'arena thesis' of management learning, which they argue: 'is an alternative pluralist perspective that views management learning as a domain within which conflicting purposes and values within an organisation meet to be reinforced, reconciled or proliferated'.

Although portrayed as only a hypothetical example used to illustrate their 'arena thesis', understanding some of the more influential organisational stakeholders rationales for supporting and more importantly blocking such an initiative, are useful for this study into managerial barriers to learning. For example, the participants themselves may be expected to support the initiative because it gives them the opportunity for personal

development and indicates their value to the organisation. However, there may be very real reasons why they are reluctant to participate, especially if they perceive the learning intervention as a waste of time and money or designed to increase their responsibility and workload.

Table 3.1 Comparison of organisational stakeholders' rationales for supporting or blocking a management learning initiative

Stakeholder	Rationale for supporting	Rationale for blocking
Participants	Personal development; recognition of importance to the organisation; reward; improved marketability; break from routine.	Waste of time and money; denies possibility of preferred alternative activity; reluctant to take on new responsibilities implied by the activity.
Subordinates	Recognition of importance of their unit to organisation; demonstrates commitment to education; improved supervision.	Waste of time and money; wrong activity prescribed; resistance to change; not there to supervise.
Peers	Recognition that perhaps they too will be given opportunity to participate in a programme; solves performance problem.	Waste of time and money; wrong activity prescribed; stops them from participating; creates workload problems.
Line managers	Short term skilling; performance problem solution; reward and incentive; measure of commitment by organisation to their development.	Waste of time and money; wrong activity prescribed; stops them from participating; creates workload problems.
Human resource professionals	Opportunity to demonstrate contribution to organisation's effectiveness' professional knowledge; strengthens political ties within organisation.	By-passed in decision making process; prevents possibility of implementing desired alternative; weakens political position within the organisation.
Senior managers	Mechanism to convey message (e.g. commitment to quality or mission); demonstrating action to other stakeholders; improved financial performance.	No obvious link to the bottom line; runs contrary to message; doesn't adequately convey action to other stakeholders.
Boards and other overseers	Concrete means to demonstrate support for employees; communicate messages throughout organisation; improved financial performance.	Only contributes to bloated overhead; doesn't adequately demonstrate action to other stakeholders; may be disruptive.
External consultants	Financial opportunity; builds up customer base; potential for further opportunities within organisation.	Inadequate financial opportunity; will not build customer base; no potential further opportunities; failure undermines credibility.
Government funding agencies	Demonstrates action in support of management development policy.	Initiative not visible enough; may attract negative publicity.
Academic researcher	Potential to advance knowledge about management learning.	Doesn't generate significant new knowledge of management learning.

(*Source:* Burgoyne and Jackson (1997: 63) in Burgoyne and Reynolds, 1997)

The participants' peers might also support learning of their colleagues, or block it. They might feel that by supporting the initiative they will also benefit from learning offered. They may equally have good reasons for blocking if they feel it is a waste of resources or results in extra workload in their colleagues' absence.

Senior managers and boards of directors might support the initiative to illustrate their commitment and support for their employees' development and their belief that learning will ultimately improve the organisation's performance. Yet they too may have an agenda for blocking the initiative if they feel there is no real link to financial performance or believe it could disrupt the organisation.

By considering these two models of the role of organisational stakeholders in training and development the importance of the organisational context becomes evident. Elaborating the rationales for supporting and blocking managerial learning initiatives of four of the key stakeholders from Burgoyne and Jackson's (1997) list of ten, the complexity and abundance of different attitudes, views and motives is apparent. With this in mind the third part of this chapter examines organisational culture, and seeks to establish how it may affect manager's participation in learning activities.

3.3 Effect of Organisational Culture on Managers Learning Participation

Several authors have investigated the extent to which culture is an important contributor to organisational success (Sackmann, 1991; Knights and Willmott, 1987; Barley et al., 1998; Ogbonna and Harris, 2002). Organisational cultures have been described as 'strong', (Bleicher, 1983), 'rich' (Deal and Kennedy, 1982; 1999) or 'healthy' (Ulrich, 1984). Consequently, organisations that possess 'healthy' cultures inherently facilitate superior performance of the workforce and ultimately the organisation as a whole. In the 'excellence literature', for example, corporate culture is held to be a vital element in ensuring success (Peters and Waterman, 1982). Factors such as commitment to goals and shared values in organisations, appear to be equally or more important than traditional formulae such as effective structures, procedures and adherence to rules. Deal and Kennedy (1982) have similar findings to Peters and Waterman, and have argued the importance of organisations having a set of values in place that are shared by all employees.

Although this literature suggests that certain elements of organisational culture are important and that factors such as shared values and commitment to goals are critical contributors to success, it provides no clear and solid definition of organisational culture:

> 'Organisational culture researchers do not agree about what culture is or why it should be studied. They do not study the same phenomena. They do not approach the phenomena they do study from the same theoretical, epistemological, or methodological points of view' (Frost et al., 1991: 7)

Smirich (1983) argues that there is a clear distinction between those who have studied culture from a practitioner background and those of a more academic inclination. Academic authors have attempted to understand the concept of culture by enquiring about what organisations are, and how they work (Mabey and Salaman, 1995) whereas practitioner authors describe more prescriptive elements of 'successful' corporate culture. According to Smirich (1983), academic authors believe organisations are cultures in themselves, so it is impossible to isolate and manipulate variables or components of those cultures. By contrast, the practitioner's appear to accept that culture is one variable of many organisational characteristics, 'corporate culture', which can theoretically be altered to improve organisational performance.

Frost et al. (1991) categorise definitions according to their emphasis and origin. Certain authors have based their investigations and resulting definitions on the belief that culture in organisations is basically consistent, consensual or 'integrated' in nature. Another group assert that it is difficult to isolate specific traits in organisations and attribute them to that organisation's culture because of inconsistencies between various subcultures and inevitable internal conflicts. A third category see organisational culture as almost impossible to pin down because organisations are inherently ambiguous and inconsistent, culture is a complex issue and in reality is never consensual, consistent and unambiguous.

Most authors have attempted to define the culture in the organisations they have studied, often describing organisations with consensual or integrated cultures: pointing out 'Cultures are defined in terms of their impact on performance and are regarded in terms of their positive contribution.' (Mabey and Salaman, 1995: 286) Typical of this view are the definitions of culture put forward by Buchanan and Huczynski (1997) and Schein (1984), where culture is described as being:

> A collection of relatively uniform and enduring beliefs, values, customs, traditions and practices which are shared by an organisation's members and which are transmitted from one generation to the next. (Buchanan and Huczynski 1997: 512).

> A pattern of shared basic assumptions that a given group has invented, discovered or developed in learning to cope with its problems of external adaptation and internal integration, and that have worked well enough to be considered valid, and therefore to be taught to new members of the group as the correct way to perceive, think and feel in relation to those problems. (Schein, 1984: 3)

These definitions are useful because they enhance understanding of organisational culture and stress the emphasis that authors have paid to shared values and traditions. They also provide a platform for understanding that participation in learning will be influenced by elements in the prevailing culture. However it is useful to look at a contrasting perspective of culture put forward by Pettigrew (1979: 584), which illustrates many other complexities and realities of organisational life. Pettigrew argues that it is naïve to assume that an organisation's employees *en masse* will possess the shared values that are claimed to be at the heart of any organisation's culture. In his view the importance of certain groups and their sense of *meanings*, (i.e. how they relate to one another) not values are the most vital aspect when framing the culture of an organisation. The crux of his argument is that the set of meanings developed by groups working closely together in the organisation is the main determinants of the culture. Therefore to Pettigrew organisational cultures inevitably will be highly fragmented, because the meanings that one group have will not reflect those of other groups of employees across the organisation.

The above discussion illustrates that there are numerous conflicting views in the literature surrounding what culture is and how it can be defined. When considering the central tenet of this study what needs to be understood is that when defining culture it has to be accepted that it is something embedded in the fabric of organisational life. The characteristics of an organisations culture will have important implications for training, learning and development of employees. The views of Pettigrew are pertinent because they illustrate that certain groups and subcultures will inevitably exist and each will have different meanings, priorities and interests.

Mabey and Salaman (1995: 150) contend that, 'nowhere are people's cultural values more apparent than in association to training and development', which reinforces the earlier point that the political and symbolic importance of training cannot be underestimated. Therefore receiving the opportunity to participate in training and development activities may well be indicative that a manager is being considered for promotion. Consequently, it is not surprising that those who influence training and development decisions are potentially powerful stakeholders. In Section 3.2 it was clearly shown that each stakeholder will have well defined sets of meanings, priorities and interests regarding learning and development activities, as well as strategies and tactics to influence both their own participation and what they sponsor.

Section 3.2 also showed that senior managers are powerful stakeholders. The most senior managers are often credited with performing a key role in establishing, defining and

maintaining culture in an organisation. Robbins (1996) describes senior managers as 'culture carriers' in any organisation. As indicated in several of the definitions considered the general implication of culture is that it is learned and transmitted to other employees, often through senior managers. Peters (1978: 10) expounded the symbolic role of top managers: 'symbols are the very stuff of management behaviour. Executives, after all, do not synthesise chemicals or operate fork lift trucks; they deal in symbols.'

One of the most potent symbols which senior managers can 'deal in' is related to training and development. Both formally and informally their attitude towards and management both of their own development and that of other employees is vital in determining the overall training and development culture within the organisation. Various authors have noted the importance of senior management commitment to training and development in developing Strategic Human Resource Development (SHRD) in organisations (Garavan, 1991; Wognum 2000; McCracken and Wallace, 2000a). Several authors assert that senior managers need to visibly show their commitment through their own personal development and active HRD leadership (Lee, 1996; Garavan et al., 1998; McCracken and Wallace 2000b).

In the literature related to the Learning Organisation phenomenon, the role of key stakeholders like senior managers in creating a 'learning culture' or 'learning climate' is emphasised (Pedler et al. 1991; Iles, 1994; Gephart et al., 1996). Gephart et al., (1996: 38) clarify that where a culture of learning is in place: 'learning and creativity are rewarded, supported, and promoted through various performance systems from the top down'. The significance of 'organisational climate' in determining the effectiveness of learning and development has also been indicated by Temporal and Boydell, (1981: 2), as they note an organisations learning climate refers to: 'those elements within a managers environment which encourage or discourage learning or desirable behaviour'.

Other authors have questioned whether such an ideal scenario as described by Gephart et al., could ever exist in practice because of organisations' competing coalitions, subcultures and stakeholders (Stewart and Stewart, 1981; Harrison, 1992; West, 1994a and b; Salaman and Butler, 1990; Sambrook and Stewart, 2000). Several authors have proposed that there are many 'elements' which can 'discourage learning or desirable behaviour'. For example, West (1994b: 33) and Salaman and Butler (1990: 187), argue respectively that the managers will always attempt to survive through 'self preservation' and 'learning the ropes' and it is hard for them to unlearn the corporate norms.

Whittington (1993: 130) suggests that managers: 'refuse to learn because they understand perfectly well the implications for their power and status. Resistance to change may not be 'stupid'...but based on a very shrewd perception of the personal consequences'. Harrison (1992) also identifies cultural norms as key obstacles to learning for organisations, arguing that there is short termism and what he terms as a 'bias for action' ingrained in many managers impeding the realisation of a truly learning culture.

The main aim of this section was to illustrate how organisational culture could ultimately effect managerial participation in learning. In the paragraphs above the complexity of the subject and ensuing academic debates surrounding culture were shown. To some, organisation cultures can be managed and shaped to help improve performance. Meanwhile others are sceptical about whether culture can be manipulated in such a way. The final paragraphs, directly above, relating to what various authors have written about 'learning cultures' or 'learning climates' are particularly salient in this study. Those authors who have espoused the value of the learning organisation concept have proposed that there is a need for an organisation culture characterised by 'reward, support and promotion' for managerial learning to truly flourish (Gephart et al., 1996). However, as can be appreciated, other writers have commented on the practical cultural issues inherent that may interfere and hamper managers learning.

Like many of the issues that have been reported previously, this issue of organisational culture is revisited in Chapter Four when the key aspects of the literature are reconsidered and a unifying theory of barriers to learning for mid-career managers is forwarded. However before this is undertaken, the literature pertaining to those issues which effect managerial participation in learning related to changing career structures and increasing stress and work intensification are reviewed in Section 3.4 below.

3.4 Contemporary issues surrounding managerial careers

3.4.1 Organisation Delayering and Flatter Structures

At its most basic level we can appreciate that the normal career patterns, on which the above writers have based their arguments and models are at best disrupted or completely broken down when firms rationalise and lay off employees. Many authors have written about the experiences of middle managers that are victims of 'downsizing' or 'rightsizing' (Collinson and Collinson, 1997; Clutterbuck, 1982; Ebadan and Winstanley, 1997; Newell and Dopson, 1996).

The underlying rationales for delayering and reconstruction of organisational hierarchy are numerous, ranging from reducing costs and organisational bureaucracy to engendering more streamlined communication. De Vries and Balazes (1996), distinguish, in considering the implications for organisations, those who are involved in the redundancy process, i.e. the victims, the survivors, and the 'executioners', i.e. those who are charged with the job of deciding who exactly is to be made redundant.

In this study there is a general interest in all these 'players' but especially those who are termed the survivors. As a result of restructuring and downsizing, negative emotions are engendered amongst those still left, surrounding issues of future job security, career prospects, and the nature of the work, left for them (Fenton O'Creevey and Nicholson, 1994). This study is concerned with the effect on management learning and development for those managers who remain within the organisation after rationalisation has taken place. De Vries and Balazes (1996), described the 'survivors syndrome' and its consequences.

Firstly, the whole value system in place within the company is distorted and managers feel their ex colleagues have been cheated and let down by the organisation. This issue of how negativity manifests itself in the organisation is revisited later in the section when the subject of the changing psychological contract is discussed. Secondly, corporate culture described as the 'glue that holds an organisation together', is affected when downsizing occurs. Thirdly, pessimism and fear about the future may come about when a number of employees have been laid off. De Vries and Balazes (1996) propose that it is natural for those in middle level management positions to speculate about their futures, fearing that they may be next in the firing line. Obviously if such attitudes take hold amongst managers, they will be negative about their role in the organisation. Other interpretations of this so called 'survivors syndrome' can be found in work carried out by Smith and Vickers (1994) and in a study of the privatised electricity generating companies in the UK, by Ebadan and Winstanley (1997).

So what does all this mean for management learning and development within restructured organisations? The obvious implication of delayering on lifelong learning is that with fewer middle managers around there will be increasing pressure on those who remain. Managers will have an increased workload and may even be performing tasks for which they are not properly trained. Hence time, space and executive stress problems become potential constraints which may inhibit further participation in developmental activities. Also downsizing can induce emotional barriers to learning, creating feelings of

pointlessness in embarking on renewed education when it apparently provided little security for former colleagues. With such a contextual background it is not surprising that researchers are reporting the emergence of a new contract between managers and their employers.

3.4.2 The Changing Psychological Contract and Premature Career Plateau

Sparrow (1996), Byron (1995) and Hiltrop (1996) have commented on the changing psychological contract characterising many employment relationships between employer and employee today. Although the term 'psychological contract' was first coined by Argyris in the 1960s, a good description is provided by Newell and Dopson (1996) as:

> The psychological contract defines what employees are prepared to give by way of effort and contribution in exchange for something they value from their employer, such as job security, pay and benefits, or continuing training. It is an individual's beliefs regarding reciprocal obligations between themselves and their employer ... as far as middle managers are concerned, it has traditionally been based upon loyalty and commitment to the organisation in exchange for employment security and career progression, linked to increases in status and rewards. (Newell and Dopson, 1996: 17)

Sparrow (1996) looked at the rapidly changing banking sector, where redundancies were common throughout the 1980s. Equally Storey (1993) and Cressey and Scott (1992) predicted that employees, particularly those in white collar and professional jobs, would increasingly have to assume more responsibility for their future employability and career. They would also have to realise that rewards in the form of incremental movements up the organisational ladder may well become even more limited as firms restructure:

> Welcome to mid life's weary workscape, through which 80 million Americans trudge - if they still have jobs. It's a case of too many Boomers and not enough rungs on the old corporate ladder. Ladder? What ladder? In downsized, restructured, reengineered corporate flatland, workers no longer get a rung. They *get* wrung. (Hequet, 1995: 29)

When the above commentator talks of getting 'wrung' he is referring to the emergence of a 'new deal' or understanding between employers and their managerial workforce which has also been recently reported by Stiles et al. (1997) and Anderson and Schalk, (1998). In the past in many organisations' and industries' psychological contracts have been paternalistic in nature (particularly in the financial services industry), where loyalty and commitment has traditionally generated security, regular promotions and salary increases.

The middle level manager in particular has felt the ramifications of such changes in this traditional psychological contract. Stiles et al. (1997) have illustrated the importance employees place on training and development in the context of the psychological contract, with the provision of high quality training and development symbolic of how the

organisation feels about future career prospects. In the past, under the 'old' contract, training and development was employer led and appeared designed to prepare employees for a career within the organisation. However, as careers have become redefined, Stiles et al. note that the emphasis on training and development in the new psychological contract is on providing employees with skills to promote employability, and more emphasis is attached to individuals taking responsibility for their own development. Allred et al. (1996: 22) note the increasing importance of self-management for managers:

> A managerial career is increasingly becoming a do it-yourself project. Even in the most traditional organisations, managers and employees are assuming greater responsibility for planning their career moves and identifying the steps required to achieve them. In many of tomorrow's organisations, career management will be entirely the responsibility of each individual.

In Table 3.2 below, a summary is provided of the range of changes that have been reported between the old and the newly emerging psychological contract as reported by Sparrow (1996) using evidence presented by various writers (Ehrlich, 1994; Kissler, 1994; Morrison, 1994; Rousseau, 1989, 1995; Sims, 1994; Sparrow, 1996).

Table 3.2 Contrasts between the old and the new psychological contract

	Old Contract	New Contract
Change environment	Stable, short term focus	Continuous Change
Culture	Paternalism, time served, exchange security for commitment	Those who perform get rewarded and have contract developed
Rewards	Paid on level, position and status	Paid on contribution
Motivational currency	Promotion	Job enrichment, competency development
Promotion basis	Expected, time served, technical competence	Less opportunity, new criteria, for those who deserve it
Mobility expectations	Infrequent and on employee's terms	Horizontal, used to rejuvenate organisation, managed process
Redundancy / tenure guarantee	Job for life if perform	Lucky to have a job, no guarantees
Responsibility	Instrumental employees, exchange promotion for more responsibility	To be encouraged, balanced with more accountability, linked to innovation
Status	Very important	To be earned by competence and credibility
Personal development	The organisations responsibility	Individual's responsibility to improve employability
Trust	High trust possible	Desirable, but expect employees to be more committed to project or profession

(Source: Sparrow, 1996)

What effect do these changes have in relation to learning for mid career managers? Stiles et al. (1997) amongst others (see Herriot and Pemberton, 1995; Dopson and Neumann, 1998), noted the apparent differences in philosophy and practice. The main

aims of the 'new deal' were to encourage benefits for employees such as increased flexibility in the external labour market. In reality changes in the psychological contract allied with other changes in the employment relationship have produced more frustration amongst employees. Herriot and Pemberton (1997: 45) have noted the radical shift in power relationships in the organisation:

> Over the last decade, the relationship has, in many organisations, been one of coercion. Because the labour market power has been predominantly with the buyer, the deal has been imposed rather than negotiated. Indeed, an imposed deal is no longer a deal at all, since dealing implies negotiation and compromise.

Also redundancies, for example, often lead to flatter organisations with fewer opportunities for promotion in the traditional career sense. However, there are also increased pressures to learn the skills required for day to day activities, and also for those employees who did receive development many did not have time to put the new skills learned into practice.

As can be appreciated for many of those left in these 'flatter', restructured companies where there is little chance of reaching the upper tiers in the organisation, which they might have expected to achieve. Hence many authors have reported on the plight of those described as 'plateaued managers' who have to endure new stresses as their future career aspirations are blocked (Glass and Ralston 1989; Ference, Stoner and Warren, 1977; and Evans and Gilbert, 1984). For many managers, the flatter hierarchies have meant that the anticipated plateau in their career came much earlier than envisaged, with lateral moves presenting the only real option for renewed interest and challenge. This scenario is illustrated in Figure 2.2 as developed by Evans (1986).

Figure 3.2 – Stages in career development –

(Source: Evans, 1986)

52
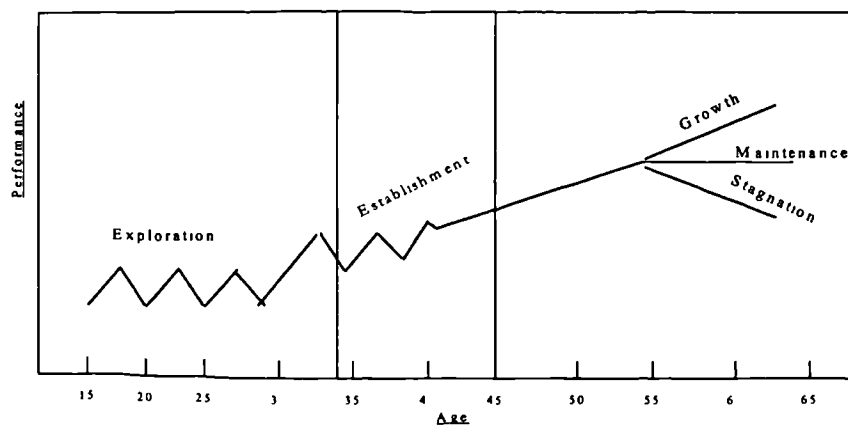
This figure shows the typical stages in career development; those who are in mid career (mid thirties to forties) are in the establishment stage and subsequently their career can be characterised by growth, maintenance or stagnation. However, for those who have reached a plateau, the prospect of embarking on new learning opportunities may not be attractive and they may prefer to look for other avenues to inject challenge and stimulation into their lives. Davies and Deighan (1986), quoting, Hunt (1982) make similar assertions as Evans that the career plateau for many managers is indeed coming earlier than predicted.

In terms of the effects of plateauing on employees Tremblay et al. (1995: 221) have noted that research into the career plateau has produced contradictory results. In summarising Hall and Rabinowitz, (1988), they note that 'besides the fear of losing one's job, the fear of seeing ones opportunities for career advancement diminish may be the most widespread form of stress in organisations today'. However in other research by Slocum and Cron (1988) and Gunz (1989), some plateaued managers instead of being frustrated, were relived to be released from the stresses and strains of having to be continually mobile and available for other organisational roles. Nevertheless, the career plateau is undoubtedly an important issue to be confronted, and in a study with HR directors Rosen and Jerdee (1990) found this to be a serious concern in many organisations.

Interestingly the managerial career plateau is not necessarily always negative (Slocum and Cron, 1988) and a central conclusion of Evans and Gilbert (1984), into 'plateaued managers need gratification and effort performance expectations', was that older managers were interested in, and highly valued the opportunity to, perform a mentoring role. In other research into middle managers, Floyd and Woolridge (1994) found that such managers still have important strategic roles to perform in the organisation.

In summary the conclusions from a study by Nicholson (1993) utilising data from 4,000 managers at various levels in a large organisation are worth mentioning. Noting the absence of conclusive evidence regarding the behaviour of plateaued managers, Nicholson felt the competition for advancement in organisations amongst managers, best represented 'a tournament'. The effect of this tournament was that the junior managerial grades were fiercely competitive because they were still 'breakfast[ing] on [the] hope' that they would reach the higher grades, whilst those in senior grades 'dine[d] on delivery' because they had already made it to these positions (Nicholson 1993: 1388). However, managers in the middle grades were in the most unpredictable positions, and whilst they were found to be

highly loyal and satisfied, Nicholson believes that organisations still need to address the managerial career plateau:

> The present findings suggest it may be easy for organisations to forget about their plateaued staff to the extent of bequeathing to them not only worse chances of promotion, but also of alternative job moves. This 'double jeopardy' for plateaued staff is not merely illogical, but a missed opportunity to open up career paths for people who are plainly stuck'. (Nicholson 1993: 1388)

The obvious question to emerge from this is, how do organisations 'open up career paths' for such plateaued managers? According to Davies and Deighan (1986: 31), companies have a number of options ranging from offering 'palliatives like early retirement, relocation, retraining, secondment and part-time work as a solution to the issue'. These authors also mention the possibility of changing the structure of managerial jobs so that there is more emphasis on 'self-worth, self-development and self motivation, [which will] provide managers with intrinsic motivators of a more positive and satisfying nature'.

Regardless of which strategy organisations choose to pursue to counteract the potentially negative effects of the earlier career plateau for their managers, there would appear to be a significant place for learning. For example plateaued managers will still have to learn how to become effective mentors, which would appear to be the favoured route for authors like Evans and Gilbert (1984). Similarly learning should still be fundamental if asked to undertake a secondment or special project. Hence, from this brief section it can be seen that understanding the barriers to learning for managers, who may be have reached a plateau in terms of vertical movement in the organisation is vital.

3.4.3 Work Intensification, Stress and Work-Life Balance Issues for Managers

When the issue of organisational restructuring was discussed earlier, it was argued that a consequence of downsizing is increased workload and pressure for those remaining (Institute of Management 1996; Wheatley, 1992).

In a nation-wide survey by the University of Cambridge, the extent of job insecurity and work intensification was revealed (Burchell et al., 1999). Some key issues were raised from this research which involved in-depth interviews with more than 300 male and female employees in a range of industries and occupations. Interestingly this study indicated that throughout the 1990s professionals have experienced more insecurity and work intensification in their roles. For example, a key finding was that around 65°o of those surveyed estimated that their working week 'always' or 'regularly' was longer than the hours for which they were contracted. Perhaps more importantly around 30°o of the male full-time interviewees claimed to work regularly more than 48 hours a week. The researchers

also found a direct association between insecurity and intensified working and a general decline in health and family relationships. Ultimately the report concluded that the cause of such insecurity and intensification could be traced back to the 'reduced staffing levels pursued by senior managers in response to the market pressures from competitors and dominant stakeholders' (Burchell et al, 1999: 2).

As well as general studies identifying the problems of work intensification and insecurity amongst British employees, other researchers and writers have explored their effects on employees, and particularly managers', work life balance and stress levels. Kofodimos (1994: 237) described the 'spiralling imbalance' that (male) executives feel due to the increasing demands placed upon them, concluding that as 'work expands to dominate his time and energy, neglected family relationships degenerate and become increasingly unsatisfying. Career rewards may become especially appealing by contrast. Soon the executive is trapped in a cycle'. Kofodimos found amongst the managers she studied a reluctance to acknowledge the clear imbalance between work and family. Often she felt that it took a 'crisis' or 'shock', such as a marriage break-up or early heart attack, for them to concede they had a problem.

In her conclusions Kofodimos (1994: 246) illustrates the various difficulties associated with work life imbalance for both the individual and the organisation, particularly if executives are reluctant to acknowledge the problem. For example, they may be unwilling to accept their vulnerabilities and hence may fail to seek advice or help, which may crucially delay 'corrective action' being taken. Also, because they have placed so much emphasis on their career, they may be unwilling to take risks in relation to work, which may affect their decision-making. Clearly poor work life balance may have consequences for managers' ability to perform, and ultimately may affect their willingness to participate in learning.

In other research into the increasing prevalence of a work life imbalance for managers, Simpson (1998) notes the particular problem for female managers, especially in male-dominated organisations. After initially surveying over 200 male and female managers and subsequently carrying out in-depth interviews with a sample of 25, Simpson was able to construct a profile of those who found long hours a key pressure. The main conclusions of the study were that presenteeism (the tendency to stay at work beyond the time needed for effective performance of the job) was a particular problem in organisations dominated by a male oriented culture:

> ... such presenteeism was found to be gendered; it is associated with a competitive masculine culture, it is seen by women as a form of 'male resistance' to their presence as managers and it imposes heavy costs on women as they attempt to meet the conflicting demands of work and home. (Simpson 1998: 37)

Other researchers have examined the related issue of employee stress and how it might affect organisations. For example, in a report produced by The Industrial Society, McGuinness (2000: 1) indicated that 'five million employees – a fifth of the working population – suffer from high levels of stress at work, with serious effects on their physical and mental health'. Employers are failing to respond to the increasing incidence of stress amongst employees and because of the 'subjective' methods of measuring stress, there is little acceptance of the problem. McGuinness calls for senior managers to take the initiative in addressing stress by understanding how their decisions may affect employees' health. Also they should try to create more open cultures that fully acknowledge the existence and acceptance of stress-related illness.

Amongst those at the higher levels in organisations, Worrall and Cooper (1995) also noted the high incidence of job related stress in a sample of West Midlands companies. Stress was having a significant impact on the individual and organisation through sickness absence, with a third of stress related illness cases lasting over ten working days. DeFrank and Ivancevich (1998) considered the prospect of US employees filing for compensation due to ill health caused by stress, hence calls to prevent the causes of stress through proper training and programmes to address the work and domestic conflict issue (McGuinness, 2000).

More recently research has been directed towards understanding how the work and domestic conflict issue may be addressed through better work flexibility and family-friendly policies. In a study spanning several years involving 17 companies in the Scottish financial services sector, Bond et al. (2002) uncovered some interesting trends surrounding companies use of family-friendly policies. For example, in all of the companies surveyed, interest in family friendly working arrangements was aroused by concern surrounding employee retention in the tight labour market for financial services, as well as increasing legislation. Also, although managers felt that the essence of family friendly policies was allowing flexibility in hours, many still worked extremely long hours, motivated primarily by the need to further their career ambitions. Finally, although in many of the companies studied formal flexibility arrangements existed, there was low take up, especially amongst those in management grades. In conclusion, the writers speculated that one reason why the uptake was low was due to the 'male driven' nature of many of the companies in this sector.

3.5 Summary

In this Chapter those stakeholders who may have an influence on managerial learning were discussed. Such stakeholders range from senior managers to employees at all levels in the organisation, each possessing their own interest in training and development (Mabey and Salaman (1995). There has been considerable debate about the concept of culture and numerous conflicting views surrounding what culture is and how it can be defined. However, it was shown that when defining culture it has to be accepted that it is something embedded in the fabric of organisational life and as such will have important implications for training, learning and development of employees. Various authors have noted in discussions about the 'Learning Organisation', the importance of 'learning cultures' or 'learning climates' (Pedler et al. 1991; Iles, 1994; Gephart et al., 1996). To underline these concepts Gephart et al., (1996: 38) clarified that where a culture of learning is in place: 'learning and creativity are rewarded, supported, and promoted through various performance systems from the top down'.

Change was shown to be endemic in managerial career patterns as a result of a number of factors. First, there has been increasing restructuring and 'downsizing' of workforces. Second, a new psychological contract between organisations and their employees has emerged often characterised by less paternalism. Thirdly, many managers are experiencing what is called the earlier 'career plateau'. Issues associated with increasing work intensification, executive stress and work life balance were also shown to be important. Organisations and employees are currently experiencing extremely challenging times. In this study designed to explore barriers to learning, all of these developments are important, because as increasing pressures impact on managers' professional and personal lives, the question must arise about the availability of time and space that they have to participate in learning.

In Chapter Four many of the issues discussed above and also in Chapter Two are revisited, and drawn together, when a 'Composite Grounded Theory of Propensity to Participate in Learning for Mid-Career Managers' is proposed.

CHAPTER FOUR
Towards a Composite Grounded Theory of Propensity to Participate in Learning for Mid-Career Managers

4.1 Introduction

Up until this point all the major issues relevant to the study of barriers to learning for mid-career managers have been discussed and a wide range of literature has been reviewed. However, because of the complexity of the issues, the actual barriers which block or inhibit managerial learning are not explicitly shown in a logical and coherent way. The purpose of this brief chapter is to synthesise the issues in a more coherent way, by discussing what has been argued more specifically about barriers to learning for managers. Following this discussion a composite grounded model of propensity to participate in learning for mid-career managers is developed, as a framework for analysis of the empirical data.

4.2 Classifying Barriers to Learning for Managers

Temporal and Boydell (1981) were among the first authors explicitly to explore factors that facilitate or impede managers in the development of their general learning ability and the effect of the general learning climate within the organisation on the development of the individual. They draw on earlier work by Boydell (1978) and findings from a three-year programme designed to explore managerial learning to develop the 'organisational model of a management learning system', made up of four components.

The first of these relates both to the formal learning structures in the organisation within which managers have to operate, such as job descriptions, and externally established management development and training objectives. The second is connected to the learning opportunities in everyday working relationships as well as the more specific opportunities which may offer developmental prospects for the manager, such as internal and external training and development courses. Thirdly, the qualities of the individual learner are considered important, the intellectual and cognitive abilities of the individual for learning being viewed as vital to overall development. Finally, Temporal and Boydell propose that the learning climate plays a significant role in determining the extent to which learning and development is effective in the organisation. Company culture in relation to learning and development is defined as 'those elements within the managers' environment which encourage or discourage learning or desirable behaviour' (Temporal and Boydell, 1981:2).

As has been shown in Chapter Three the importance of organisational culture and particularly the specific organisational context in relation to managers' 'everyday' participation in learning and development activities has been noted by others, such as Thomas and Al-Maskati (1997) and Antonacopolou (1998). Temporal and Boydell (1981) underline the fact that these four components are inherently interconnected. For example, an organisation could provide excellent opportunities for learning and development but these may be irrelevant unless the individual either has the capacity to understand what is being taught or the ability to use the skills engendered through that development.

Table 4.1 Blocks to Learning - A Classification (Temporal and Boydell, 1981)

Block	Cause	Effect	Examples
Perceptual	Not seeing there is a problem	Obscurity of the reality of the problem	Difficulty in isolating a problem; difficulty caused by narrowing a problem area too much; tendency to not investigate the obvious; stereotyping – seeing only what is expected
Cultural	Exposure to a given set of cultural patterns regarding what is good/bad, right/wrong	Restrain imagination, inquisitiveness, boldness etc.	Desire to conform to adopted patterns; failure to question methods, processes, materials, personnel; tendency for premature judgement
Emotional/ Motivational	A function of individual insecurities	Reluctance to take action on ideas and beliefs	Fear of making a mistake, taking risks, being made a fool of, chastisement; inability to tolerate ambiguity and uncertainty; intensive desire for security, order; lack of confidence, refusal to try new ideas
Intellectual	Inadequacy of previous learning, poor information retrieval	An inefficient choice of mental tactics or shortage of intellectual ammunition	Failure to obtain enough, or correct information; inflexible or inadequate use of intellectual problem-solving strategies
Expressive	Poor communication skills, poor technical control	Inhibit the vital ability to communicate ideas to self and others	Frustration due to the removal of normal or expected expression, e.g. frustration of top manager when Dictaphone breaks, and his inability to dictate to his secretary face to face
Environmental	A function of the climate prevailing over individual behaviour	Restriction of conditions necessary for improved performance	Lack of co-operation and trust among colleagues; autocratic boss who values only his own ideas; does not listen to others; lack of support to bring ideas into action; lack of behavioural feedback

(*Source:* Adapted from Temporal and Boydell, 1981)

At this stage, it is clear that a complexity of variables can impact upon the success of learning and development for managers. The early typology or classification of barriers to learning developed by Temporal and Boydell (1981) had six components as are shown in

Table 4.1. Temporal and Boydell clarify each of the six blocks according to what they believed caused them, what their effects were, as well as practical examples. For example, Temporal and Boydell, felt that 'Emotional / Motivational' barriers to learning are the result of managers insecurity in their positions, which can lead to a reluctance to take action. A specific example of when this block occurs is when a manager might be frightened of making a mistake in a learning situation or be made look foolish.

In their conclusions Temporal and Boydell (1981: 62) put forward five recommendations for educators regarding what can be done to help managers with the types of blocks to learning detailed in Table 4.1. Firstly, they should encourage managers to view 'learning as an ongoing activity which can originate from a variety of sources, and through a wide variety of processes – and be more able to learn from everyday activities and experience'. Secondly, attempts should be made to help managers identify and confront their main blocks to learning, then establish learning interventions designed to overcome these. Thirdly, they should help managers look for new and more innovative ways of learning such as informal coaching and illustrate the legitimacy of such activities. Fourthly, educators should encourage managers to 'analyse and assess' the environment in which they work for opportunities to learn. Finally, still in relation to the environment, educators should ensure that the 'climates for learning are designed to minimise learning constraints'.

Stewart and Stewart (1981) identified five factors which may inhibit managers learning. These five factors are shown in Table 4.2. They argue that 'learning is a skill' that managers have to keep practising or else there is a danger that they will 'forget' to learn. Similarly, there is a real danger for managers to be too 'comfortable' in their roles reducing their motivation to change through participating in learning. This factor is similar to the emotional/motivational factor discussed by Temporal and Boydell (1981). Interestingly, Stewart and Stewart also contemplate an opposite situation where managers may be 'over-motivated' to perform well and hence fail to learn effectively. Potentially there may be too much political behaviour and 'hidden agendas', which may inhibit managerial learning and learning activities may be 'used as rewards, punishments and opportunities to keep people busy'. Such hidden agendas may damage managers' perceptions of the value of learning and development. Finally, Stewart and Stewart stress the importance of the role of the trainer in effecting learning through avoiding the use of jargon in order to empathise with managers.

Table 4.2 Factors that inhibit learning for managers (Stewart and Stewart, 1981)

Factors inhibiting managers learning	Explanation
Learning is a skill	This skill may be forgotten by managers who are out of practice
Preference of comfort rather than efficiency	Managers may reject anything that is likely to change their ways or expose or threaten them; may be in a comfort zone in relation to present level of knowledge – additional knowledge may expose incompetence
Over motivation to perform well	May inhibit their actual learning because they aim to achieve too many things at once.
Hidden agendas	Managers attend training for various reasons – courses may be seen as rewards, punishments and opportunities to keep people busy
Role of trainer	May use jargon and may not show empathy towards the needs of the individual

(*Source:* Adapted from Stewart and Stewart (1981)

Stuart (1984) investigated the causes of 'sub-maximal' learning for managers. Using an early model from Temporal (1978), Stuart separates the potential barriers to learning for managers into those of an intrinsic and those of an extrinsic nature. Table 4.3 shows this classification of barriers to learning is similar to that of Temporal and Boydell (1981) in Table 4.1. Stuart considers the extrinsic factors in more detail and separates these into physical-structural and psycho-social barriers to learning. Physical-structural barriers are present: 'Where the learner experiences blocks and barriers to his learning which are rooted in the tasks he is given to do, the structure within which they are located, and the physical setting in which they are carried out' (Stuart 1984: 195). Blocks described as psycho-social in nature are 'where the learner experiences blocks and barriers to learning which arise from the prevailing climate and relationships of which he is a part'.

Table 4.3 Blocks and barriers to individuals learning (Stuart, 1984)

Nature of block/barrier		Effect
Intrinsic	Perceptual	Unable to see what's happening in potential learning activities
	Cultural	Precluded from potential learning behaviours
	Emotional / Motivational	Adverse reaction to potential learning situations
	Intellectual	Unable to extract potential learning from situations
	Expressive	Learning limited by inept communications
Extrinsic	Physical structural	Opportunities availing themselves to learning are limited
	Psycho-social	Non supportive of learning behaviour

(*Source:* Adapted from (Stuart, 1984)

Mumford (1988) has also commented upon barriers to learning, drawing upon the original work of Temporal and Boydell (1981). Mumford further subdivided the original

six categories of barriers and added a further four, separating the 'emotional / motivational' blocks as shown in Table 4.4 into two categories. When motivational barriers are present, managers are unwilling to take risks in learning activities. Mumford also adds the 'cognitive' category which represents those barriers to learning that may be present as a result of the managers' previous experiences of learning.

In relation to extrinsic issues associated with the environment in which managers work, Mumford (1988) notes three specific blocks. Firstly there are the barriers to learning that arise where managers have a 'lack of opportunities' for learning and development. Secondly, barriers may be present because of physical constraints such as insufficient time, or inconvenient location or timing of interventions. Finally, Mumford notes the difficulties for managerial learning when the 'specific environment' is not suitable, where for example one's superiors or colleagues are unsupportive.

Table 4.4 Blocks to Learning for Managers (Mumford, 1988)

Nature of Block/barrier	Effect
Perceptual	Not seeing there is a problem
Cultural	The way things are here
Emotional	Fear or insecurity
Motivational	Unwillingness to take risk
Cognitive	Previous learning experience
Intellectual	Limited learning styles / Poor learning skills
Expressive	Poor communication skills
Situational	Lack of Opportunities
Physical	Place, time
Specific environment	Boss/colleagues un-supportive

(*Source*: Mumford (1988: 26)

Sambrook and Stewart (2000) investigating the connections between Human Resource Development (HRD) practices and lifelong learning in European organisations, also devised a list of factors that inhibited learning in the UK case organisations studied. Table 4.5 shows the seven major factors identified ranging from cultural norms in the organisations to the influence of trade unions. Issues related to 'turfism', where some managers are too territorial, allied to fears of change, bureaucracy and task orientations can inhibit learning in organisations. Sambrook and Stewart (2000) note the powerful influence that senior managers may have on learning if they do not value training or have poor people management skills. They also found that managers' attitudes can affect learning in the organisation, especially if they are cynical, resist change and lack the confidence to participate. This 'employees' attitudes' factor mirrors the early work discussed above in relation to emotional, motivational and perceptual barriers.

Table 4.5 Factors inhibiting learning in UK Organisations (Sambrook & Stewart, 2000)

Factors inhibiting learning	Explanation
Culture	Short termism, 'turfism', bureaucracy, task oriented, fear of change
Senior management commitment	Low opinion of training, lack of people management
Managers' skills	Poor managerial skills
Employees attitudes	Cynical staff, learning seen only as going on courses, lack of confidence, fear of exposure, resistance to change
Organisation of work	24 hour shifts, sheer workload, business pressures, lack of time
HRD	Limited resources
Trade Unions	Old fashioned trade union approach

(*Source:* Adapted from Sambrook & Stewart (2000)

Sambrook and Stewart (2000: 213), also note the emphasis that participants placed on the lack of time they felt was available for learning due to 'sheer workload' as well as 'insufficient HRD resources'. They found that for many of the employees interviewed there was a real fear that new roles would result in increased responsibility and pressure. In conclusion, they offer solutions that may be implemented in organisations to help reduce factors inhibiting learning, noting five coping strategies: 'improving the professionalism of HRD practitioners; developing a shared responsibility for HRD; improving communication; reorganising work and reducing workload, and valuing all forms of learning' (Sambrook and Stewart 2000: 217).

Based on empirical work with 500 managers, Mabey and Thomson (2000) explore factors encouraging and discouraging management development, isolating nine main factors discouraging management development, as shown in Table 4.6.

Table 4.6 Factors discouraging management development

Discouraging Factors	(%)
Time pressures	82
Cost of management development	58
Covering for absence	51
Lack of support from Board/Senior management	46
Lack of support from line managers	43
Lack of enthusiasm of managers	39
Availability of appropriate training	37
Company culture	34
Availability of accessible training	32

Source: Mabey and Thomson (2000)

The most important factors are contextual or extrinsic in nature and, as with the research of Sambrook and Stewart (2000), time pressures were viewed as the most

important by the managers in this sample. The costs of management development and covering for absence also discouraged managers from participating in development.

Thomson et al. (2001) identify other constraints that may inhibit management development for both the individual and the organisation. At the individual level, managers may believe training does not guarantee success. If managers do not have a 'trigger' (such as an appraisal system) and if demands originating from home are prominent, managers would be reluctant to engage in learning. For the organisation, the authors detected a clear fear that management development could lead to poaching and problems of retention. Company culture and concern over costs and time, as well as quality of provision were also seen to be constraints. In conclusion, managers appear individualistic in nature, emphasising the 'exchange' value of qualifications rather than their actual 'use'.

West (1994b); Harrison (1992); Lange et al. (1999); Steiner, (1998), and Salaman and Butler (1990) describe the various problems, barriers, dilemmas to learning and skills development both at the individual employee level and more generally at the organisational level. West (1994b: 32) notes that learning is influenced by 'the structure, culture and socio-structure of the organisation; the development of the individual, and the ability of managers and other group members in terms of interpersonal skills and competence.' Similarly, Salaman and Butler (1990: 186) note that resistance to learning:

> may derive from the organisation's structure and culture, from the way the organisation is differentiated into specialisms, from pathologies of team work, and even from individuals themselves. At the organisational level the most significant factor comes in the way in which power is exercised, and behaviours that are rewarded and penalised.

Harrison (1992: 33) also addresses this issue of rewards and notes that often in organisations (especially in the USA) there is a 'bias for action'; ultimately it is action that is rewarded over everything else in organisations, which often means that for individuals the 'balance between action and reflection has gone bad[ly] awry'.

As can be appreciated, in the majority of the above literature, the authors propose lists, typologies or classifications of barriers to learning for managers. In the next section, the way in which the classification system was originated in this research is discussed, and a composite grounded theory utilising both the observations from the above authors and the researchers initial data is proposed.

4.3 A Composite Grounded Theory of Propensity to Participate in Learning for Mid-Career Managers

A composite model of propensity to participate in learning was developed initially from the above commentary and used to structure a coding schedule for analysis of the pilot interviews (see Chapter Six). After transcribing the tapes, the verbatim accounts were coded and each of the paragraphs numbered in sequence for easier access to salient points. May (1993: 105) emphasises that coding is a 'technique which can make some analytic 'sense' of the raw data. Conventional methods of achieving this involve the coding of open-ended replies in order to permit comparison.' The main form of coding used was 'open coding' which meant that each line of text was analysed and the data were placed in emergent categories. Additionally, to further analyse the data, use was made of what Turner (1981) has called 'axial' coding which allowed the researcher to review and re-sort the data into subcategories and establish linkages and relationships. (see McCracken and Worden, 1998 for an indication of how this coding technique was utilised in relation to the Motivational variable.)

In the pilot interviews, the emergent data fell into two broad themes or categories. Firstly, there were issues connected with participation in learning, described as intrinsic and linked to the actual characteristics of managers (i.e. their attitudes, personalities or personal circumstances). Secondly, there were issues associated more with the extrinsic environment in which the manager operated (i.e. potential barriers present as a result of organisational, industry or environmentally related factors). The aim in the early stages of the analysis was to separate the managers' views and comments in relation to participation in learning activities into these two broad categories of intrinsic (personal) issues and extrinsic (organisational/external) issues.

In this type of study, the complexity of the issues makes the overlapping of these general categories inevitable. In many cases, there were elements of both personal and organisational barriers to participation in learning activities. Attempting to separate these is a difficult task and not particularly fruitful in terms of the final analysis. For example, if an organisation implements a strategy to flatten its structures, this can lead to limited opportunities for promotion which in turn may affect the individual's motivation to engage in further development. Assessing the impact of these different overlapping issues on managerial participation in learning, was an important challenge in the analysis of these data. With this in mind, the categories devised by Mumford were again dissected and these further sub-divisions helped to generate the coding scheme. The full coding scheme for

each of the issues related to barriers to participation in learning is shown along with a segment from an actual coded interview with one of the *Grampian Life* managers in Sections A.1.5 and A.1.6 of Appendix One.

The composite model derived from the literature was further developed in the light of preliminary analysis from the pilot interviews, thereby creating a grounded theory of propensity to participate in learning. Essentially this technique for analysing the material was similar to the grounded theory approach first developed by Glaser and Strauss (1967). Sarantakos (1998: 200) neatly sums up the essence of this approach where a particular theory is 'grounded - because it is related to, emerges out of, is created through and 'grounded' on empirical data. The centre of its interest is not on collecting volumes of data but organising the variety of thoughts and experiences the researcher gathers during the analysis'. Allan (1991: 186) also describes the grounded theory approach as a:

> Process by which analytical categories can be developed inductively from the data through careful scrutiny of all different interview or observational accounts gathered in the fieldwork. The essence of the approach involves 'stripping' particular episodes of action/speech into their essential component elements. Other episodes in the field-notes are then scrutinised to see if they contain similar or different elements. Where there is similarity and overlap, modified categorisations can be generated which encompass and 'bridge' a wider range of phenomena....

It can be seen that the grounded theory approach clearly emphasises the importance of empirical data in shaping the analytical categories. In this study, a similar emphasis was placed on the power of empirical data and, ultimately, the theoretical implications and conclusions are grounded because the empirical findings have driven the analysis (Turner, 1983). Some of the categories from Mumford (1988), which initially influenced the coding of the data, were eliminated because they were shown to be less relevant in this study. May (1993) has argued that even if qualitative researchers are not convinced by the grounded theory approach, the 'aims of their research and theoretical interests ... should be open to modification and challenge by the interview data analysed' (May, 1993: 105). The grounded theory approach adopted here was very much in the spirit of May's above comment; having derived a composite model from the literature, this was then grounded in the analysis of early empirical findings.

4.3.1 Classification of propensity to participate in learning

Bailey (1994) lists a number of advantages of using classification in social science research, including its capacity to allow the identification of both vast arrays of types or taxa and of differences or similarities. It is classification's ability to 'reduce complexity or achieve parsimony', however, that illustrates its utility to qualitative social scientists:

Qualitative classifications are widely used in qualitatively oriented research paradigms such as field research ... Their data are often in the form of field notes. Some mechanism is needed for transforming the lengthy research notes so that data, interpretations, and conclusions may be presented to readers. Typologies are admirably suited to this task. (Bailey 1994: 79)

Throughout the coding of the data, it became apparent that when examining the issue of barriers to participation in learning, the researcher was identifying the likelihood or propensity of these managers to participate in learning activities. Ultimately, it was this fact that determined how the tables on each of the issues relating to participation in learning were constructed. In each of these tables, the mid-career managers are listed and placed into one of three categories devised to explain the likelihood (propensity) of participation in learning and development activities in relation to the five intrinsic factors explored.

In order to clarify managers under this rubric, a series of range indicators was constructed distinguishing 'low', 'medium' and 'high' propensities to participate in relation to the intrinsic factors. These are shown in Table 4.7 below:

Table 4.7 Classification of Managers Propensity to Participate in Learning

Participation Propensity / Factors Affecting Participation	Low (L)	Medium (M)	High (H)
Perceptual Factors	Low desire to participate displayed – for example, not perceived to be important at this career stage. Complacent about need to participate.	Issues connected to private or other aspects of work life tempered desire to participate.	Communicated that they realised the need and importance of participating further in development. Opportunities taken when available
Emotional Factors	Fears regarding the future or insecurities detected in comments in relation to participation in learning activities, for example, embarrassment or exposure to colleagues. OR extremely so complacent that will not participate in learning activities.	Some anxiety or trepidation regarding future position in company indicated in comments. May affect propensity to participate further.	No fears or insecurities detected in interview comments about either future direction of company or position within it.
Motivational Factors	Low motivation to participate further. Lacking in ambition to proceed further in organisation. Little idea about potential rewards which may accrue.	Motivation constrained as a result of other activities in life (personal or work related).	Highly motivated to participate as illustrated by recent learning activities.
Cognitive Factors	Previous poor experience (formal compulsory or work related) has negatively affected propensity to pursue further development activities	Previous experiences not wholly desirable or productive, producing some questions about propensity to participate further	Positive experience of learning activities. Not likely to produce barriers to participation for manager.

Table 4.8 Classifications of Managers perceptions of that affects of extrinsic factors

Effect on participation / Factors Affecting Participation	Negative (-)	Neutral (\)	Positive (+)
Organisational Culture Factors	Traditional organisational culture has been eroded to the detriment of organisation and learning participation. OR Culture not moved far enough – too inconsistent and therefore damaging to potential learning participation	Recognises changing culture, some concern at speed of change but ultimately pragmatic and realistic about the culture in place in the organisation.	Positive about the culture in place in organisation. Good environment to work within after certain changes to aspects of the culture.
Management Development Cultural Factors	Ultimately negative about the opportunities, structures and support in place for learning in the organisation. Can lead to decrease in propensity to participate as a result.	Opportunities, structures and support in place but often sporadic for needs of managers and likely to affect propensity to participate if manager not very self-development orientated.	Positive about opportunities and general MD culture, in terms of support given and structures in place to assist managerial development.
Physical Pressure Factors	Physical pressures (time, location of activities) in place at both organisational and industrial level likely to deter managers' from taking part in development opportunities.	Understands the physical pressures in place but more pragmatic about these and understanding of need to develop further, even though sometimes constrained.	Accepts that there are severe pressures in place but generally feels that managers must elevate MD activities to higher importance level and time or physical pressures should not be used as an excuse

A similar approach was adopted in order to clarify managers in relation to the extrinsic factors, with a series of range indicators defining 'negative', 'neutral' and 'positive' perceptions of the impact of the organisational environment in learning. These are shown in Table 4.8 above.

The seven variables show in these two tables were devised to enable the main research questions shown in Chapter One to be answered. As can be appreciated from this chapter and Chapters Two and Three, learning activity for mid career managers can be hampered both through individuals own personalities, attitudes, and desires as well as by factors associated to the environment. The main research questions in this study were to identify the most important barriers to mid career managers learning and ultimately to ask if they were associated to the individual or the organisations that they were employed. Through using this concept of 'Propensity to Participate' in learning, it was felt the most important barriers to learning could be identified and their effects on managers learning assessed.

4.4 Summary

The purpose of this chapter was to synthesise the literature reviewed throughout chapters Two and Three and produce an all encompassing model to enable the data collected to be analysed in a meaningful and thorough way.

Six different classifications, based either on conceptual or empirical analysis, illustrating the most important barriers to learning for managers, were discussed. It was shown that each of these classifications added something new or innovative to the original conceptual framework of 'blocks to learning for managers' (Table 4.1), devised by Temporal and Boydell (1981). For example, Stuart (1984), separated the various blocks or barriers to learning into those that were intrinsic to the individual manager (perceptual; cultural; emotional / motivational; intellectual and expressive) and those that were extrinsic (physical-structural; psycho-social). Mumford (1988) further broke-down the categories as developed by other authors to include ten actual barriers to learning.

A common thread running through the more recent empirical research on barriers to participation in HRD (Sambrook and Stewart, 2000) and more specifically MD activities (Maybe and Thomson, 2000) was the impact of time shortages and sheer workload on managers' learning. These and other authors also emphasised the importance of company culture in imbuing resistance to learning for managers. For example, West (1994b) spoke about the short-termism and 'bias for action' which preoccupies the minds of many managers and ultimatley hampers learning.

Utilising the various lists and models, a 'Composite Grounded Theory of Propensity to Participate in Learning for Mid-Career Managers' was created which could be used to analyse the data, containing seven variables argued to effect managerial learning. This model (shown in Tables 4.7 and 4.8) was grounded in information from both the literature and early empirical data collected. The chapter finished by reiterating the important research questions for the study in the light of the literature reviewed and the model presented.

The next chapter describes in more detail the contextual background of the industry where this study was carried out.

CHAPTER FIVE

Life Assurance - An Industry in Transition

5.1 Introduction

Throughout the Western world the expansion of the service sector has been a general feature of the most successful economies and in Britain like elsewhere there has been a major shift to services from traditional manufacturing and heavy industry (Hasluck, 1999; Winterton et al., 2000). The purpose of this chapter is to illustrate that Life Assurance (LA) is an integral part of this financial service sector, but is an industry experiencing a sustained period of turbulence and fundamental change. Section 5.2 introduces and defines the main characteristics of this sector, including its origins and traditions in the UK. In Sections 5.3 an indication is given of the type of products and distribution channels used by the predominant LA providers in the UK market. Section 5.4 illustrates the overall market structure of the sector in the UK and particularly in Scotland as well as the major trends occurring in terms of ownership and control. In Section 5.5 attention turns towards how the changing trends and tensions affecting the sector may influence employment issues (including participation in training and development) for LA companies. Finally, as well as drawing conclusions from the previous sections, the concluding Section 5.6 illustrates the main issues facing this sector in the future. These issues and challenges are presented in the form of a SWOT Analysis of the sector.

5.2 LA Sector: Definitions, Origins and Traditions

Life assurance is located in the General Business Services economic sector that also comprises banking and financial services, general and composite insurance and the generically named, 'Other Business Services' which includes professional, computing and miscellaneous business services. Life Assurance (also referred to as life insurance, life cover, or protection) institutions offer a range of financial services products that are designed to pay out a sum of money on the death of an individual. These products may be for a fixed term or for whole of life and may or may not pay out a sum on survival to the end of the term' (Market Assessment Publications, 1998). The sector is one with a long history with many life offices in the UK having roots in the 18th Century, usually founded upon the worthy principles of thrift, paternalism and investment for the future.

One of the major cornerstones of many of the original life assurance companies was the concept of mutuality, which meant that members effectively owned the company in

which they were investing their savings for the future. When one considers the fact that these original institutions were founded upon such admirable values, it is not surprising that for the most part those who were employed in them, up until very recently, often enjoyed a caring and secure environment in which to work and develop. However, as will be seen in the remaining sections of this chapter, more recently such paternalistic and caring principles have been increasingly eroded as the sector has faced continual change and turbulence. As was seen previously, this issue was also covered in Chapters Two and Three when the issue of changing managerial career structures and patterns was discussed.

When this research study was being initiated, in 1997, this sector (Business Services) was reported to account for £100 billion or 20% of GDP in the UK. In banking and finance alone in the same year it is estimated that there was output to the value of almost £31 billion to which the insurance sector in general (composite and life insurance) contributed around £6 billion to the UK economy (Hasluck, 1999). Also in 1997 this Business Services sector employed around 17% of the UK workforce (4.4 million jobs). In banking and finance there were estimated to be 670,000 jobs while insurance (both life and composite) employed 260,000 in 1997 (Hasluck, 1999). In terms of the composition of these jobs, according to this Skills Task Force research 'around a quarter of all managerial (24°o) and over 40% of other professional services jobs in the UK are located in this broad sector' (Hasluck, 1999:3). In more recently published research undertaken in Scotland, the 'white collar' nature the financial services sector was underlined. In his report Ashcroft (2000), estimated that of the 91,000 full-time jobs (5% of Scottish full-time [FTE] jobs) in Scottish financial services companies, 34% can be classified as managerial or professional in nature compared to a Scottish economy average of 25%.

Hence Financial Services is a key industry for Scotland. In 2000 it was estimated that the sector contributed just under seven per cent to Scotland's GDP, with ten out of the top twenty Scottish companies located in the financial services sector (Ashcroft, 2000; Scottish Business Insider, 2000). As a mature industry, life assurance has a long pedigree and established history in Scotland where some of the largest providers such as Scottish Widows, Scottish Life and Standard Life (the largest mutual insurance institution in Europe) have been offering life assurance cover for well over a century (Dow, 2002). In 1989 for example, it was estimated that more than 18 million people in the UK held life policies with the then nine wholly Scottish owned life offices operating then (McKillop and Hutchinson, 1990). Scottish Financial Enterprise (SFE) have also estimated that in 1989 this accounted for over 20°o of the entire UK market for long term life assurance and

pensions. Table 5.1 illustrates funds under management by Scottish life companies in 1997, as well as policyholder numbers (Powell, 1997).

Table 5.1 Life Assurance Companies in Scotland 1997

Company	Funds under management	Policy holders
Standard Life	£47bn	4m
Scottish Widows	£23bn	1.6m
Scottish Amicable	£14bn	1.1m
Scottish Equitable	£13bn	1m
Scottish Mutual	£6bn	605,000
Scottish Provident	£5.9bn	847,000
Scottish Life	£5.2bn	500,000
Britannia Life	£4bn	600,000

(*Source:* Powell, 1997)

Since these figures have been compiled there has been considerable consolidation amongst the Scottish life assurance market. Indicative of this is the fact that early in 2002 there remains only one truly independent life assurer in Scotland (Dow, 2002). However even against this background, the life assurance sector continues to be a key pillar in terms of influence and employment in the Scottish financial community. In 1995 there were estimated to be 20 thousand employees in life assurance in Scotland, which represented a figure, which had more than doubled since 1986 (Scottish Financial Enterprise 1997). Most financial services employees were based in company head offices of some of the UK's leading banks, building societies and insurance companies, in what has been referred to as the 'Edinburgh-Glasgow Axis' (The Scotsman, 1996). In 1996 this 'Edinburgh-Glasgow axis' was estimated to be the fourth largest financial centre in Europe if measured by funds under management. It is also important to point out that other major financial institutions in composite insurance were based in Stirling and Perth, around 50 miles to the north of Edinburgh.

5.3 LA Products and Distribution: Increasing Choice and Diversity

Traditionally the products which have been offered by life offices in Britain have been associated with longer-term insurance, which includes all life insurance, pension plan cover, annuity and permanent health insurance activities. These products can be separated into

three main categories: with profit; without-profit policies, and unit linked insurance policies. As life styles have changed the industry has also evolved, with more competitors entering the arena and more innovative products associated with health care and retirement added to the traditional core product base. With profits policies have typically been most important for life assurance (particularly mutual) companies such as the well known endowment policy. A feature of these policies is that they give life assurance companies the opportunity to distribute profits to policyholders through annual bonuses. Stated simply, the bonuses, which the policyholders receive, reflect the performance of the assurers' investment funds in the market. The life assurer will generally aim to ensure that the bonuses are relatively consistent throughout the years. Therefore through years where investment fund performance is poor, reserves that have been previously built up are used to supplement policyholder bonuses.

Recently there has been scepticism surrounding these with-profits policies and the unit-linked policy has risen to prominence, because it is now perceived to suit potential customers' needs more closely (Drewett, 1998). With unit-linked policies customers' money is pooled together and invested into separate funds. The investor then receives payments based on the performance of the particular investment funds that their monies have established. The main advantage of such an arrangement is its flexibility because the investment manager can switch funds with relative ease in order to maximise investment return.

As well as these more traditional types of products, certain life assurers have been active in producing new health care and disability products to satisfy demand from individuals for whom government provisions are not adequate. The emergence of the stakeholder pension will also add a new challenge for pension and life assurance providers. The main rationale behind these stakeholder pensions, which financial institutions began offering in April 2001, was to guarantee that as Britain's population grows older enough provision is made for individuals on their retirement. However, even with strong government backing for such stakeholder pensions there is considerable pressure on life assurance companies to insure that equity based pensions funds will continue to grow (Magee, 2002b).

In terms of other types of products offered, the emergence of guaranteed income bonds; guaranteed equity bonds and distribution bonds; Personal Equity Plans (PEPs); TESSAs (Tax Exempt Special Services Accounts) and ISAs (Individual Savings Accounts) offer potential customers alternative ways of investing. Many of these products as well as

offering better rates of return on investment and increased flexibility also have tax advantages over traditional life assurance policies. Essentially these new products have been developed to help financial service providers become more competitive in an increasingly aggressive environment where further consolidation through increased merger and acquisition activity is perceived as inevitable (DYP, 1996a; DYP, 1996b; Brown-Humes, 1997; Flanaghan, 1997; Hunte, 1998; Robertson, 1998; Park, 1999). This issue of competition and consolidation is covered in more detail in Section 5.4.

A significant aspect of this activity regarding newer and more diverse product ranges is that in this vastly more competitive climate, many life assurers now understand that they cannot rely on traditional pension and savings products. Hence there has been increasing emphasis on strong investment management amongst the traditional insurers as well as more emphasis on direct banking operations. For example in Scotland, Standard Life, Scottish Equitable, Scottish Amicable and Scottish Widows have all set up their own dedicated investment management divisions, which allows them to focus totally on the investment business (McSherry, 1998). As well as these developments in investment, the largest assurers like Scottish Widows, Prudential and Standard Life now also offer banking service to savers and borrowers. The former opened for business in 1994, whilst Prudential initiated their banking operation in October 1996 (DYPc, 1996). Standard Life's Bank has been hailed as an enormous success too, since opening in January 1998. Initially it offered only savings and deposit accounts but now offers personal loans and mortgages. This business is conducted entirely through telephone and Internet and early in 2000 there were estimated to be 230,000 savings accounts and for a period during 1999, Standard Life Bank was estimated to be capturing 25% of all new mortgages in the UK (Treanor, 2000).

As well as traditional LA providers requiring to think about diversification into investment and banking operation, the emergence of new operators in the market who sell LA products directly to the customer has had implications for the traditional distributors. Traditionally distribution of life assurance in the UK has used a range of either direct techniques or intermediaries, with no one method eclipsing any other. Company agents or 'door to door' sales-men were a common sight in Britain in the past. These 'home service' agents were traditionally associated with the distribution of life assurance to predominantly lower income groups where premiums were collected on a weekly basis. The obvious advantages in this distribution method were related to providing better customer service and contact. However this is a costly distribution method and therefore several of the largest providers like the Prudential have discontinued to use company agents in this way

(Hunte, 1998). Also as potential customers have obtained bank accounts, direct debits and standing orders have replaced the need to physically collect funds each week and as a result of this the company agent has further declined in importance.

The use of what are known as 'tied agents' rose in prominence after the Financial Services Act, passed in 1986 and fully implemented in 1988. What emerged as a result of this legislation was what is termed as 'polarisation', where institutions selling life products were required to disclose whether they were either 'tied agents', or independent intermediaries. If financial advisors were 'tied' agents then they were allowed to advise on and sell the products of only one 'tied' life company. If they were independent intermediaries then advice could be offered on a full range of life assurance products available in the market.

After this Financial Services Act the use of tied arrangements were popular, with many banks and building societies agreeing to exclusively market and sell only the products of one insurer. There were obvious advantages in such an arrangement where the banks had direct access to what are termed as existing 'warm' customers (Lees, 1997). Also savings could be made in relation to training, in that the staff of banks and building societies involved in tied arrangements only had to advise customers on one set of products from one supplier.

More recently however the use of this tied distribution route has declined with banks and building societies quickly realising that they could exploit their customer base by developing their own products and distributing through the profitable bancassurance route (DYP, 1993). In 1996 according to Hunte (1998) it was estimated that bancassurers accounted for 11% of sales of assurance, but that they had effectively exploited all of their own customer base and therefore would have to look to innovative techniques to expand their business. Recently such innovative techniques have meant taking advantage of advances in communication technologies. This related issue of how information technology can affect the industry is discussed in greater detail later.

Before leaving the issue of distribution of life assurance products it is vital to understand the often-central role of the Independent Financial Advisor (IFA). The use of IFAs has always been an important element in the distribution process for British life assurers and for mutual Scottish based offices the IFA has historically been the preferred method of distribution. Many of the largest assurers in Scotland have established a reputable position through using this independent distribution channel for their products. Many however now also realise that like the larger European focussed companies, for

example Zurich Financial Services, more than just one distribution channel is required to exploit all potential business opportunities (Market Assessment Publications, 1998; Financial Times, 2000). However it is important to stress that the emergence of other distribution channels does not mean that the independent intermediary is destined to disappear as Scott Bell - Chief Executive from Standard Life reiterated in 2000: 'I don't believe people will tend to go into banks to buy complicated, long-term savings products. They will be much more inclined to get advice from IFAs, and so they jolly well should!' (Bolger, and Nicholson, 2000)

After experiencing a period of decline in the early 1990s, as a result of the tendency for tied arrangements to dominate in the market, IFAs have undergone a renaissance of late, and have even been able to recapture market share from the direct field sales force (Woods, 2002). Much of this has been inherently connected to the mis-selling of pension scandals, which plagued the business in the late 1980s and early 1990s and subsequently shattered the public's trust of many of the larger life assurance companies who used company agents for distribution. For example the Prudential Corporation, Britains largest life assurance provider, changed their distribution strategy after years of using their famous company agents or the '5000 Men from the Pru'. This direct sales force was at the root of their own particular mis-selling scandal and as Hunter (1997), documented the Prudential therefore refocused their distribution channel using IFAs (Lees, 1997; Investors Chronicle, 1998). Indeed one of the primary reasons why the Prudential acquired Scottish Amicable (SA) in 1997 was related to SA's established IFA agent network (Brown-Humes, 1997).

This subject of take-overs and mergers has featured prominently in the business press recently where several high profile take-overs as well as de-mutualisations have heightened speculation that continued consolidation is likely in the future in the UK life assurance sector. These issues revolving around the changing market structures and ownership and control of traditional LA companies is discussed in the next section where the attention turns to the actual structure of the UK life assurance sector.

5.4 The LA Market: Consolidation, Competition and Demutualisation

In 1996 there were 236 life assurance companies in the UK market, which starkly illustrated the fragmented nature of this mature industry. Table 5.2 further illustrates this fragmentation by showing that the top ten offices when ranked by total assets in 1995, held 46° o of the total market share in UK life assurance and therefore a large number of smaller players held a considerable proportion of the entire market share.

Table 5.2 The Ten Leading Life Assurers in the UK by Total Assets, 1995

Company	£ million
Prudential Assurance	37,381
Standard Life Assurance Company	36,067
Norwich Union Life	29,738
Legal and General	21,815
Equitable Life	16,503
Scottish Widows	15,349
Allied Dunbar	13,860
Pearl Assurance	12, 089
Co-operative Insurance	11, 359
Scottish Amicable	11, 315
Total Market Share	**46%**

(*Source:* Hunte, 1998)

Since 1995 however this situation has radically changed, with considerable activity in the market including a number of well-publicised mergers, take-overs and changes in ownership, which has resulted in a more consolidated market.

As was pointed out previously, the UK (and especially Scottish) life assurance industry was founded firmly on the basis of mutual ownership. Historically mutual life assurers principle aim was to serve groups of people in disadvantaged positions, and who might have had difficulty in obtaining financial assurance. The main perceived advantage of being a mutual organisation is that the policyholders are in effect the owners of the company, and hence management is working for the customers and has a special relationship with them (Searjeant, 1999). Also because there are no outside shareholders, it is contended that mutual organisations can deliver better longer-term investment return for their members. However one of the perceived disadvantages with the mutual ownership arrangement is that when funds become depleted through losses (in difficult market conditions), or fines (see the issue of pension mis selling in Section 5.3) then mutual life assurers cannot raise additional funds through the stock market. Therefore there is always the lingering prospect that mutual life office customers/owners may suffer from poor returns on their investment or even a shortfall in predicted returns (Merrell, 1999). With this in mind it is not surprising that as the market evolved and larger players emerged

speculation abounded surrounding the future sustainability of mutual life assurers (particularly smaller institutions), and in particular their ability to raise enough funds to compete in an increasingly competitive marketplace.

Several of the former top names in mutual LA, mutual Building Societies and other mutual societies like the Automobile Association (AA) have followed the demutualisation path in recent years. According to the financial press there are a number of reasons why the trend of demutualisation is increasing in the UK life assurance sector. First, there is the motivation to remain competitive in an increasingly global economy. Secondly, if a company can raise additional funds on the stock market then they can become insulated to ward off against aggressive competitors. Many of these competitors are based overseas and find UK based companies particularly attractive for establishing a foothold in the UK/European market (Lees, 1997). Allied to this is the fact that the Scottish life offices have a healthier reputation than many of their English counterparts, with better-developed IFA distribution channels. A reported new attitude emerging amongst policyholders, who are prepared to resign their voting positions and take potentially large cash or share windfalls on offer as a result of demutualisation, has also been forwarded to explain the current phenomenon of demutualisation (Flanaghan, 1997).

The first Scottish based life office to shed its mutual status was Scottish Mutual in 1992 when it was taken over by Abbey National. The main objective for Abbey National was to acquire a company with strong links to the IFA market for distribution, to complement its bancasurrance brand - Abbey National Life (Lees, 1997). A year later in 1993, Scottish Equitable began to abandon their mutual position and are now a subsidiary of the large Dutch financial services group Aegon.

The mid late nineties have experienced even higher profile defectors from the mutual ranks in Scotland. The Prudential/Scottish Amicable link up was the most important of these in 1997, illustrating starkly that larger players were also exposed to take over and merger activity. The Prudential Corporation beat off a rival bid from Australian based, Australian Mutual Provident and acquired the Stirling based life assurer for £2.8 billion. In the process Scottish Amicable 'with profits' policyholders received windfalls averaging £1,400 (Powell, 1997). In this study the issue of job security was important to consider. Hence it is interesting to note that for Scottish Amicable staff based in the Head Office in Stirling as part of the Prudential bid a guarantee of continued employment for three years was made to the 1,500 Scottish Amicable HQ employees. Similarly a pledge was made that

the investment management subsidiary, Scottish Amicable Investment Management (SAIM), based in Glasgow.

The take-over of Scottish Amicable received much media attention and although some felt it was a good deal for Scotland's financial community and the company's employees (Flanaghan, 1997), there were others who had were not so enthusiastic. Some of the most negative reports emanated from within Craigforth (Scottish Amicable Head Office) itself, where it was felt that the deal would merely mean that the Stirling office would become a provincial branch of the Prudential Corporation. The following statement sums up these sentiments.

> It is not exactly a euphoric atmosphere here today,' one ScotAm director said privately as he contemplated the closure of ScotAm's £14bn life fund and assurance company to a mere processing and sales arm of the Pru...... It will be like a car whose engine has been removed, dependent on somebody else to push it along." (Powell, 1997: 24)

In the aftermath of the Scottish Amicable and Prudential link up the two largest Scottish based life-assurers reaffirmed their intention to remain mutual organisations. The Standard Life Group managing director reiterated that 'mutuality is clearly in the best interests of current and future policyholders' (Powell, 1997:24). The Scottish Widows Chief Executive also forcefully defended his company's position, by pointing out:

> We live in a free marketplace. Inevitably there are some undesirable aspects of it, but that's the way of the world. It has become fashionable to talk this way (about demutualisation) because it may seem easy to do. By bidding for a mutual you are appealing to something-for-nothing short-termism, to a particular generation of policyholders. We can all sell the family silver at any point in time. (Flanaghan, 1997: 23)

Ironically this defensive position proved to be irrelevant for Scottish Widows because in June 1999 the Scottish financial services community were surprised by the announcement that the large English banking group, Lloyds TSB, were acquiring Scotland's second largest life assurance and pensions provider. The deal cost Lloyds TSB in the region of over £6 billion and there were £500 windfalls paid to each of the 1.6 million eligible members of Scottish Widows. Also some 900,000 'with-profits' investors received pay-outs averaging £5,400 (Merrell & Allardyce, 1999).

In terms of employment security for the 2,900 head-office and 280 subsidiary employees, again assurances were given that the enlarged financial group would not result in redundancies or job cuts. As the Lloyds TSB finance director reassured all concerned that the merger was 'not a cost-cutting or a job-cutting story' (Hickey, 1999). However such words did not quell speculation surrounding the future for employees, many of whom had already experienced the trauma of restructuring before when Scottish Widows downsized in 1996 in an aim to 'drive down costs, while driving up productivity and

quality' (Milne, 1996). More recently other Scottish Assurers have either been taken over or merged with larger financial services organisations. For example, in July 2001 Scottish Life officially ceased to be a mutual company and transferred its business to The Royal London Mutual Insurance Society Limited. Similarly, Scottish Provident, founded in 1837, became part of the Abbey National Group in 2001.

This trend of consolidation and demutualisation in the UK and especially Scotland is symptomatic of a larger shakeout throughout the UK Financial Services Sector. For banking in particular there have been a series of acquisitions and mergers. The race to acquire the National Westminster Bank between the two Scottish banks, The Royal Bank of Scotland and the Bank of Scotland which the Royal eventually won in February 2000 illustrated how consolidation is also affecting banking (Dorroch, 2000). Also more recently there has been further major consolidation in the banking sector with the announcement of a merger between the Halifax and The Bank of Scotland.

In the General Insurance sector also, a merger between two of the biggest players in the market, Norwich Union and Commercial General Union has been mooted recently in the financial press. The raison d'être of these developments is the opportunity to exploit potential economies of scale. Also by being part of a larger grouping there is less chance of being taken over or 'gobbled up' (McErlean, 2000) by an aggressive inquisitor. However the proposed merger has implications for the workforce, with a combined staff of 70,000 the financial press expects that around 5,000 to be made redundant through the economies of scale realised in a merger (Bolger and Felstead, 2000).

Such developments in the Financial Services Industry have heightened speculation surrounding the future of the remaining UK mutual life assurers. Even assurers who in the past would have been considered to be insulated from the demutualisation trend like Standard Life, who are Europe's largest mutual insurer, have become vulnerable to the threat of demutulisation (Morrison, 2000). In the past it was felt that because of sheer size companies like Standard Life, with £79 billion under management, could resist challenges to their mutual status. Standard Life have always been quick to underline their commitment to mutual ownership and in the past have demonstrated this through defensive statements and appointments of highly respected ex-City non-executive directors to give their campaign for remaining a mutual company more credibility (Williamson, 2000). The essence of Standard Life's defence is that there is no real commercial reason for Standard Life to become a PLC because of their consistent performance in the investment league tables (Scott, 2000). Another reason touted by those who advocate

demutualisation, having the ability to raise additional capital, is discounted by the Standard Life management who have stated that the company has enough reserves without having to look for more capital with which to expand the business. The below statement illustrates their intent: 'If we have all the capital we need to grow the business the way we want to grow it, we know our policyholders will be better off if we remain mutual.' (Standard Life spokesman, Sherwen, 2000a and 2000b)

However even though the management at Standard Life appear to be determined to retain their mutual roots, it is a fact that other organisations who similarly defended their positions like Scottish Widows and Bradford and Bingley Building Society have also fell victim to the wave of consolidation. Therefore to sum up on this section, all the evidence appears to be there to reinforce the predictions that were made by Market Assessment Publications towards the end of the 1990s:

> '... the consolidation of the life assurance market through merger and acquisition during the mid to-late 1990s, will continue; offering as it does, advantages of scale, market penetration and wider distribution potential. It is also likely that there will be increased demutualisation especially among those companies who are seen as weaker' (MAP, 1998: 34)

In addition to the increasing trend for consolidation and demutualisation in the sector, the emergence of new suppliers offering a full range of financial services packages including life insurance and pension related products has caused further upheaval in the market. Such activity is largely the result of the introduction of new legal arrangements during the late 1980s, designed to introduce more competition and choice for customers in the marketplace. In effect these Financial Services Acts (Thwaites, 1991) and subsequent European Life Directives (Matthews, 1998) have smudged the boundaries between what products financial and non-financial companies can offer. The market has theoretically been opened up for all types of business, both financial and non-financial, to sell insurance products and policies across the entire European Union. Building societies, banks, and traditional high street retailers such as Marks and Spencer, Tesco and Sainsburys have joined other organisations (often using Internet distribution methods) like Virgin Direct and Direct Line in making the life assurance market increasingly competitive. Marks and Spencer with an extensive high street presence, or 'direct sales' organisations like Virgin Direct with high profile brand names, are perceived to pose a significant threat because of the lower cost products they offer and the direct distribution channels which they utilise (Budden, 2000).

5.5 The Changing LA Sector: Implications for Employment and Learning

For this study examining barriers to learning for mid-career managers in Scottish Life assurance organisations, it is important to consider the implications of the changes in the LA market in Scotland, the UK and Europe. Such speculation fuels the already existing uncertainty for employees in terms of their job security. As was pointed out in Chapter One, one of the main objectives of this research study is to ask how developments in the contextual environment may contribute to barriers to learning for mid-career managers. As well as the increasing consolidation, competition and demutualisation, there are other issues that will radically affect the employment position of employees in the sector.

Much of the change relating to life office restructuring, employee downsizing and newly emerging distribution channels which were observed in the above sections are inextricably linked to the increasing influence of enhanced information technologies. Predications have been made that even more relentless change will take place in the whole financial services industry associated to innovations in information technology. Knights and McCabe (1998) for example, envisage that these technological advances will inherently affect the employees of financial organisations, as new technological advances in the industry further contribute to increasing insecurity and work pressure.

Perhaps the most important aspect of how technology will influence how future business is carried out is the emergence of the Internet, with electronic or 'e'-commerce now a reality for many consumers. For example, the majority of the major banks have now got subsidiaries, which operate entirely by using the Internet and telephone as a means of communicating with customers. Park (1999) makes the important point that in effect the main beneficiaries of this revolution in how financial services are delivered will be the consumers, who 'will be put firmly in the driving seat, able to search the globe for the right product at the best price' (Park, 1999). However others (MAP, 1998) also advocate that as a result of the complexity of life assurance products there will always be a place for personal contact so that consumers can avail of best advice regarding their own personal needs (Woods, 2002).

However, as consumers may ultimately win in this brave new world, the employees of financial institutions may well be the losers. Therefore the important implication of all these radical shifts in communications, is how employees' job prospects and skill requirements will be affected. The Skills Task Force, (Hasluck, 1999:18) address this issue by quoting predictions for 1997-2006 which show that in comparison to the Other Business Services sector where jobs are due to rise by 988,000, the number of jobs in

insurance (Composite and Life) are expected to grow by only 19,000. In the same vein MAP (1998) quote from a report entitled 'Tomorrows People' in the Independent Newspaper from 1997, which estimated that by the year 2000, 125,000 jobs in managerial and clerical areas will have been lost in financial services. In the meantime, whilst these losses are taking place there were also estimates that 113,000 new IT related jobs would be created.

Hasluck (1999) shows further detailed figures which illustrate the decline in jobs according to gender and job status in the insurance and banking industries in comparison to other business services. Table 5.3 shows that in comparison to the other business services sector both banking and insurance are mature industries with little real growth in terms of employment except in the female self employment category. Perhaps the most important aspect of these projections is small growth in full-time work, regardless of gender, in the insurance industry.

Table 5.3 Employment Projections by Sector and Job Status, 1997-2006

% per annum	Male FT	Male PT	Male Self-employed	Female FT	Female PT	Female Self-employed
Banking	-1	4	0.5	-1.9	3	0.3
Insurance	1	-11	2	0.2	0.8	1.8
Other Business Services	0.8	7	1.5	2	5.5	1.5

Thousands	Male FT	Male PT	Male Self-employed	Female FT	Female PT	Female Self-employed
Banking	-20	10	0	-40	30	20
Insurance	13	-10	10	0	0	10
Other Business Services	80	185	45	150	490	140

(*Source:* Hasluck, 1999)

These figures also show a considerable move away from the traditional composition of employment from male centred careers towards more female, sales and customer services orientated jobs. The fact that many companies in the financial services industry

are rationalising their branch networks and replacing their brokers with telephone based staff further reinforces this point (Hunte 1998). Indeed other statistics confirm this increasing feminisation of the financial services sector. The Scottish Abstract of Statistics (1998) estimated that of the 73,500 people employed in 1997 in the financial services sector, about three-quarters were female.

As a result of the radically changing composition of the LA industry, in terms of both the types of organisations emerging, (usually larger and more complex), as well as the actual workforce (usually female, more customer oriented and professionally competent), there will obviously be increasing need for training and development. The importance of training and development in the sector was underlined by Carr (1997), when he advocated that:

> No matter what role an individual has in the financial services industry, it is unlikely that he or she will prosper in the future without making a firm commitment to self improvement through training and the development of new skills. (Carr, 1997: 3)

In his analysis Carr (1997) proposed that the combined effects of technological changes, rapidly evolving markets, the tarnished reputation of the LA sector, as well as increased competition would accentuate the 'ever steeper learning curves' with which life assurance employees all have to cope with. A very pertinent point that Carr makes which illustrates the reality of the situation for many life assurers, is related to the physical resources, 'time and money', available for learning and training. He alludes to the tendency for the LA industry to 'look upon training as a cost rather than an investment and it is no surprise that the industry's regulators have felt the need to impose an element of coercion (through training and competence standards) on the process' (Carr, 1997: 3).

In other research reports and practitioner publications (see Myrers and Torrington, 1993 and Magee, 2002a and 2002b for example) the point is made that as the LA and financial services sector in general continue to experience upheaval and rapid expansion there is increasing need for training and development. However as Magee (2002b: 11) in particular observes, as the 'financial services sector continues to grow fast, there is a danger that in all the flurry of activity effective and relevant training can be overlooked'. The importance of having well trained backroom and administrative staff is also underlined as a vital component in ensuring that fund management is supported in LA companies. However other potential barriers to learning for LA managers and employees are emphasised by these commentators related to the confusion about what training and development employees require. Magee (2002a) reports that the regulatory authority's (FSA) head of industry training, David Jackman admitted that 'The industry has had a

pretty confused picture to live with for some time, with lots of regulators and training providers with different examinations'.

5.6 The Future of the Life Assurance industry

To conclude this chapter which has sought to give an overview the current and future issues for the life assurance industry in Scotland, it is helpful to look at what perceived strengths, weakness, opportunities and threats are present for the sector in the early stages of this new century. Figure 5.1 illustrates these key issues regarding the future of the UK life assurance industry. Those factors, which may make an impact on employment, learning and development in the Scottish life sector in the future, are discussed below.

One of the major strengths of Scottish assurers, as is evidenced by the fact that a key motivator for English and foreign companies targeting Scottish life offices in the past for acquisition, is the substantial and sophisticated range of products which they offer. Although the majority of the Scottish LA offices are no longer independent they do have strong and reputable traditions as well as strong ties with Independent Financial Advisers (IFAs) as the primary distribution channel for life policies. Another major strength that the Scottish based insurers have is the knowledge which has been built up throughout their long history, where some of the more established offices have over one-hundred years of experience in providing life assurance cover. Indeed as has been seen throughout this chapter some commentators believe that the fact that several of the top Scottish companies have either merged or been taken over by larger operators places them in a stronger position, both financially and strategically to challenge on a European and global scale.

As a result of these strengths there are a series of opportunities, which the Scottish life companies are potentially well placed to exploit. The impact of the continuing influence of the European Union is undoubtedly one of these, where it is now simpler to operate on a European basis as a result of greater price transparency, through the introduction of the Euro and simplification of operating procedures. Many of the Scottish companies have operations in Europe or are now part of organisations based in mainland Europe. There are also possible opportunities related to technological advances which present more innovative distribution methods. By utilising technology in such a way there are potentially cost savings in processing and administering of policies. The fact that the government are active in promoting the new 'stakeholder pension' (Whitehead, 1998; Brown-Humes, 1998) also provides life assurers with an opportunity to exploit.

On the more negative side, although most Scottish life companies were not directly involved in the pensions mis selling scandal of the late 1980s there is no doubt that the whole image of the industry has been tarnished by the episode. With this in mind the newer companies which have entered the market like Virgin, Direct Line, Marks and Spencer and Tesco have been able to capitalise on weaknesses associated with the image of the more established players. As well as this weakness Market Assessment Publications (1998) point out that there is still an 'in-built conservatism' regarding issues like, for example, new technology and distribution channels amongst some players in the LA industry. The Scottish life assurance industry was built upon principles of prudence and conservatism, which has served it well throughout it's history, however in times of rapid change such conservatism may prove to be an obstacle for companies in the future.

This subject of conservatism is closely linked to that of paternalism for employees of life companies. In the past employees could have expected a secure, stable and predictable career in this business but recently there has been evidence of some erosion of this protective culture (Kerfoot and Knights, 1993). Finally, it has been seen that traditionally learning and training may have been regarded as a cost rather than an investment. Such assertions by industry commentators illustrate all too clearly the potential institutional barriers, which may affect managerial participation in learning activities. In the next chapter the methodology employed as well as the contextual background of the five life assurance organisations studied are discussed.

Figure 5.1 SWOT Analysis of the UK life assurance market

Strengths	Weaknesses
• Sophisticated range of products sold through established distribution systems • Operators in market have significant experience obtained in a mature market which has experienced recent difficult times • Mergers are creating stronger companies which will be better capable of competing in European market • UK has a competitive retail market, full of potential	• Image – UK life assurers have had a poor press relating to the mis selling of pensions • New companies with better images have entered the market quite easily (Virgin and Marks and Spencer) • UK entry to the EU – something which industry has no control over • Considerable investment needed in new technology • Lack of willingness to grasp new technology • Evidence that the industry is not looking at the whole picture – many issues considered in isolation
Opportunities	**Threats**
• New business in Europe – emergence of a single insurance market in Europe • Other European market advantages include increased certainty in establishing or buying oversees operations • Simplification of asset and liability match cross border rather than locally in one currency/country • Price transparency across different countries • New distribution techniques becoming available through the pioneering work of retail-assurers and other direct sellers • Technology will provide reduced cost of processing business giving opportunities to develop business • New markets developing in UK and abroad • Through diversification of products and distribution methods companies are strengthening their positions	• Threats from within including an in-built conservatism which has held the industry back from making most of potential • Inability to grasp new ideas in distribution, technology and the single market mean that the best advantages are not being made of the opportunities available • Increased competition – banks and other non-traditional insurers growing their market share

(*Source:* Adapted from Market Assessment Publications Limited (1998)

CHAPTER SIX

Methodology and Contextual Background of Case Organisations

6.1 Introduction

The purpose of this chapter is threefold: first, to discuss the rationale for using the multiple case study approach: second, to describe the relevant technical and methodological issues associated to collecting and analysing the data; and thirdly to briefly introduce the five case organisations where the data was collected.

6.2 Research Design – The Multiple Case Study Approach

The rationale for choosing an appropriate research methodology is driven by a number of factors (Yin 1994). The first of these is related to the research questions and hypotheses that are formulated at the initial conceptualisation phase of the study. The researcher needs to think about the research questions posed and if the information required to address them is of a contemporary or historical nature. Also the type of data gathering techniques which are suitable for uncovering the desired information has to be considered. Other factors that influence the choice of a research design is the context in which the research is to be undertaken and the issue of control over the actions of the units of analysis being investigated. The researcher needs to be aware of the degree of influence over the study subjects and how this may impact on the findings.

In Chapter One it was shown that the *raison d'etre* for this study was to identify and analyse the most important factors which are perceived to influence participation in learning and development activities for mid-career managers in the Scottish life assurance sector. With this major objective in mind, and allied to the contextual issues mentioned above, the researcher had to understand the relative merits of a number of different research strategies before making a final decision on the most appropriate research methodology.

From the inception of the study, it was appreciated that a number of research design perspectives, each possessing their own merits and failings, could have been conceivably employed to address the general objective of this research. For example, as Gill and Johnson (1991:88) note, findings from a large scale survey research design covering a broad specified sample are perceived to be highly reliable, valid and capable of being generalised to the wider population. At the other end of the research design spectrum, a methodology using a single case study is perceived to have advantages in producing richer and more

detailed understanding, of one unit of analysis such as an organisation or a specified group of employees but with less scope for generalisation (Yin 1994: 3).

After considering various options for potential research designs, it was decided that a multiple case study approach, with several specified units of analysis, would be best suited for addressing the research questions outlined in Chapter One. Yin (1994: 29-35) writes of five areas that must be considered when case study research is designed. These areas were considered in turn to verify the suitability of case study methodology for this specific study.

The first area of importance was related to having clear and testable *research questions*. In this study, the main questions were:

1. What barriers to learning are present in these organisations for mid-career managers?

2. Why are these barriers present?

3. How do these barriers affect managers within such organisations?

Secondly, it is necessary to identify *hypotheses or propositions* that can be examined and analysed. In this study, an example of such an hypothesis would be that variables relating to the organisational context are more important in explaining managers' non-participation in learning than variables linked to their own personal circumstances and attitudes. Thirdly, it is necessary to identify recognisable *units of analysis* in the study. As has been pointed out above, the life assurance organisations chosen for the study are the units of analysis. Within this framework, individual mid-career managers are important sub-units, particularly in relation to the issue of personal barriers to learning. Fourthly, there must be some *logic, which links data to propositions*. For example, evidence of failure to participate in renewed learning and development activities may logically be linked to the perception that there are no worthwhile or tangible rewards (such as promotion or further career progression) to be gained. The fifth requirement is to establish *criteria for interpreting a study's findings*. This aspect of the study has been explored in the theory developed in Chapter Four and is revisited in this chapter in relation to operational issues.

As with all research methodologies, the case study approach has its strengths and weaknesses. One of the disadvantages often associated with the case study approach is that it is difficult to control certain variables. Another criticism is that it is low in representative value. In this research, whilst it would be spurious to generalise about participation in learning activities amongst mid-career managers in other life assurance offices on the basis of a single case study, by studying five of the largest offices and interviewing over 70 managers, this research is clearly capable of generalisation to the

industry in central Scotland and probably more widely. From a similar sample of managers in each organisation, the same issues were covered consistently to enhance the study's reliability and to validate the aggregate findings (See Section A1.3 in Appendix One for the interview schedule for the mid-career managers).

Inevitably, one of the major limitations is the difficulty of rigorously establishing true patterns of cause and effect on the issue of participation in learning activities. In other more experimental methodologies, variables may be controlled more systematically. But as Yin (1982: 52) argues, one of the main features of the case study approach is the fact that it does not seek to divorce phenomenon and context. Thus the researcher is able to allow for contextual factors that may influence the phenomenon under study (Mitchell, 1983: 192).

Other commentators (e.g. Stoecker, 1991: 91) have claimed that a major problem associated with the use of case study methodology is the potential for researcher bias to influence the information produced, thereby compromising internal validity and reliability. Attempts to bolster reliability were briefly mentioned when it was shown that consistent fieldwork procedures were used across the five organisations, with the same interview schedule used throughout the investigation.

To enhance the validity of the information collected in this study, two data sources were used. As well as interviewing the actual mid-career managers, HR or Training and Development Managers were also interviewed so that a different perspective was elicited on the same issues under investigation (which was most important in relation to the company context). As well as using these two data points as sources of information for the study, attempts were made to reinforce the internal validity by offering each participant the opportunity to read and comment on the transcription and field notes relating to their interview. On a number of occasions, informants did give additional comments after the initial meeting, which helped to clarify their views.

The main advantage of the case study approach is the richness of the data that is generated. This research involved interviewing a substantial number of mid-career managers in each case organisation (ranging from nine to fifteen, across the five organisations), so a significant amount of detailed, descriptive, explanatory, and exploratory information could be amassed covering all of the major areas that the literature has associated with barriers to learning. Due to the need to explore issues on a more intimate level, the case study approach seemed appropriate because of its capacity to generate such

rich data. Mitchell outlines below how case study methodology can offer a vehicle for such understanding:

> 'The rich detail which emerges from the intimate knowledge the analyst must acquire in a case study provides the optimum conditions for the acquisition of those illuminating insights which make formerly opaque connections suddenly pellucid.' (Mitchell, 1983: 207)

Another perceived advantage of case study research is its capacity to explain the causal links in real-life interventions. A key objective of this study is to understand and explain the reasons for mid-career managers' non-participation in learning activities in selected organisations in the Scottish life assurance sector. A case study approach is best suited to obtaining information when the researcher has essentially no control over the actions of units of analysis (Yin, 1994). In the sections that follow in this chapter, the important practical and analytical considerations for the study are discussed. Firstly, the multiple case study approach and the data collection tools used in this study, are fully explained.

In choosing a multiple case study methodology, comparisons could be made between the different units of analysis in the case organisations. This study employed the embedded multiple case study approach where there were two units of analysis in each organisation (Yin 1994). The first set of these units of analysis incorporated the mid-career managers themselves, and the second set included the Training and Development or Personnel Managers interviewed to capture the company perspective on the issues discussed with the mid-career managers. As has been briefly pointed out above, evidence uncovered in the multiple case strategy is often more compelling and the study more robust than information gleaned from a single case (Yin, 1994).

A multiple case study approach, examining five organisations with the two units of analysis in each and extracting evidence from different sources (depth interviews - both structured and semi-structured, observation), was adopted to overcome the major criticisms that case study methodology is low in validity and reliability. The next section describes some of the practical issues involved in securing research access and discusses the logic employed in the selection of the case study organisations.

6.3 Selecting the Units of Analysis

6.3.1 Research Access Issues

Eight life assurance organisations with Scottish head offices were initially identified. In order to gain research access to these organisations, contact was made with a HR manager from one of the organisations who had close links with Napier University, and other HR specialists in the life assurance industry. This manager provided a list of HR and Personnel Managers in the eight companies identified. These managers were then approached directly in the form of a letter explaining the research study and requesting their organisation's co-operation (see Section A1.1 in Appendix One for this specimen letter). After this initial approach, the managers were contacted by telephone and a meeting was arranged with six (two managers felt there would be no point in proceeding as their organisations were either already involved with other research studies, or senior management support would not be forthcoming). At these meetings the managers were briefed about the nature of the study and the extent of research access that would be required.

Various authors have documented the difficulty of gaining research access to institutions (Buchanan, et. al, 1988; Flick, 1998; Winterton and Winterton, 1999): 'A research project is an intrusion into the life of the institution to be studied. Research is a disturbance, and it disrupts routines, with no perceptible immediate or long-term pay off for the institution and its members.' (Flick, 1998: 57)

The central tenet that *'research is a disturbance'* both for the organisations and individuals participating in the research is important in this context of the transition that the UK life assurance industry is undergoing due to competitive pressures and changing customer needs and demands. A symptom of these changes is the pressure that managers are now under to carry out their daily duties. This aspect of pressure was the main source of concern for those HR and Personnel Managers with whom research access had to be negotiated. In addition, these organisational 'gatekeepers' were also concerned about the confidentiality of the sensitive information that the research would address. The underlying rationale for these fears is easily understood if one considers the intense media scrutiny over emotive issues like redundancies, merger/take-over rumours and demutualisation. Therefore assurances were given to all the HR managers with whom research access was negotiated that the identity of companies and individual managers would remain anonymous, so the organisations' real names were replaced by pseudonyms.

Some HR managers felt that certain mid-career managers would be either unwilling to allocate any time for the research or unable to offer more than half an hour for the research interview (issues relating to the selection of mid career managers are discussed later in this chapter). In one of the organisations, where the Personnel Manager had originally hoped for managerial support, the Executive Board eventually blocked research access. In another organisation *(Lothian Life)*, who were preparing for Investors in People *(IiP)* accreditation, data collection was delayed for six months.

Following these meetings with the HR Managers, five of the eight companies initially contacted agreed that research interviews with mid-career managers could proceed. In each case organisation, it was necessary to liase directly with these managers concerning the amount of time they were willing to allocate for the interview. The next two sub-sections address firstly, the rationale for selecting the organisations, and secondly, the sampling approach adopted for selecting the managers for interview.

6.3.2. Contextual Background of the Case Organisations Selected

In case study research it is vital that every case is selected for a particular reason and serves a specific purpose within the overall scope of inquiry. The main reason for using the multiple case study approach is replication, so the aim should be to select cases on the basis of either literal or theoretical replication (Yin 1994). Literal replication is concerned with finding cases that may be expected to yield similar results. If such results are found, then one's initial expectations can be confirmed with some degree of confidence. With theoretical replication, the researcher is looking for contrasting results from each case that can be explained by predictable reasons, i.e. they confirm or dispel a theory. Theoretical replication is needed to test the veracity of an initial theory or proposition.

From the overview of the life assurance industry in Chapter Five, and the review of the literature relating to organisational and career development in Chapters Two and Three, it was apparent that significant changes have impacted on all life assurance organisations and their employees. Essentially, these issues relating to change influenced the selection of cases in this study because all five organisations and their managers had experienced recent and rapid (although different) changes. With this in mind, it was felt that literal replication could be achieved and, ultimately, the main research question in this thesis asked whether such changes impacted on the participation in learning activities of mid career managers in these case organisations? In other words, the main aim here was to understand if organisational changes (ultimately influenced by the external environment)

would produce similar barriers to participation in learning for these mid-career managers in each of the case organisations.

It is interesting to note the type and range of changes that the case organisations selected have recently experienced. The following five subsections describe the contextual background of each organisation selected for study. Each of these subsections provides a brief summary of the main points arising from interviews with Training and Development Managers in each of the organisations. In Appendix Seven, the full details from these interviews designed to gather contextual information in each organisation is shown.

a) Central Life

Background

Central Life (CL) is a leading Life Assurance and Pension provider in the UK market. When the data was collected for this study there were approximately 2000 employed at the head office which is based in a large town located in the Scottish central belt. Central Life was established in the first part of the 19th century and since then has grown, based on mutual ownership, to become one of the largest life insurers in the UK. In March 1997 it was reported to have £14 billion funds under management. Another indicator of its size was quoted in the company's official web page in October 1998, which stated that CL 'looked after the savings, investment, protection and pension needs of around 2 million people'.

Undoubtedly the most important event to have happened in CL's recent history was the take over by the largest life assurance and pension provider in the UK, Take-over Company (TC), who at the time of the acquisition were reported to have over £110 billion funds under management. This take-over, amid considerable press coverage, was finally completed in March 1997, when an offer of £2.87 billion was accepted by CL's board. In terms of this study, the most significant aspect of the take-over was the intense speculation surrounding the employment and job security of existing employees at the head office. On this issue, CL management stated that the bid from the take-over company contained 'a guarantee that job levels at the Scottish Head Office would be maintained for three years...[and that] ...we [Management Team] expect to increase the number over time' (*The Scotsman 26/03/1997*). The issue of future job security (particularly for those managers in the middle level and mid-career stage) was of predominant interest in this organisation.

Summary of T&D Interview

Being the subject of a recent take-over, the organisation has attempted to streamline the communication and decision making processes, eliminate the 'blame' culture and reduce the prevalence of status and grade consciousness. Other factors that may potentially prevent the development of a learning culture were the lack of support from top management and the devolving of responsibility from the line to the individual in terms of management development. However, efforts were being made to link skill requirements with opportunities at the Learning Resource Centre and the reward strategies were focused on contribution rather than completion of courses or qualifications.

b) Lothian Life

Background

Lothian Life (LL) specialises in the provision of life assurance, pensions and investment contracts. At the point of data collection, there were approximately 1250 members of staff who were either located at the company's Head Office in Edinburgh or at one of the 18 branch offices throughout the country. Lothian Life was established towards the end of the 19th century, with the most important milestone in the company's recent history being its conversion to a mutual company in the late 1960s.

Since then LL has grown to become an important player in the Scottish Financial community, offering a variety of products including pensions, mortgages and investments and, in December 1997, was reported to have funds under management exceeding £6.8 billion and reserves of over £675 million. This growth has been based on the central commitment to the Independent Financial Advisor marketplace rather than by dealing directly with the general public. As an illustration of this commitment the company have consistently received Five Star Service Awards in the annual survey of IFAs as conducted by Financial Advisor and the IFA Association.

The achievement of the Investors in People standard for the first time in 1997 is an important event to have occurred, in recognition of the broad range of training offered to staff at all levels. In 1997 LL attained the status as an approved centre for granting Scottish Vocational Qualifications. To counter this, however, there appeared to be an ethos of vulnerability surrounding this particular company as a result of increasing media speculation about the future independent position of smaller Mutual Life Assurance companies in Scotland.

Summary of T&D Interview

Lothian Life, the smallest of the companies in the sample, has recently made improvements to its decision making and communication processes, formalised appraisal procedures (facilitated through IIP accreditation) and created competency frameworks as a mechanism for performance management. However, it was accepted that these systems were in their infancy, with much work still to be done to imbue a truly learning culture. The organisation's reward policy was being re-focused to reflect the change in emphasis from cash bonuses for participation to rewards for contributing to the organisation's objectives. Another aspect of the organisation's development policy was the focus on self-development, with support from their line managers.

c) Grampian Life

Background

Established in the early 19th Century, Grampian Life was Scotland's first mutual life office and, at the time of data collection, had grown to be the UK's sixth largest provider of Pensions, Life and Unit Trust products. Employing over 2500 people, the heart of GLs activity is based in Edinburgh where a new Head Office has recently been opened. In terms of gauging the size of the organisation, it is important to note that, with a client fund base of over £28 billion covering 2 million-policy holders, GL was (at the time of data collection) the second biggest Pensions and Life office in Scotland.

One of the reasons for Grampian Life's success has been its ability to diversify into new markets in line with the changing face of the industry, which has been achieved due to the forming of strategic alliances with other large organisations. It has moved from traditional products, such as Pensions and Retirement Planning, to newer but complementary activities including banking and electronic commerce. For example, a banking division was launched in 1995, offering products such as policy loans and flexible mortgages. This initiative is indicative of Grampian Life's multi-sales channel distribution strategy, which utilises IFAs, Direct Sales and Direct Marketing.

At the time of data collection, the company was committed to continuing with its mutual status. The company had gained a 5 star award for service from Financial Adviser's IFA Service Awards and had been notified of the retention of their Investors in People status. In order to ensure continued success, the organisation had recently undergone a major downsizing and restructuring exercise.

Summary of T&D Interview

Grampian Life was aiming to become a 'financial services organisation' as opposed to merely a life assurance organisation. In order to assist this transition, the organisation was working to create a culture of empowerment and self-development amongst its managers and had recently established a two-way communication system. The T&D policy was competency driven and the reward strategy was based on the achievement of objectives as opposed to cash incentives for completing formal development activities.

d) Borders Life

Background

Founded in the early part of the 19th Century, Borders Life has grown to be one of the UK's largest Pensions and Investment companies, with over one million policyholders. The company employed over 2500 when the data was collected. Crucial to the success of the company is the fact that the distribution channels are realised solely through Independent Financial Advisers, thus ensuring a consistent level of service.

Having traditionally been based in the heart of Edinburgh, the Company recently moved to an out-of-town location with purpose-built headquarters. The most important recent changes include the demutualisation of the organisation and being absorbed by an overseas based Financial Services Conglomerate (FSC). This was considered essential for the company to be able compete on both the national and global stage. The group, at the time of data collection, was considered to be one of the largest listed insurers in the world, with assets of over £175 billion. The T&D Manager communicated that at the time of data collection there were around 2500 employees, which were divided roughly between 2000 in the Head Office in Edinburgh and 500 others in 32 other offices in the UK.

In contrast with other large life assurers, Borders Life focused its strategy on continuing to develop and improve existing traditional life assurance products as opposed to diversifying into other products and markets. Through this concentration of activity, the company has continued to grow and has established itself as a key element within the FSC.

Summary of T&D Interview

With a commitment to IiP, the organisation were extremely focused on T&D, with one in four employees undertaking qualifications at the time of data collection. Borders Life's culture was described as 'informal, yet focused' and there was an emphasis on supported self-development, while financial rewards were based on the achievement of objectives.

However, there was criticism of the guidance appropriated for development and this was linked to the fact that the competency framework was not yet fully operational.

e) Highland Life

Background

Highland Life, since its inception in the early part of the 19th Century, has grown to be one of the world's leading financial services institutions. Operating over a wide range of countries, the company offers a range of Life Assurance, Pensions and Investment products to over four million people in the UK alone.

With the Head Office based in a newly purpose-built headquarters in the city centre of Edinburgh, the company employs over 7000 individuals of which around 5000 were distributed across 15 sites in the city (the other 2000 are located in the branch network nation-wide). As an indication of its size, Highland Life boasted over £60 billion funds under management at the point of data collection, making it the largest mutual Life Assurance Company in the European Community.

In terms of achievements, the company has consistently gained Triple A ratings by the awarding bodies, Moody's and, Standard & Poor's for financial strength. The company have enjoyed success at the Money Marketing Awards 1997 and the Financial Adviser Service Awards 1997 and were voted the PIMS Company of the Year by Independent Financial Advisers for the three years leading up to the point of data collection.

Recent initiatives include the launch of a banking division and a dedicated Investment Management Division. In comparison with the other companies in the study, the sheer size of Highland Life appears to have provided some insulation against the threat of take-over and merger from larger Financial Services organisations or from speculative policyholders keen to bring about a de mutualisation.

Summary of T&D Interview

The largest of the companies studied, Highland Life were officially attempting to refocus the culture towards being more customer oriented. However, with a strong learning culture, the organisation was still characterised by a degree of conservatism and there was only a cautious use of empowerment. T&D responsibility lay firmly with the individual, but was well-supported, with the function being awarded prizes for its MD practices from a leading British Business School. Competency frameworks were well established and the

reward system was based on achievement of objectives, rather than attendance or attainment of qualifications.

To summarise, the important point to note at this stage is that each of these case organisations had experienced recent change and, therefore, the prime motivation in their selection was based on the premise that there would be literal replication. In other words, the prediction of similar results, in relation to managerial participation in learning as a result of the recent upheavals they had experienced, is expected.

6.3.3 The Mid-Career Managers Selected

As with all research studies, there are inevitable problems in terms of the resources available to the researcher, which ultimately determine what is realistically achievable. Having obtained access to five organisations, the problem of getting access to those individuals defined as mid-career managers was addressed and an appropriate strategy undertaken.

The fact that differing amounts of access was given necessitated a pragmatic approach towards choosing a suitable sample of participants in each organisation. The ultimate aim in obtaining a sample for this study was to attempt to align it as closely as possible to the general population of mid-career managers within each case. Therefore, in an ideal scenario, a thoroughly representative sample of mid-career managers would have been obtained based on: age; gender; grade or hierarchical position; functional area and profession, and learning experience. The determinants of such a representative sample are expected to differ from case to case, depending upon the homogeneity / heterogeneity of mid-career managers in each organisation.

In two of the organisations studied *(Central Life* and *Lothian Life)*, a representative sample was selected taking the above factors into account. The level of access granted meant that a list of all those who fitted the definition of a mid career manager, as used in this study, was supplied. A stratified, random method of sampling was employed to ensure that the mid-career managers selected for interview were representative of the organisation in terms of the variables outlined above (Sarantakos, 1998).

To obtain an overview of each organisation and the barriers to learning experienced by its mid-career managers, the separate departments and functional areas were used to stratify the sample of managers to be studied. In the literature review and industrial context chapters, current external and/or organisational pressures were seen to be extremely relevant when studying the learning activities for mid-career managers. In a bid

to understand the effect on participation in learning and development activities by the department (or specialist occupation) in which they were employed, it was decided to make the department or function one of the key criteria for selection. For example, for managers working in the Information Systems department, ensuring that computer equipment was compliant for the Year 2000 changeover may well have placed extra demands on them.

Other key variables associated with learning behaviour were considered to be the age and gender of the managers and, therefore, these factors were also taken into account when selecting the managers to interview. Basing selection on these factors ensured the sample was representative of the total population of mid-career managers within two organisations (*Central Life and Lothian Life*). As Arber (1993: 88) puts it: 'Systematic selection from a list ordered by one or more stratification factors automatically forces the sample to be representative on these factors'. (Section A1.2 of Appendix One shows a sampling frame for Lothian Life as well as commentary about the actual mechanics involved in this selection procedure.)

With respect to the other organisations in the study (*Grampian Life, Borders Life and Highland Life*), selecting the participants for interview was neither as systematic or rigorous due to a number of factors. The most important of these was associated with the size of these organisations. For example, during the stage of negotiating access, one organisation (*Highland Life*) was found to have a workforce of over 7,000. Therefore, the Personnel Manager with whom the access was arranged felt that it would be impractical to provide a list of all those who fitted the definition of mid-career managers, so it proved necessary to rely on the People Development Department to select a sample of mid-career managers having defined exactly what kind of sample was required in relation to gender, departments and age groups.

The rationale behind this process of sample selection can be aligned with the theoretical sample selection method (Glaser & Strauss, 1967), based on the premise that it is important to select respondents who will maximise theoretical development. It can also be aligned to purposive sampling (Sarantakos, 1998), where attempts are made by the researcher to purposely choose subjects who, in their opinion, are thought to be relevant to the research topic. Indeed, there were elements of what Sarantakos (1998: 152) outlines as dimensional sampling, where 'all significant dimensions of the population ... will be represented in the sampling.'

In two of the organisations (*Grampian Life* and *Borders Life*), the Personnel / HR Managers tried to select mid-career managers who they felt could offer the most useful

information to the study, based on their experiences and approachability. In the last organisation used in the study (*Highland Life*), assurances were given in writing that the sample of mid-career managers would be selected in as random a way as possible. Those managers selected did represent all the major functional areas outlined in the information supplied by the organisation.

It is important to note that the potential bias in allowing the Personnel / HR Managers to select the managers to be interviewed was recognised. Equally if the mid-career managers volunteered themselves, effectively there could have been a self-selection bias in the results. Those managers maybe more inclined to view training and development positively compared with other mid-career managers who were less interested in the subject. There was no real option but to proceed on this basis, noting this as a potential limitation of the findings in these three organisations. In tables attached to each of the case study reports (Appendices Two to Six), more comprehensive descriptions of the characteristics of the managers selected for interview are given, i.e. their age, gender, official organisational titles, general level of management and their home-life situations. Table 6.1 below provides an overview of the overall number of managers interviewed and how the sample in each of the case organisations was selected.

Table 6.1. The Sampling Logic used in the Case Study Organisations

Case Organisations	Stratified (Random) Sampling	Theoretical (Purposive) Sampling	Mid Career Managers Interviewed	HR/T&D Managers Interviewed
Central Life	●		15	2
Lothian Life	●		13	1
Grampian Life		●	13	3
Borders Life		●	9	2
Highland Life		●	11	2
Totals			61	10

The next two main sections outline in more detail how these data were collected through the use of in-depth interviews and how the findings were analysed and presented in the following chapters.

6.4 Data Collection in the Case Study Organisations

In order to collect rich and detailed information from the mid career managers, in-depth semi structured face-to face interviews were used. For the other interviews with the HR Managers responsible for Training and Development, a much more structured approach was used to elicit information about issues related to the company context and management development strategies and processes in the organisation. The following two subsections discuss in more detail the conduct of the interviews held with the mid-career managers and the Training and Development Managers in the case organisations. In the third subsection, the important issue of how the interviews were refined and made more robust through using pre testing is discussed.

6.4.1 Interviews with the Mid-Career Managers

In this series of interviews, the general aim was to collect information on the key themes already outlined, i.e. issues relating to intrinsic (personal) barriers to learning and those connected to extrinsic (organisational or environmental) barriers to learning. An aim of the interview was to allow the participant the freedom to develop the direction of the discussion within the thematic confines outlined (See A1.3 for details of interview schedule). Use was also made of prompting and probing techniques in order to capture or clarify information already received. This technique of probing is accepted as one of the most useful tools which the interviewer has at their disposal:

> In intensive interviewing, probing helps to encourage the respondent to talk and to direct the discussion towards the objectives of the study without causing bias or distortion. For this reason probes are neutral statements that do not affect the respondent's direction of thinking. (Sarantakos, 1998: 263)

The interviews were structured to allow the interviewee to feel relaxed and confident about speaking openly and honestly about the issue of learning participation. As Jones (1991) points out, it is important to give a general overview of the study so that the managers could understand the purpose of the research, (including its rationale, aims and objectives) and the proposed format for the interview. Next, the sampling procedures were clarified, to reassure managers that there was no hidden agenda behind the choice of participants. The total confidentiality and anonymity of the information was further re-iterated, and respondents were, reminded that the interview was to be taped (this had already been agreed during the telephone call to arrange the time of the interview). Issues relating to tape recording of interviews are discussed later in this section.

Following this explanatory information, the interviews proceeded with the first question in Section One relating to personal experiences and perceptions of previous

learning events. The reasoning behind scheduling this question so early on in the encounter was that the respondents, as managers, were expected to have had an abundance of experiences of education, both formal and informal. By starting with familiar and personal experiences, it was thought that managers would become more comfortable with the interview situation. It was anticipated that the vast majority of managers would have positive experiences which they would have no hesitation in recounting. Even for those whose experiences were perhaps of a more negative nature, they could take pleasure in illustrating how they had reached managerial levels in the organisation. As it turned out, the majority of the participants gave quite detailed accounts of past achievements in relation to education, and as a result, seemed more relaxed and confident after this 'ice-breaker' type question.

Once this atmosphere of trust and confidence had been established, the interview moved through questions on each of the themes in sequence. Therefore, in the first section, questions focussed on personal issues perceived to have influenced participation in learning. In the second section, questions were centred on the organisation and the external environment that may have caused barriers to participation for managers. For each of the questions, a series of follow-up questions was devised to prompt and probe further the answers given by the respondents.

By progressing through the discussion in this way, it was hoped that the managers would become more confident and assured and consequently 'open up' more readily on the more sensitive issues. The effectiveness of this is shown through the comments of one manager in Central Life (CL), who moved from quite a guarded original response regarding the culture of the organisation to a more complex and informative portrayal which included some potentially sensitive material:

Interviewer: How would you describe the organisation culture?

That's a broad question... [Silence]

Interviewer: If you just want to talk in relation to your perception and your experience in your department.
Well the culture of Central Life has changed radically... and I am well qualified to talk about that because I worked for the company from 89 to 92 and then I left for 4 years and then I came back. So we went from 175 years as a mutual company where you joined from school and you had a job for life and the company paid your mortgage, paid your car loan and paid your health care and the perks in financial services have been traditionally great. *It was the kind of company where - I don't want to be cynical but you got promoted for length of service and the longer you stayed here the more you moved up and I'm not sure what you had to do to not move up because virtually everybody did.* We have gone from being that to much more modern and profit driven, ... *I would say that we are starting to get commercially realistic, but we have still got a way to go.* (CL 8)

This example demonstrates that when a more trusting and supportive atmosphere is developed in the interview encounter, respondents who are assured of confidentiality will

give more honest and enlightening information. Moreover, when the interviewees believe that they are actually benefiting from the research, the data can be even richer and more informative. Certain managers frequently mentioned the potential benefits of expressing opinions on issues connected to learning in an uncritical environment with an independent researcher. Some thought it useful to sit down and think about these issues in a way they had never previously been encouraged to do. Crompton and Jones (1988) similarly found that qualitative researchers benefit from this aspect of the interview technique, where 'for respondents, you... need to offer a listening ear.' (Crompton and Jones, 1988: 70). The following observation from one of the interviews shows this effect quite clearly:

Interviewer: Just in terms of the organisation - does it have a clear career or succession policy?

.... my boss has had talks with me about my future and it is on the agenda, but I have never had as frank a discussion as what I am talking to you about for example, and he knows that my personal life is very important to me and I think he realises that that will be a constraint to me. (CL. 14)

The above statement shows that the research interviewing process is not entirely 'one way traffic' and, provided the researcher handles the situation effectively, interviewees can also gain from the experience.

As mentioned briefly above, the interviews conducted in this study were all tape-recorded and then fully transcribed in order to capture the full depth and richness of the conversation with each manager. In the following chapters, quotations appear. Before any were incorporated in the text, the relevant sections of the tape were played to check for such intangibles as pauses and tone of voice (for example, sarcasm, cynicism or enthusiasm). In the narratives that accompany quotations, there is an attempt to describe the context fully in order to capture the scenario.

Returning to the issue of recording interviews, much has been written regarding the potentially damaging consequences to validity of participants' comments as a result of the presence of a tape recorder (Jones, 1991; Easterby-Smith et al., 1991). However, in this set of interviews, it was found that simply reiterating the confidentiality aspects of the research, allowing the participant to control the recorder, and offering a full transcription, was enough to allay any fears that they had on the issue. Essentially, understanding that the interview is a relationship between the researcher and the interviewee and that confidentiality is an integral part of this relationship is an important concept in this form of research.

6.4.2 Interviews with Training and Development Managers

The interviews held with the mid career managers were deliberately formed so that rich and detailed information about the managers' personal perceptions could be gathered. In the interviews with the HR or Training and Development Managers (HR/T&D Managers), the aim was to obtain more factual and contextual information. However, as the Training and Development Managers occupied important positions with respect to management development, it was felt that, whenever they did 'open-up' and forward personal opinions on the key issues being explored, the researcher should facilitate this in the discussion. In order to ensure that all the contextual issues important to MD were explored, the interview was based on the structure used by Winterton and Winterton (1999), which investigated managerial competence in sixteen case study organisations (See Section A1.4 in Appendix One for a copy of the interview schedule with the HR/Training and Development Managers).

The first area covered in the interview was related to the actual management structures, communication processes and culture in place in each organisation. Therefore the T&D Managers were asked to describe the organisational hierarchy, in terms of layers and numbers of management. A central objective in this line of questioning was to locate where the majority of mid-career managers were placed in the organisation. It was important to understand whether there had been any deliberate attempts to flatten or streamline the levels of management or to change how information and communication systems operated in the organisation, since, if such structures had been modified recently, then there could have been an impact on managerial learning.

The T&D Managers were then asked about the culture in place in their organisations. As outlined in Chapter Three, which explored the issue of organisational culture, the term is often rather ambiguous and intangible and, hence, difficult to define. Therefore, it was of paramount importance to find how the organisational culture was 'officially' viewed by these T&D Managers, i.e. what were it's main characteristics, were there any typical examples of the culture or had there been any deliberate attempts to change or modify it recently?

The second major section was related to organisational strategy and Management Development (MD). The main focus of the questioning here was to ascertain how much influence the general organisational strategy had over management development provision. The T&D Managers were asked whether the MD strategy was linked to the overall corporate strategy and if there were any examples to illustrate such links. In this general

section, the T&D Managers were asked about support and responsibility for MD in the organisation. Therefore, the question was posed about how supportive top management, as well as those further down the management chain, were towards MD activities. In relation to the issue of responsibility for MD, the T&D Managers were asked whether it was primarily the duty of individuals, line managers, Personnel / HR and Training departments or someone else to ensure that individuals were participating in sufficient development activities.

The third major section concentrated on Human Resource Development Processes. To build up a more comprehensive picture of Human Resource Development (HRD) and Training Strategy, the T&D Managers were asked to describe the HRD processes in place in their organisations. The T&D Managers were firstly asked if HRD strategies and processes were formally recognised by any outside body, such as Investors in People (IiP), National Training Awards or Quality Awards (e.g. BS 5750, ISO 9000). They were also asked if MD was connected to competence frameworks and skills profiling.

The last question in the section exploring HRD strategies and practices was designed to ascertain whether tangible rewards were given to a manager successfully participating in formal development activities. The most common examples of participation in professional studies in this industry could include: passing a module in the Financial Planning Certificate (FPC); graduating to the Association of Chartered Institute of Insurance (ACII); becoming a Fellow of the Faculty of Actuaries (FFA) or Institute of Actuaries (FIA), or graduating from a management course like an MBA.

In the fourth and final part of the interview, it was important to establish how performance outcomes were measured in each of the case organisations. The aim of this line of enquiry was to establish how advanced the organisation's performance measurement systems were, i.e. was there an integrated skills profiling system or was the performance of managers and employees analysed in some other way, for example, through an annual appraisal?

6.4.3 Pre-testing of the Interviews

Sarantakos (1998: 292) outlines the usefulness to interviewers of employing pre-tests where, 'the researcher is not sure about the effectiveness or suitability of one small part of the instrument developed for the study, for example one question or a small section of the interview schedule.' Therefore, the researcher pre-tested the interview questions in order to ensure that they were designed to collect the right kind of information surrounding the

issues under investigation. It was also important to check that the interview would not run over time. As was pointed out in the section above regarding access, the Personnel Managers who were contacted in the first instance felt that these managers would be unable to spare much time for the interview. In effect the average length of the interviews was around 50 minutes, but some did last for up to two hours, while others were as short as 25 or 30 minutes.

At a very early stage in the schedule design, the questions were tested on colleagues and peers to ensure that they were neither leading nor ambiguous. When it was felt that the instrument was sufficiently robust, the researcher entered the field, but used the first five actual interviews with mid-career managers from the *Grampian Life* case study to further adapt the questions contained in the schedule. In these (pre-test) interviews, certain questions appeared to be confusing for the respondents. For example, the opening question in the schedule for these first pilot interviews was worded as follows:

> *Interviewer: How would you describe your personal experiences of education, where basically we are talking about everything from primary right up to higher education?*

As the following interview extracts illustrate for two of the managers this question was confusing:

> It's a very wide question...(GL 12)

And,

> I'm not sure what you're after, perception of my education, like good or bad...(GL 8)

With the above in mind the question was refined to:

> *Interviewer: First of all, could you give me details of your previous experiences of formal education. Secondly could you tell me about any other learning activities that you have taken part in, really since you joined Grampian Life?*

As the following extract of a typical answer to this question illustrates, the pre-testing of questions enhanced the understanding the respondent had of the question and hence the quality of information received:

> After leaving school in Edinburgh I did a 4 year course in Actuarial Maths and Stats at Heriot Watt. I then joined Lothian Life after I graduated and started sitting actuarial exams.... (LL 9)

From this very brief illustration, it can be appreciated that the use of pre-testing of the interview instrument was beneficial and was certainly felt to enhance the information received in the remainder of the interviews. However, after capturing this rich and interesting data from both the mid career and the T&D Managers on cassette, it was necessary to decide on analysis and presentation techniques in order that the reader could

appreciate the most salient aspects. These issues of data analysis and presentation are considered in the next section.

6.5 Analysis and Presentation of Data

6.5.1 Operationalising the model

The model, which was developed through grounded theory, is shown in Tables 4.6 and 4.7 in Chapter Four. In applying the range indicators in relation to intrinsic factors affecting managers' propensity to participate in learning, managers were allocated to 'low', 'medium' and 'high' categories in relation to each factor.

Those that fit into the first category were described as 'low' in relation to their propensity to participate in learning activities. In other words the managers comments from the interview contained significant evidence to indicate that there were barriers to their participation in learning in place. Those mid-career managers who were placed in the second category were described as having a 'medium' propensity to participate in learning because of issues surrounding the factor being explored. For these managers although there was some evidence to suggest that barriers could potentially obstruct or hamper participation in learning, the comments made also indicated that other factors or conditions often appear to be more important in explaining why participation in learning activities may be hampered. Managers who were placed in the final category in the tables are described as 'high' in relation to their propensity to participate in learning as a result of issues surrounding the factor being investigated. In other words after analysing the comments and answers which the managers have given in the interviews there was no real evidence indicating that particular barriers to learning connected to the issue being investigated were hampering participation in learning or developmental activities. In other words, these managers displayed a 'high' propensity to participate in learning and development activities.

A similar approach was adopted in relation to extrinsic factors. In relation to extrinsic factors the managers were asked to comment more generally on how the effects of such factors as the organisations' culture, MD culture or physical resources limitations (time, geographical location of activities), influenced learning activity in the organisation. With this in mind, according to their comments the mid-career managers were placed into one of three categories devised to explain how they felt about the effects of the three extrinsic factors on participation in learning and development activities in the organisation.

Therefore those who felt that the organisation's culture for example was a real obstacle and effectively inhibited learning, were placed in the 'negative' category. Those who felt that certain elements of the organisations culture for example were not helpful and may have hampered learning taking place, were placed in the 'neutral' category. Finally for those managers, who felt that the culture/MD culture or physical resources facilitated and encouraged learning, were placed in the 'positive' category.

Each of the managers were placed in one of the three categories (Low, Medium or High) for each of the five major intrinsic factors felt to be important in explaining their propensity to participate in relation to the intrinsic factors. Also they were placed into one of the three categories (Negative, Neutral or Positive) according to the views they forwarded about the three extrinsic factors. In each of the case study reports (Appendices Two to Six) a table details the findings for each of the various intrinsic and extrinsic factors. In these tables a brief précis of each managers interview comments is attached which justifies why he or she was placed in either the low, medium or high categories for intrinsic factors or the negative, neutral or positive categories for extrinsic factors. Table A2.4 in Appendix Two illustrates evidence from informants of Central Life regarding perceptual issues and prospects for participation in learning, for instance. The tables are useful in that they briefly summarise and illustrate what each manager said in relation to the themes that were investigated in this study.

In the conclusions section of each of the case study reports (Appendices Two to Six) these seven tables, relating to each variable, are distilled into two tables to enable the reader to understand the aggregate findings relating to the intrinsic and extrinsic factors influencing participation in learning. Firstly, in relation to intrinsic issues explored in this study, the letters L, M, or H, denoting Low, Medium or High propensity to participate is attached to each manager. By looking across the rows the level of propensity to participate in relation to each intrinsic variable explored for each manager can be appreciated. For example, Table A2.1 in Appendix Two illustrates that the manager with the pseudonym CL 1, was rated as having low propensity in relation to the perceptual variable, medium propensity in relation to the emotional, motivational and cognitive (vocational) variables and, high propensity in relation to the cognitive (general) variable.

Another feature of these tables at the end of each case report is designed to allow comparison both between managers within each case through a numerical ratings system which helps to weight their propensity to learn. Each of the three ratings for intrinsic (Low [L], Medium [M] & High [H]) or extrinsic (Negative [ ], Neutral [\], or Positive [+]) have

been allocated a numerical value where L is valued to equal 1, M = 2 and, H = 3 and so on. By using this scoring system, the overall propensity to undertake learning activities for each manager according to the intrinsic issues, or how they felt about the extrinsic factors can be appreciated. Hence if a manager had a score of 15 in relation to intrinsic factors, it would indicate that they had a high propensity throughout in relation to all the variables which were felt to influence learning and development activity. In contrast if a manager had a score of 5, it would indicate that they had a very low propensity to participate. Similarly a score of 9 in relation to the extrinsic factors would indicate that he or she was very positive about the effect of organisational culture, MD culture and Physical resources issues.

In addition this weighting system allowed for comparisons to be made across the case organisations in relation to the percentage of managers who were placed in each category (L, M or H) for intrinsic factors, or (-, \ or +) for the extrinsic barriers. Therefore by referring to Table A2.2 in Appendix Two, it can be seen that 27% were negative about the influence of the organisational culture on learning participation, 8 or 53% were neutral while 3 or 20° o were negative.

In the analytical chapters (Chapters Seven and Eight), this analytical process was taken a stage further in order to identify the most important barriers to learning for mid-career managers across the organisations studied. By using the rating system discussed above the mean scores were calculated for each of the issues affecting learning using the computer package SPSS (Statistical Package for the Social Sciences). In Chapter Seven, the mean ratings which were calculated globally (for the full sample of 61 managers) to gain an overall understanding of which factors were most important in explaining managerial participation in learning activities can be seen. In Chapter Eight, certain personal characteristics and circumstances were taken into account and the mean ratings were calculated on the basis of the managers' gender; age; qualifications; family circumstances, and career history to ascertain if different personal circumstances or characteristics affected managerial learning propensity. Also in Chapter Eight, attempts were made to understand the factors that affect learning participation across the five organisations, and ultimately to ascertain if the unique circumstances within each organisation produced different mean ratings in the five organisations.

As well as comparing the differences between the means, to illustrate the differences between groups according to personal characteristics and circumstances, use was made of simple statistical cross tabulations and Pearson's correlation coefficient with significance determined by Chi-squared tests. As Bryman and Crammer (1997: 171) observe, the Chi

squared test for significance of a Pearson correlation is useful when researchers want to know if they can confidently say that there is a relationship between two variables. As Section 8.2.1a in Chapter Eight shows the Chi-squared statistical test was performed on the basis of gender, a significant difference, at the 5% level, was present between male and female managers in relation to their mean ratings attached to the perceptual variable. In other words as a result of using this Chi-squared test the researcher can have additional confidence that there is a relationship between gender and managers perceptual need to participate. As Table 8.1 in Chapter Eight shows male managers appear to have a much lower appreciation of the need to continue participating in learning and development activities at this mid-career stage. In Chapter Eight the other findings which emerged after these basic statistical tests were performed are discussed. In effect the quantitative analysis used in the study proved to be useful as a way of summarising that data and allowing for some comparison between the different groups interviewed. However, at this stage it must be reiterated that this study was primarily qualitative in nature and hence the sample of managers interviewed was relatively small. With this in mind it was felt inappropriate to undertake more sophisticated statistical procedures on the data, like regression analysis, because there was a risk of producing spurious findings.

The task of analysing such complex qualitative data was challenging. To enhance the transparency of the data presented in the tables and to offer a deeper insight into the context and language of the managers, a series of selected quotations are shown, so that the reader can appreciate more readily why certain managers were placed in the categories. In selecting suitable quotes an attempt was made to capture the general feelings, attitudes and motivations of those who mentioned the particular issues. To ensure that the reader fully appreciates the context and meaning of the selected quotation a 'chunk' of text, which contains the most pertinent point of key-phrase, is presented. If however sometimes the accompanying 'chunk' of text is particularly large, the narratives, which follow each quote, attempt to illustrate the contextual situation.

6.6 Accuracy, Validity and Reliability of Findings

The challenge for the researcher was to accurately collate the comments given in the interviews so that the reader could, with some degree of confidence, understand why the managers in the study did not participate in learning activities. Miles and Huberman (1994) have shown that for qualitative research:

... the problem of quality, of trustworthiness, of authenticity of findings will not go way. The fact is that some accounts are better than others. Although we may acknowledge that 'getting it all right' is an unworkable aim, we should, as Wolcott (1990a) suggests, try to 'not get it all wrong'. (Miles and Huberman, 1994: 277)

The underlying message from this quotation is that all qualitative researchers need to ascertain if the findings that they uncover and conclusions that they reach, are ultimately any 'good'. In this study there was a need to address these questions of accuracy, validity and reliability.

As shown in Section 6.5 above, the accuracy of data analysis in this study was based on the ability to judge the comments made by the managers in objective a manner as possible. The challenge here was to place the manager in a suitable category, in relation to each variable studied, which reliably explained their position (propensity to participate) regarding learning activities. In this process it was recognised that there was an inevitable potential for researcher bias, because ultimately a subjective judgement had to be made. Hence, steps were taken to minimise bias in the categorisation process and the effects it could have on accuracy of the findings by carefully analysing the comments, as well as the other non-verbal signals from the informants. Also before any of the managers were placed in any of the categories relating to their propensity to participate a thorough review was made of all the managers in each case study.

In effect it is felt that although there may be some concerns surrounding the validity of the conclusions which emerge from this study, the researcher has attempted to validate and authenticate the findings in his analysis.

6.7 Summary

This chapter has examined the qualitative research methodology employed in this thesis. It has been demonstrated that to aid the understanding of the complex area of managerial participation in learning and development activities, qualitative research techniques involving semi-structured interviews within a case study framework are especially appropriate (Ghuari et al., 1995). Following the theoretical rationale for choosing this methodology, pertinent issues regarding the collection of data in this study were discussed. On a more practical side, issues regarding obtaining research access and obtaining good quality information in interview situations were considered and the grounded theory method of data analysis was briefly described. Finally the coding and presentation of the findings was discussed.

In Chapters Seven and Eight, the findings from the research carried out are discussed. In both of these chapters the reader will recognise the various stages of data analysis that

were described in the above paragraphs. These remaining chapters will be of interest not only to the managers themselves and the organisations in which they work, but also to the wider academic and practitioner community of HRD scholars, as well as to providers of managerial education and development.

CHAPTER SEVEN

Identifying Barriers to Participation in Learning Activities

7.1 Introduction

In this chapter the barriers to managerial participation in learning amongst this sample of mid career managers in the Scottish life assurance industry are identified and analysed. The next section (Section 7.2) investigates the ways in which the managers' Propensity to Participate (PtP) in further learning activities was affected by 'intrinsic' factors (i.e. perceptual, emotional, motivational and cognitive barriers) due to their individual attitudes perceptions and experiences. In Section 7.3 attention turns to the 'extrinsic' barriers (i.e. organisation culture, Management Development culture and resource issues) which are present as a consequence of influences from the organisation and industry in which the managers work. Finally Section 7.4 presents an overview and conclusion of the issues raised throughout the chapter.

7.2 Identifying Managerial Propensity to Participate: Intrinsic Barriers

In this section the intrinsic factors which hampered participation in learning activities for the mid-career managers interviewed in this study (i.e. Perceptual, Emotional, Motivational and Cognitive barriers, both General and Vocational education) are discussed in turn.

The scoring system measures the strength and veracity of the managers' comments in relation to the intrinsic issues influencing learning (see Chapter Six, Section 6.6.2 for details). Hence it was shown that one point was allocated for those managers whose comments placed them in the 'low' propensity to participate category, two points for those in the 'medium' propensity and three points for those managers whose comments indicated a 'high' propensity to participate (PtP).

In the final two columns in Tables 7.1 and 7.2 the mean and mode ratings, which were calculated from the scores attached to each manager's PtP in learning, is shown. For example, Table 7.1 shows that the overall mean score in relation to perceptual issues and learning (perceived need to continue to learn) for the 61 managers is 2.03 and the mode score was 2. It also shows that 29 (47⁰o) of the managers were placed in the 'medium' (PtP) category.

Table 7.1 Overall position in relation to Intrinsic factors and learning participation

Intrinsic Factors	Propensity to Participate (PtP)						Mean (Average)	Mode
	Low		Medium		High			
	n	%	n	%	n	%		
Perceptual	15	25	29	47	17	28	2.03	2
Emotional	14	23	30	49	17	28	2.05	2
Motivational	11	18	34	56	16	26	2.08	2
Cognitive (General)	2	3	23	38	36	59	2.56	3
Cognitive (Vocational)	8	13	36	53	21	34	2.21	2

In terms of overall trends and results, there was good degree of homogeneity surrounding the first three variables listed in Table 7.1. For Perceptual, Emotional and Motivational variables, the mean values were all closely centred around two and as the mode scores illustrate the majority of managers were placed in the 'medium' category. Such a finding automatically shows that for these managers there were positive and negative aspects identified in their comments, indicating that barriers were present for them. For example, as will be seen in Section 7.2.3 which discusses managers motivation to learn, it was common for managers to note that they often felt their drives to learn were constrained by mitigating circumstances, normally associated with work or family pressures. The variable with the highest PtP attached was related to the managers' experiences of general education (Cognitive General), and again in Section 7.2.4 the evidence to illustrate how positively overall the managers felt about their experiences of education will be shown.

In the five sections that follow, as well as the sections concentrating on managers' motivation to learn and their experiences of general education, the other intrinsic issues which impact on learning behaviour and ultimately participation in learning are discussed. Firstly the variable that was rated lowest of all, perceptual, is considered.

7.2.1 Perceived need for Participation - Perceptual

As was discussed in the methodology chapter, the major objective in analysing the data was to permit meaningful comparison between managers across the organisations (see Chapter Eight for the analysis of the main differences between the managers PtP from the five organisations). However, in this sub section the Perceptual barriers to learning are explored and compared across the whole sample of 61 managers. The main aim is to understand how important the respondents perceived there to be a need to participate in learning activities.

A specific aim in reviewing the literature was to understand the typical position of those managers who are described as being in mid career. One of the most compelling assertions made by several commentators was that the age of 35+ is a time when many managers re appraise and re-evaluate their potential for further career movement and advancement (Homes and Cartwright, 1993). It was also seen that other writers (Evans, 1986) advocated that mid career is a stage when many employees begin to accept that they have reached what has been described as the 'career plateau' and that further growth and advancement, either within and outwith their employing organisations, will be unlikely. Considering such a background, clearly there are serious implications relating to the level of importance individuals will place on participating in learning if they feel that such a scenario, as depicted by Evans, is characteristic of their own situation.

The full list of interview questions is shown in Appendix One, Section A1.3. As can be seen from this schedule, several interview questions (1.1; 1.2; 1.5; 1.6 and 1.8) were designed specifically to explore the mid-career managers' views about their perceived necessity to participate further in learning. It is important to reiterate, given the in depth nature of the qualitative interviews, that often the boundaries where discussion of one issue began and another ended was impossible to define formally. Hence, given the detailed nature of the managers' comments throughout the forthcoming paragraphs, the reader is directed to a specific section of the Case Study Reports in Appendices Two to Six, which provide more extensive accounts of the full range of opinions and comments given by managers in relation to each area investigated.

In the following subsections the principal themes that emerged from discussions with the managers in each of the three 'Propensity to Participate' (PtP) groupings across all five organisations are discussed.

a) Managers displaying 'low' propensity to participate (Perceptual issues)

After analysing the responses to the questions exploring managers' perception of the importance of learning, 25°o (15 managers) were found to display a 'low' propensity to participate (PtP). A number of key common themes emerged for the managers located in this 'low' category, irrespective of employing organisation.

Firstly, a number of managers exhibited complacency about their organisational roles and the general need for more learning. For example, managers communicated that at this mid career stage there was not much incentive to continue to participate in learning and development activities. An illustration of this prevailing attitude numerous other similar

example are cited in the individual case study reports) is summed up in the comments of a manager from Central Life where one-third of the managers were placed in the 'low' PtP category in relation to this factor. CL4, a 47 year old Life Customer Services Manager with 30 years experience in the organisation, communicated that because she has 'probably been around for so long here [she feels] that [she] knows enough thank you very much'. This manager admitted that while this was a poor attitude, given the rapidly changing environment, the real barriers to learning were the 'mental attitude and willingness to change'. In communicating such honest and forthright opinions, clearly this manager was outlining a common dilemma for many with extensive experience in this industry.

Another factor influencing their perceived need to participate was whether they could see actual benefits accruing from participating in learning activities. For these managers, time to participate was clearly regarded as a precious commodity, and hence such managers truly needed to be convinced of the personal and business benefits which learning and development could offer. For example, an actuary (40 years old male) from Lothian Life (LL9) summed up the predicament when he indicated that 'personally [he was] not convinced by [his need for management development] to the same extent as when [he was] younger and [did] need to learn and develop'. As can be seen from the additional comments made (see Lothian Life Case Study Report, Appendix Three, Section A3.2.1a), this manager was clearly preoccupied with the issue of ensuring that a business case could be established, hinting that learning for other reasons would amount to time wasting.

Meanwhile, for other managers in this 'low' grouping another perspective became apparent from their comments. In essence certain managers believed that they were already equipped with the right types of skills to perform their duties, and therefore embarking on new learning was not particularly high on their personal agendas For example when asked about future career development, an actuary (a 38 years old male from Borders Life - BL2) indicated such an attitude. He felt that it was 'very difficult to predict' but was quite happy being where he was, safe in the knowledge that with actuarial skills at his disposal it was 'relatively easy to go to another office or to another area within Borders Life'. For a more detailed picture of this manager's position please refer to the Borders Life Case Study Report (Appendix Five, Section A5.2.1a).

As well as possessing the right kinds of skills and feeling insulated (in terms of job security), another interesting point made by several of the more experienced managers in this 'low' PtP category was the value they placed on informal knowledge accumulated throughout their careers. For example, a manager from Highland Life (HL6 - 48-year old

male I.T. manager) set great store in their familiarity with the culture of the organisation. In an extract from this interview (see Highland Life Case Study Report, Appendix Six, Section A6.2 1a for full details) it can clearly be seen that, although their department was increasingly becoming the domain of graduates, because he was in his '30th year in the company' they 'had got the company culture' through experience and informal learning, his position was assured.

The major insight into barriers to learning obtained from the fifteen managers placed in this category was their apparent complacency and lack of urgency about participating in learning and development activities. Other factors were more important at this career stage and they were preoccupied with performing their short term tasks and roles satisfactorily. As a result of their comments, perceptual barriers to learning were deemed to be present and it was considered that they would be unlikely to participate in much more learning activity in the near future. In the next sub-section, which identifies those with a 'medium' propensity to participate, it is important to keep in mind some of the issues presented above, so that an appreciation can be obtained of the difference between the sets of managers.

b) Managers displaying a 'medium' propensity to participate (Perceptual issues)

Table 4.7 in Chapter Four illustrates that the defining feature for those managers who were placed in the 'medium' PtP category in relation to perceptual issues was that 'issues connected to their private or working-lives appeared to temper their desire to participate in learning activities'. Essentially for the 29 managers (47%), although their responses indicated their clear understanding for the need to continue to learn and develop, in comparison to those in the 'low' PtP category, they also argued that their learning activity was constrained by factors often outwith their control.

In effect, life for many of the managers in this category was portrayed as a constant balancing act between working in a high pressured professional environment and the demands of having an active family and personal life. What was also apparent was their appreciation of the importance of learning and development to enable them to sustain their professional lives. However, several managers' comments suggested they had to evaluate life options very carefully and sometimes learning, although important, was not always among their top priorities.

The comments from a 35 year old Company Pensions Manager from Central Life (CL5) illustrated the common predicament in which managers at this stage in their career

can find themselves, in relation to reconciling participation in formal learning and development with other life and work activities. When asked if there had been any major constraints which had inhibited his taking up of learning, this manager coherently spoke about the *'loads of things he would like to do ... like] an MBA'*. However, he also stated that such things *'take time'* and because his work was so busy and he often felt compelled to *'work longer hours'* as well as *'spend a bit of time with his family'*, he found little time for other things.

As well as balancing work and family, the problem of actually discerning the type of learning activities in which they were expected to participate appeared to complicate matters further for many managers placed in this category. The comments of two managers from Lothian Life (LL5) and Borders Life (BL5 – see Section A5.2.1b of Appendix Five) were indicative of such managers' views. For example in the case of LL5, where the full details of his comments in relation to this matter can be seen (Section A3.2.1b of Appendix Three), there was clearly confusion surrounding rewards. This 38 year old male Assistant Manager of Pensions indicated that an *'MBA had crossed [his mind'*. However as there was *'no evidence that the company treats that [having an MBA] in a particular way'*, because there were *'no guidelines or feedback from management or personnel that it is something they recommend'*, he ultimately had failed to follow-up on his initial idea.

As well as confusion about the best route to take in terms of learning, many managers expressed doubts that they had about involvement in activities where the acquired skills may not be of immediate use. The obvious implication was that taking time out to learn new skills or acquire new knowledge might be poorly utilised if a direct and immediate link between work and development could not be found. Two managers in the Grampian Life Assurance Company (GL5 and GL11) illustrated well how such a scenario sowed seeds of doubt in managers' minds about the usefulness of actually taking part in learning activities. GL5, a 44 year old male Client Services Manager with an actuarial qualification, spoke about how he found that he tended to come away from courses with what he termed as *'the course trophy, i.e. a stack of handbooks'*. However more often than not these went *'into the cupboard and there they stayed'*, simply because there was not enough time to go back and review the material. Similarly, GL11 (again a manager with an actuarial qualification), found himself in situations where he went on courses and because he didn't use the information or skills *'for ages'*, often the impact was lost. Hence he felt that better planning would have seen him getting *'a lot more from such] courses had he started [using the skills immediately'*.

As seen in the introduction to this chapter, there was a great deal of overlap regarding the issues that the managers referred to in their interviews which often made it hard to separate managers into the discrete groupings according to their "low', 'medium' or 'high" PtP. One such issue was related to the confusion that appeared to exist in managers' minds about the benefits of participating in learning activities. In relation to this issue, it was found that, like those placed in the 'low' category above, many of these managers would have liked more guidance about which learning activities would prove most fruitful for them at this point in their careers.

However, whereas those in the 'low' category exhibited complacency and the lack of perceived need to participate, it was clear that such frustrations and conflicts reduced the likelihood of these 'medium' managers participating further.

c) Managers with a 'high' propensity to participate (Perceptual issues)

Some 17 (28° o) of the 61 managers were placed in the 'high' PtP category. These managers indicated that they fully understood the need to continue to learn and participate in developmental opportunities as well as experiencing few real barriers to participation. For several managers, there was clear evidence of enthusiasm for learning as illustrated through their active engagement in a variety of learning interventions. The comments from the managers who displayed this 'high' PtP can be divided into three broad categories according to their stated objectives for embarking on learning activities.

For several managers there was clearly a feeling that at this stage in their lives learning was vital for enhancing their future career direction. Such managers in the main were interested in learning activities that would offer tangible evidence of their acquired skill or knowledge, such as actual qualifications. The comments of a manager from Borders Life BL 6 (a 42 year old female Group Facilities Project Manager) suggested that this kind of attitude related to the need for enhanced job security. In her case she had decided to undertake the ACII qualifications primarily as a route to solidifying her position; *you just don't know where you'll be in a few years, or few months, time'*, and also because of her limited experience of the insurance sector.

A much simpler priority for other managers in this 'high' PtP grouping was to obtain more skills or knowledge to be able to do their jobs better. For example, GL2 a 48 year old female New Business Underwriting Manager, outlined that it was for this very simple objective that she had recently participated in a development course designed to enhance her management skills. Again, a full appreciation of GL 2's rationale for undertaking such

learning can be appreciated by referring to the Grampian Life Case Study Report (Section A4.2.1).

Although the remaining managers in this 'high' PtP grouping also recognised the personal benefits of shoring up their personal skill profiles and improving their job security, they appeared to have another rationale for undertaking learning. For example, two managers from Central Life (CL 3 and CL13) showed that a significant influence on their decision to participate in the Financial Planning Certificate (FPC) was to *give some support to the staff* through leading by example.

To summarise on this Perceptual factor, the mean rating was 2.03 (Mode = 2) which was the lowest of the five issues. The major issues that arose for those managers with a 'low' PtP, were: a *know enough already* attitude; the lack of a business case for participating in further learning, and the belief that they already possessed sufficient skills and knowledge. For those in the 'medium' PtP category, while understanding that continued learning was important, the perceived barriers included issues such as: balancing work and family; confusion about which activities would most benefit them, and a perception that certain learning activities were poorly linked to their jobs. Finally, those with a 'high' PtP viewed learning as a positive and necessary part of their job and cited the attainment of tangible evidence supporting their knowledge levels as a key factor in their decision to participate.

7.2.2 Fears or insecurities surrounding participation – Emotional

In much of the literature reviewed for this study the effects which continuing organisational and environmental change could have on managers, particularly those at the mid-career stage, were outlined (Dopson and Neumann, 1998; Allred et al, 1996). It was shown in Chapter Three that the increasing prevalence of flatter organisational hierarchies has often meant trimming the middle management tier. Allied to this the general restructuring of the workforce in many organisations has led to increasing work intensification for many managers and ultimately to a re negotiation of the psychological contract between employees and employers (Herriot and Pemberton, 1995).

With this background in mind, it was considered vital to explore the potential affects that such changes could have on managers' participation in learning. In the model of Managerial Propensity to Participate (PtP) to Learning, which along with other authors' work (Boydell, 1976; Stuart, 1984; Temporal and Boydell, 1981) provided a framework for designing the data collection phase of this research, there was clear recognition that

'emotional' factors (fears and insecurities, which can arise in learning activities) could affect managers' participation in learning. Nevertheless it is important to point out at this stage that, in their analyses, these authors did not specifically deal with the fears and insecuritie which can arise more generally as a result of ongoing organisational change and how these in turn may influence learning activities of managers.

With the above in mind, the full range of insecurities and fears that the managers conveyed should be outlined in order for the reader to fully appreciate the full range of barriers to learning for mid career managers. This section therefore reports mostly on the answers the managers gave to questions 1.5; 1.8; 2.1, and 2.2 in the interview schedule (see Appendix One, Section A1.3). These questions were designed to explore how certain potentially emotive issues relating to managers' future career development, actual/potential changes in the psychological contract, or more generally their employment relationship may affect participation in learning and development.

As with the perceptual issues, it can be seen from Table 7.1 that almost half of the managers were placed in the 'medium' PtP category after analysis of their comments. It is not surprising therefore that overall, emotional factors had a very similar mean rating to perceptual factors (M = 2.05). The full implications of this finding are discussed in greater detail in the conclusions to this section and again in Chapter Eight, but at this stage it is important to outline what the managers said about emotional factors and how they could affect their participation in learning.

a) Managers displaying 'low' propensity to learn (Emotional issues)

Three main themes emerged after analysing the interview data of those (14 or 23°o) managers who were placed in the 'low' category. The first of these was related to the emotional trauma that certain managers felt about their job security. What emerged as particularly disturbing for many managers in this 'low' category across the five organisations was their obvious confusion about what exactly they could do in terms of development to consolidate their positions or even further their career progression. These doubts appeared to be exacerbated by a general lack of guidance from employers.

A good example of the frustration that such a lack of guidance can cause for managers was detected in the comments of LL3. This 35 year old male IS Manager within Lothian Life felt that although he had been 'sponsored by the company' to study for an MBA, they had not managed 'his expectations' during the period very well. This had ultimately disheartened and alienated him, negatively affecting his propensity to participate in further learning. His comments suggest that (see Section A3.2.2a in Appendix Three) the situation had reached

the point where this manager was so disillusioned with the scenario that he was on the verge of leaving the company.

In the other companies there were managers who clearly had related doubts about actually knowing what development activities they should embark upon at this mid-career stage. For instance one of the younger managers (35 years old Process Support Manager) from Borders Life (BL9) outlined his apparent frustration with the lack of guidance. Likening the prospect of asking for guidance regarding appropriate development opportunities to saying to his boss that he *'feel s] stressed'* which he felt would mean *'cheerio promotion!'* for him, he clearly expressed fears about the potentially negative connotations of such a request (See Section A5.2.2a – Appendix Five for more details).

Another emergent theme amongst managers in this 'low' grouping, which clearly had emotional implications (in the most extreme cases - bitterness and resentment), was once more related to this guidance issue. It became clear that, across the five organisations, there was a perception that certain managers received an unfair distribution of both resources and support in comparison to others. For example younger, professional, actuarial, colleagues were viewed to receive the lions share of opportunities and guidance in relation to development activities which clearly irked some managers and could ultimately affect their propensity to participate in further learning. For example, a 47-year old Assistant Legal Manager from Highland Life (HL4) felt that because he was *'getting on a bit now'* the company was *'practising a bit of ageism now'*. This issue is closely related to the support that the organisation accords to employees and hence is discussed in more detail in Section 7.4.3 when MD culture issues are identified.

Before leaving these issues, it is important to briefly discuss a third view that was displayed by several older managers. Instead of illustrating any of the emotions that characterised those previously mentioned in this 'low' PtP grouping, two managers from Borders Life (BL3 and BL7) showed an inherent complacency and emotional assurance in their comments. As a result of such comments, in relation to their potential career progression in Borders Life, it was adjudged that they were unlikely to participate in any further learning or development activities. While conceding that further progression was unlikely, the comments from these managers indicated that they were inherently satisfied with their current positions. For example, BL7, a 50 year old Manager who had in the last three months taken up an IS strategy role appeared to realise that further development in the organisation was unlikely, although he appeared to be completely at ease with this state of affairs. He indicated that he did not *'have any particular aspirations to be an IS Director but*

still felt if he was] doing a job, progression will be in moving around slightly different areas, perhaps having input in different areas … rather than moving further up the managerial ladder'. This quotation illustrated that there may have been relatively little real chance of BL7 participating in further learning or development at this stage in his career. A similar scenario was evident for BL 3 (see Section A5.2.2a in Appendix Five for details of BL7's comments).

These two managers clearly represent a different end of the spectrum to the others described above, whose emotional insecurities could certainly be seen as potential inhibitors to further learning. Whether the managers were particularly insecure or complacent about their current and future career direction, it was adjudged that there was clearly a 'low' propensity to further participation in learning as a result of such emotional issues. The next section covers similar ground in relation to issues of insecurity, guidance and frustration but deals with a group deemed more likely to continue to learn and develop, in spite of such fears.

b) Managers displaying a 'medium' propensity to participate (Emotional issues)

Almost half of all the managers interviewed (30 or 47%) were placed in this 'medium' PtP category in relation to emotional issues (Table 7.1). In general their opinions illustrated some unease about participation in learning where often fears were associated with apprehension, either about future security in the organisation or about actually participating in learning interventions. In effect two broad themes emerged from the interviews, relating to career direction and not possessing sufficient skills for the future.

Firstly, a number of managers had worries about the overall direction of their organisation and their position in it, given an ever-changing and turbulent economic landscape in which take-overs, mergers and redundancies, were becoming more prevalent. Given the background of some of the companies, several managers, particularly from the recently taken over Central Life, Lothian Life, which was the smallest mutual organisation studied, and, Grampian Life, which had experienced redundancies in the previous year, were concerned about the rate of change.

Several managers in Central Life who were located in this 'medium' category sensed that as a result of the take-over there was a general sense of foreboding amongst the workforce. For example, a well positioned 35 years old Pensions and SASS Manager in Central Life (CL1), who was a qualified actuary, illustrated his reservations about the fact that the company had just been acquired by a much larger UK based financial services organisation. Hence he said that it was *'difficult to say in the medium term exactly what that*

[Take over wa going to mean'. However the fact that he noticed that Central Life had *'a bigger focus on expenses than we did 5 years ago'* indicated his uneasiness about the take over which he predicted would impact in the near future as he could not see *'why the Take over Company would take us over without actually trying to change the way we operate'.*

The redundancies that had recently taken place in Grampian Life had clearly unsettled a number of managers in that company downsizing was mentioned by some in this 'medium' PtP category. For example, GL 11 pointed out that there was still a *'feeling of insecurity, where he didn't] think [anyone] feels their] job is safe and couldn't guarantee there wouldn't be another clear out next year ... [he didn't think there will be, but it could happen again'.* Equally, given Lothian Life's position as a small mutual player in an increasingly competitive environment, several managers acknowledged that their positions were far from secure. For example, LL8 summed up the uncertainty felt by some in the organisation when he stated:

> The difficulty is that ... we are getting a new chief executive next month, we are *always subject to speculation about de-mutualisation or getting taken over and it is hard to know where we will be in two or five years time.* It is difficult to know if that will present opportunities or threats, we'll have to wait and see. (LL8, 39 year old Compliance Manager -Emphasis added)

As well as the more specific issues cited by managers from these three organisations (Central Life, Grampian Life and Lothian Life), a central theme amongst managers from across all the organisations was a general concern about the future. Managers aired certain anxieties related to the fact that organisations' cultural characteristics, taken for granted in the past, were slowly being eroded. For example, a 46 year old male Pensions Consultant within Central Life (CL 6), with many years experience in several life assurance institutions, pointed out that just as; *'Central Life (had) catapulted itself forward and become more commercial, more aggressive, and got rid of a lot of that paternalism, it had also come to demand a lot more.'* Obviously such issues are inextricably linked to an organisation culture and hence are revisited when extrinsic factors are discussed in Section 7.4. However, at this stage, it is important to note that such cultural movement may affect managers emotionally, particularly if these cultural movements are perceived as being of a negative nature.

As well as trepidation about organisational level change, the second major theme that emerged amongst the managers whose responses placed them in this 'medium' category related to perceptions of skills deficiencies and how these could affect their future security. Many appeared to wonder whether they actually possessed the appropriate skills to ensure they continued to progress in their career. For example, in Grampian Life at lease five of the managers were concerned about their skills in an environment where increasingly diverse abilities (particularly related to management skills) are required.

To illustrate this, the views of a 38-year-old male actuary from Grampian Life (GL7) are interesting because they show that, even within this most skilled and highly regarded profession, managers exhibit fears and insecurities. The full excerpt of his comments regarding this matter are contained in the Grampian Case Study Report (Appendix Four), Section A4.2.2b, and it is useful to reflect on his comments at this point. When asked for his opinion about the most important external pressures on the industry and how they affected training and development and employment practices, GL7, as a result of the increasing need for *'more diverse competencies'*, felt threatened *'as an actuary because he could see his skills being marginalised'*.

Not surprisingly another issue that appeared to be preoccupying many managers in this 'medium' PtP category was the pressure to perform their day-to-day activities. Managers from Borders Life (BL5 and BL6) for example, described how they were under *'fiendish'* pressure and were increasingly in an *'uncertain'* position. What seemed to further complicate the situation for these managers was their appreciation of the need to continue to perform to a consistently 'high' standard while simultaneously continuing to participate in learning activities. Naturally the flavour of many managers comments was that it was hard to reconcile these two competing demands. (See Section 7.4.3 in relation to resources issues for more details)

The comments of other 'medium' PtP rated managers clearly illustrated doubts and worries regarding their own abilities which influenced their propensity to participate in learning interventions. Managers from across the sample mentioned a series of personal traits, which inhibited their willingness to participate in learning activities. For example, shyness and embarrassment when presenting to others was an issue for some, whilst others clearly acknowledged their fear of new technology which was utilised in learning events. As well as these factors, others spoke more generally about being lazy with regards to learning. As with all the issues discussed the Case Study Reports (Appendices Two to Six) illustrate these views in much more detail. But for the purposes of this chapter, it is important to understand that such fears and insecurities were felt to impact on desire to participate.

To further appreciate the varying extremes of emotional issues displayed by the managers, the next subsection illustrates the opinions of those who were adjudged to be more emotionally secure.

c) Managers with a 'high' propensity to participate (Emotional issues)

A sizeable number of managers, 17 (28° o) were placed in this 'high' PtP category in relation to emotional issues and learning. As indicated above, the defining aspect of their comments was their confidence both in their own individual abilities and in their organisations' prospects for the future. It was adjudged that such managers illustrated a 'high' propensity to continue to learn and develop and no particular emotional barriers to participation were obvious. To illustrate this perspective, the comments of one of the Pensions Managers in Central Life (CL3) can be analysed. When asked about his career development and the role of training and development, CL3 spoke with assurance about how he fully expected, as a result of the take-over of Central Life, to 'see some dramatic expansion in Central Life'. In terms of how this would affect him, CL3 felt he 'personally would like to see [himself] being part of that [expansion] and therefore moving up the career ladder within CL and, ultimately, taking any learning opportunities that would help along these things' (See Appendix Two – Section A2.2.2c for full details).

Additionally comments made by a 47 years old Development Manager from Highland Life are essential to mention in this chapter because they show that there are clearly positive emotional impacts for managers if they perceive there to be elements of security and longevity in terms of career security in organisations. When asked for his views on the impact of external changes on the employment practices in the company, HL5 responded very positively by expressing the view that 'Highland Life [had] very good employment practices', where 'a career for life' was still present. This meant that employees could 'build and ... develop without looking over their shoulder all the time' and this was something that he 'particularly value d '.

As can be appreciated from Chapter Six and Appendix Seven, describing the contextual backgrounds of the five case study organisations, as the largest life company explored in this study perhaps the comments from the above manager are indicative of a sense of insulation that certain managers felt in Highland Life. Again such views contrast with those from managers employed in other organisations that appeared to be under more threat from the external competitive environment to a larger extent. Such organisational issues are discussed in more detail in Chapter Seven when the differences between managers in the different organisations are identified and explained.

Another point to note about the managers in this 'high' grouping was the apparent confidence they exuded regarding abilities and skills. Indeed what was particularly interesting about some of these managers was the fact that for some the challenge of moving outwith their comfort zones was highly appreciated in learning events. For

example, a 47 year old PhD qualified IT Customer Services Manager from Grampian Life related how he particularly enjoyed learning experiences where participants were asked to *'come out of their sort of natural safe and comfort role zone s] and do other things'* and he concluded by stating that he *'quite like[d] that challenge'.*

Before leaving this area it is interesting to mention the case of two managers, from Highland Life (HL9) and Borders Life (BL4), whose comments indicated how they had overcome emotional doubts and fears about their learning abilities. In the first case, HL9 showed how he had overcome initial fears about his numeracy skills to become much more active in learning activities. In fact, this manager appeared to have turned these fears around to such an extent that he had *'actually done quite a lot on accountancy and statistics and on the project management side all the logic and networking side doesn't present a problem'.* In fact he was sufficiently confident in his abilities to be considering pursuing an MBA. The second manager (BL4) was also interesting and it was felt that he had a very 'high' propensity to participate in further learning and development activities after he outlined an example of how a traumatic emotional (life) event (redundancy) had refocused his attention and desire for learning (Section A5.2.2c in Appendix Five for full details of this manager's comments).

Such examples are important to emphasise in this section because they show how emotionally traumatic events, such as perceived poor numeracy skills and redundancy may actually serve to increase managers' propensity to participate in learning activities.

As can be appreciated from the three subsections above, the majority of the managers were placed in the 'medium' PtP category (Mode = 2) for Emotional issues. Certain managers were confused about their options in terms of which learning would be beneficial to solidify their career positions. A central issue for the managers was the frustration they felt over a lack of guidance and this was a crucial inhibitor for those in the 'low' category. These particular managers were also concerned by the unfair distribution of learning opportunities across both age levels and roles, although some of the older managers were in this category because they clearly feared some of the work intensification implications of promotion. Those in the 'medium' category also cited fears over their job security and how the culture was changing in their organisations as a result of take-overs. However, these managers also implicitly understood that there was a need to participate to ensure they possessed more diverse skills. Some of these managers exhibited fears about their own abilities, which were amplified by concerns about being able to devote sufficient time to learning. In contrast, those in the 'high' category, who by definition did not experience any

emotional barriers, appeared to value moving outwith their comfort zones and confronting concerns about their own abilities by participating in learning.

7.2.3 Motivation to participate in Learning Activities – Motivational

The third intrinsic factor explored was the levels of motivation which managers had to undertake learning activities. In the interview schedule, questions numbered 1.1; 1.2; 1.5; 1.6, and 1.8 were designed to explore managers' motivation to participate in learning activities. In Chapter Two it was observed that for many authors (Knowles, 1976; Woodley et al., 1987; Houle, 1961), the issue of motivation to learn was central to their analysis of adults' learning behaviour. A central argument contained in much of the work on adult learning was that typically adults are very instrumental in making decisions regarding learning and development activities that they choose to pursue.

When constructing the classification of barriers to learning for managers, Mumford too underlined the importance of motivation in explaining managerial participation in learning. In the general framework put forward by Mumford (1988), it was argued that motivational barriers to learning could emerge when managers were 'unprepared to take risks' in learning' and where they did not understand the full potential of continued learning. This view is aligned to the instrumentalist position in much of the literature because it underlines the necessity for adults and managers to see tangible benefits of participating in learning, if barriers are to be removed. Hence, it follows that if such barriers are found to be present, this could negatively impact on manager's propensity to participate in learning. The following three sub-sections identify the most important motivational barriers to learning for managers and how these barriers affected their propensity to participate in learning activities.

a) Managers with a 'low' propensity to participate (Motivational issues)

Of the 61 managers, eleven (18°o) were placed in this 'low' PtP category in relation to motivational issues. These managers illustrated a relative lack of motivation or desire to participate in further learning activities. Not surprisingly many who were placed in the 'low' PtP categories in relation to perceptual and emotional issues were also placed in this 'low' motivation category. A pattern emerged between these issues, which showed that if a manager had a 'low' perceived need to continue to develop and was either emotionally insecure about learning or complacent in their roles, then they were likely to show a 'low' motivation to participate. This clearly illustrates the overlap between the different intrinsic

factors and further reinforces Temporal and Boydell's (1981: 16) perspective that barriers to learning are 'not mutually independent but ... they may exist in a closely interrelated state of combination.'

Essentially two main themes emerged from the managers' comments. Certain managers' apparently lacked ambition in relation to career progression. What became obvious was that many had connected participating in learning activities to gaining promotion in the organisation. For some placed in this 'low' PtP section, there appeared to be a general unease about how their current lifestyle would be affected if they were promoted. To some, while promotion would automatically result in more responsibility and status, in the current environment it would result in additional pressure and stress too. Such an attitude can be clearly understood on consideration of the comments of CL2, a manager from Central Life who was consistently placed in the 'low' PtP throughout the interview (four of the five intrinsic factors). This manager articulately spoke about the prospect of *'continuing to work on up [in the organisation* '. However, this was not one of his primary objectives because to him there was *'a lot more to life than work'* and if promotion to the higher echelons did ensue there would be no choice but to *'not eat, breath or sleep other than CL'*. As can be appreciated from CL2's comments (see Section A2.3.3a of Appendix two), such unbounded commitment to Central Life was not appealing to him. If reference is made to the Case Study Reports, it can be appreciated that about half (five) of the managers who were placed in this 'low' category expressed concerns about taking up learning opportunities that could lead to promotion, which could ultimately upset their current lifestyles.

Another factor that emerged for other managers rated as having 'low' motivation to participate was the ambiguity and lack of clarity about the rewards on offer for learning. For example, a 35-year-old male Joint Venture Relationship Manager from Grampian Life (GL 9) clearly had problems identifying what benefits might accrue from participation in particularly more formal learning activities. In essence this manager felt that he had *'exceeded'* his career expectations *'without much imagination'*. His *'what's in it for me'* view was perhaps understandable in light of his general assertion that *'if people don't recognise the benefit in doing something, they're not going to do it'*. To further reinforce the 'low' motivation to learn displayed by this manager, it is interesting to note that in the past he had dropped out of a professional insurance course of study (ACII course) because he could not really see how the qualification could enhance his career.

A 40 year old Pensions Manager from Lothian Life (LL6) also registered an interesting perspective on this general theme of ambiguity regarding rewards. As can be appreciated from the full comments listed in the Case Study Report (Section A3.2.3a – Appendix Three), this manager had issues with the political nature of the decisions determining promotions to higher positions in the organisation. LL6 saw few real rewards, especially in terms of promotion, at this stage in his career and hence the prospect of participating further in learning was unappealing as he felt the succession strategy was based on *'being at the right place at the right time, not on the quality of the individual.'* Obviously such a view has important implications for how this manager viewed the overall culture of his organisation and hence will be revisited in section 7.4.1.

Although the negative impact of organisational politics and reward ambiguity were clearly factors which influenced manager motivation to participate, perhaps the best summary of the relationship between learning, motivation and perceived rewards is in the comments of a manager from Borders Life. To BL5 (48 year old Project Actuary), a manager's age as well as position in the organisational hierarchy, were clearly very important in explaining why they may have 'low' motivation to participate in learning. By reflecting on his own situation, BL5 distilled the problem of motivating mid-career managers to learn down to the issue of *'incentives'*. He felt that *'there is no incentive at my level to develop further like there is at junior level'*. He concluded that if he was to proceed with other learning, it *'really would be because I wanted it … there is no kind of incentive like there is when you are in your 20's or 30's to do something'*.

In effect the views of BL5 condense the issue of barriers to learning for mid-career managers, showing the power of real and valued incentives on managerial propensity to participate in learning. As managers mature and gain experience of organisational life, incentives to learn, particularly securing additional promotion, may become less available, often due to the very nature of the hierarchical structure. The issue of managers reaching what is called the career plateau (Evans, 1986) becomes pertinent as it describes managers who may have little real chances of further promotion and therefore little real incentive to learn. (See Section A5.2.3a in Appendix Five for a fuller synopsis of this manager's views).

b) Managers with a 'medium' propensity to participate (Motivational issues)

As with the previous factors, over half of the managers were placed in this 'medium' PtP category (Table 7.1). What clearly distinguished these managers from those in either the 'low' or 'high' PtP was that they illustrated a certain level of motivation to participate in

learning but this was constrained by a number of factors. While 'medium' rated managers did not appear to experience the same degree of 'resistance' regarding the prospect of participating as those managers placed in the 'low' category, there were issues mentioned which clearly served to limit their motivation. Two major themes emerged connected to: the constraints on motivation; ambiguous rewards on offer; and reluctance to undertake major learning because there was a perception that *fine tuning'* was sufficient.

Firstly, whilst many clearly had some desire to participate, factors connected to work pressures or family commitments appeared to constrain or temper their motivation. As previously mentioned, a number of these managers stated that participating in learning activities proved difficult at this career stage due to their family and domestic responsibilities. Although they appeared to have a certain amount of motivation to continue to participate to progress their careers, the risk of *'setting oneself up for a fall'* as one manager (BL9) explained, appeared to be too great a gamble for some. For female managers there appeared to be even greater concern about responsibilities at home and how that could affect their learning. For example CL14, a successful 36 year old HR and Training and Development Manager in Central Life, described the position both for herself and her peer group:

> I think I recognise as a woman with family commitments you *do have to compromise for something and I know that is straying away from learning but it is a very very real issue for me and for my contemporaries* in the same situation and I think we – we women - have engineered it. Twenty years ago it was expected that you stay at home but now you are expected to go to work and try to have it all, I don't think it is possible (CL14)

Both male and female managers across the five organisations echoed such sentiments, illustrating the effects that a busy family life could have on motivation to learn. However, the actual hours, both at home and in the workplace, that managers spent working to ensure they performed their roles adequately also impacted on potential participation in learning. For example, an Assistant Pensions Manager in Lothian Life (LL5) illustrated how the pressures of *'trying to achieve deadlines ... all the time'* clearly influenced how *motivat d he was to a tually 'want to get trained and become more effective'*. Others supported such views throughout the sample by insinuating that work pressures often constrained their motivation to learn and take part in training. As with other issues linked to the organisations' culture generally, and especially related to support for management development, the whole issue of actual resources is revisited when the extrinsic issues and their affect on propensity to participate are discussed in Section 7.4.

The second major issue relates to the ambiguous nature of rewards available for learning. For example, for one 41 year old Project Manager (HL8 in Highland Life's IT

department, who was currently taking 'a breather' from completing an MBA course, the reality of the situation for those in his middle management position in relation to available rewards became clear. HL8 clearly pointed out that he was currently facing a dilemma concerning the completion of the MBA course because in addition to having a *'fairly busy and pressurised'* job, he found it hard to see *'the return on investment'* from the course. Although acknowledging that holding such a qualification would *'do you no harm'*, he was *'not convinced that it's a great thing'*.

For other managers in this 'medium' PtP category, their comments held the same basic message as some of those placed in the 'low' PtP category, relating to their frustration about the level of guidance on learning. However the key difference for these 'medium' PtP rated managers was their apparent interest and desire to embark on learning in spite of the aforementioned barriers. For example, the comments which a female Legal and Compliance Manager (qualified lawyer) from Central Life (CL15) forwarded illustrate both her enthusiasm, and also her general confusion in terms of career direction. She pointed out that, even though she had *'taken the initiative [her]self to do Law Society Continuing Professional Development courses'*, she still did not *'know where [her career is going from here'* and hence found *'it quite hard to pinpoint courses or activities'*. As can be seen from the full excerpt of this part of the interview (see Section A2.2.3 of Appendix Two) there are possible negative implications here for managers who are clearly motivated to learn yet have little guidance or direction.

In another example of the frustration caused by a lack of guidance about appropriate learning, a relatively young (35 years old) female manager from Grampian Life (GL3) spoke of how *'drive can be kicked out of you and [she] was finding that a bit of a problem for [her] here'*. However, interestingly, in further comments GL3 illustrated that she had a 'high' degree of motivation when she said she was *'very frightened about becoming complacent'*. Such a statement clearly illustrates the problems involved in rating such complex issues as motivation. However both of these examples are useful in showing how managers with a good level of motivation and self drive need to be properly managed and directed to ensure that they are receiving the appropriate learning experiences.

The fact that many managers at this stage in their careers had already experienced considerable levels of intense study and learning to reach the level of manager, framed the theme for the third major issue that was identified for 'medium' rated managers: *'fine tuning'* of skills. The general message was that although there was an acknowledgement that learning and continued professional development was important, these managers

demonstrated that they were not terribly eager to embark upon more formal learning and development at this career stage. These managers appeared to be searching for more informal activities that could furnish them with the skills they required. For example a manager from Lothian Life (LL1) felt that he would be more likely to update his skills through more informal avenues, such as reading from textbooks. He stated that he was *'at a stage in his career where he had got the tools to do the job well, so much of the learning is fine tuning'*.

For other managers there were numerous examples of how their motivation to continue to learn and develop had, in the past, been constrained in some way. For example, one made the point that because the type of learning associated to the life assurance business was often *'dry'*, this made it harder to get motivated to learn. Some of the delivery methods, like CBT (Computer Based Training), left something to be desired. Others, particularly two from Borders Life, seemed to have little confidence that they could learn efficiently on a part-time basis. For example, BL 9 felt that to succeed in an MBA, it would have to be on a full time basis. However, he felt constrained because it was extremely unlikely that he would be able to pursue this qualification on such a delivery basis. Such issues relating to actual learning styles and experiences are discussed in subsection 7.2.4 and 7.2.5, which focus on the managers' past experiences of learning and development. In the next subsection, the views of the remaining managers who were placed in the 'high' category in relation to motivational issues are discussed.

c) Managers with a 'high' propensity to participate (Motivational issues)

As can be seen from Table 7.1 above, 17 managers (26%) were grouped together in this 'high' PtP category, signifying a lack of motivational barriers to learning. Perhaps the most important finding was not only the fact that they communicated their commitment and enthusiasm for learning, but that they actually provided concrete evidence through their actions of their motivation. Although in many respects these managers' comments showed similarities to those in the 'medium' category discussed above, it was their apparent ambition and enthusiasm for learning that led them to be rated as having a 'high' motivation to learn and hence a 'high' PtP. In effect there was little suggestion that the constraints reported previously would make upward moves less appealing.

For example, managers from both Central Life and Borders Life who had either just completed or were in the process of doing insurance based qualifications clearly displayed their willingness to participate in learning activities. For example, CL3 showed his 'high'

level of motivation through recent completion of FPC qualification even though he was already a qualified actuary. He explained that his motive for participating in such a qualification was to illustrate to those who may be making decisions regarding promotion in the future that if they are *'looking for an actuary with a FPC along the line ... I have stuck a flag up saying I'm your guy'*.

Meanwhile, another example of the 'high' level of ambition and motivation was illustrated by a female manager from Borders Life (BL 6). At the time of the data collection, this manager was embarking on the ACII professional insurance course in order, primarily, to broaden her knowledge of the life assurance industry. The interesting aspect of her comments were that, for her, undertaking such a course was like taking out an *'insurance policy'* for the future and to ensure that she had *'that bit of more knowledge [so that she was] more attractive to an employer within or out-with her] own company'*.

Although the managers described above were clearly highly motivated and willing to undertake learning opportunities as and when they arose, by far the most pertinent example of an ambitious manager was that of HL3. Although not taking part in formal learning activities at present at the time and holding a PhD and actuarial qualifications, he illustrated that he was extremely motivated. In comparison to some of the other managers, he indicated that he would have no hesitation in moving away from Highland Life and Edinburgh to fully realise his ambitions. To fully understand his perspective, it is important to read the section from his interview which is contained in Section A6.2.3 of the Highland Life Case Study Report (Appendix Six). It suffices to mention his views of less mobile managers as *'not very ambitious [because] if you are going to stay here, you are really putting the constraints on yourself and really limiting what you can do'*.

These managers, while acknowledging the existence of various constraints, did not perceive them as barriers to their participation in learning activities. As two managers from Lothian Life and Grampian Life incisively outlined:

Interviewer: Is the fact that you work quite a long day an obstacle to participation in learning activiti s ?
Not really, I think it would be fair to say, having said that, I spend a lot of my time these days keeping up to date with technical manuals and business documents. I suppose if I was to start thinking about doing correspondence courses now, it could be a little more difficult. ... I suppose now you might say it would be more difficult but if I had a particular goal in mind, I don't think it would stop me I would find the time. (LL 4)

What fa tors do you think have inhibited your participation in learning activitie ?
I don't think anything has inhibited me really. Time and work Certainly if there's been something that I've wanted to do, it's hardly ever been a problem, it's not been prevented. I make a case for it and then I go ahead and do it. GL 13)

To summarise on this Motivational variable, managers deemed to have a 'low' PtP appeared to have a lack of ambition to learn because of the unwanted changes in lifestyle that would result from participation like promotion for example. Also several had concerns about the ambiguity of the reward structure for participating in learning initiatives, and the lack of incentive for managers who clearly could not see tangible rewards available after learning, especially those who had reached their 'career plateau'. Such a finding clearly supports the view of Mumford (1988) and Knowles (1984) who argue that managers and adults clearly need to see what is on offer if they are to participate in learning. The "medium" managers also expressed concerns about ambiguity of rewards, time pressures and a lack of guidance in terms of selecting appropriate learning activities may inhibit learning to some degree. They also suggested that participation would be influenced by the delivery methods used, hinting that the *fine-tuning'* they required would be best achieved through less formal learning. The managers with a 'high' PtP were characterised by high levels of ambition in terms of promotion and career progression, understanding the role that training and development could play in furthering their goals, be it within or outwith their particular organisations.

7.2.4 Previous Learning Experiences – Cognitive (General education)

In the next two sections, those factors affecting the PtP, which may be traced back to managers' previous experiences of formal learning experiences, are discussed. In this section, experiences of compulsory and especially school-based learning and development are explored while the following section focuses on managers' experiences of vocational learning. Both of these sections take a more retrospective perspective than the others in this chapter because they concentrate on managers' views of previous learning experiences in an effort to ascertain whether they could serve to discourage or hamper participation in learning activities.

Several authors (Taylor and Spencer, 1994; Rigg 1989; Maguire et al, 1993) have examined how an individual's previous learning experiences may affect future learning orientation. For example, Rigg (1989) identified the negative implications for individuals likelihood of continued learning participation if previous experiences of education and training were poor. Also Maguire et al (1993), in their wide ranging literature review investigating commitment to learning, concluded that if individuals learning goals are 'unmet' in previous training there will be less likelihood of further participation in training. With this in mind, issues related to managers' previous learning experiences (cognitive

issues) were explored in this study in interview questions 1.1; 1.2; 1.3; 1.4; and 1.5. Managers were asked about their past experiences of both formal and informal learning, as well as the learning styles they had encountered and how these might have affected further learning decisions.

As can be appreciated from Table 7.1 the major themes that emerged in relation to the managers' experiences of learning that was compulsory (school) and university or third level were primarily positive in nature. Not surprisingly, given the background of many of these managers, the majority (59%) of the managers conveyed very good experiences of compulsory and higher education. Therefore the overall mean (M=2.56) in relation to this issue was the significantly higher than in relation to the other issues (either intrinsic or extrinsic in nature). However, it is important to point out that a significant minority (41%) forwarded comments that indicated that they had some concerns about their previous learning experiences and hence these could have affected their future propensity to learn. In particular, the managers who were interviewed from Lothian Life and Central Life raised interesting issues. The following paragraphs discuss these themes more fully.

a) Managers displaying 'low' propensity to participate

For the managers whose comments indicated that their prior experiences of formal education were poor, the issue of school and examinations especially were prevalent. As can be seen from Table 7.1, across the sample, only two managers (3%) were located in this 'low' PtP grouping. The first of these managers was employed by Central Life (CL4) and, from the remarks she made in her interview, it can be appreciated that her previous experience regarding compulsory education was rather negative. The most enlightening comments were that, as a result of her poor experiences, she had been deterred from attending university and opted to take a less academic route to management with Central Life. She stated that '*sitting examinations, the Highers, were] pretty traumatic and put [her right off going to university to be honest ... she] would have been intending to [attend university but thought [she could not be bothered doing any more of this'*.

Such comments show how a poor experience of formal compulsory learning can inhibit progression to higher-level education. It is interesting to note however that she had participated in '*some professional qualifications*', although she did not state whether this involved taking formal examinations. In general, a theme highlighted in the interview with this manager was that she felt informal learning activities were more appropriate for her and, hence, valued practical developmental activities such as secondments.

The second manager who was located in this 'low' PtP grouping was employed by Borders Life (BL1). This manager had left school directly after his Higher Examinations and described the final years of his compulsory education as a *'wash-out'*. This was clearly evident in his assertion that as far as academic achievement was concerned, he felt he had failed to live-up to his potential and hence, had failed to obtain a place at university. Reflecting on the situation now, he also felt that the decision not to go to university was the best at that time of his life because he probably would not have coped very well with *'the relaxed university life'*. However, there were also indications that the experiences had affected his further education and learning. When asked about this, it appeared that, on joining the organisation, he had not really built up the ability or indeed the self-discipline to study (especially) formal learning activities, which were available to many in the organisation. The following extract from the interview clearly illustrates his 'low' PtP where professional courses of study were available:

> *MM: So it did impact on your further decisions to study for example in the job or, when I'm talking about study, I'm really talking about training on the job.*
>
> Yes, because there is obviously further education associated with the industry, ACII etc. Really the environment back in 1978 in the office, where further education outside the office, in some way was supported, people were encouraged to do that. On the job training was very simple, data entering, inputting stuff - I did try further education outside work when I was working but coming to the industry working a 9 5pm regime or later was limiting the hours, so I didn't complete. (BL 1)

b) Managers displaying 'medium' propensity to participate

In total 23 (38°o) of the mid-career managers forwarded comments illustrating that their previous experiences of general formal and compulsory learning were less than perfect (Table 7.1). Although relatively successful in terms of their careers, the managers in this 'medium' category presented a scenario where school and particularly university life had not been wholly desirable for them. In fact, when pressed further on the issue, some admitted that such experiences had occasionally led them to question their further participation in certain learning opportunities.

Although a wide range of perspectives were given about managers' previous (general) learning, the sources of discontent could normally be traced back to poor experiences either of school or of higher education. In relation firstly to school, there was evidence that managers in this grouping were dissatisfied either with their own performance or with the poor academic standards they had experienced. In Lothian Life, for example, two managers in particular epitomised these feelings. LL 7 related that her poor perceptions of the school she attended, which had in her opinion *'fairly poor academic standards'*, had

influenced her decisions regarding further education to the point that she was, to some extent, discouraged from attending university.

This manager explained that she was also unimpressed with university and, as she pointed out, was *'shocked quite frankly when I got there and it was so poor you know I wa expecting something much better than I had experienced at school - I was disappointed I think.'* A second manager in Lothian Life (LL 8) also indicated that he *'didn't really enjoy school and therefore [he wasn't really very committed to it at that time'.* However, interestingly, he related how he proceeded to undertake the ACII professional insurance examinations as a way of compensating for not proceeding to university (See Section A3.2.4b in Appendix Three).

For most of the remaining managers in this 'medium' grouping, (see Sections A2.2.4b, A3.2.4b A4.2.4b A5.2.4b A6.2.4b in Appendices Two to Six) there were a myriad of comments relating to their experiences of university and higher education. At this point it is important to mention the most common themes emerging.

Firstly, several managers told how a poor experience of university education could be traced back to the general unstructured nature of higher education where self-motivation and discipline were often the all-important ingredients for success. To illustrate how such a lack of structure and confusion about desired learning outcomes may affect managers, it is useful to look at the case of one 35 year-old female HR and Training Manager from Central Life (CL14). She stated that her own approach to managing the learning activities of employees she supervised had been influenced as a result of her own personal experiences of uncertainty over learning outcomes. She underlined how she now attempts to ensure that *'a learning contract - what do you need from us and what can we expect from you? is the first thing sorted out when sponsored employees participate in professional learning activities'* in an effort to enhance their expected learning outcomes.

A second theme that emerged was the frustrations about the actual content of the material that they received in their courses of study. For example, there was a clear lack of appreciation on the part of some about the practical use of much of the theoretical learning that they encountered. To quote just one of the managers who gave such a perspective, BL6, a female Group Facilities Manager from Borders Life, spoke about the difficulties of *'link ing] the training that you've had to the work in terms of more general type training'.* She went on to state that this was a *'theme that ran through her life ... what has this training got to do with things ... and trying to mobilise the content'.*

For other managers there were illuminating comments made about their university experiences, which essentially link, back to this issue of mobilisation and practicality of

learning. For example in Grampian Life, GL 3 (35 year old, female Client Services manager) had very poor experiences of undergraduate education, where tutors *aloofness and detachment from reality'* made for a poor learning experience. However, she did communicate that she had had an altogether more positive experience of a postgraduate MBA, where the interaction with other learners was particularly relished (see Section A4.2.4b of Appendix Four).

Before leaving this section it is important to mention that, in all of the organisations, there were other examples of managers whose comments were very broad and essentially non-descript. Hence it was felt that these managers were effectively illustrating apparent neutrality in relation to their experiences of school or university. In general, the learning and education appeared to be simply accepted as a means to an end and, even when pressed, they could not choose whether previous general learning experiences had influenced their further participation *'one way or the other'*.

Overall it was found that many of the mid-career managers preferred to speak about their experiences of vocationally based learning, which is discussed in greater detail in Section 7.2.5 below. It is important to appreciate that, for a great many of the interviewees, experience of more formal compulsory and university education was exceptional. The experiences of such managers, who were placed in the 'high' PtP category indicating that few barriers to learning could emanate from their experiences of formal and general learning, are discussed below.

c) Managers with a 'high' propensity to participate (General Cognitive issues)

Over half of the managers (36 or 59%) were placed into this 'high' category, indicating very successful experiences of formal and compulsory learning (Table 7.1). If one considers the kinds of managers that were studied here and the prevalence of actuaries, accountants, PhD qualified as well as other professionals, the fact that these managers tended to cluster in this 'high' PtP grouping in relation to education is not entirely surprising. There were very few examples of bad experiences in formal educational activities (including third level higher education) and hence, it follows that few barriers to participation in learning could be traced back to this issue. At this point it is useful to understand that, in essence, two broadly similar types of manager were found amongst this cohort of managers.

The first set of managers, which included the vast majority of managers in this 'high' grouping, had extremely good experiences in education as their qualifications clearly indicated. When asked to relate their experiences of education, these managers showed

that learning and all the common conventions associated with it, including undertaking examinations, intensive periods of self-disciplined study and personal sacrifice, came naturally to them. If the comments from some of these 'high' achieving managers, who had rather exceptional educational achievements, are reviewed, it can be understood that there was an elite set of managers in terms of educational activity (see Section A2.2.4c in Appendix Two). For example a Pensions Manager and qualified actuary from Central Life (CL2) illustrated the route that he followed to University:

> I was educated in what we might call private school all the way through. I was in the top layer the whole way through. I never found that I had to try all that hard and learning was something that came fairly easily and knowledge stuck fairly easily, and it was pretty easy going for me most of the time. I went through the English O Level, A Level system, where I emerged with something like 11 O-Levels and 4 A Levels all at the top grade. Then I went on to the University of Oxford to study Mathematics. ... It was the natural flow and I guess I arrived at University without ever having thought about it. (CL 2)

The second set consists of managers who had reached highly regarded management positions in spite of, and not because of, their experiences in formal education. One manager in particular, an IT Project Manager from Highland Life (HL8) was interesting because through his comments it became clear that he had very poor experience of school and actually left with few formal qualifications. He stated in no uncertain terms how he 'loathed school', which to him was simply an 'exam factory', based on an 'ethos of ... churning out doctors, lawyers and accountants', with which he could not identify. However, this manager who left school as soon as he could was interesting because he went on to illustrate how he overcame such previously negative experiences and eventually did participate in third-level education where he 'enjoyed being a mature student ... and was very successful at it'. In the end he pointed out how he graduated with a 'commendation' after winning 'all the prizes and that kind of stuff' (See Section A6.2.4c of the Highland Life Case Study Report, Appendix Six).

What is particularly interesting is the fact that this manager overcame quite severe barriers to learning and, at the time of the interview, was actually in the process of undertaking an MBA, although he was unsure whether it would be completed. Thus, although in general these managers were characterised by very positive experiences of learning, they would have a 'high' PtP in spite of initially poor learning experiences.

Cognitive General was the only intrinsic factor where the majority of the respondents were placed in the 'high' category. Given the 'high' educational attainment of these managers this was unsurprising. The few managers with a 'low' PtP described poor experiences of school and examinations and suggested that such events had altered their willingness to participate further in formal learning. For those in the 'medium' category,

such similar experiences were met with a different attitude, inciting participation in formal learning as a way of compensating for poor earlier performance. Other cognitive issues that came to light were the clarity of learning objectives, the effectiveness of the content of the learning activities and the ability to link these to everyday tasks. For those rated as having a 'high' PtP, strong performances in previous formal education indicated that there would be few general cognitive issues that would negatively affect participation.

7.2.5 Previous Learning Experiences – Cognitive (Vocational)

Although the above commentary gives an insight into the background of the managers, it was vital to understand how the managers felt about vocational learning activities and to determine whether their experiences here impacted on their PtP. Chapters One and Two identify the kinds of vocational learning activities in which these managers could be expected to be involved. At the formal end of the vocational spectrum, managers may have studied to gain membership of a Professional Institute or completed a formal MBA course, whilst more informally they may have participated in internal or external seminars related to their organisational roles (Myres and Torrington, 1993)

As can be seen from Table 7.1, the managers were, in general terms, more dissatisfied with previous vocational learning experiences than with those relating to their school or university academic careers. With a mean of 2.21, the PtP was still higher than for the other above-mentioned intrinsic factors. Such a finding indicated that, although over half of the managers (53%) offered opinions illustrating that they had some experience of poor vocational learning, fewer (13%) found this to be an inhibitor compared to the other factors (perceptual, emotional and motivational). In the paragraphs below managers' experiences, both good and bad are identified.

a) Managers with a 'low' propensity to participate (Cognitive Vocational)

Eight managers (13°o) of the 61 interviewed were adjudged to have a 'low' PtP in relation to previous vocationally orientated learning events and activities. A number of the themes emerging in the managers' statements, although useful to consider under the general banner of cognitive (vocational) learning, clearly have implications for many of the other intrinsic and extrinsic factors explored in the study. In essence there were two broad themes emerging. Firstly, there were criticisms surrounding the material covered and the delivery of the learning intervention. The second source of concern was related to the contextual issues surrounding participation in vocational learning activities in general, such as the support received from colleagues or superiors.

In relation to the first theme, a concern which proved to be the source of some of the most scathing criticisms, was the prevalence of poorly tailored development activities that did not suit their needs as busy managers. In several of the organisations, such terms as *'sheep dip'* had permeated into the common language for certain interviewed managers. For example, a 36 year old female Financial Reporting Manager from Central Life (CL9) revealed that her *'least favoured training were the in-house training programmes, which are not about specific technical issues'* but are instead very generalist in nature and designed to illustrate *'being a better manager'.* To this manager, the major problem with such courses was their theoretical emphasis and lack of appreciation of the practical complexities of management and their tendency to try to make *'one size fit all'.*

Another problem with many vocational learning opportunities was the actual delivery of the training or development events. For example, a 37-year-old male Renewal Departmental Manager from Borders Life (BL1) questioned the abilities of the trainers that he had encountered while participating in some work related activities. He felt particularly strongly, describing it as a *'turn-off',* when trainers who were often given a build-up as experts in certain fields turned out to be poor. Such a view was common for managers across the organisations and many more examples are apparent in the detailed case study reports (See Sections A2.2.5a; A3.2.5a; A4.2.5a; A5.2.5a; A6.2.5a in Appendices Two to Six).

In terms of the second major theme, managers found that, as a result of their busy work schedules, their experiences of vocational learning had been *'miserable'* and certainly a deterrent to further participation. When emotional factors were examined, the lack of support for vocational learning activities was certainly something that deterred them for thinking about further similar learning (See the case of CL2 in Central Life, Section A2.2.5a, Appendix Two).

Closely related to this is the issue of putting into practice what had been learned. This point is summarised well by a manager from Highland Life (HL4), who found it frustrating that often there was no opportunity to put into practice what had been covered in some learning activities. Therefore when asked the question, Do you think you do quite a bit of learning on the job, he observed *'that's where most of the learning's done, I think - on the job'.* It became obvious that for him a major problem with certain vocational learning was that *'you go along [but you don't get the chance to practice what you've learned immediately'.* Hence the issue of the timing of learning activities was seen to be important for certain managers.

A final contextual issue worth illustrating at this point was related not to the quality or timing of vocational opportunities, but to their availability. Although this issue is inextricably linked to the kind of Management Development (MD) culture in place in these organisations, for illustrative purposes it is useful to refer to the comments of one manager from Highland Life (HL6). For this 48 year old male IS Manager who had dropped out of an open learning MBA the lack of opportunity had led him to believe that more experientially oriented learning and development activities were much more worthwhile than structured and deliberate learning activities.

b) Managers with a 'medium' propensity to participate (Cognitive Vocational)

The comments of the 36 managers, representing over half of the entire sample (53°o) suggested that while vocational learning opportunities were not perfect and there were several associated problems that could hamper further participation, they were deemed more likely to participate despite previous experiences.

In terms of formal vocational learning, such as courses designed to allow access to professional institutes, managers found the problems of studying to pass examinations whilst balancing the demands of work, and indeed domestic life to be difficult. To quote just one manager on this issue, CL5, an actuary from Central Life felt that the job he did as an *actuarial student at Britannia Life [was] easily the hardest that [he] had to do because [he] had to study and work at the same time.* ' This issue, allied with the problems of being assured of the quality of delivery, appeared to be the main problem for many of the managers who had undertaken professional courses, usually delivered through distance learning or correspondence courses.

For example, a Project Actuary from Borders Life (BL5) clearly illustrated his negativity surrounding the quality of the learning experience that he received in the correspondence course he participated in to gain membership of the Institute of Actuaries. To BL5, the correspondence course was *'a particularly miserable experience as far as the learning process is concerned'*. In essence, as can be seen from the full excerpt of his interview (Section A5.2.5b in Appendix Five), the fact that the course had been delivered by *'part-timers who had their day jobs to do'*, led to a badly structured learning experience which managers like himself certainly did not find enjoyable. An important aspect to take from the comments of BL5 was the acknowledgement, while such courses were not pleasant, as managers they nevertheless had to *'get through'* them to achieve their professional ambitions. Interestingly,

BL5 did not think that this 'nasty experience' had particularly influenced any decisions regarding further learning.

Apart from the concerns that some had about the contextual circumstances in which they had to learn, especially balancing work, domestic and study demands, various managers had concerns about other types of vocational learning. For example, some questioned the 'real-life' practical use of certain leadership and team development courses (See in particular Section A2.2.5b of Central Life and Section A5.2.5b Borders Life Case Reports). Others were irked by poor delivery styles, which led to un-stimulating learning experiences, especially when one was required to 'passively sit and listen' for long periods (See comments from GL4 in the Section A4.2.5b of the Grampian Life Case Study Report, Appendix Four for details). Managers from Highland Life in particular, had real issues about the effects of poor trainers on future orientation (see comments specifically from HL11 Section A6.2.5b of the Highland Life Case Study Report).

c) Managers with a 'high' propensity to participate (Cognitive Vocational)

Table 6.1 shows that around a third (21 or 34% o) of the managers related very positive comments with regards to the issue of previous vocational experiences. As one would expect, those managers who had such positive experiences and, hence, were located in this grouping were generally very willing to talk about personal achievements in the field of vocational education.

For example, even those managers who had undertaken professional qualifications through the correspondence courses route found such experiences to be good in terms of flexibility in allowing them to plan their study around work and personal lives. Perhaps the key message to take as a whole is that personal preference will play a major part in determining whether managers will view their open learning experiences in a positive or negative light.

For those in this 'high' grouping, the fact that much of the vocational learning and development had been of a practical interactive nature helped to stimulate their interest. For example, a 42 year old Assistant IS Manager from Lothian Life (LL1) found that the Outward Bound course, which he had taken part in, achieved its objectives in that it 'gave the opportunity for merging of managers from different departments [whi h was interesting'.

As can be observed in the Highland Life Case Study Report (Appendix Six), some managers stressed the importance of getting exposure, through experiential learning, to people who were experts in their fields in gaining management knowledge and insight.

HL3, for instance found that 'excellent' development was intrinsically related to being *'exposed to really good managers and wat hing the way they operate and the way that they make d cisions'*, rather than through taking part in more formally planned events or activities. This is an important point to note because it illustrates that, for managers in highly strategic positions (HL 3 was a qualified actuary and International Development Manager), perhaps more informal mentoring and coaching were the best way of ensuring learning transfer.

The mean in relation to managers' previous experiences of vocational learning (Cognitive Vocational) was also relatively 'high' (M=2.21). The major reason why managers were placed in the 'low' PtP category was their criticisms of material covered, style of delivery, trainer expertise and support received were the key aspects. Although generally those in the 'medium' category acknowledged that while vocational learning activities were not perfect, they were more pragmatic about participating in them. For these managers, the effects of time scarcity, quality of delivery and practicality of courses were the key factors identified. The managers who clearly had a 'high' PtP held a positive view of the issues previously mentioned, specifically in relation to the informal mentoring they had received in their organisations.

7.3 Identifying Extrinsic Barriers and Propensity to Participate

In the following subsections (7.3.1-7.3.3), attention turns to identifying how factors associated with the wider contextual environment affect participation in learning activities. Therefore, the next four sections discusses the 'extrinsic' factors' (Mumford, 1988), which emanate from the norms and characteristics of the organisation, industry and society within which managers work. The overall position of the managers according to the views they forwarded about the three extrinsic issues specifically studied are illustrated in Table 7.2.

Table 7.2 Overall position in relation to Intrinsic factors and learning participation

Extrinsic Factors	Managers Views						Mean (Average)	Mode
	Negative -		Neutral \		Positive +			
	n	%	n	%	n	%		
Organisational Culture	27	44	21	34	13	22	1.77	1
Management Development Culture	21	34	26	43	14	23	1.86	2
Physical Resources	19	31	20	33	22	36	2.05	3

Table 7.2 illustrates the numbers and percentage of managers who were placed in the three categories according to their responses in relation to 'extrinsic' factors and their

impact on learning. However the categories, instead of detailing the managers' Propensity to Participate (PtP) in learning, represent their general viewpoints on these extrinsic issues. Hence, the managers were grouped according to how 'positive' or 'negative' their views were regarding culture (Organisational Culture) the general climate towards learning (MD Culture) and the extent to which the availability of certain resources, such as time or money, were considered to affect their learning (Physical Resources). For example, it can be seen that 44°o of the managers were adjudged to forward comments illustrating their 'negativity' towards their organisation's culture. The comments of 21 (34%) of the managers indicated that they were relatively 'neutral' (neither overtly 'negative' nor 'positive'), whilst the remaining 13 (22%) were 'positive' or essentially complementary, about organisational culture. Hence, according to this rating system, the managers were most negative overall towards their organisations general cultures. Meanwhile they were slightly more neutral towards the culture in their organisations with relation to management development (MD Culture), which had a mean of 1.86. Whilst for the Physical Resources issue, as is indicated by the higher mean (2.05) and mode score (3) attached to it, the managers were more positive about availability of time, space and funds for learning than in relation to the other two variables.

In section 7.3.1, the most important themes, which emerged in the managers' comments, surrounding the cultures in place in the respective organisations are identified and presented. As with the intrinsic factors discussed above, the following sections are deliberately designed to allow the reader to gain an overall appreciation of the issues raised by the sample of managers. With this in mind, reference is made throughout the following paragraphs to the case study reports (Appendices Two to Six that summarise the essential orientation of each manager's comments).

7.3.1 Organisational Culture

As was shown in Chapter Three various writers, when specifically commenting on barriers to learning, emphasised the impact of organisational culture (Temporal and Boydell, 1981; Stewart and Stewart, 1981; Sambrook and Stewart, 2000). In Temporal and Boydell's (1981) empirical study entitled 'Blocks to Managerial Learning' the significant role played by the organisational 'climate' in determining the effectiveness of learning and development was shown. These authors defined the organisational climate as 'those elements within the managers' environment which encourage or discourage learning or desirable behaviour' (Temporal and Boydell, 1981:2). Not surprisingly, other observers such as Thomas and Al-

Maskati (1997), Sambrook and Stewart (2000) and Antonacopolou (1998 and 2000a) have also stressed the importance of the specific organisational context, especially in relation to managers' 'everyday' participation in learning and development activities.

In their research these authors were primarily concerned with establishing what influence an organisations culture could have on managerial learning. While this was also a major objective in this study, it is important to note that managers' general estimations of the prevailing culture in their organisations, not simply in relation to learning, were canvassed in the fieldwork. In other words, this section is not limited to discussing particular aspects of the culture which can be directly linked to managerial participation in learning (for example, availability of opportunities, support for learning etc.) but also considers more general perceptions of the culture.

Considering the widespread assertions made in the literature (See Chapters Two, Three and Five) detailing how organisations, particularly in the financial services sector, have realigned their overall culture in the face of competitive and uncertain times, it was important to investigate managers' opinions about their organisations' overall culture. Such a rationale aligns with the general philosophy of this study: to be as open and all encompassing as possible to all points of view, in investigating and explaining the issue of barriers to managerial participation in learning. Another example of this 'open philosophy' was shown in Section 7.1.2, examining emotional issues, where the influence of managers overall fears and insecurities on their prospects for career development were considered to be inherently important when considering participation in learning.

However it is also important to remember that isolating organisational culture is a difficult task, given that it is very much associated to every aspect of organisational life. Temporal and Boydell fully acknowledged the difficulty of measuring the concept of culture and observed that:

> '[When measuring culture] we must allow for each individual to have his own unique view, based on his own unique experience of the organisation and for various units and sub-units to have their own individually perceived climates. Any attempt to measure overall organisational climate should therefore be a summary of the most frequently occurring elements in individuals responses.' (Temporal and Boydell, 1981: 21)

In order to aid the measurement of this concept, several specific questions (Questions 2.1, 2.2 and 2.3 - see Appendix One, Section A1.3) were directed at the managers to find their 'unique' views on the subject. The following three subsections identify the managers' views regarding the culture in place in their employing organisations.

Although the five companies operated in the same industry and thus faced many similar problems and pressures, the managers' remarks obviously showed each of the five

organisations studied had its own unique character and eccentricities. With this in mind, it is only the broad issues and debates common to the majority of the organisations that are discussed and the reader is directed to both the case study reports included in Appendices Two to Seven, to fully appreciate the differences between the companies studied.

a) Managers in 'negative' category *(poor organisational culture in place)*

The first line in Table 7.2 represents the managers' feelings towards the cultures in place within their companies. As can be seen, in comparison to the other extrinsic factors, the mean for organisational culture was relatively 'low' at 1.77. Hence the biggest proportion of managers (27 or 44% o) were placed in this 'negative' category. As can be appreciated from Table 4.8, the main tool for categorising the managers in relation to organisational culture was an analysis of their views on the inevitable changes taking place. Two broad themes emerged.

First, for one group of managers (which included around 7 (26% o) of the managers in this 'low' category), the main focus of their comments was that, as a result of changes within their organisations, there had been an erosion of a once caring and paternalistic culture. In three of the organisations in particular (Central Life, Grampian Life and Borders Life), managers displayed such a view. In order to understand the typical views, it is useful to look at the comments from just one of these managers, BL8 (a 47 year old PC Development Manager from Borders Life). When asked to describe the company culture of Borders Life, BL8 confirmed that '... *the culture is changing for the worse'*. To her, a clear factor in the change could be traced to the fact that a new breed of manager had taken over in Borders Life, who had *joined as successful businessmen [who] just want to make a success of their job whatever.'* (BL8's remarks and others similar can be reviewed in their entirety in the sections A5.3.1a of Appendix Five).

In essence, an inherent concern of managers like BL8 was that their companies were becoming very financially driven and, hence, the human element had been lost somewhat in the change process. Amongst their other worries were the increased insecurity, perceived loss of staff loyalty, and the selfishness of new employees, who may not appreciate some of the inherent traditions of such long established institutions.

Second, although widely diverse, the comments of the other broad group of around 20 managers (74% o) in this 'low' category were all united in their negativity of their organisations' culture because, from their vantage points, there had not been enough alterations made to address fundamental problems. For many, there was a real perception that these life organisations were still rooted in a past era characterised by inconsistency,

outdated management thinking, poor leadership and controls which left them seriously disadvantaged and vulnerable in the modern competitive environment. One can see how vehemently critical some managers were if we consider the example of a 39 year old International Development Manager from Highland Life (HL3). This manager felt that *'th company is still trying to stay paternalistic and to protect the people with least to offer.'* This manager was particularly critical of Highland Life top management's lack of courage to embrace change through *'striping out the hierarchy'* and removing what he coined as a *'very closed culture ... run by the management, for the management.'*

Many variations of the themes of poor, non-progressive cultures were given in the interviews with these negatively rated managers. For example, there was criticism of the fact that there was little real value placed on creativity, innovation and critical thinking, whilst others felt that, as a result of the traditional style of many senior managers, there was little real empowerment taking place in their organisations. As well as these elements, which were felt to ultimatley undermine learning and development, others mentioned the problems that still existed in terms of *'red tape'* and bureaucracy (see the comments of CL13 in Section A2.3.1a of Appendix One for example). Also, again in Central Life, there were major perceived status inconsistencies between senior managers and others, which clearly irritated managers and damaged their morale and satisfaction.

b) Managers in the 'neutral' category *(certain elements of culture imperfect)*

As can be seen from Table 7.2, around a third of the sample (21 managers) was placed in the 'medium' category in relation to the culture that they perceived existed in their organisations. What marked these managers apart from those in the other two categories was their acknowledgement that, although certain aspects of the culture were changing and although they had concerns about the speed of changes, they were ultimately pragmatic and realistic regarding many aspects.

Managers realised that there was a real need for change and efficiency if an organisation was going to be successful in a fiercely competitive landscape. However, it was acknowledged that efficiency may come at a price. In at least three of the organisations (see Sections A2.3.1b, A3.3.1b and A4.3.1b in Appendices Two, Three and Four), managers in this 'neutral' category mentioned the damage to staff/management relations that had been caused by operational changes. The terms *'hidden agendas'* and *'ulterior motives'* were mentioned by some when describing the increasingly suspicious attitude of employees in relation to management decision making. In order to understand

the context of such comments, it is useful to look at a 38 year old Assistant Pension Manager from Lothian Life (LL5). In his opinion, because the *'family atmosphere'* within the company had diminished and there was an increasing emphasis on commercial activities, there was a real danger of declining employee loyalty. He could see *'the company reducing everything to statistics, and hence] people are in danger of becoming small cogs in a large machine rather than being tapped for their individual potential - no one's indispensable'.*

Continuing on the same theme regarding staff loyalty and pride in the company, it was no surprise that managers from Grampian Life mentioned that culture had changed as a result of the company's downsizing the previous year. Whilst being pragmatic about the need to radically reduce costs and realign the company with the market, managers realised that some people would be *'casualties'* in the process, which affected the psyche of the company. Managers, especially, were more conscious of the need to perform, which meant that time to *'reflect'* was sacrificed. Managers made similar remarks from Borders Life, which had also recently faced large-scale changes, having been taken over by a foreign financial services company. There had been big efforts to reduce what one manager called the *'civil service'* type culture which was often characterised by outdated working practices and obstructive middle level managers. A positive aspect of the redundancies in Grampian Life was the fact that a lot of the *'deadwood'* in the middle of the hierarchy had been stripped away, so unlike Borders Life and Highland Life they did not have such problems. In Highland Life, for example, a real problem was perceived to be the over-cautiousness and self-critical nature of a lot of managers in the middle of the organisation's hierarchy, who still vetoed change and hence negatively affected creativity and change. (see comments from HL2 in Section A6.3.1b of the Highland Life Case Study Report, Appendix Six to gain an in-sight into this area)

Amongst other issues raised by managers were worries about the continuing conflicts between departments, which often meant that co-operation was lacking. The issue of status and elitism amongst many members of what was called *'the old school tie network'* was still recognised as a problem in Grampian Life and Highland Life. This had obvious implications for the managers excluded in terms of their motivation and commitment to the organisation.

In general, although many aspects reported above have negative implications for participation in learning, one can also appreciate that they had a great deal of pragmatism surrounding what was happening in their organisations. The next sub section illustrates the comments of the more positive managers.

c) Managers in 'positive' category *(good organisational culture in place)*

As with the other factors, although a sizeable number of the managers displayed their negativity or neutrality about their organisational culture, there were still thirteen (22°) who were 'positive' about culture. In general, these managers felt that their organisations provided a good environment in which to work that did not adversely affect learning and development activity. Throughout the companies, managers gave many varied and interesting views but there was generally agreement that their organisations were still characterised by an inherent paternalism, which meant that they were well supported. For example, CL5, a 35-year-old Pensions Manager from Central Life, warmly described how despite recent changes there was still *'an element of paternalism'*, where *'people still [felt differently about CL to other companies'*. Hence if one spoke to people in the local town they would testify *'that CL is a good place to work and it looks after its people'*.

Another prominent theme that emerged amongst these 'positive' managers was the issue of how balanced their organisations now were in terms of concern both for staff and for the commercial realities of the market place. For example, managers from Lothian Life spoke about the consistency that was now embedded in their organisation, whilst others from Borders Life spoke about the highly developed communication processes that furnished employees with much information. (See Sections A3.3.1c and A2.3.1c in both of the Lothian life and Central Life Case Study Reports for detailed examples of how managers felt in relation to this issue). Similarly, managers in Highland Life highlighted how, in their opinion, the organisation had developed and changed recently to become more customer service focussed as well as conscious of the need to control costs. However, as HL9, a 44-year-old Divisional Quality Manager, pointed out, there was still a tendency to look after employees needs. The final quotation from HL9 gives a defining insight into the culture in place in this organisation:

> Four years ago, he [Chief General Manager] said that we're going on a journey that's going to take time, effort, commitment by managers and staff and we're going to have to change the way we do things and this is going to be easy for some people and more difficult for others. But [he said] we will carry the wounded but we'll shoot the stragglers and that was like, oh my God, and coming from him, if you knew him, that was not fighting talk, but real commitment. What he was saying was that we will help people, we'll never become a hire and fire company - we resist redundancies like you wouldn't believe because we really are a paternalistic company. (HL 9)

In summary, the fact that the mean rating for this factor was the lowest of all factors studied, at 1.77, illustrated the strongly negative views portrayed by these mid career managers. For some of those in the 'negative' category there was concern that the paternalistic culture had been eroded, giving way to more financially driven approaches,

resulting in the loss of the human element. Conversely others felt that the organisations had not changed enough to cope with the rapidly changing environment, which undermined training and development. Managers who held neutral views were more pragmatic about the need for change but had concerns about the damage to staff morale as a result of increasing organisational change. With this in mind, managers felt under pressure to perform in a more demanding climate yet several still felt that there were certain personalities who were overcautious about change and inhibited progress and innovation. Yet others cited lack of co-operation between departments and the prevalence of the *'old school-tie network'* as inhibitors to learning. Those with a positive attitude to the culture still felt that their organisations could rely on paternalist traditions which, created a well supported learning climate, with a good balance between concern for employees well being and the need to be responsive to the external environment.

7.3.2 Management Development Culture

This section reports on what the managers said about the opportunities, structures and general support in place for learning, especially at the managerial level, and how they viewed the effects of these elements on both their own and others participation in learning. In Chapter Four, which outlined the main literature referring to barriers to learning, the importance of an organisation's management development and learning culture as a potential influence on learning participation was emphasised.

For example, a major tenet in the work of Temporal and Boydell (1981) was exploring how organisations' 'Learning Climates' influenced managerial learning. After reviewing previous literature these authors identified what they called 'possible learning climate components' such as openness; freedom of expression; rewards, threats, punishments systems; trust; honesty, warmth and support; management ideology; leadership style; organisation structure, and informal power structures. McDougall and Beattie (1997: 9) discuss the importance of ten key components of an organisational learning climate, incorporating the availability of learning resources, encouragement to learn and the levels of warmth and support for learning in the organisation. Also Antonacopolou (2000b discusses how an organisations structure, culture and communications processes can have a significant inhibiting impact on managers' participation in learning.

Another important observation made in Chapter Three was that much of the commentary which has focused on the 'Learning Organisation' phenomenon specifically mentions the effects of an organisations' climate of learning and development (Senge,

1990). An important element in many analyses of what determines an organisation's learning climate or culture was the attitude of senior and line management. For example, Mullen and Lyles (1993: 35) point out that organisations are essentially large and complex social networks and that attempts to introduce new learning without the support of senior and line managers can either 'accelerate or block management development efforts'.

Therefore, as can be appreciated, the effects of an organisation's culture in determining how much learning takes place has been particularly well documented in the literature. Hence in this study, several questions were specifically designed to explore this issue (see Questions 2.4; 2.5, and 2.6. in Appendix One, Section A1.3). In the following discussion, the managers' comments are uncovered and, as with Section 7.3.1, the managers are divided into three groupings ('negative', 'neutral' or 'positive') according to their views on their organisations' culture in relation to training and Management Development (MD).

a) Managers in the 'negative' category *(poor MD Culture in place)*

Overall the managers were more positive (Mean = 1.86) about the culture in relation to MD and training than about the general culture in their organisations (Table 7.2). Nevertheless, slightly over a third (21 managers) were still adjudged to forward largely negative accounts of their company's training and development culture. In essence, this negativity centred on two major issues, lack of formal support for learning and the perception that there was a gap between rhetoric and reality regarding learning in their organisations.

Firstly for a considerable number of managers in this 'negative' category (from all five case organisations), there was some concern about the formal support in place in terms of policies and structures related to MD. For example, as can be observed in the Case Study Reports that illustrate the situation in Central Life and Grampian Life (Appendices Two and Four), several managers were particularly critical of the fact that there was no structure in place to allow for more senior managers to mentor subordinates. The obvious disadvantage of such a situation was that, instead of utilising the vast experience of senior managers to transfer knowledge, it was almost as if the company was) *'waiting for them (senior managers) to retire',* as CL14, a 36 year old female HR and Training Manager stated.

Another issue centring on formal support for MD practice about which managers expressed concern was the lack of provision of secondments, which would allow managers to gain experience of other divisions and departments. As is seen in the views of the more

'positive' managers (Section 7.3.2.c), while there did appear to be a secondment system operating in these organisations, such opportunities to move around departments appeared to be reserved for certain types of employee, particularly those studying for actuarial examinations. However, as the examples from managers in Central Life (CL7 and CL10 indicate, there may be immense advantages in allowing potentially talented managers to experience other parts of the organisation.

Still connected to support for more formal MD, were certain managers concerns about their organisations appraisal system. For example, in Borders Life, one manager (BL5) indicated that a clear constraint for his further development was the fact that training and learning only received attention for about *five minutes'* during the appraisal review meeting. Further to this, managers from Borders Life, Grampian Life and Lothian Life alluded to the fact that there was little effective training for managers as they progressed from level to level in their organisations' hierarchy. For example, one manager from Lothian Life expressed through the analogy of learning to swim, that it was almost as if a deliberate strategy existed to push people to levels where they were *'drowning'.*

The second major theme for managers in this 'negative' category was their concern about the dichotomy between the rhetoric that was forwarded by senior managers about management development and training and the actual reality of the situation. The phrase *'lip-service'* to describe more senior managers' attitudes towards management development arose frequently throughout the interviews, particularly amongst managers in Central Life, Grampian Life and Highland Life. For example, a 39 year old International Development Manager from Highland Life (HL3) indicated that, whilst you were encouraged to continue to train and develop, there appeared to be little point because in the end nothing much happened as a result. He found it hard to see either the logical promotion route or whether there was a position available that would provide increased challenges or opportunities to use the skills he would learn (See Section A6.3.2a in Appendix Six for a full appreciation of this managers' comments). In Grampian Life, another relatively young female manager (GL3 - 35 year old) spoke of the official *'party line',* which emphasised the importance of learning and development. However, to her, the reality of the situation betrayed such messages because they were clearly overstated, with much more emphasis being placed on shifting increasing amounts of work.

In relation to more informal support mechanisms, it is important to appreciate that, to some managers, the perceived levels of support from colleagues and immediate supervisors was also minimal. In fact, some gave the impression that, if they were to participate in

learning, especially those seeking to develop 'softer' type skills, then the general perception would be that they were 'away playing' or 'away on holiday'. (see for example the comments of CL2 in Central Life and BL9 in Borders Life in Sections A2.3.2a and A5.3.2a in Appendices Two and Five). As has been mentioned previously in relation to vocational. Learning experiences, interviewees in Central Life were particularly critical of the 'sheep dip' nature of much of the management learning that took place in their organisation. For some in this grouping, this was a clear turnoff for them and affected their propensity to participate further.

b) Managers in 'neutral' category *(certain elements of MD Culture imperfect)*

Twenty six (43%) of the managers displayed their neutrality by indicating that, although learning structures and opportunities were indeed in place, potential participation in learning was hampered by the fact it was sporadic in nature. Another key factor that emerged was the assertions that managers' propensity to participate could be compromised if they were not very self-development orientated.

The common perception was that while there had recently been major improvements in relation to learning and development some clearly felt that there were a series of obstacles that meant that often the vision of having everyone fully participating and sharing in a real learning culture was not fully realised. For example, many spoke of the remnants of a more traditionalist culture where learning was still considered as 'something that was done to you' (see the comments of GL10 in Section A4.3.2b) or was still regarded as an 'extra day's holiday' (see the comments BL4 in section A5.3.2b). Other managers communicated the view that, at certain managerial levels, such views prevailed because of 'cynicism' and 'arrogance' of colleagues in relation to training and development activities. (See HL3's comments in Section A6.3.2b)

Additionally, some of the managers indicated that such traits, especially for those in the mid career stage, could be traced back to the fact that in their organisations there was still a need for some guidance and direction about expectations (of individual's participating) of development activities. The following statement, from a 38 year old Financial Control Actuary in Borders Life (BL2), neatly sums up what was found to be a common problem for the managers:

> *Intervi wer: What would you say is the culture in terms of training and de elopment?*
> I think it has improved as compared to 10 years ago Training seems to be much more important but it's still not perfect. There are still a lot of people I know who will not make much of an effort and they may well miss out. I think it's changing someone's perception and this might be quite difficult.

When BL2 was asked if he felt that there was a real learning culture, he illustrated the sporadic nature of learning by indicating that it really *'d pends on how low you are down th chain'*, where lower down such a learning culture did exist because *'the ambitious servi e p ople really do g t stu k in and th y do try and learn'*. However, clearly at senior levels there was less of a learning culture because in BL2's opinion, *'they don't think they need to go on things b ause th y can't see how it's going to help.'*

Another issue raised by a number of managers centred on the support that was afforded to the actuarial side of the business. Several managers felt that if such support was replicated throughout the organisation then many of the problems associated to the MD culture could be eliminated. For example, there would be real benefits in bringing in the type of mentoring, coaching and secondments that actuarial students received. At this point, the most prevalent viewpoint seemed to suggest that the MD culture in their respective organisations were improving.

c) Managers in the 'positive' category *(good MD Culture in place)*

The remaining managers in the sample (14 or 23° o) were placed in this 'positive' category. They were very upbeat regarding the opportunities, support given and structures in place to assist managerial development. Some of the more interesting comments made by managers were, for example, that the philosophy of learning and development had permeated all levels of their organisation, with many managers and their staff taking full advantage of training opportunities.

In fact, in Highland Life, two managers felt that the culture in relation to learning development was so well developed that there were almost too many people embarking on courses. Hence the drop out rate was large because it was so easy to take advantage of opportunities (see the comments of both HL8 and 10 in Section A6.3.2c in Appendix Six for further details). The sole manager from Borders Life to be placed in the category (BL7) noted that the company *'spends a lot of time, effort and money on trying to give the type of training that is valuable to the company'*.

Of the five managers from Grampian Life who were placed in this 'positive' sector, all were very highly educated, with four actuaries and one educated to PhD level and it was interesting to hear how the structures and facilities in place for trainee professionals were very well developed. These managers acknowledged that learning and development for actuaries was taken very seriously. They generally appeared to agree with the emerging theme represented in earlier sentiments, made by others in both the 'negative' and 'neutral'

categories, that if such a system was operated for all potential managers then it would benefit the organisation as a whole.

To summarise the views of the managers in relation to MD Culture, the lack of formal support mechanisms in place as well as perceived unfair access to provision of secondments were central concerns of those placed in the 'negative' category. Also the lack of time allotted to actually discuss MD in the appraisal interviews as well as the lack of training for managers taking on new roles, and the general culture of paying lip service to MD. Those managers with more neutral views felt that learning was sporadic in nature, dependent on self-initiative and was not aligned, in senior managers' views, to business objectives. Like the managers in the 'negative' category, these managers were also concerned about the actuarial bias and the arrogance of top management towards their own development. The 'positive' managers described a healthy learning climate where there were almost too many opportunities, a good level of support and effective structures in place to enhance learning.

What is interesting here are the starkly different opinions expressed about the issue of learning culture and climate in the organisations. This subject is explored in more detail in the next chapter, which seeks to explain why different types of manager in the different organisations gave such contrasting opinions.

7.3.3 Physical Resources Issues

In Chapters Three, Four and Six attention was drawn to the increasing pressure that organisations, particularly in the financial services sector, are experiencing as a result of the increasingly competitive environment and continual industrial and technological evolution. With changes at both the organisational and industrial level, where organisations are continually striving to streamline and rationalise or 'rightsize' their workforces, the demands on managers' time and energy have also continued to rise (Nicholson and West, 1988; Scase and Goffee, 1989).

Such changes have led to an increasing acknowledgement that what might have been an acceptable output in the past has fundamentally altered as the 'psychological contracts' which managers have with their organisations have been radically readjusted. Writers have commentated on the rise of the 'new protean career' (Hall and Moss, 1998), where the 'psychological contract' is characterised by managers accepting the need to be increasingly 'flexible and adaptive'. Indeed the issue of rapidly evolving managerial career changes and increasing work intensification has drawn widespread interest from researchers studying at both the organisational and societal levels.

There has recently been a surge in interest in what has been termed as 'work life balance issues' (Lewis and Taylor, 1996; Kofodimos, 1994). In today's fiercely competitive and rapidly moving environment, organisations would be well advised to pay attention to the potentially negative repercussions if their employees fail to achieve adequate balance between their domestic and professional lives. Researchers have noted some of the symptoms resulting from a poor work-life balance (Hays Accountancy Personnel, 1996; Simpson, 1998; Perlow, 1998). For example, there has been interest in the increasing prevalence of 'presenteeism' amidst highly 'stressed' managers and such effects are often directly linked back to the effects of increasingly fearful and insecure managers. Of particular interest to this study are the inferences that such issues are particularly pertinent for those in middle-level positions or in the mid career stage, because they increasingly feel the need to be more visible, work longer hours and be available to the organisation as and when required (Herriot and Pemberton, 1995; Dopson and Neumann, 1998; Holmes and Cartwright, 1994).

For this study, the dimension of the work-life balance debate that becomes prevalent is the place of learning and the time to participate in learning. Exploring this dimension was a central tenet in this study, and as with the above sections devoted to examining variables that could affect learning participation, the effects of limited physical resources in terms of time and energy to participate were explored in the interviews. Questions 1.5; 2.1; 2.2 and 2.6 were specifically designed to investigate whether increasing demands could affect participation in learning. As can be seen from Table 7.2 managers were spread relatively evenly across the three categories and, hence, views ranged from negative to positive in relation to how the availability of resources affected participation. The relatively high mean value for this factor (Mean = 2.05) was indicative of this even distribution of managers. The following subsections identify their views in relation to this issue.

a) *Managers in the 'negative' category (resource issues inhibit learning)*

Without doubt the issue of acquiring adequate time to participate in learning and development activities was found to be the biggest problem for the 19 managers (31%) placed in this 'negative' category. In essence the issue of lack of time to participate was clearly connected to the severe physical pressures in both their personal and professional lives. As can be appreciated from virtually all of the above sections, the scale of the issue of physical pressure, and more specifically lack of time to complete ones normal duties, cannot be underestimated. Whether the managers were being asked about perceptual,

emotional or motivational factors, this time factor seeped into the conversation at almost every available opportunity. Not surprisingly therefore, when the managers were asked more directly about the most important constraints that hampered their learning activities, for many, the first response was connected to the perception that there was a severe lack of time to participate in learning.

If the sections relating to Physical Resources issues in each of the case study reports are consulted (see Sections A2.3.3a; A3.3.3a; A4.3.3a; A5.3.3a and A6.3.3a. for details), the numerous enlightening examples of how time and physical pressure such as long working hours, tiredness and information overload, hamper managerial learning activity can be appreciated. However, in this chapter designed to offer the reader a précis of the managers' comments, the well-developed ideas which one manager in Borders Life surrounding this issue are worth reiterating for their intuitive value.

To BL5, a 48-year-old actuary within the Pensions department, the issue of actually getting time to participate could not be summarised easily. However, as can be seen from the excerpt from his interview contained in the Borders Life Case Study Report (see Section A5.3.3a in Appendix Five), to him the issue of time boiled down to *'three aspects; time to arrange appropriate training; 'the time that you actually take off and go there', and finally 'the time to implement it and sensibly have a review every month'.*

Such comments have currency for senior organisational managers and trainers alike and both would do well to take note of such articulate comments from such an experienced mid career manager. Firstly, it is easy to see how managers may lapse into a vicious circle of perpetual procrastination when it comes to organising learning and development participation, where cancellation may become the norm rather than the exception if such high levels of pressure continue. Indeed, as this manager noted, it was probably in the area of arranging training where most help could be given to managers.

The second issue to emerge, raises clear implications for those designing learning interventions for managers who are obviously under severe pressure in their normal activities. The comments aired above, allied with the experiences of the managers' who were placed in the 'negative' category in Section 7.2.5a relating to vocational learning, suggest that there is a real need for short, sharp and intrinsically practical learning experiences for such managers. Indeed BL5 proposes that it would be useful to *'bring in speakers to address 30 people here or 80 people here or something like that.'*

BL5 also felt that organisations needed to address the thorny issue of how best to allow managers to obtain the time to *'implement'* the training they had received. He accepted

that this was the toughest dilemma of the three, describing it as 'a *killer*' because of the problems that arise on ones return to the office. Ultimately, this aspect is related to how much support managers receive for learning and development from the most senior managers in their organisations. However, as was observed in the above section dedicated to uncovering the managers attitudes towards the MD culture in their organisations, there is still much to be done if managers are to receive the levels of time they need to reflect upon learning experiences.

In addition to the problems of finding the time to arrange, participate and implement learning, the other common barriers was the unsuitability of the geographical locations of the courses. The fact that the activities were often held in inconvenient places, far away from their respective places of work, presented additional resource difficulties for managers already hampered by a distinct shortage of available time.

For many managers there appeared to be an element of frustration that relevant events were located in the '*South of England*' or London and often, when pressed on whether this factor affected their likelihood of participation the response was in the affirmative. The comments from a 40 year old female Management Reporting Manager in Grampian Life (GL10) appear to sum up the likely scenario for many managers when faced with the prospect of having to travel further afield to participate. Hence, when asked if there were enough relevant opportunities in Scotland, GL10 indicated that she tended to '*have to go down to England [and she had] never been to anything here really*'. The '*cost element*' involved in making such trips was certainly a factor in any decisions she made about participating.

However, these comments are relatively mild in their tone in comparison to other managers, who felt that there was a clear bias towards the South of England in training and development events aimed at the life assurance sector. For example, LL13 a Marketing Manager from Lothian Life, clearly communicated his frustrations, when he outlined that: '... *every day I will get mail about one or more conferences ... relevant to my job, yes, but it's not worth my while spending £800 for a conference to tell me something I already know, especially if it's in London.*' He went on to point out that, if such events were held in Edinburgh, '*at a normal cost*' he would have attended but he simply could not '*afford to take a day out and spend £800 to go to London.*'

The above comments suggest that, because of the perceived difficulties of travelling to attend learning events in distant geographical locations, managers may well end up not participating. Indeed, as with the previous comments regarding the potentially damaging effects of managers simply not having enough time resources to commit to learning

participation, this issue of geographical location should be of extreme interest to both organisational leaders and those who organise relevant events.

b) Managers with 'neutral' views *(Resources issues a factor in participation)*

After consideration of their comments specifically related to resource issues, slightly more (20 or 33° o) of the managers from the sample were placed in this 'neutral' category. These managers' comments were considered to be milder in tone, and as with those who were placed in the 'medium' (intrinsic) or 'neutral' (extrinsic) categories throughout, these managers illustrated an inherent pragmatism about how increasing pressures on resources impacted on their learning activity. In effect although they acknowledged the escalating demands being placed on them, they appeared to be less willing to attribute blame for non-participation on a lack of resources. The following paragraphs sum up the main focus of these managers' comments.

A number of managers felt that although they were just as much victims of the external pressures as others, they did not dismiss the prospect of participating as readily as those in the 'negative' category. Several explained the difficult choices they had to make between balancing their long-term development needs with short term time constraints that they experienced. They described the common quandary of *'having to take two days out to go on a course'* while asking *'is it really worth the effort, because you've got so much work piling on your desk'* (see the full excerpt from GL11's interview contained in Section A4.3.3b). In essence, the more pragmatic managers appeared to realise that the time pressures were something that *'came with the territory'* of being a manager in this industry. For example, a 41-year-old Project Manager from Highland Life (HL8) was very quick to point out that management was not a *'nine to-five'* job anymore. Hence although often his *'best intentions'* to continue developing fell by the wayside, he was still pragmatic in his views (see Section A6.3.3b for further details of his comments).

A common trait in many of the twenty managers in this 'neutral' group was their inherent *'keenness'* for development and training. Such enthusiasm for learning meant that they were often posed with frustrating choices about balancing actual work and learning. For instance, in the case of a 44 year-old Controls Manager from Borders Life (BL4), although he appreciated the necessity of continuing to learn, and he wanted to go to conferences or similar learning events, there could be a tendency to cancel purely because of the pressures involved. BL4 described himself as a *'fan of training'* and as being *'v ry keen'* but further reiterated that *'it's very difficult, particularly because quite a lot of the stuff I'm interested in*

is ...it's more likely to be att nding a onference on something and we're talking a day or two out'. Like many, the consequence for BL4 was that he felt he just could not 'afford to take time out' simply because it was a *'bad time'.*

This manager accepted training was considered something of a *'discretionary application of time'* by some in his organisation, which often has a lower priority when times were *'bad'* or busy. Such a view is worthy of note for managers and trainers because it illustrates the view that training and development are something of a *'luxury'.* Indeed in Grampian Life this theme arose, where several managers connected any time that one had to *'think creatively or reflectively'* as a luxury which was all too often a rarity.

Essentially, in viewing training and development as a luxury, such managers are opening the whole debate as to whether development time should be considered as a cost to be justified, like other activities in the organisations. In Highland Life too, HL8, a 41 year old Project Manager felt that increasingly *'money'* was constraining her development activity. She stated that:

> ... the costs - the cost link is vital - training and development has to be more cost justified and that's part of the move to say you need to look to do things that are for your own development. You should start to look to do some of these things outside the core working time. To use the open access learning centres. (HL 8)

As can be seen, the managers in this 'neutral' group, although enthusiastic about learning and development participation, were to some extent constrained by time and other pressures in the environment. However before rounding off this chapter, it is important to look at the interesting views of the remaining managers.

c) Managers in the 'positive' category (Resources issues)

This final 'positive' group of managers numbered 22 (36⁰ o of the sample). Like the rest of the managers, they accepted that they were under severe pressures to perform their duties as well as continue to develop their skills, knowledge and competence. However, a fundamental difference in their comments as compared to others interviewed was the general feeling that the onus was on them as managers to ensure that they elevated training and development activities to a higher level of importance? Therefore, a central argument emerged that in their position, as relatively highly placed managers, time or physical pressures should not be used as an excuse for non-participation.

Several managers specifically stated that they would be very reluctant to cite lack of time to participate as a reason for not embarking on learning activities. What came to light here was almost an acceptance that they, as managers, were in their positions to *'perform'*

and, if they wanted to continue to progress in their respective organisations, then dealing with the pressures inherent in the environment was *'fair enough'*. One exponent of such a view, a female Client Services Manager from Grampian Life (GL3), illustrated the view that it was entirely up to her to ensure that time pressures should not prevent her goals. Hence, after mentioning that she did feel the pressures of time to complete a project, she noted *'but ... you could argue that I let it inhibit me'*.

As can be appreciated for practically all the managers located in this 'positive' grouping, time pressures were something that one simply had to *'confront'*. This very blunt fact was best summed up by a manager from Central Life (CL3), who stated that managers must *'just set a time in [their] time manager and ... do it. ... It's an excuse to say you haven't got time rather than to just confront the real situation which is that you have got other things that you are making a higher priority!'* However whilst CL3 was indeed direct in his views of how to combat the difficulties of having a lack of time and resources, other managers had different strategies to deal with such pressures.

For example, a manager from Lothian Life (LL3), while acknowledging that the time issue was still the main *'constraint'*, illustrated his ability to evade such obstacles by studying part time for an MBA. His rationale for *'doing it through lectures is that I have 2 young children and I need time to go away and focus on lectures. Pressures at home would be too much to do it by correspondence'*. Meanwhile another manager from Lothian Life (LL1) felt he could overcome time constraints in a logical way through discussion with his line manager. Hence *'in terms of personal education [he] tended to plan what [he] might require and discuss it and find how it can be achieved personally or otherwise. [He didn't] feel time constraints, [he didn't] feel there [were] any risks.'* For another manager in Lothian Life (LL8) a rather unique view was expressed about the effect of time pressures on learning and development activity. He viewed time pressures in the external environment as catalysts, which increased learning and development because he starkly realised that he must keep up to date as best as possible (see LL8's comments in Section A3.3.3c)

From this range of comments, what can be appreciated is that the idea of learning as a 'discretionary application of time' was alien to them. For these managers, training was viewed as an essential part of their activities and hence had been elevated to being 'part of your duty' to continue to learn and develop. Perhaps the final word on this subject is best left to a 44 year old Divisional Quality Manager from Highland Life (HL9), who succinctly summed up the situation for many such managers:

Interviewer: Do you go on conferences and things like that, or try and n twork?
Yes, again it's always easy to put the pressures of work down as an excuse, but I do try to attend at least a couple of events each year, a couple of conferences one or two day conferences... So I do enjoy these a lot, I like this networking with other people, hearing new ideas and challenging some of our assumptions.

With a mean rating of 2.05, the issue of resources for learning was the extrinsic factor about which respondents were most positive. In essence those managers in the 'positive' category highlighted the ways in which they were able to overcome resourcing problems. However, for those with a negative view the influence of time constraints were emphasised, where time to arrange, participate and implement training, geographical complications and financial restrictions were cited as mighty barriers. The managers in the 'neutral' category, while acknowledging the pressures, were less willing to attribute blame for non-participation on a lack of resources. They were frustrated by the difficulty of balancing long term development with short-term time constraints and were concerned that learning often seemed to be a *'discretionary application of time'* and a cost rather than an investment in their futures. The managers in the 'positive' category were more aware of the need to be self-developing and ensure that training and development activities were attributed higher importance. These managers seemed to challenge the obstacle of limited time with zeal and were reluctant to use it as an excuse for non-participation.

7.4 Summary

In summarising the prevalent issues attached to each of the intrinsic issues addressed above are discussed. Each factor will be briefly reviewed to extract the salient points, before generalising on intrinsic and extrinsic factors as a whole.

7.4.1 Intrinsic Issues

In relation to the first intrinsic issue, perceptual factors, the mean rating was 2.03 (Mode = 2) which was the lowest of the five issues explored. For those managers with a 'low' propensity to participate, the key issues which emerged were: a 'know enough already' attitude; the lack of a business case for participating in further learning, and the belief, especially amongst more experienced managers, that they already possessed sufficient skills and knowledge. For those in the 'medium' category, while understanding the need to continue learning, the perceived barriers encompassed issues such as: balancing work and family; confusion about which activities would most benefit them, and a perception that certain learning activities were poorly linked to their jobs. Those viewing learning as a

positive and necessary part of their job cited the attainment of tangible evidence supporting their knowledge levels as a key factor in their decision to participate. They were also characterised by a hunger to gain additional knowledge both in order to carry out their jobs better and to provide effective mentoring for colleagues.

The mean rating for the second issue investigated, emotional factors, was 2.05, with the majority of the managers being placed in the 'medium' PtP category (Mode = 2). In times of job insecurity, certain managers were confused about their options in terms of which learning would be beneficial to them in solidifying their positions. This frustration over a lack of guidance was seen to be a crucial inhibitor for those in the 'low' category and this was exasperated by the fear that requesting such help would be viewed negatively by their managers. These particular managers were also concerned by the unfair distribution of learning opportunities across both age levels and roles, although some of the older managers were in this category because they feared promotion and all its implications. Those in the 'medium' category also cited job security, particularly in terms of culture change connected to take-overs, as a factor and were more likely to participate because they realised that there was a need to possess more diverse skills. These managers exhibited fears about their own abilities, which were amplified by concerns about being able to devote sufficient time to learning. In contrast, those in the 'high' category, who by definition did not experience any emotional barriers, appeared to value moving outwith their comfort zones and confronting concerns about their own abilities by participating in learning.

As indicated by the mean rating attached to it (Mean = 2.08), the allocation of managers across the three PtP groupings for motivational issues was similar to the other intrinsic factors. Managers deemed to have a 'low' PtP justified their position by drawing attention to issues such as: a lack of ambition due to unwanted changes in lifestyle that would result from a promotion; the ambiguity of the reward structure for participating in learning initiatives, and the lack of incentive for managers, especially those who have reached their 'career plateau', to continue to develop. The 'medium' managers expressed concerns that factors such as ambiguity of rewards, time pressures and a lack of guidance in terms of selecting appropriate learning activities may inhibit learning to some degree. They also suggested that participation would be influenced by the delivery methods used, hinting that the 'fine-tuning' they required would be best achieved through less formal learning. The managers with a 'high' PtP were characterised by high levels of ambition in terms of

promotion and career progression, understanding the role that training and development could play in furthering their goals, be it within or outwith their particular organisations.

Compared to the other intrinsic factors, the mean rating attached to cognitive (general) was high (2.56) and, with a mode of 3, was the only intrinsic factor where the majority of the respondents were placed in the 'high' category. This is perhaps unsurprising given the levels of these managers within their organisations as one would expect such high achievers to have a sound educational background. The few managers with a 'low' PtP described poor experiences of school and examinations, suggesting that these events had tempered their willingness to participate further in formal learning. For those in the 'medium' category, such similar experiences were met with a different attitude, inciting participation in formal learning as a way of compensating for poor earlier performance. Other cognitive issues that came to light were the clarity of learning objectives, the effectiveness of the content of the learning activities and the ability to link these to everyday tasks. For those rated as having a 'high' PtP, strong performance in previous formal education led to the lack of potential negative cognitive issues.

The mean in relation to managers previous experiences of vocational learning (cognitive work) is also relatively high (2.21), with a mode of 2. For the managers in the 'low' PtP category issues such as criticisms of material covered, style of delivery, trainer expertise and support received were the key aspects. For those deemed more likely to participate, the 'medium' category consisted of managers who held the view that, while vocational learning activities were not perfect, they were more pragmatic about participation. For these managers, the cognitive effects of time scarcity, quality of delivery and practicality of courses were the key factors identified. The managers who clearly had a 'high' PtP held a positive view of the issues previously mentioned, specifically in relation to the informal mentoring they had received in their organisations.

7.4.2 Extrinsic Issues

The first extrinsic factor was the culture of the organisation. The mean rating for this factor was the lowest of all factors studied, at 1.77, and indeed the mode of 1 illustrated the strongly negative views portrayed by many of these mid career managers. Two prominent themes emerged amongst those in the 'negative' category. The first set of managers believed that the paternalistic culture had been eroded, giving way to more financially driven approaches, resulting in the loss of the human element. The contrasting view was that the organisations had not changed enough to cope with the rapidly changing

environment, with little value placed on innovative thinking, the resultant undermining of training and development, extraneous red tape and status inconsistencies. The managers who held neutral views on this issue were fairly pragmatic about the need for change but had concerns about the damage to the psychological contract that may result from organisational change. Relating to this, managers felt under pressure to perform in the new climate and, while they welcomed the removal of 'deadwood', they felt that certain overcautious managers tended to veto change and thus inhibit progress and innovation. They also cited a lack of co-operation between departments and the prevalence of the 'old-school network' as being potential inhibitors to an innovative learning climate. Those with a positive attitude to the culture still felt that a defining characteristic was the paternalism which, created a well supported learning climate, with a good balance between concern for employees' well being and the need to be responsive to the external environment.

In terms of Management Development Culture (Mean =1.86), those in the 'negative' category expressed concerns over: the lack of formal support mechanisms in place; unfair access to provision of secondments; the lack of time apportioned to MD in the appraisal interviews; the lack of training for managers taking on new roles, and the general culture of paying lip service to MD. In relation to informal systems, support for MD was found to be minimal, especially where the softer skills were concerned. The more neutral view suggested that learning was sporadic in nature, dependent on self initiative and was not aligned, in senior managers' views, to the business objectives given their lack of understanding of the benefits of training and development. Like the managers in the 'negative' category, these managers were also concerned about the actuarial bias and the arrogance of top management towards their own development. The positive managers described a healthy learning climate where there were almost too many opportunities, a good level of support and effective structures in place to enhance learning.

With a mean of 2.05 and a mode of 3, the issue of resources for learning was the factor about which respondents were most positive. This may be surprising given the prevalence of time pressures, such as long working hours, tiredness, and information overload as described by the managers placed in the 'negative' category. This highlights the ways in which certain managers were able to overcome these resourcing problems. However, the negative view continued to emphasise time constraints such as time to arrange, participate and implement training, geographical complications and financial restrictions. In effect, although they acknowledged the escalating demands being placed on them, the managers in the 'neutral' category appeared to be less willing to attribute blame

for non participation on a lack of resources. They were frustrated by the ongoing need to balance long-term development with short term time constraints and were concerned that learning appeared to be considered a 'discretionary application of time' and a cost to be justified. The managers in the 'positive' category felt that the onus was on them as managers to ensure that they elevated training and development activities to a higher level of importance, considering it as part of the job. These managers confronted the obstacle of limited time head on, unwilling to use it as an excuse for non participation and viewing such pressures as catalysts to undertake training and development in order to keep up to date with the fast moving environment.

This chapter has shown that trying to fully understand mid-career managers' participation in learning activities is complex, with many variables, both of an intrinsic and extrinsic nature, impacting. From the analysis presented in the above paragraphs for managers aged 35-50 years, actually understanding the need to continue participating is difficult enough for them (Perceptual issues). However when one takes into account the other intrinsic issues such as: Emotional (fears regarding increasing insecurity); Motivational (perceptions surrounding lack of available rewards) as well as Cognitive issues (dissatisfaction about previous learning activities) the complexity becomes even more compelling. Allied to these intrinsic issues, the impact of extrinsic factors associated to: Organisational Culture (an organisations general environment and practices); MD Culture (the climate more specifically associated to learning and development), and Physical Resources (time, space and funds to participate), underline the need to investigate more fully the scenario.

With the above in mind, the aim of Chapter Eight is to further analyse these variables, but to isolate the most pervasive variables which affect learning for certain types of managers. Additionally, Chapter Eight attempts to ascertain whether the effects managers' personal characteristics allied with the contextual factors, explored in the interviews with the Training and Development / Human Resource Management experts, (See Appendix Seven for details) explain differences in the managers' responses across the five cases.

CHAPTER EIGHT
Explaining Barriers to Participation in Learning Activities

8.1 Introduction

Chapter Seven identified the most important intrinsic and extrinsic factors for the 61 managers. This chapter aims to identify how these barriers to learning relate to different types of managers and to analyse how these barriers affect their learning activity. Although certain quantitative analysis techniques have been used in some cases, to illustrate significant differences, it must be reiterated that this study was primarily qualitative in nature. Also, it is important to note that for space reasons much of the richness of the analysis and evidence is found in the relevant appendices. Section 8.2 considers the personal circumstances and characteristics of the managers in order to establish whether factors such as age or educational attainment affected managers' perceptions regarding participation. In Section 8.3 the personal characteristics along with the contextual factors, (explored in the interviews with the Training and Development / Human Resource Management experts), are used to explain the differences in the managers' responses across the five cases. Finally, Section 8.4 presents an overview of the most important issues raised.

8.2 The Effect of Managers' Personal Characteristics and Circumstances

The aim of this section is to ascertain whether managers' personal characteristics or circumstances (gender; age; educational background; career history, and number of children/family responsibilities) influenced either their propensity to participate (PtP) in learning or their views about the extrinsic factors which influence learning. The following tables show the percentage of managers who were placed in either the 'low', 'medium' or 'high' categories in relation to intrinsic issues or the 'negative', 'neutral' or 'positive' categories in relation to the extrinsic issues. Also included in the various tables are the mean (with 'low' or 'negative' rated as one, 'medium' or 'neutral' rated as two and 'high' or 'positive' rated as three) response ratings. The main aim of each table is to illustrate the differences between managers according to their personal characteristics or circumstances and to explore variations between different types of managers.

8.2.1 Gender

The vast majority of the sample of 61 managers who participated in this study were male (70%). As can be appreciated from Chapter Two, there has been relatively little attention paid in the literature to the issue of gender and how it influences managerial participation in learning. With this in mind, it was important to analyse the data to ascertain whether gender had any effect on either propensity to participate in learning activities or on their views concerning the extrinsic factors. The forthcoming paragraphs consider only the key aspects from this analysis.

Table 8.1 Intrinsic and Extrinsic factors and learning participation – Gender

Intrinsic factors	Low %		Medium %		High %		Mean (Average)	
Male (M) (n=43) Female (F) (n=18)	F	M	F	M	F	M	F	M
Perceptual	11	30	39	51	50	19	2.39	1.88
Emotional	22	23	61	44	17	33	1.94	2.09
Motivational	6	23	61	54	33	23	2.28	2.00
Cognitive (General)	6	2	44	35	50	63	2.44	2.60
Cognitive (Vocational)	6	16	61	49	33	35	2.28	2.19
Extrinsic factors	Negative (-) %		Neutral (/) %		Positive (+) %		Mean (Average)	
	F	M	F	M	F	M	F	M
Org Culture	67	35	28	37	6	28	1.39	1.93
MD Culture	28	37	61	35	11	28	1.83	1.91
Resources	39	28	33	33	28	39	1.89	2.12

a) Intrinsic factors

As can be seen from Table 8.1, in general while the female managers in the sample appeared to have a higher PtP with respect to Perceptual, Motivational and vocational learning (Cognitive vocational) issues, the males had higher PtP and means in relation to Emotional and general learning (Cognitive general) issues.

The most important finding was that the female managers realised the need to continue to develop and learn at this mid career stage. Half (nine) of the female managers were located in the 'high' category, whilst only two (11%) were shown to have a 'low' perceived need to continue to learn. Indeed, although this is a qualitative thesis, after performing some basic comparative statistical tests, the Pearson's Chi squared test found that the difference between the means (2.39 and 1.88 respectively) was significant at the 5% level between the groups ($\chi^2 = 6.776$, df = 2, p = 0.034).

Another interesting finding that emerged was related to Emotional barriers and vulnerability surrounding both participation in learning activities and job security appeared to concern women more acutely than their male colleagues (Mean 2.09). When analysed more closely, it can be seen that the majority of the female managers, as with most of the other intrinsic issues, were located in the 'medium' PtP category (61%). As was shown in Chapter Seven, many of the women were anxious about the future. An explanation for the lower rating amongst females may have been that they were simply more prepared to talk about their fears and insecurities than males. Their age, educational backgrounds, domestic circumstances and career histories may all have an effect on how they reacted to the questions posed in the interview.

As can be seen from Table 8.1, female managers were also rated considerably higher in relation to Motivational issues than their male counterparts (means of 2.28 and 2.00 respectively). Although this was not significantly different (the lack of significance is not surprising given the small sample sizes). However, considering their higher recognition of the need to continue to learn and develop (Perceptual), an interesting pattern emerges suggesting that female managers are much more motivated to participate in learning activities. When one considers that only one (6%) of females indicated very low motivation to learn in comparison with almost a quarter (23%) of the male managers, this finding becomes even more persuasive. This further reinforces the argument that male managers in the sample do not see a real need for participation, nor indeed value the rewards that may accrue from this. It is important to note the prevalence of females in the 'medium' category, with eleven (61%) located there. Equally, the majority of both male managers were located in this 'medium' category, suggesting that they also felt their motivation was constrained to some extent.

Finally, in relation to Cognitive issues (both General and Vocational), there were no major differences on the basis of gender (the means were similar in relation to both variables). However both females and males were much less satisfied with the vocational learning they had experienced than more formal school or university based learning.

In general, there was a significant difference between the groups, with females appearing to be much more appreciative of the need to continue developing. However, regardless of gender, the vast majority of managers indicated that they felt a degree of Perceptual, Emotional and Motivational constraints.

b) Extrinsic factors

Chapter Seven showed that, overall, managers were more negative about extrinsic issues than intrinsic factors. As Table 8.1 shows, across the three extrinsic factors, female managers were classified as being more negative than their male counterparts. These female managers were most negative about the type of culture that was in place in their respective organisations. Over two-thirds (67%, or twelve), of women managers were placed in this category compared with just over one third of the men. Again Pearson's chi squared test found that this difference was significant at the 0.05 level for female and male managers (χ^2 = 6.198, df = 2, p = 0.045). As can be appreciated from both Chapter Seven and the tables attached to Appendices Two to Six, many of these female managers were particularly concerned about the outdated and inconsistent nature of their organisations' culture.

There are several possible explanations for why females displayed such negativity towards the general Organisational Culture in their organisations. Firstly, there was a certain amount of 'male dominance' illustrated by the existence of 'old school-tie' networks. As was shown in both Chapters Five and Seven, organisations in the life assurance industry, and well-established institutions in particular, have traditionally built their businesses on prudent and conservative principles. Hence it is not surprising that females, who are unlikely to have held such important managerial roles in the past, could feel negative towards cultures firmly rooted on such core beliefs and principles.

In addition, several managers, particularly females from Grampian Life and Central Life, alluded to a 'blame culture'. Considering the positions that female managers may have in these traditional organisations, they may feel more susceptible to such a situation than males. When one considers that the female managers also had a lower mean response rating in relation to emotional issues, there seems to be some support for this explanation because this variable was essentially designed to explore how comfortable and secure managers felt in their organisations.

In relation to other extrinsic issues explored, both male and female managers were negative about the prevailing Management Development (MD) Culture. A larger number of male managers (37%) were negative about the opportunities, structures and support for learning in their organisations in comparison to their female colleagues. However, only a small number (11%) of the females interviewed were positive about the MD culture, so the vast majority (89%) were either 'negative' or 'neutral'.

When exploring the final extrinsic issue, female managers were again more negative (M=1.89) about the availability of physical resources for learning participation (time and space), as well as the difficulty that geographically distant activities may pose. When one considers the modes in relation to this issue, the altogether more positive nature of male responses (Mode⁻3) were shown to contrast with those of females, where the figures were reversed (Mode 1). Females' apparently negative perspective reflects concern about the length of the working day, and males may have felt more equipped to deal with the pressures, or as was illustrated in the comments of BL9 (See Section A5.2.2a of Appendix Five for details) were reluctant to admit to them.

The more negative overall stance of the female managers to all three of the variables is interesting. However the difference was most significant in relation to the females' views on organisational culture. It was proposed that these heavily male dominated traditional style cultures may have led to feelings of insecurity for many female managers, which they counteracted by exhibiting a greater perceptual need to develop.

8.2.2 Age

Although this study was designed specifically to investigate the position in relation to participation in learning activities of mid-career managers (35 50 years old), the fact that this age range spans 15 years meant that it was important to explore differences across that age range. Hence, as outlined in Chapter Six, managers were divided into three distinct groups (A - 35-40 years, B - 41 45 years and C - 46-50 years).

Table 8.2 Intrinsic and Extrinsic factors and learning participation - age

Intrinsic Factors	Low %			Medium %			High %			Mean (Average)		
	A	B	C	A	B	C	A	B	C	A	B	C
Perceptual	25	31	20	43	46	55	32	23	25	2.07	1.92	2.05
Emotional	29	15	20	43	38	65	29	46	15	2.00	2.31	1.95
Motivational	18	15	20	61	62	45	21	23	35	2.03	2.08	2.15
Cognitive (General)	4	0	5	32	46	40	64	54	55	2.61	2.54	2.50
Cognitive (Vocational)	21	0	10	50	46	60	29	54	30	2.07	2.54	2.20

Extrinsic Factors	Negative %			Neutral %			Positive %			Means (Average)		
	A	B	C	A	B	C	A	B	C	A	B	C
Org Culture	53	24	45	36	38	30	11	38	25	1.57	2.15	1.80
MD Culture	53	0	30	36	54	45	11	46	25	1.57	2.46	1.95
Resources	25	23	45	32	38	30	43	38	25	2.18	2.15	1.80

A) Managers aged 35-40 (n=28); B) 41-45 (n=13); C) 46-50 (n=20)

a) Intrinsic factors

As can be seen from Table 8.2, the majority in the study were aged between 35 and 40 years (46° o), whilst 21° o were 41-45, and 33° o were in the upper bracket of 46 50 years. In comparison with the issue of gender, where the female managers had lower PtP mean ratings than their male colleagues, fewer persuasive patterns emerged here in relation to the three age groups.

The first finding concerns the middle group of managers (Group B). With a perceptual mean of 1.92 and an emotional mean of 2.31, these managers may be showing signs of arrogance in terms of development, as they are emotionally secure and perceive no need for further development.

In relation to Motivation, the key point is that the older group of managers (Group C) had the highest level of motivation, although there are not dramatic differences across the age ranges. These findings are perhaps better analysed in combination with the Emotional variable, as the relatively low mean for this grouping (1.95) emphasises their perceived insecurity in such periods of change as characterised the Scottish life assurance sector at the time of data collection. Therefore, these circumstances may explain their high motivation to develop. The similar circumstances of the younger managers (Emotional mean of 2.00) can perhaps be explained differently, given that they were the most highly qualified grouping (64° o either holding Professional or Higher Professional qualifications). Their fears about the future could be because they feel insecure about the future, given the turbulent environment and length of careers still to serve.

In relation to the managers' previous experiences of both general and more vocational learning (Cognitive). Firstly, although all groups had a mode of three, the youngest managers had the highest mean response rating (M=2.61) in relation to their prior learning experiences (General Cognitive). However, younger managers had the lowest mean response rating (2.07), in relation to vocational learning indicating dissatisfaction with this. High expectations perhaps lead to a more critical analysis which is consistent with the fact that half of these managers were placed in the 'medium' PtP category reinforces such a hypothesis.

For managers in the middle age group, a high Emotional mean denoting a confidence in job security was linked to a low perceptual need to participate, perhaps illustrating either complacency or arrogance. For the older managers, the relatively low emotional mean, characterising fears over job security, perhaps explained their higher levels of motivation.

The younger managers on the other hand could perhaps explain their lower emotional mean through the fact that they may feel more exposed, with relatively long careers ahead of them in such an unstable environment.

b) Extrinsic factors

In comparison with intrinsic issues, some more persuasive patterns emerged in relation to extrinsic issues and different age groups. In relation to the prevailing culture in their organisations the negativity of the older (Group C – 46-50 years), and especially the younger (Group A – 35 40 years), managers is further reinforced by the low modes attached to each grouping. Large sections of managers in both these age groups were located in the 'negative' category, (53°o and 45°o respectively). Meanwhile for managers in their early forties, as is evidenced from their mode response rating, the majority (76°o) were divided equally between the 'neutral' and positive positions, which indicated either their pragmatic or more favourable attitude towards their organisations' culture.

In order to explain this scenario, it is again useful to remember that in general the comments given by the managers about their organisations' cultures represented the feelings of two discrete groups. Firstly, were those who were concerned by the nature and impact of the changes that had been made to the traditional culture, whilst the second grouping were concerned by the slow pace of change and existence of still 'outdated' practices. Although something of a generalisation those with the former viewpoint tended to be the older, more mature managers, whilst those who thought there was need for speedier change were younger and less experienced ones (see Section A6.3.1a for details).

Likewise the results in relation to the MD culture of the organisations were drawn along similar lines, where again the youngest (35-40 years) and oldest (46 50) managers appeared to be most negative about the support, structure and opportunities for MD. There is a large difference between the mean response ratings attached to the younger age group and those in their early forties. None of the managers aged 41-45 years forwarded innately negative opinions, in comparison with 53°o of the younger age groups.

Given their higher educational backgrounds, the younger managers' negativity may be connected to their expectations, since there was a good deal of frustration and disillusionment about the guidance received. An implication is that the younger managers may not see their organisations providing sufficient guidance and support for learning.

The more mature managers (46 50 years) were also relatively negative about MD culture. As shown in Chapter Seven and the statistics attached to intrinsic issues, this

problem was essentially based on problems of not 'knowing what to do next' in terms of MD. An alternative explanation is related to the resources necessary to participate (low mean response rating (1.80 . As older managers mostly occupying senior positions they were dissatisfied with their organisations' learning climate and the lack of resources to participate, using phrases such as 'lip service' and 'ad hoc' to describe development.

The older managers may have noticed the increasing pressure and have had fewer coping strategies to deal with this. Younger (35 to 40 years) managers, who were placed in the 'positive' category, had realigned their expectations regarding increasing work intensification, and although they acknowledged that increasing pressures could interrupt participation in learning, they seemed more inclined to devise a way of coping.

Managers in the middle age range were less negative in terms of both Organisational and MD Culture. Younger managers held negative views on both variables, considering their companies reluctance to move with the times and complaining of lack of guidance. Older managers also expressed negative views on all three fronts, although their reasons differed, citing the speed of change, as a key factor.

8.2.3 Managers' Educational Attainment

The issue of educational attainment was explored to ascertain if the level of qualification managers held necessarily affected either their propensity to participate, or their views in relation to the extrinsic issues.

To explore the findings the managers were divided into four discrete groupings based on their level and type of qualifications. In the first group (Group A) were those who had left school directly after completing their sixth year examinations (Highers, A-Levels or equivalent). The second (Group B) was made up of managers who had completed higher education Degree courses or Higher National Diplomas (HND). The third group of managers (Group C) included those who had completed professional type courses, to gain entry into a professional institute like the Chartered Institute of Insurers (ACII) or Chartered Institute of Personnel and Development (CIPD). Finally, managers who had studied for entry into the prestigious professional bodies associated to the Actuarial (FFA or FIA), Accountancy (ICA) or Law (LLB) professions or who had gained a PhD were placed in the fourth group (Group D).

Table 8.3 Intrinsic and Extrinsic factors and learning participation   education

Intrinsic factors	Low				Medium				High				Means (Average)			
	A	B	C	D	A	B	C	D	A	B	C	D	A	B	C	D
Perceptual	33	1	28	33	33	53	5	44	33	37	2	22	2 00	2.26	1.94	1.89
Emotional	0	26	39	11	67	42	44	56	33	32	17	3	2 33	2.05	1.78	2.22
Motivational	17	5	33	17	50	63	44	61	33	32	22	22	2 17	2.26	1.89	2.06
Cognitive (General)	17	0	6	0	67	42	56	6	17	58	39	94	2.00	2.58	2.33	2.94
Cognitive (Vocational)	33	16	6	11	50	37	67	56	17	47	28	33	1.83	2.32	2.22	2.22
Extrinsic factors	Negative				Neutral				Positive				Means (Average)			
	a	b	c	d	a	b	c	d	a	b	c	d	a	b	c	d
Org Culture	50	47	50	33	0	32	33	50	50	21	17	17	2.00	1.74	1.67	1.83
MD Culture	83	37	17	33	17	42	56	39	0	21	28	28	1.17	1.84	2.11	1.94
Resources	33	32	33	28	33	21	28	50	33	47	39	22	2.00	2.16	2.06	1.94

A) School (n=6); B) University only (n=19); C) Professional (e.g. ACII or FPC) n=18); D Higher Professional (e.g. actuary or accountant) (n=18)

a) Intrinsic factors

Table 8.3, showing the results for the different groups, exhibits relatively weak patterns in relation to intrinsic factors and propensity to learn. Firstly in relation to Perceptual PtP, managers with the highest level of qualification had the lowest mean response rating (M=1.89) suggesting that feel they have achieved as much as they could possibly expect and hence do not need more formal qualifications. However, given that eleven out of the eighteen managers (61%) in this grouping were in the 35-40 age bracket, the fact that they perceived little need to continue to learn is a cause for concern.

Those with professional qualifications also had a relatively 'low' PtP mean rating (1.94), reinforcing earlier work suggesting that well educated managers often do not participate in learning because they feel they have 'learnt the ropes' (Whittington, 1993; Salaman and Butler, 1990). Hence they may now have an appreciation of the cultural implications attached to learning in their organisations, which may not be supported by colleagues or superiors. These mean response ratings relating to managers' perceived need to participate in learning are similar to those reflecting managers' motivation to participate. This again shows that those who either possessed the very highest qualifications relating to the actuarial or accountancy fields, or had completed examinations to gain professional status in the financial services sector had lower motivation than managers holding school or university qualifications only.

The very fact that managers in Groups C and D possessed these types of qualifications may explain their seemingly 'low' propensity to participate in further management learning. For example, many may feel insulated to some degree and have little incentive in terms of concrete benefits to continue to participate, especially in more formal activities. Such a position contrasts with those who held university degrees only, who were

rated as having the highest propensity to participate in relation to both the Perceptual and Motivational variables (M=2.26 for both). Given the increasing importance of professional and technical qualifications, (Myres and Torrington, 1993), that these managers appeared more receptive of the need to participate, and were more motivated to do so, is not surprising. Such findings indicate a greater level of PtP amongst more modestly qualified managers (Group B) (only one of which (5°o) was in the low category in relation to Motivational issues), but further analysis reveals a more complex scenario. The majority of 'university only' educated managers occupied the medium ground in relation to these two variables, especially in relation to the motivation variable where almost two thirds (63°o) were placed in this bracket because their comments indicated that their motivation to participate was constrained.

For the other intrinsic issues, it is first interesting to note the situation with respect to the Emotional variable. Table 8.3 shows the managers with the lowest mean response rating were those with professional qualifications (M=1.78). A significant number (39°o) of these managers (Group C) were placed in the 'low' PtP and 44% in the 'medium' category suggesting some insecurity and unease surrounding the future. This may appear surprising given the highly relevant nature of their qualifications for this industry, but the personal profile of such managers perhaps explains the rationale for their fears. For instance 39% of these professionally qualified managers were aged between 35-40, whilst 44% were in the older age group of 46 50 years. As shown earlier, managers in these two age groups had reservations surrounding learning. Younger managers may have feelings of dread about the future where if made redundant they may have limited options elsewhere, whilst older managers may be worried about learning new skills at this point in their careers, so emotionally secure that they view learning as unnecessary.

At the other extreme the few managers (six) who held only school based qualifications (Group A) were rated as being most emotionally secure in relation to both their future employment security and indeed for participating in learning activities (Emotional variable mean rating of 2.33). Even though these managers represented a small part of the overall sample, the fact that all six had been employed by their current employer for the majority of their careers would suggest that they felt secure, and possibly more insulated from the rigours of the external environment. Finally, in relation to the Emotional issues and learning the highest qualified managers similarly had a relatively high mean response rating (2.22) reflecting their high level of qualifications as well as the status they held within their organisations.

Another expected finding surrounding highly qualified managers was their particularly high mean (2.94) and mode ratings (3) in relation to their previous experience of learning (General Cognitive). Managers whose formal qualifications were from school only had the lowest mean response rating (2.00). However four (67% o) of these managers were placed in the 'medium' PtP grouping which indicated that their experience of formal (school) learning was not entirely negative.

When the results relating to the managers' experiences of more vocational learning (Cognitive Vocational) are compared, it is interesting to note the generally lower means attached to each group, regardless of educational experience. The most interesting finding was that most of those who had attained membership of professional (ACII, CIPD, FFA and FIA) were located in the 'medium' PtP grouping (67% and 56% o respectively). In Section 7.2.5b it was shown that the central tenet of the comments of those placed in the 'medium' category, with regards to professionally orientated learning, was their frustration surrounding balancing conflicting demands of work, and studying part time. Such a finding indicates that gaining vocational qualifications was difficult whilst working full-time and after achieving membership status, such managers may be less keen to participate in further vocational learning in the future.

Managers who had not participated in formal vocational learning (ACII, FFA or FPC), holding only university degrees, had higher mean (2.32) and mode (3) response ratings than those who were professionally certified. Those who had experienced less formalised and structured vocational activities were more positive and many of these managers placed in the 'high' category had enjoyed the vocational experiences in which they had participated.

Those with higher qualification levels had relatively 'low' PtP in relation to Perception and Motivation, signifying feelings of insulation or security as a result of their qualifications. In contrast, those with degree level, but no professional qualifications were more motivated and had a higher Perceptual need to learn perhaps as a result of the industry dictated requirement for professional qualifications. In terms of Emotional issues, those with professional qualifications held the lowest mean while those with both the highest and the lowest qualifications appeared more emotionally secure. The latter finding may be explained by the perception that length of service equates to job security as these managers coincidentally fitted this bracket. Unsurprisingly, the highest qualified managers held the highest mean rating in terms of Cognitive (General) while those with school level qualifications were found at the other end of the spectrum. In terms of Cognitive (Vocational), those who had already undertaken vocational qualifications were less likely to

participate further, given that they had already reaped the benefits of their travails, whilst those with only university based qualifications had a slightly higher PtP.

b) Extrinsic factors

When the four groups of managers were compared in relation to extrinsic factors overall the mean response ratings were lower than in relation to the intrinsic issues (Table 8.3). Managers from all four groupings were predominantly neutral or negative about both organisational culture in general and the MD cultures in place in their organisations. However, the mean ratings in relation to the managers' views with regards to the availability of resources to allow for participation in learning were in general slightly higher.

In relation to Organisational Culture, those managers at the extremes in terms of educational attainment were rated as being most positive with regards to this issue. The managers who held only school-based qualifications were rated more positive than other groups about their organisations' culture, receiving the highest mean (2.00). These managers were also deemed to be the most emotionally secure grouping (Emotional variable), indicating a certain degree of loyalty and trust for their organisations.

Although those who held the highest educational qualifications received the second highest mean rating (1.83), the majority (83%) were placed in either the neutral or negative categories, dispelling the notion that their higher educational attainment and higher status made them particularly positive about their organisations' culture. As can be appreciated from Section 7.3.1, there was widespread dissatisfaction and criticism of the prevailing cultures regardless of educational attainment. Indeed those with the lowest mean response-rating (1.67) were the managers who held professional qualifications. As can be appreciated from Chapter Seven, these managers were particularly negative about Organisational Culture, with their criticisms centring on the lack of movement in eliminating politics, blame and grade consciousness.

Such findings are particularly interesting when considered alongside those relating to manager's views on the MD Culture within their organisations. With respect to this issue, those with school qualifications only were considerably more negative (M=1.17) than others towards their organisations' MD culture, whilst the professionally qualified managers were largely neutral (M=2.11). As can be appreciated from Chapter Six the former grouping was disgruntled with the lack of guidance, surrounding future career structures, orientation and communication on potential benefits of participating in learning.

In terms of Resources, the managers in Group B (University only) had the most positive mean rating (2.16), which signified either their reticence to use time pressures as an excuse for not participating or their feelings that they had sufficient time and other resources to allow for participation. The fact that these managers do not possess professional qualifications might mean that they are not performing the more pressurised, responsible jobs which the highly qualified actuaries and accountants perform, and hence may not find time pressures so constraining. Previous findings suggesting that these managers had a 'high' PtP in relation to both the Perceptual and Motivation variables add credence to this proposition. Additionally managers with the highest qualifications (Group D) were most negative about the lack of resources and given the above this is perhaps unsurprising. There is also the possibility, given some statements by these very highly qualified managers, that they see participation in certain learning and development activities more of a hindrance that actually hampers them performing the roles or indeed too expensive financially (again see Section 7.3.3 for details of such sentiments).

In terms of Organisational and MD Cultures the views expressed by all groups were relatively negative, with those at the extremes being only slightly more positive. One pattern that emerged was the negativity of those with school qualifications only in relation to MD Culture, perhaps explained by the value placed on professional qualifications in the organisations. Managers without professional qualifications also appeared less likely to cite lack of Resources as a reason for not participating, in contrast to the professionally qualified actuaries and accountants who may potentially have more pressurised jobs.

8.2.4 Managers' Domestic Situation

Given the increasing attention to work-life balance in both academic and professional literature (Bond et al., 2002), it is important to explore whether managers' domestic situation affected their positions on learning. Managers were divided into four categories on the basis of whether they had dependants, and what stage their youngest dependant was at in the educational system. The first category (Group A), consisted of managers who had very young offspring, not yet attending school. The second category (Group B) was made up of managers whose children were attending ether primary or secondary school. Thirdly, those managers whose children were currently attending university or had left education were categorised in Group C. Finally those managers who did not have any offspring were placed into the fourth group (Group D). Most managers in the sample either did not have

any children (34% o) or had children who were attending either primary or secondary school (34% o).

This classification system was adopted because of the impact that caring for children may have. It was expected that those with children of pre school and school age might desire to spend more time with them and hence may not be so motivated to embark on formal learning. Equally one might expect that those managers without children (still at home), would feel they had more time for participation in learning. The two sections below summarise the most important findings surrounding how managers' domestic responsibilities may impact on their PtP and views of the extrinsic issues.

Table 8.4 Intrinsic and Extrinsic factors and participation – youngest child's education

Intrinsic factors	Low u				Medium %o				High %o				Means (Average)			
	A	B	C	D	A	B	C	D	A	B	C	D	A	B	C	D
Perceptual	10	14	25	24	45	48	63	52	45	38	12	24	2.36	1.95	1.88	2.00
Emotional	28	19	25	29	36	52	63	52	36	29	12	19	2.09	2 24	1.88	1.90
Motivational	10	0	25	19	72	24	38	57	18	76	38	24	2.09	2.10	2.13	2.05
Cognitive (General)	0	10	0	10	55	52	63	33	45	38	37	57	2.45	2.76	2.38	2.48
Cognitive (Vocational)	18	33	12	14	36	29	63	57	45	38	25	29	2 27	2 29	2 13	2.14
Extrinsic factors	Negative %oage				Neutral %oage				Positive %oage				Means (Average)			
	A	B	C	D	A	B	C	D	A	B	C	D	A	B	C	D
Org Culture	36	33	38	62	64	29	25	29	0	38	38	9	1.64	2.05	2.05	1.48
MD Culture	45	14	50	43	55	52	12	38	0	33	38	20	1.55	2.19	1.88	1.76
Resources	18	24	38	43	28	33	50	29	55	43	12	29	2.36	2.19	1.75	1.86

A) Pre-school (n=11); B) Primary/secondary (n=21); C) University/older (n=8); D) No children (n–21)

a.) Intrinsic Factors

Table 8.4 shows that those managers whose children were attending university or had left home had lower means than others in relation to the Perceptual, Emotional, and both General and Vocational Cognitive issues than the other groupings. As the modes for these four variables indicate, the majority (five or 63% o) of these managers whose children were older or attending university were located in the 'medium' PtP categories. When one considers that these managers were all aged 46-50 years, their rating the need to participate in learning lower (Perceptual) and concern about the increasing insecurity in the industry (Emotional) was not entirely surprising. The fact that none held the very highest professional qualifications goes some way towards explaining why they were not rated very highly in relation to the Cognitive issues either.

This group were rated slightly higher in terms of the motivation variable (M=2.13), and in the main those displaying some degree of motivation were most interested in more informal development. There appeared to be some desire for opportunities linked to

mentoring and coaching or interventions which would aid their ability to manage employees. Again given the age profile of these managers, such assertions about the kind of learning interventions in which they are interested are understandable.

The managers with very young children had a higher Perceptual mean (2.36) than the other groups, and was a good deal higher than for the sample as a whole (2.03 – Table 7.1). Regardless of domestic position, the means in relation to the Motivation variable were very similar and clustered around the mean that was applicable for the sample as a whole 2.08 (See Table 7.1 for details), suggesting that motivation for participation in learning amongst all these managers is constrained by external pressures related to work or home life. However this seems to be especially the case for those in Group A, with very young children (72°o in 'medium' category) and Group D, with no children (57°o in 'medium' category). In reflecting on the comments made by managers in each of these groups, especially female interviewees who had domestic responsibilities, having a young family influenced participation in learning. For those with no children the constraints on their motivation to participate was connected to frustration at the lack of guidance and also as one manager suggested work these days was a *'constant slog'* (CL2).

The most important implication of the findings related to managers' domestic circumstances centred on those with older (or university attending) children and those with the very youngest offspring. Those managers with older children had lower perceptual need to participate and felt more insecure than others, yet their comments showed slightly higher motivation than the rest. Considering these managers were generally older than the other groups the findings related to Perceptual and Emotional issues may be expected. Also their higher motivation can be explained in that they were mainly interested in more informal learning interventions, involving mentoring and coaching and generally imparting their experience to other managers. For managers with the youngest children, given their comparative youth, the fact that they had a relatively high Perceptual mean in comparison to the other groups was unsurprising. Also given the fact that they had young children their comments illustrating feelings of being constrained (Motivation) to participate may be expected. Although receiving a similar mean, the constraints that those with no children may be more related to work than to the effects of family responsibilities have on motivation.

b) Extrinsic Factors

In terms of managers' views on organisational culture there was a substantial difference between managers without children (Mean =1.48) and those whose offspring were either at primary school, university or had left full-time education (Mean = 2.05 - Table 8.4). Over half (52%) of the managers without children were proportionally quite young (40 years old or under), compared to the rest of the sample, with the exception of the managers with pre-school aged children (82% were 40 years or under). Allied with the fact that just under half were not married (48%), this may indicate that many of these managers without children were more career orientated (52% holding either professional or higher professional qualifications) and hence might be expected to be especially critical of their Organisations' Culture.

The six (10%) managers without children who were younger (35-40), and held either professional or higher professional qualifications were critical of their organisations because of cultural inconsistencies and contradictions. They faulted their organisations' neglect in addressing issues that would help both their individual development and the general competitiveness of the organisation. Of younger managers (82% aged between 35 and 40 years) with pre-school aged children, almost two thirds (64%) had more neutral depictions of their organisations' culture; highly pragmatic in their belief that culture change was necessary to ensure future competitiveness.

In terms of managers' views relating to their organisations' MD Culture, there was generally quite a large degree of negativity from most of the groupings regardless of their domestic situations. The mean for the whole sample in relation to MD Culture was 1.86 (see Table 7.2), as was the especially negative position of the managers with very young children (Group A, mean of 1.55); none of these managers were rated as positive about the opportunities, structures and climate surrounding learning, supporting of the consensus that a lack of support and guidance existed for younger managers to participate in learning? Among managers with young children (Group A) and no children (Group D), over half (55% and 57% respectively) had experience of working in other organisations and their more varied experience may have included companies that had better MD and learning climates. Both of these managerial groupings were also most negative about their current employer's culture, and this proposition, about possessing more varied experience, may also be valid here too. Even for those who were rated most positive (M−2.19) in relation to this variable, the managers with children of school age, 50% were placed in the 'negative' category which again illustrated some displeasure with the situation. A logical conclusion

therefore is that managers, regardless of domestic or childcare obligations, were generally discouraged by the learning opportunities available.

Turning to the Resource issue, although they rated both Organisational Culture and more specifically the MD Culture variables quite negatively, those managers with the youngest children emerged as being most positive about this variable (Mean = 2.36). When their mean response rating in relation to the Perceptual variable is considered, it appears that they accept the need to continue to develop more than other groupings, so expressed more pragmatic views than their colleagues with different domestic situations.

Managers with university attending or older children exhibited a more negative mean response rating (1.75) perhaps as a consequence of their age profile since they were all older (46-50 years old). Given the traditionally paternalistic context it is likely that these managers are in relatively senior positions and hence may have to cope with more stress and time pressures in their roles. As can be seen in Table 8.4, the majority of these managers were placed in the 'neutral' category (50%), which indicates that they had a certain degree of pragmatism regarding increasing temporal and physical resource pressures in the environment, although several mentioned having to cancel attendance at developmental activities because of the pressure they were under. A sizeable minority (38%) was more negative about the effects that increasing pressure was having on their potential participation in learning.

The key points to emerge in relation to extrinsic issues revolved around those managers who had either very young children (Group A) and those with none (Group D). These managers' views on organisations' general culture were especially negative, but this may be explained in part by their younger age profile and educational background. Certainly this would lead to the conclusion that the seemingly outdated and inconsistent organisational environments frustrated younger and better-educated managers. This finding was further reinforced when the means for MD Culture were compared. Once again, those managers without children, but particularly those with pre school aged offspring, were critical of the learning environment they detected in their organisations. Clearly, younger managers, especially those caring for young children, felt there were deficiencies in support mechanisms as well as opportunities since managers were more likely to have worked elsewhere, it might be concluded that MD Culture in these organisations lags behind others. Given their previous negative position in relation to culture both generally and more specifically in relation to MD, it is interesting that managers with the youngest children were most positive about the resources issue.

However given that they also had a higher PtP in relation to the intrinsic Perceptual issue, such managers may feel less inclined to use the lack of time as an excuse for not participating.

8.2.5 Managers' Career History

The final personal circumstantial factor explored related to the managers' career histories An issue that arose in Chapters Two, Three and Five centred on the changing career patterns in life assurance organisations. Increasingly the 'job for life' is becoming impossible to guarantee in organisations, so it was important to identify whether managers who had experienced relative career stability with one organisation, had different opinions from those with more varied experience. Managers were separated into two groupings to allow for comparison; Group A were those who had been employed by their current employer for the vast majority (over half) of their career (54% of the sample), and Group B (46% of the sample) were those who had worked with other organisations, either in this industry or elsewhere.

Table 8.5 Intrinsic and Extrinsic factors and learning participation – Career History

Intrinsic factor	Low %		Medium %		High %		Mean (Average)	
	A	B	A	B	A	B	A	B
Perceptual	39	7	42	54	18	39	1.79	2.32
Emotional	27	18	55	43	18	39	1.91	2.21
Motivational	30	4	52	61	18	36	1.88	2.32
Cognitive (General)	6	0	39	36	55	64	2.48	2.64
Cognitive (Vocational)	18	7	55	50	27	43	2.09	2.36
Extrinsic factor	Negative %		Neutral %		Positive %		Mean (Average)	
	A	B	A	B	A	B	A	B
Org Culture	42	46	39	29	18	25	1.76	1.79
MD Culture	36	32	39	46	24	22	1.88	1.89
Resources	36	25	27	39	36	36	2.00	2.11

A) Worked in present organisation for majority of career (n 33), B) Other organisations worked for (n–28)

a) Intrinsic factors

When studying the difference between these two groups of managers across the five intrinsic variables, some persuasive results emerged (see Table 8.5). The most important of these is that those who had experience of working in other organisations had higher PtP than those who had spent most of their careers with their current employer. In relation to Perceptual and Motivational issues, the difference as demonstrated by the Pearson chi squared test for significance, was large.

Firstly for the Perceptual issue, almost forty percent (39%) of the Group A managers were shown to have a 'low' PtP. This compared with only seven percent for the managers with experience of other organisations. When the Pearson chi square test was performed, the difference between the two groups proved highly significant at the 1% level for the two groups of managers (χ^2 = 9.224, df = 2, p = 0.010). This suggests that 'more mobile' managers could be implicitly more aware of the need to equip themselves with transferable skills. Those who had been with their current employer for the majority of their careers were more accomplished educationally, with 64% holding professional qualifications (30% held higher professional qualifications).

In terms of job role comparisons (based on job titles), the vast majority (82%) of those with 'other experience' held positions that were more generalist (Accountancy, Marketing or HRM) than those more specifically related to the life assurance sector. This finding is pertinent because it suggests those who are more mobile in their careers may be more open to new learning due to the need to constantly readjust because of their career choice. In comparison, there was an almost 50-50 split for those in Group A between specific life assurance roles (pensions / life assurance administration, actuarial positions) and those with more generalist roles. This suggests that, if managers obtain life assurance type qualifications and become settled in those roles, they tend to become more job focused and perhaps less concerned with participation in learning. The results for Emotional aspects, provide a similar scenario but as the mean response ratings were closer together (1.91 for Group A and 2.21 for Group B), the Pearson chi-square test was not significant at the 5% level.

The fact that those with experience in other organisations feel more secure is not entirely surprising, since experience could diminish fears associated with moving between organisations. Those in Group A may notice the change more acutely and hence feel less secure about their future positions than those who had more varied career experience, a view supported by comments from those managers who had experience of other organisations and especially other industries.

In relation to Motivation, it was interesting to note the difference in the respective means between Groups A and B, with those in the latter group more motivated to participate in learning. It is also worth noting that only one manager from Group B was defined as having a 'low' PtP in relation to this motivation variable. As with the Perceptual issue, it was found that this difference was significant at the 0.05 level (χ^2 = 8.008, df 2, p − 0.018). One possible explanation could be connected to a lack of ambition in terms of

future career direction. Perceptions surrounding future opportunities was also an issue, as these managers are best placed to understand if the organisation's culture rewards job or task based achievements rather than personal development.

In terms of General Cognitive educational experiences both sets of managers had relatively 'high' PtP. However, those with more varied career experience (Group B) were marginally more positive (Mean of 2.64). The key difference in relation to Cognitive Vocational aspects was that those in Group B appeared to view vocational learning experiences in a much more positive light, which clearly affected their PtP, perhaps because the nature of their career paths meant they experienced more varied and challenging opportunities than those who have remained in the same organisation. Managers from the latter group, having been party to the organisation's development programmes for many years, may perceive that they had little left to gain from additional vocational learning activities.

In general, those managers who had experience of other organisations had higher PtP means than those who had remained in the same organisation for the majority of their careers. The biggest differences between the groups, as shown by the statistical significance found, were in relation to the Perceptual and Motivational variables, which might be explained by the fact that those with more varied experiences have more awareness of the need and motivation to continue developing. Also the findings may show a lack of ambition on the part of those who remained in their current organisation, or simply that they inherently understand the reward structures well and self-development does not get rewarded. This proposition is plausible when one considers that the managers with experience limited to their current organisation were less positive about past vocational learning and may implicitly feel that there is little left to gain from participation.

b) Extrinsic factors

Few differences were identified between the two groups in terms of managers' views on Organisational Culture, MD Culture or Resources and none were significant in the Pearson Significance test (Table 8.5). This is surprising given the diversity of views reported in relation to the intrinsic issues. As is shown in Section 7.3.3, a potential reason for this is the rapidly changing environment in the life assurance sector which are as persuasive for those who remain with one organisation through turbulent times, as much as those who have experience of working for a range of companies. In terms of organisational culture for example, Group A's negativity could be explained by their fears that the organisation

was changing too fast, whereas some of those in Group B felt that their employers were not embracing change sufficiently.

8.3 Cross Case Analysis

The aim in this section is to try to understand why there were differences between the managers' perceptions relating to barriers to learning in each of the five organisations. Hence the first sub-sections below, Sections 8.3.1 and 8.3.2, compare the organisations according to the managers personal characteristics and circumstances. Then in Section 8.3.3 the information collected from the interviews with Training and Development or Human Resource Management specialists is considered with a view to proposing general conclusions on each organisation's unique situation. As can be appreciated from Chapter Six and Appendix Seven, where the background of each organisations was discussed in some detail, contextual information was collected on: Management Structure and Communication Strategies; Organisational Culture; Strategy and Management Development; Human Resource Development Processes, and Individual Performance Management.

8.3.1 Cross Organisation Variations - Intrinsic Factors

Table 8.6 illustrates a number of interesting patterns that emerged when comparing the mean (average) response ratings for the five intrinsic variables across the organisations. According to the mean response ratings, the managers from Grampian Life were consistently rated as having a higher propensity to participate (PtP) than those from the other four organisations. Another interesting finding which emerged was that the mean response ratings in both Borders Life and Lothian Life were regularly lower than the other organisations, whilst the managers from Highland Life and, to a lesser extent, Central Life appeared to occupy a middle position in relation to the variables explored. The findings connected to each of the intrinsic factors are now briefly discussed.

Table 8.6 Mean ratings for managers in the organisations studied – Intrinsic Factors

Organisation	Central (n=15)	Lothian (n=13)	Grampian (n=13)	Borders (n=9)	Highland (n=11)
Intrinsic Factors	Mean	Mean	Mean	Mean	Mean
Perceptual	1.87	1.85	2.46	1.89	2.03
Emotional	2.07	1.69	2.31	1.67	2.05
Motivational	2.00	1.92	2.31	1.67	2.08
Cognitive (Gen)	2.47	2.46	2.69	2.56	2.56
Cognitive (Voc)	2.00	2.23	2.46	2.22	2.21

a) Perceptual

With a mean response rating of 2.46, Grampian Life managers, as a specific grouping, were adjudged to hold a higher propensity to participate than those from the other organisations in relation to this Perceptual variable. Those in Grampian Life demonstrated a greater understanding for the need to continue to participate in development opportunities. As a group managers from Highland Life registered a mean of 2.03, while Borders Life, Central Life and Lothian Life had fairly similar mean response ratings (1.89, 1.87 and 1.85 respectively) representing a lower PtP.

In terms of managers' personal characteristics and circumstances, the most persuasive findings connected to the Perceptual variable related to gender and age. As suggested in Section 8.2.1, female managers had a much higher mean value for PtP than males (2.39 compared 1.88). From the profile of the samples of the organisations, it can be seen that Grampian Life, which had the highest mean rating overall, had the highest number of female managers (46° o), whilst Lothian Life, boasting the lowest mean response rating, had fewest females interviewed (8° o). Equally, as is shown in Section 8.2.2, managers aged between 41-46 years had a lower PtP than others (1.92). When the samples of managers are compared on the basis of age, proportionally Lothian Life had more managers in this grouping than the other organisations (38%), whilst Grampian Life had relatively few in this category (15° o). These two findings go some way towards clarifying the mean response ratings attached to these organisations in relation to the Perceptual issue.

However, it is also important to note that other personal circumstantial issues, especially in relation to the managers' career histories, the composition of the samples in each organisation did not support the overall findings. Those who had experience with other organisations had a higher mean response rating of 2.32 (Perceptual variable). However, Grampian Life had the fewest number of those with this kind of experience (38° o) which would indicate that potentially there are other reasons why Grampian Life managers were rated higher in terms of PtP. Lothian Life, on the other hand, had the lowest mean overall of 1.85 and had the same number of such managers (38° o).

b) Emotional

In terms of Emotional issues, managers from Grampian received the highest mean response rating, although this was lower than for Perceptual issues (2.31). Hence managers in Grampian Life showed they were more secure both in terms of actually undertaking learning activities and also in relation to their future job-security. Both Central Life and

Highland Life had very similar means of 2.07 and 2.05 respectively for the Emotional variable, whilst Lothian Life and Borders Life had much lower means of 1.69 and 1.67 respectively.

Such findings are interesting when one considers the personal characteristics and circumstances of the managers. Firstly in terms of gender, although the difference between males (2.09) and females (1.94) was not as pronounced as the Perceptual issue, the fact that female managers had a lower PtP than their male counterparts was notable. Yet Grampian Life and Central Life, who had the highest means amongst the organisations in relation to this Emotional variable, had the most females within their samples ranks (46% and 40%o respectively). Therefore one has to ask why the female managers in these organisations did not feel as insecure as those in other organisations?

Equally in terms of age, Section 8.2.2 illustrated that the older managers (46-50 years old) and those aged between 35 and 40 years had lower PtP (1.95 and 2.00 respectively). Therefore it was strange to note that the majority of Grampian Life managers, which had the highest recorded PtP, were in these two age groups. Equally in Central Life no managers interviewed were aged between 41-45, yet this organisation had a relatively high PtP mean rating. Perhaps the only personal circumstantial issue that aligns with the mean values, and the division of managers throughout the organisations, was related to the managers' career history. As can be appreciated from Section 8.2.5, those managers that had experience of working in other organisations were more assured about security and learning. A relatively high proportion of these managers were located in Grampian Life (47%) and also in Highland Life (64%) which also had a high overall mean rating for the Emotional variable.

c) Motivational

When the mean response ratings for motivation are taken, again managers from Grampian Life illustrated their higher PtP in receiving a mean of 2.31. Although lower than the mean in relation to the Perceptual variable, as with the other issues explored the Grampian Life mean was considerably above the next mean, (Highland Life = 2.08). Meanwhile occupying a central position in relation to this variable were those managers from Central Life and Lothian Life (1.92), whilst Borders Life again registered the lowest mean (1.67).

In terms of the makeup of the sample according to personal circumstances, similar issues arose as with the Perceptual variable. For example, the female managers had a higher PtP than males and given that Grampian Life had the highest number of females

this goes someway to explain why overall the mean was higher. Equally at the other end of the spectrum in terms of numbers of females in the sample, with only 22%o and 8%o respectively, it was not surprising that Borders Life and Lothian Life had relatively low means. However, in terms of other personal circumstantial issues, like educational attainment and domestic situation, there were no really convincing findings which would explain the mean values attained by these organisations. Indeed in terms of age, where the oldest managers (46 50 years old) as a discreet grouping had the highest PtP, although Highland Life which had a relatively high PtP proportionally had most of these managers in their ranks (45%o), the organisation with the highest PtP, Grampian Life, had fewer (31%o).

d) Cognitive (General)

Not surprisingly given the findings in relation to General Cognitive issues in both Chapters Six and Seven, the means representing the managers from all five organisations studied were the highest in comparison to other variables. However, continuing the same pattern as before the managers from Grampian Life once again received the highest overall mean rating (2.69). Both Highland Life and Borders Life also had relatively high mean response rating of 2.56, whilst both Central Life and Lothian Life were towards the lower end of the spectrum with 2.47 and 2.46 respectively. For all these companies, with the exception of Lothian Life (2), the modes attached to this variable was three, which generally reinforces the positive nature of the comments which the managers gave in relation to their experience of school and further (to third level) learning.

As can be appreciated from the subsections where the effect of personal characteristics on managerial PtP in learning was explored, the overwhelming majority of interviewees had good experiences of general learning activities. No major issues emerged when personal characteristics and circumstances were compared across the organisations in relation to General Cognitive issues. As one would expect, those organisations with the highest mean ratings, Grampian Life, Borders Life and Highland Life proportionally contained a higher number of managers holding higher professional qualifications than the other two organisations.

e) Cognitive (Vocational)

Whilst also being relatively high in comparison to several of the other intrinsic variables studied, the mean values in relation to the Cognitive Vocational variable illustrated that the

managers experiences of more vocational learning across the five organisations were le s positive than that of more formal general learning. Following a recurrent theme, collectively the managers from Grampian Life again received the highest mean rating (2.46). A clutch of three companies, Lothian Life (2.23), Borders Life (2.22) and Highland Life (2.21) all had similar means. Meanwhile Central Life managers (2.00), had the lowest mean of the companies which indicated that the comments emanating from these managers about their experiences of vocational learning activities were more of a negative nature. In relation to personal characteristics, nothing very persuasive emerged regarding the makeup of the Central Life sample to explain this scenario.

8.3.2 Cross Organisation Variations - Extrinsic factors

Table 8.7 illustrates the mean response ratings for the three extrinsic variables across the five organisations. It can be seen that these mean response ratings were generally much lower than was the case with intrinsic issues illustrating the managers PtP in learning activities. Managers from Grampian Life were much more negative about the issues explored, especially with respect to their organisations' culture. Managers from Borders Life, although previously having 'low' PtP mean ratings, especially regarding their motivation to learn (Motivational) and emotional security (Emotional), emerged with a much higher mean in relation to their organisations culture. Highland Life managers were more positive about all three of the extrinsic issues than the managers from the other organisations. The findings connected to each of the extrinsic factors are now briefly discussed in turn.

Table 8.7 Mean ratings for managers in the organisations studied – Extrinsic Factors

Organisation	Central (n=15)	Lothian (n=13)	Grampian (n=13)	Borders (n=9)	Highland (n=11)
Extrinsic Factors	Mean	Mean	Mean	Mean	Mean
Org Culture	1.67	1.77	1.46	1.89	1.77
MD Culture	1.60	2.08	2.08	1.56	2.09
Resources	2.07	2.00	2.08	1.89	2.18

a) Organisational Culture

When the mean response ratings that summarise how they viewed their organisations' culture are taken across all five organisations the managers were very negative. This was particularly the case for managers from Grampian Life who recorded the lowest mean response rating (1.46). Managers from Central Life, who collectively were rather neutral

about the intrinsic issues, were also relatively negative about the culture in place in their organisation. Meanwhile occupying a central position in relation to this variable were those managers from Highland Life and Lothian Life (both with mean ratings of 1.77), whilst Borders Life registered the higher mean (1.89). To further reinforce the negativity that surrounded the issue of organisational culture it should be noted that the majority of managers from four of the organisations were particularly scathing in their comments, as is shown by the corresponding low mode values (all but Highland Life with mode of one).

When the personal characteristics and circumstances are explored to ascertain if the makeup of the sample of managers can account for these results it is interesting to note that in terms of gender female managers were more negative than their male colleagues. The fact that the sample from Grampian Life contained the most female managers and this organisation was most negative overall was not surprising. Those managers who had no children and were either single or divorced were most negative about their organisations' culture. The fact that proportionally, in comparison with other organisations, the Grampian Life sample had most of these managers goes some way in explaining its low mean.

b) Management Development (MD) Culture

In terms of the aggregated views on the culture in the managers' organisations pertaining to MD issues, those from three, Highland Life (2.09), Grampian Life (2.08) and Lothian Life (2.08), recorded higher mean response ratings. This finding showed that interviewees in Grampian Life, although extremely negative about their organisation's culture, were more positive when asked to describe the structures and opportunities in place there (main features of the MD Culture). However as can be seen from Table 8.7, the managers from Central Life (1.60) as well as being relatively negative about organisational culture in general, were also critical of the structures, support and opportunities available. Whilst they were least negative about their organisations' culture in general (1.89), the managers from Borders Life gave the most negative comments about their organisation's MD Culture (1.56).

Those aged 41-46 years old were the most positive grouping in relation to their organisations' MD Culture. Given that the majority of those who were interviewed from Lothian Life were in this grouping and this organisation had a relatively high mean response rating adds some credence. Similarly Highland Life proportionally had a high number of this type of manager, yet the majority of Grampian Life's managers were in the

youngest age bracket which underlines that the other aspects of the organisational context need to be explored to understand this pattern of results.

c) Resources

As with MD Culture the managers from Highland Life were collectively the most positive in relation to the availability of resources such as time and finances. Managers from Grampian Life maintained the same mean rating as that relating to MD Culture (2.08 , whilst those from Central Life appeared to be much more positive about this issue than either organisational or MD Culture, with a mean of 2.07. Similarly managers from Borders Life, whilst sustaining a similar mean in relation to the Resources issue as that relating to Organisational Culture, in comparison to those from the other four companies, registered the lowest mean (1.89).

In terms of managers' personal characteristics and circumstances, perhaps the only issue to emerge was related to managers' career history. The fact that almost two thirds (64%) of the managers in Highland Life had experience of working in other organisations, and that such managers were most negative about the resources issue, helps to explain Highland Life's position.

8.3.3 Differences based on Organisational Context

As previously explained the input from the Training & Development specialists from each of the case organisations provided an invaluable insight into the context in which these mid career managers are working (See Appendix Seven for details). It is now appropriate to analyse their comments with a view to proposing conclusions as to the barriers to learning present within their organisations. In comparison to the previous section, which was structured by factor, this section deals with each of the organisations in turn in order to avoid repetition.

a) Central Life

Having recently been the subject of a take-over, it is perhaps unsurprising that Central Life's managers did not, in any of the factors covered, display a higher than average PtP. However, neither were they positioned at the bottom of the scale in terms of participation in learning activities, with the exception of Cognitive Vocational. In terms of the Management Structure and Communication processes, despite aims to implement a flatter structure to improve decision making in 1985, there appears to have been little

amelioration, with complexity and lack of autonomy still inherent. The interview with the Training and Development Manager also revealed that there had been official attempts to change the organisational culture from one characterised by paternalism and 'Blame' that often constrained managers' actions The prevalence of grade consciousness, bureaucracy and lack of commitment or 'lip service' to training and development were also highlighted as problems, with top management the worst offenders. The emphasis on self-development was also a feature of the learning culture in this organisation, but again given the problems acknowledged regarding the communication and structure, this may not have been apparent to all managers. Representative of the lack of support from top managers was the cynicism which the Training and Development Managers described regarding the value of the Investors in People accreditation. Although attempting to introduce a better infrastructure to link skill acquisition and competencies, this manager acknowledged that it was at an early stage and hence might be unaware of the full extent of the plans. This incorporated a move towards a performance measurement system based on contribution from the old bonus system, where people were rewarded for completion of qualifications. The final point relates to the negative view of learning experiences themselves, which had historically been relatively poorly managed, supported and badly received. The lower than average score for cognitive vocational may be explained by this assertion from the Training and Development Manager.

Hence from the above information, an appreciation of the reasons for the relatively low Perceptual, Motivational, Cognitive vocational and management development culture scores becomes clearer. The general lack of support from the higher echelons of the organisation for learning initiatives appeared to discourage participation, in the same way that the infancy of the management development structures led to confusion and possibly a lack of motivation to participate. Perhaps due to the recent take-over, attempts to align the culture with the more competitive environment and the changes ensuing may explain the negative views expressed of the culture in the organisation.

b) Lothian Life

As the smallest mutual life assurance organisation in Scotland at the time of data collection, Lothian Life was potentially more vulnerable to change than others in the study. This may explain the relatively low mean ratings attached to several of the variables studied, especially those connected to Perceptual, Emotional and Motivational issues. When asked to comment on the Management Structure and Communication processes in place in the

organisation, the Training and Development Manager (T&D Manager) observed that there was still a rather centralised decision making system in place. He freely admitted that as a result of managers' limited responsibility for making decisions many lacked certain managerial (particularly people) skills, but he hoped that efforts to introduce more devolved decision making, would improve this in the future.

The fact that the culture in place in Lothian Life was described as being 'conservative with a small c' was indicative of other issues that concerned the T&D Manager. For example he indicated that initiatives inherently linked to learning and development like encouraging empowerment were often seen, especially by longer serving managers, as something that was 'nothing to do with them'. However the Training and Development Manager stressed that there were serious plans to address peoples' attitudes and promote better people management skills. Given such upheaval along with very clear pronouncements from the Chief Executive of the need for a 'new vision and new values', it is understandable that managers were confused about the organisation's future. The relatively low mean rating attached to the Emotional variable may be indicative of the managers' fears and uncertainties. Another issue that concerned the T&D Manager was specifically linked to how learning and development was viewed in the organisation by managers. Again he stated that although there was a real emphasis on attaining qualifications connected to the life assurance industry, there was a pre-occupation with the status that was attached to such qualifications and not enough thought about what skills managers really needed.

The main issue that emerged when the Training and Development Manager was asked about Organisational Strategy and Management Development was his assertion that at the most senior levels in the company there was not enough enlightenment towards MD and skills attainment. As with other factors investigated there appeared to be some movement towards ensuring that provision of appropriate management development and training was improved, but again evidence that this was at an early stage for Lothian Life. In relation to the Human Resource Development Processes, even though the organisation had been re-accredited with the IiP award, the T&D Manager indicated that Lothian Life was attempting to ensure that managers realised the importance of taking ownership of their own development and career management needs.

A related aspect that the T&D Manager mentioned was that there were also moves, similar to those being initiated in Central Life, to remove the use of bonuses, cash incentives and attainment of a guaranteed status, for passing examinations. A final point

also related to the reward structures in place for managers in Lothian Life and how their performance was measured. The T&D Manager admitted that there was as degree of subjectivity involved in measuring performance, which had attracted some criticism because it was not perceived to be built on solid and objective performance indicators.

These insights into the structures and processes in Lothian Life may go some way towards explaining the low mean ratings that the Lothian Life managers attained for the Perceptual, Emotional and Motivational variables. Clearly there was potential for managers to be confused, firstly in relation to the issue of responsibility for training and development where their motivation to participate may become impaired, if they did not fully understand the fact that they had the prime responsibility for ensuring their development needs were met. Secondly there was the potential for there to be some confusion about the dual system still in place in relation to rewards for learning, and finally the managers may be irked at the subjectivity involved in measuring their performance.

c) Grampian Life

As has been pointed out in the proceeding paragraphs the Grampian Life managers consistently received higher than average mean PtP ratings. However the mean ratings were not quite so high in relation to the extrinsic issues studied, especially in relation to Organisational Culture, where Grampian Life received a significantly lower mean rating than any of the other organisations. Throughout the interview with the Group Training and Development Manager (Group T&D Manager) from Grampian Life, further evidence was gathered to suggest that several aspects of the organisational context enhanced participation in learning and development for managers.

In relation to the general context of the organisation, he recounted how the culture in Grampian Life had recently shifted from a traditional life assurance organisation to a 'Financial Services' organisation. Like several of the other organisations studied this change had meant there was significant upheaval in Grampian Life, not least the fact that a considerable restructuring exercise had taken place resulting in a number of redundancies at the Head Office. The Group T&D Manager explained that the ultimate rationale for reducing the workforce, by 600, was to reduce costs and allow the organisation to face future challenges with a more suitable workforce. The fact that the organisation had just moved to a new purpose built headquarters in Edinburgh was an indication of the confidence surrounding Grampian Life and its ability to compete in the future. Such seismic changes in the context of this organisation may give initial clues as to why the mean

ratings were higher for the Perceptual, Emotional and Motivational variables. For example, managers may feel more secure having survived the recent round of downsizing, and the fact that there was more emphasis on developing new products and ways to distribute them may mean that managers implicitly realise that there is a renewed need to participate in learning.

Although much of the information collected on this company, presented in Chapter Six and Appendix Seven, is relevant it is important to highlight in particular several issues which the Group T&D Manager spoke about which further explain the higher mean PtP ratings for managers in Grampian Life. Firstly when asked to elaborate on the organisational culture more specifically connected to Management Development, the Group T&D Manager emphasised the fact that there was real encouragement for employees to try to attain professional qualifications. Given the background of Grampian Life the Group T&D Manager felt that the employees here, more than in other organisations should be conscious of the need to ensure that they had real employability for the future. He was also at pains to point out that an important part of the Grampian Life philosophy on training was providing a good infrastructure for learning to take place. Hence there was emphasis on ensuring that employees had the appropriate guidance and flexible opportunities to participate.

Closely associated to the above, when the T&D Manager was asked to comment on how Management Development was linked to the organisations strategy, he indicated that there were efforts to link all training and development to corporate goals. Therefore managers should understand why they are actually taking part in every piece of learning or training they undertake. The fact that the 'tripartite' nature of the decision making for training and development between the individual, line manager and Training and Development Department underlined how well developed training and development were in this company. Also the fact that 360 degree feedback was used to measure performance of managers here clearly illustrated the linking between any training and development and the objectives set for both the individual and the organisation.

Such contextual information from the Group T&D Manager provide a useful clarification of many aspects in Grampian Life relating to the training and development infrastructure. Certainly taken in tandem with the comments made by the mid career managers one can begin to appreciate that within this organisation managers were given much guidance and opportunities to participate in learning and thus justify their higher than average ratings surrounding the intrinsic variables. Perhaps more importantly, as the

Group T&D Manager indicated towards the end of the interview, there was a realisation for him that managers in this mid career stage face many demands in terms of both work and private life. However the challenge as he saw it was to ensure that the organisation tries to dispel the 'not got anything else to learn view' amongst managers and provides the support and guidance they need to participate in learning.

d) Borders Life

The major contextual factor of importance regarding Borders Life was that it had recently been subsumed, as an autonomous business unit, into a large foreign owned multinational organisation. In terms of the mean ratings, it was notable that Borders Life was consistently, with Lothian Life, placed towards the bottom of the scale, especially with regards to the Perceptual, Emotional, Motivational intrinsic variables, and MD Culture and Resources extrinsic variables. Interestingly however, although all the organisations' managers were relatively negative about their Organisations Cultures, those from Borders Life were the most positive (least negative) about it. During the interview with the Training and Development Manager (T&D Manager) at Borders Life several issues arose which add some clarity to this situation.

The current culture in place was described as being very 'focused' in nature, based on providing pensions using Independent Financial Advisors as the only distribution channel. However there was also an acknowledgement that change was inherent in this industry and hence any strategy based on such a narrow 'niche' channel may well change in the future. More specifically in relation to training and development, although an estimated 'one in four' employees were currently engaged in some kind of learning, the T&D Manager made an important pronouncement regarding the levels of guidance given to employees in general. From his perspective Borders Life could potentially 'input' much more information about what exactly employees should be doing in terms of their development. To further emphasis this issue the T&D Manager indicated that, as with all five organisations studied, the prime responsibility for learning and development rested with managers. However a clear failing here was that 'not enough guidance was given' and as the decision about participation ultimately lay with the manager, the T&D Manager felt that often they appeared to be 'left to their own devices' for training.

Another indicator of weakness in the culture of training and development at Borders Life was found when the T&D Manager admitted that in reality Management Development processes were rather 'ad-hoc' in nature. In realty it was admitted that the major

preoccupation in Borders Life had been with achieving technical competence and qualifications (for example, actuarial, insurance and law), but there was now an increasing realisation of the importance of more general management skills. Underlining the recurring theme related to guidance in Borders Life, it was felt that because things are not 'spelt out' to managers about which skills they need to develop there is a great deal of variance in relation to the uptake of activities to improve general management skills.

Further credence to the assertion that there were ineffective structures in place for managers to access training and development emerged when the T&D Manager was asked about HRD Processes. Practically no use had been made of competency frameworks to aid managers' development; moreover, whilst there was a well developed appraisal system in place, the T&D Manager had concerns about the 'guesswork' used to evaluate the contribution of MD. This was clearly acknowledged as a deficiency by the T&D Manager, and allied with his previous assertions regarding the lack of support for managers may explain the low mean rating attached to the variables for this organisation. Indeed to quote the T&D Manager, and something very pertinent to the Perceptual and Motivational variables, *'if Manager A does not know what is expected of him/her – it is difficult for them to give some focus to others about what they should do'.*

In the final part of the interview with T&D Manager, several other issues emerged which help to explain why the managers in this organisation, more than the others, were more negative towards both the Emotional and Resources variable. He acknowledged that this stage in ones careers (35-50 years) was probably the most intense in terms of both work and personal life with time pressures endemic. He also felt that given the increasing uncertainly and erosion of a 'job for life', managers would less secure. Ultimately he felt that, in Borders Life, this would affect what they did in their jobs and often if learning was not supported or valued appropriately then it would come off second best to the *'daily grind'.*

e) Highland Life

As can be appreciated from Tables 8.6 and 8.7 above, the managers representing Highland Life were generally placed towards the top or middle of the scale of mean response ratings for both intrinsic and extrinsic variables. Indeed their views on both the Management Development Culture and Resources availability for participation in learning were amongst the highest compared to the other organisations. As with the other organisations summarised, a number of issues surrounding the organisational context and background, as

reported in the interview with the Management Development Consultant (MD Consultant), can be elaborated upon to help explain the position of the Highland Life managers. Perhaps the first point to note is that Highland Life was by far the largest organisation studied, both in terms of employee numbers and capital under investment. Like Grampian Life it too had opened a new Head office building in Central Edinburgh and had diversified into banking and investments recently.

The most important aspect in relation to the organisational culture was the official attempt to refocus on customer service. At several junctures throughout the interview, the MD Consultant described how the Total Customer Service (TCS) initiative heightened awareness and participation in training and development. Indeed the inclusive nature of TCS, regardless of grade or status, emphasised the commitment that Highland Life had to training and developing its staff. Other initiatives mentioned by the MD Consultant to illustrate the 'strong learning culture' included the availability of Open Access Learning Centres, Graduate Management Schemes and other Management Development programmes, which were 'highly interactive'. The positive stance of the managers in relation to the Management Development culture was conceivably a result of the accessibility of such initiatives. However the MD Consultant recognised there remained remnants of traditionalist and conservative culture, highlighting the lack of experimentation with new practices and the reluctance to fully empower employees. Steps had been taken to move away from such attitudes however, with the recent promotion of some bright young graduates, which had been hitherto limited. Implicit in this change is the potential for higher levels of motivation due to the perceived increasing opportunities for promotion.

In terms of Organisational Strategy and Management Development, the MD Consultant cited the example of the Leadership Development Programme, in which all senior managers participated, as indicative of how these two practices were intertwined. Not unlike the case in Grampian Life, the key players in determining the extent of Management Development were the individual and the line manager or company as a whole. It was indicated that support may take a number of forms, including financial study leave and access to Open Access Development Centres, thus reflecting the lack of physical organisational barriers to participation. This is underlined by the evidence gained from the managers, who held the most positive views in relation to the MD Culture and Resources issues.

Another example of the company's positive attitude towards development was in the extensive training allocated to managers performing appraisals under a competency framework. This training allowed managers to give clear guidance to employees on which learning interventions would be suitable and allowed these managers to appreciate the linkage between objectives and development activities. This information tallies with the scores the managers in this organisation achieved, emphasising the positive stance they held regarding the MD Culture and available resources. The link between focused guidance and high levels of motivation is clearly seen to be a factor in this organisation, underlining the theory that managers require direction and reason in order to justify participation in learning.

8.4 Summary

This chapter began by discussing the ways in which personal circumstances affected the variables and then analysed how both these factors and the organisational context produced variations across the case organisations. In this section the major findings are revisited and the implications for managerial participation in learning summarised.

8.4.1 The effect of Personal Characteristics and Circumstances

In terms of gender, there was a significant difference between the groups, with females appearing to be much more appreciative of the need to continue developing. However, regardless of gender, the vast majority of managers indicated that they felt to some degree Perceptual, Emotional and Motivational constraints. In relation to extrinsic issues explored, the more negative overall stance of the female managers to all three of the variables explored was interesting. However the difference, given its statistical significance, was most persuasive in relation to the females' views on organisational culture. It was proposed that these heavily male dominated traditional style cultures may have led to feelings of insecurity for many female managers, which they attempted to counteract by exhibiting a greater perceptual need to develop.

In relation to managers' age, for those occupying the middle age group of the sample (41-45 years), the high emotional mean denoting confidence in job security was linked to their low perceptual need to participate, perhaps illustrating either complacency or arrogance. For the older managers the relatively low emotional mean, characterising fears over job security perhaps explained their higher levels of motivation. The younger managers on the other hand could perhaps explain their lower emotional mean through the

fact that they may feel more exposed, with relatively long careers ahead of them in such an unstable environment. These managers, in common with the other groups, displayed very positive views of their previous cognitive learning experiences but were separated by their relatively low means on vocational learning, perhaps suggesting that their recent positive educational experiences have resulted in a more critical stance in relation to vocational learning interventions.

In terms of extrinsic issues, it was noticeable again that the managers in the middle age range were less negative in terms of both Organisational and MD Culture than the other two groupings. The younger managers also held negative views on both variables, and appeared to feel that their organisations were too reluctant to adapt to changing times as well as complaining about the lack of guidance given to them in terms of MD. The older managers also gave negative views on all three fronts, although their reasons for this differed from the younger managers, citing the speed of change, rather than the lack of change as being a key factor. Lack of guidance in terms of knowing what was on offer was also an issue, although this was considered secondary to the resources problem, these managers being better placed to compare and contrast the changing cultures.

In relation to educational attainment, a key point to note is the fact that those with higher qualification levels had relatively 'low' PtP in relation to Perception and Motivation, signifying feelings of insulation or security as a result of their qualifications. In contrast those with degree level, but no professional qualifications, were more motivated and had a higher Perceptual need to learn perhaps as a result of the industry dictated requirement for professional qualifications. In terms of Emotional issues, those with professional qualifications held the lowest mean while those with both the highest and the lowest qualifications appeared more emotionally secure. Unsurprisingly, the highest qualified managers held the highest mean rating in terms of General Cognitive issues while those with school level qualifications were found at the other end of the spectrum. In terms of Cognitive Vocational, those who had already undertaken vocational qualifications were less likely to participate further, given that they had already reaped the benefits of such learning. Also as can be appreciated from their comments, such managers often felt there were problems with the vocational opportunities they received which clearly may temper one's desire to participate in something similar again. Those with only university based qualifications had a slightly higher PtP for the Cognitive Vocational variable.

In terms of Organisational and MD Cultures the views expressed by all groups were relatively negative, with those at the extremes (lowest and highest educational attainment

being only slightly more positive. One pattern that emerged was the negativity of those with school qualifications only in relation to the MD Culture, perhaps explained by the value placed on professional qualifications in the organisations. Linked to this, the managers without professional qualifications appeared less likely to cite lack of Resources as a reason for not participating, perhaps in contrast to the professionally qualified actuaries and accountants who may potentially have more pressurised jobs.

The most important implication of the findings related to managers' domestic circumstances centred on those with older or university attending children and those with the very youngest offspring. Those managers with older children had lower perceptual need to participate and felt more insecure than others, yet they forwarded comments illustrating slightly higher motivation than the rest. Considering the fact that these managers were generally older than the other groups the findings related to Perceptual and Emotional issues may be expected. Also their higher motivation can be explained when one considers the fact that they were mainly interested in more informal learning interventions, like mentoring and coaching which generally involve guiding and transmitting their experience to other managers. For the managers with the youngest children, given their comparative youth, the fact that they had a relatively high Perceptual mean in comparison to the other groups was unsurprising. Also given the fact that they had young children their comments illustrating feelings of being constrained (Motivation) to participate may be expected. Although receiving a similar mean, the constraints that those with no children may be exposed to could be more work related than effects that family responsibilities have in relation to motivation.

The key points of note to emerge in relation to the extrinsic issues revolved around those managers who had either very young children (Group A) or none (Group D). Both these types of managers were especially negative about their organisations' general culture, but this may be explained in part by their younger age profile and educational background. Certainly this would lead to the conclusion that the seemingly outdated and inconsistent organisational environments frustrated younger and better-educated managers. This finding was further reinforced when the means for MD Culture were compared. Once again, those managers without children, but particularly those with pre-school aged offspring, were critical of the learning environment they detected in their organisations. Clearly then the younger managers, but especially those with the additional burden of caring for young children felt there were deficiencies in support mechanisms for them. Also the fact that these manager types were more likely to have worked elsewhere adds

credence to the conclusion that the MD Culture in the organisations studied, lags behind others either within or outwith this industry. The final interesting finding was related to the issue of available Physical Resources. It was somewhat surprising, given their previous negative position in relation to culture, both generally and more specifically in relation to MD, to find the managers with the youngest children now most positive about the resources issue. However, given that they also had a higher PtP in relation to the intrinsic Perceptual issue such managers, considering their age, may feel less inclined to use the lack of time as an excuse for not participating.

The key findings to emerge when career history was analysed was that those managers who had experience of other organisations had higher PtP means than those who had remained in the same organisation for the majority of their careers. The biggest differences between the groups, as shown by the statistical significance found, were in relation to the Perceptual and Motivational variables. Several reasons emerge which might explain this scenario connected to the fact that those with more varied experiences may have more awareness of the need and motivation to continue developing given their less steady career history. Also the findings may illustrate a lack of real ambition on the part of those who had remained in their current organisation for practically all of their careers, or simply that they inherently understand the rewards structures well and perhaps that self development does not get rewarded. This proposition could be further reinforced when one considers that the managers with experience essentially of only their current organisation were less positive about the vocational learning experiences they have had in the past. Such managers may implicitly feel that there is little left to gain from taking part in more of the same opportunities, which perhaps did not fully satisfy their needs.

8.4.2 Cross Case Analysis

The information on the general context as related by a company representative for training and development, allied to the data collected from the interviews with the mid career managers provided an insight into the situation in each of the organisations and allowed for some comparisons to be made. Hence, in Central Life the reasons for the relatively low Perceptual, Motivational, Cognitive vocational and MD Culture scores may be appreciated given the following information. A general lack of support from the higher echelons of the organisation for learning initiatives appeared to discourage participation, in the same way that the infancy of the management development structures led to confusion and possibly a lack of motivation to participate. Perhaps due to the recent take-over, the necessary

attempts to align the culture with the more competitive environment and the changes ensuing may explain the negative views expressed of the culture in the organisation as a result of this confusion.

Lothian Life was characterised by very centralised communication and decision-making structures, conservative cultural practices and somewhat outdated management development practices, which emphasised attaining professional qualifications rather than people development skills. In addition to these internal structure issues Lothian Life was, at the time of data collection, vulnerable to take-over goes someway towards explaining the low mean ratings that these managers attained for the Perceptual, Emotional and Motivational variables. Clearly there was potential for managers to be confused about further learning participation, firstly in relation to the issue of responsibility for training and development where their motivation to participate may become impaired, if they did not fully understand the fact that they had the prime responsibility for continuing to develop. Secondly, there was the potential for there to be some confusion about a dual system still in place in relation to rewards for learning, and finally the managers may be irked at the subjectivity involved in measuring their performance.

The contextual information provided by the Grampian Life Group T&D Manager provided a useful clarification of many aspects relating to the training and development infrastructure in the company and goes some way towards explaining the higher mean scores attached to managers here. Certainly taken in tandem with the comments made by the mid career managers one can begin to appreciate that within this organisation managers were certainly given much guidance and opportunities to participate in learning and hence their higher than average ratings surrounding the intrinsic variables become more understandable. However the fact that there had been much upset (600 redundancies in the previous year) and realignment of the company culture helps to clarify the very negative views that the managers had about the Grampian life culture.

In Borders Life from comments made in the interview with the T&D Manager, several other issues emerged which help to explain why the managers in this organisation, more than the others, were more negative towards both the Emotional and Resources variable. As well as being recently taken over by a large foreign owned organisation, the T&D Manager acknowledged that this stage in ones careers (35 50 years) was probably the most intense in terms of both work and personal life with time pressures endemic. He also felt that given the increasing uncertainly and erosion of a 'job for life', managers would feel less secure. Ultimately he felt that, in Borders Life, this would affect what they did in their

jobs and often if learning was not supported or valued appropriately then it would come off second best to the 'daily grind'. This helps to explain why the managers in Borders Life also had a lower PtP for Perceptual issues too, given the fact that they are perhaps expected to concentrate more on their daily duties as opposed to pursuing self development, for which it was admitted they received inadequate guidance.

Finally, in relation to the largest of the companies studied, Highland Life, the comments of the MD Consultant and the mid-career managers clearly emphasised the positive nature of the organisation's MD Culture and available resources for learning. The link between focused guidance and high levels of motivation was clearly seen to be a factor in this organisation, where the mean ratings were top amongst the organisations for the MD Culture and Resources variables and also relatively high for Perceptual and Motivational variables. The fact that all the employees in this large company were put through a major customer services training initiative was representative of the kind of levels of support that the MD Consultant spoke about. However, as well as this broad training programme the fact that the MD Consultant also emphasised the provision of Open Access Learning Centres (OALCs), as well as graduate and management development programmes, may explain why managers were most positive about the MD Culture in place. These findings also seem to underline the theory that ultimately managers require significant direction, guidance and support as well as a clear understanding in order to justify partaking in learning activities.

CHAPTER NINE

Conclusions

9.1 Context

Given the limited empirical research on barriers to learning for mid career managers, it was decided to investigate the subject through an analysis of the Life Assurance sector in Scotland. The increasing importance of the mid-career manager and the need for continued life-long learning in such a turbulent climate make this a topical and useful area of study. While the study sought to identify the main barriers to learning for these mid-career managers, a number of specific objectives and research questions were identified at the outset: mid-career managers' perceptions of the most important barriers; the impact of personal characteristics or circumstances on perceptions of barriers; and the impact of the organisational environment on their propensity to participate (PtP) in learning activities.

The current economic, political and social environment in which the Life Assurance Industry finds itself is a critical factor in determining the importance of continued learning and development. The move from the traditional, job-for-life, conservative culture that prevailed until the mid-eighties towards an environment fostering innovation and creativity was deemed essential for survival in this competitive environment. Coupled with the increased need for technological ability, these extrinsic factors suggest a need for life long learning to be elevated, especially among managers at the mid career stage, who face new challenges as their traditional roles change with the advent of flatter organisational structures and increasing empowerment.

A review of the relevant literature led to the creation of a 'Composite Grounded Theory of Propensity to Participate in Learning for Mid-Career Managers' which contained seven variables affecting managerial learning and which could be used to analyse the data. This model (shown in Tables 4.7 and 4.8) was created using grounded theory in that information from both the literature and early empirical data was collected. Four of the variables were deemed to be intrinsic in nature: Perceptual; Emotional; Motivational, and Cognitive. The other three were associated to the external (extrinsic) environment, related to the Organisations Culture, Management Development Culture and Physical Resources constraints.

9.2 Key Findings

From the case studies and subsequent analysis, discussed in Chapters Seven and Eight, key themes emerged in terms of barriers to learning for the mid-career managers in the sample. The composite grounded theory model described in Chapter Four proved a useful framework for categorising these managers according to their PtP. These findings will now be revisited, by covering the intrinsic and extrinsic issues affecting the levels of participation and then by analysing the extent to which personal characteristics or circumstances affect their PtP. Finally, a summary of the cross-organisational analysis will be undertaken in a bid to understand the effect of organisational culture and context on the individual's willingness to undertake further learning activities.

9.2.1 Intrinsic Issues

In general, perception of the need to participate appeared to be one of the most important barriers to learning, as this factor held the lowest rating (i.e. lowest PtP) of all intrinsic variables. For those managers with a low propensity to participate, the key issues which emerged were: a 'know enough already' attitude; the lack of a business case for participating in further learning, and the belief, especially amongst more experienced managers, that they already possessed sufficient skills and knowledge. These findings tie in with the writing of Knowles (1976), whose first assumption of adult learners was that there had to be an acceptance of the *need for them to know* what they were learning. For those in the 'medium' category, while understanding the need to continue learning, the perceived barriers encompassed issues such as: balancing work and family; confusion about which activities would most benefit them, and a perception that certain learning activities were poorly linked to their jobs. The idea of ensuring that learning is able to be translated back into the work situation has been discussed by Preston (1993) and Maguire et al. (1993). Antonacopoulou (2000c) also registered this as a key barrier for learning if managers cannot see the direct relationship between training and their jobs. Those viewing learning as a positive and necessary part of their job cited the attainment of tangible evidence supporting their knowledge levels as a key factor in their decision to participate. Thus, as Thomas and Al Maskati (1997) have proposed, the importance of gaining recognised qualifications or of undertaking courses which enhance access to promotion and employability is a key factor in selecting learning activities. These managers were also characterised by a hunger to gain additional knowledge both in order to carry out their jobs

better and to provide effective mentoring for colleagues, thus concurring with Fuller's (1994) theory of 'use and exchange' value of training and development.

Emotional barriers, especially in times of job insecurity, led to certain managers being confused about their options in terms of which learning would be beneficial to them in solidifying their positions. This frustration over a lack of guidance was seen to be a crucial inhibitor for those in the low category and this was exasperated by the fear that requesting such help would be viewed negatively by their managers, a situation described by Kofodimos (1994), who suggested that showing signs of stress or incapability was seen as a weakness. These particular managers were also concerned by the unfair distribution of learning opportunities across both age levels and roles, although some of the older managers were in this category because they feared promotion and all its implications. Burgoyne and Jackson (1997), when examining the rationales for supporting and blocking training, highlighted this particular aspect weighing up the challenges of additional responsibility versus the benefits of gaining promotion as a potential barrier. Those in the 'medium' category also cited job security, particularly in terms of culture change connected to take-overs, as a factor and were more likely to participate because they realised that there was a need to possess more diverse skills. As is proposed by those authors who have classified barriers to learning, these managers exhibited fears about their own abilities, which were amplified by concerns about being able to devote sufficient time to learning (Temporal and Boydell, 1981; Stuart, 1984 and Mumford, 1988). In contrast, those in the 'high' category, who by definition did not experience any emotional barriers, appeared to value moving outwith their comfort zones and confronting concerns about their own abilities by participating in learning. In this way, these managers were the exception to the rule suggested by Stewart and Stewart (1981), who proposed that often managers preferred 'comfort rather than efficiency'.

Managers deemed to have a low PtP in terms of motivation justified their position by drawing attention to issues such as: a lack of ambition due to unwanted changes in lifestyle that would result from a promotion as Burchell et al. (1999) commented upon in their writings on work intensification); the ambiguity of the reward structure for participating in learning initiatives (echoing the findings of Thomson et al. 2001, who noted that managers may not believe that training guarantees success), and the lack of incentive for managers, especially those who have reached their 'career plateau', to continue to develop. Nicholson (1993), for example, suggests that this plateau stage is a particularly difficult time for managers as they feel forgotten about in terms of development. The 'medium'

managers suggested that participation would be influenced by the delivery methods used, hinting that the 'fine-tuning' they required would be best achieved through less formal learning. The managers with a 'high' PtP were characterised by high levels of ambition in terms of promotion and career progression, understanding the role that training and development could play in furthering their goals, be it within or outwith their particular organisations.

Cognitive (General) was the only intrinsic factor where the majority of the respondents were placed in the 'high' PtP category. This is perhaps unsurprising given the levels of these managers, as one would expect such high achievers to have a sound educational background. The very few managers with a low PtP described poor experiences of school and examinations, suggesting that these events had tempered their willingness to participate further in formal learning. For those in the 'medium' category, such similar experiences were met with a different attitude, inciting participation in formal learning as a way of compensating for poor earlier performance. Other cognitive issues that came to light were the clarity of learning objectives, the effectiveness of the content of the learning activities and the ability to link these to everyday tasks. For those rated as having a 'high' PtP, strong performance in previous formal education led to the lack of potential negative cognitive issues.

In terms of cognitive vocational experiences, the managers in the low PtP category cited issues such as criticisms of material covered, style of delivery, trainer expertise and support received as key aspects. These factors are well documented in the literature, with Mabey and Salaman (1995) discussing the move towards self-development in place of traditional line support systems and the need for high levels of learner autonomy for effective Management Development. For those deemed more likely to participate, the 'medium' category consisted of managers who held the view that, while vocational learning activities were not perfect, they were more pragmatic about participation. For these managers, the cognitive effects of time scarcity, quality of delivery and practicality of courses were the key factors identified and this is underlined in the literature of Stewart and Stewart (1981) who accentuate the role of the trainer in ensuring effective learning takes place. The managers who clearly had a 'high' PtP held a positive view of the issues previously mentioned, specifically in relation to the informal mentoring they had received in their organisations.

9.2.2 Extrinsic Issues

The first extrinsic factor considered was the culture of the organisation. The low mean rating for this factor was the lowest of all variables studied, illustrating the strongly negative views portrayed by these mid-career managers. Two prominent themes emerged amongst those in the 'negative' category. The first set of managers believed that the paternalistic culture had been eroded, giving way to more financially driven approaches, resulting in the loss of the human element. This well established factor has been thoroughly discussed by Newell and Dopson (1996) in terms of the changing psychological contract for managers. The contrasting view was that the organisations had not changed enough to cope with the rapidly changing environment, with little value placed on innovative thinking, the resultant undermining of training and development, extraneous red tape and status inconsistencies. This finding ties in with the literature surrounding the Learning Organisation, which considers the extent to which structure and culture can inhibit effective learning (West, 1994; Harrison, 1992; and Lange et al., 1999). The managers who held neutral views on this issue were fairly pragmatic about the need for change but had concerns about the damage to the psychological contract that may result from organisational change. Relating to this, managers felt under pressure to perform in the new climate and, while they welcomed the removal of 'deadwood', they felt that certain overcautious managers tended to veto change and thus inhibit progress and innovation. They also cited a lack of co-operation between departments and the prevalence of the 'old-school network' as being potential inhibitors to an innovative learning climate. Those with a positive attitude to the culture still felt that a defining characteristic was the paternalism which, created a well supported learning climate, with a good balance between concern for employees' well being and the need to be responsive to the external environment.

In terms of Management Development Culture, those in the 'negative' category expressed concerns over: the lack of formal support mechanisms in place; unfair access to provision of secondments; the lack of time apportioned to MD in the appraisal (Thomson et al. (2001) noted that the appraisal was a necessary trigger for engaging in learning), the lack of training for managers taking on new roles, and the general culture of paying lip-service to MD. In relation to informal systems, support for MD was found to be minimal, especially where the softer skills were concerned. The more neutral view suggested that learning was sporadic in nature, dependent on self-initiative and was not aligned, in senior managers' views, to the business objectives given their lack of understanding of the benefits of training and development. In much of the literature surrounding MD Culture,

the role that Senior Managers have in enabling learning was underlined (Burgoyne and Jackson, 1997). Like those in the 'negative' category, these managers were also concerned about the actuarial bias and the arrogance of top management towards their own development. The positive managers described the healthy learning climate, discussed by Temporal and Boydell (1981) as a pre requisite for effective learning, where there were almost too many opportunities, a good level of support and effective structures in place to enhance learning.

The issue of resources for learning was the factor about which respondents were most positive. This may be surprising given the prevalence of time pressures, such as long working hours, tiredness, and information overload as described by the managers placed in the 'negative' category. This highlights the ways in which certain managers were able to overcome these resourcing problems. However, the negative view continued to emphasise time constraints such as time to arrange, participate and implement training, geographical complications and financial restrictions. Given the well documented increases in work intensification, it was not surprising to find the complaints of time pressures amongst these managers (Burchell et al., 1999). In effect, although they acknowledged the escalating demands being placed on them, the managers in the 'neutral' category appeared to be less willing to attribute blame for non-participation on a lack of resources. They were frustrated by the ongoing need to balance long-term development with short-term time constraints and were concerned that learning appeared to be considered a 'discretionary application of time' and a cost to be justified. Thus, the work of Harrison (1992) is relevant in that the bias for action over reflection is often considered a barrier. The managers in the 'positive' category felt that the onus was on them as managers to ensure that they elevated training and development activities to a higher level of importance, considering it as part of the job. These managers confronted the obstacle of limited time head on, unwilling to use it as an excuse for non-participation and viewing such pressures as catalysts to undertake training and development in order to keep up to date with the fast moving environment.

These salient findings have shown that trying to fully understand mid-career managers' participation in learning activities is complex, with many determinant variables, both of an intrinsic and extrinsic nature. From the analysis presented in the above paragraphs for managers aged 35-50 years, actually understanding the need to continue participating is difficult enough for them (Perceptual issues). However, when one takes into account the other intrinsic issues such as: Emotional (fears regarding increasing

insecurity); Motivational (perceptions surrounding lack of available rewards) as well as Cognitive issues (dissatisfaction about previous learning activities) the complexity becomes even more intense. Allied to these intrinsic issues, the impact of extrinsic factors associated to: Organisational Culture (an organisations general environment and practices); MD Culture (the climate more specifically associated to learning and development), and Physical Resources (time, space and funds to participate), underline the need for more inquiry into the whole area of barriers to learning for mid-career managers at this life stage.

9.2.3 The impact of personal circumstances on barriers to learning

In order to further develop the model used in Chapter Four for identifying barriers to learning, statistical analysis was undertaken in a bid to understand the impact of personal circumstances. In terms of gender, there was a significant difference between the groups, with females appearing to be much more appreciative of the need to continue developing. This ties in with the survey carried out by Simpson (1998), who found that while female managers were more concerned with the spiralling imbalance between work and life in male dominated cultures, they also appreciated the need to continue developing in order to attack the traditional style cultures. However, regardless of gender, the vast majority of managers indicated that they felt Perceptual, Emotional and Motivational constraints to some degree. In relation to extrinsic issues, the more negative overall stance of the female managers to all three of the variables explored was interesting, especially in terms of organisational culture for the reasons mentioned above.

In relation to managers age, for those occupying the middle age group of the sample (41-45 years), the high emotional mean denoting confidence in job security was linked to their low perceptual need to participate, perhaps illustrating either complacency or arrogance. For the older managers the relatively low emotional mean, characterising fears over job security, perhaps explained their higher levels of motivation. The younger managers on the other hand could perhaps explain their lower emotional mean through the fact that they may feel more exposed, with relatively long careers ahead of them in such an unstable environment. These managers, in common with the other groups, displayed very positive views of their previous cognitive learning experiences but were separated by their relatively low means on vocational learning, perhaps suggesting that their recent positive educational experiences have resulted in a more critical stance in relation to vocational learning interventions.

In terms of extrinsic issues, it was noticeable again that the managers in the middle age range were less negative in terms of both Organisational and MD Culture than the other two groupings. The younger managers also held negative views on both variables, and appeared to feel that their organisations were too reluctant to adapt to changing times as well as complaining about the lack of guidance given to them in terms of MD. The older managers also gave negative views on all three fronts, although their reasons for this differed from the younger managers, citing the speed of change, rather than the lack of change as being a key factor. Lack of guidance in terms of knowing what was on offer was also an issue, although this was considered secondary to the resources problem, these managers being better placed to compare and contrast the changing cultures.

In relation to educational attainment, a key point to note is the fact that those with higher qualification levels had relatively low PtP in relation to Perception and Motivation, signifying feelings of insulation or security as a result of their qualifications. This reflects the findings of Argyris (1991) who described the potential difficulties in encouraging learning amongst such 'well educated, high powered and high commitment professionals'. In contrast those with degree level, but no professional qualifications, were more motivated and had a higher Perceptual need to learn perhaps as a result of the industry dictated requirement for professional qualifications. In terms of Emotional issues, those with professional qualifications held the lowest mean while those with both the highest and the lowest qualifications appeared more emotionally secure.

Unsurprisingly, the highest qualified managers held the highest mean rating in terms of General Cognitive issues while those with school level qualifications were found at the other end of the spectrum. In terms of Cognitive Vocational, those who had already undertaken vocational qualifications were less likely to participate further, given that they had already reaped the benefits of their travails. Also, as can be appreciated from their comments, such managers stated that practical problems with vocational opportunities may temper their desire to participate in similar initiatives in the future. Those with only university based qualifications had a slightly higher PtP for the Cognitive Vocational variable.

In terms of Organisational and MD Cultures the views expressed by all groups were relatively negative, with those at the extremes (lowest and highest educational attainment) being only slightly more positive. One pattern that did emerge was the negativity of those with school qualifications only in relation to the MD Culture, perhaps explained by the value placed on professional qualifications in the organisations. Linked to this, the

managers without professional qualifications appeared less likely to cite lack of Resources as a reason for not participating, perhaps in contrast to the professionally qualified actuaries and accountants who may potentially have more pressurised jobs.

The most important implication of the findings related to managers' domestic circumstances centred on those with older or university attending children and those with the very youngest offspring. Those managers with older children had lower perceptual need to participate and felt more insecure than others, yet they forwarded comments illustrating slightly higher motivation than the rest. Considering the fact that these managers were generally older than the other groups the findings related to Perceptual and Emotional issues may be expected. Also their higher motivation can be explained when one considers the fact that they were mainly interested in more informal learning interventions, like mentoring and coaching, which generally involve guiding and transmitting their experience to other managers. For the managers with the youngest children, given their comparative youth, the fact that they had a relatively high Perceptual mean in comparison to the other groups was unsurprising. Thus, in order to enable them to achieve this need in the face of work-life balance issues, it is suggested that the flexible approaches to learning and working described by Bond et al. (2002) will need to be considered. Given the fact that they had young children, their feelings of being motivationally constrained to participate may be expected. Although receiving a similar mean, the constraints experienced by those with no children were more likely to be as a result of their working patterns than family pressures.

The key points of note to emerge in relation to the extrinsic issues primarily revolved around those managers who had either very young children or those with none. Both these types of managers were especially negative about their organisations' general culture, but this may be explained in part by their younger age profile and educational background. Certainly this would lead to the conclusion that the seemingly outdated and inconsistent organisational environments frustrated younger and better-educated managers. This finding was further reinforced when the means for MD Culture were compared. Once again, those managers without children and those with pre-school aged offspring were critical of the learning environment they detected in their organisations. Clearly the younger managers, especially those with the additional burden of caring for young children, felt there were deficiencies in support mechanisms for them. The final interesting finding was related to the issue of available Physical Resources. It was somewhat surprising, given their previous negative position in relation to culture both generally and more specifically in

relation to MD, to find that the managers with the youngest children were most positive about the resources issue. However, this finding may be explained by their younger age and perhaps their implicit understanding of the requirements of managerial work in today's fast moving environment. Additionally, the fact that these types of managers were more likely to have worked elsewhere adds credence to their conclusion that the MD Culture in their organisations is relatively poor. However given that they also had a higher PtP in relation to the intrinsic Perceptual issue, such managers, considering their age, may feel less inclined to use lack of time as an excuse for not participating.

The key findings to emerge when career history was analysed was that those managers who had experience of other organisations had higher PtP means than those who had remained in the same organisation for the majority of their careers. The biggest differences between the groups, as shown by the statistical significance, were in relation to the Perceptual and Motivational variables. Those managers with varied experiences may have a greater awareness of the need to continue developing, particularly as a result of their less steady career history. On the other hand, the longer serving managers, with a higher level of intrinsic knowledge of the organisation's reward structures, may justifiably perceive that learning will not benefit the individual. Salaman and Butler (1990) underline this point in their study on resistance to learning. This proposition is further reinforced through the finding that these managers were less positive about the vocational learning experiences they have had in the past. Such managers may implicitly feel that there is little left to gain from taking part in more of the same opportunities, which perhaps did not fully satisfy their needs.

9.2.4 Cross Case Analysis

Having addressed generic barriers to learning, it is now appropriate to consider the extent to which the context of the specific organisations may have impacted on participation in learning.

In Central Life, for example, the reasons for the relatively low Perceptual, Motivational, Cognitive vocational and MD Culture scores may be appreciated given the following information. There appeared to be a general lack of support from the higher echelons of the organisation for learning initiatives, which appeared to do little to encourage participation. The infancy of the management development structures led to confusion and a potential lack of motivation to participate from managers. Perhaps due to the recent take-over, the necessary attempts to align the culture with the more competitive

environment and the changes ensuing may explain the negative views expressed of the culture in the organisation.

Lothian Life was characterised by very centralised communication and decision-making structures, conservative cultural practices and somewhat outdated management development practices, which emphasised the attainment of professional qualifications rather than people development skills. The fact that Lothian Life was, at the time of data collection, vulnerable to take-over goes some way towards explaining the low mean ratings that these managers attained for the Perceptual, Emotional and Motivational variables. In such an environment, confusion surrounding learning was rife. Firstly, motivation for development had become impaired due to confusion surrounding the responsibility for learning, where the self-development orientation had not been effectively communicated. Secondly, ambiguity of the dual system of rewards was a motivational constraint. Finally, some managers were irked at the subjectivity involved in measuring their performance.

The contextual information provided by the Grampian Life Group T&D Manager provided a useful clarification of many aspects relating to the training and development infrastructure in the company and goes some way towards explaining the higher mean scores attached to their managers. Within this organisation, managers certainly appeared to receive more guidance and opportunities to participate in learning. However, the fact that there had been 600 redundancies in the previous year and a realignment of the company culture helps to clarify the very negative views that these managers had about the Grampian Life culture.

In Borders Life, the managers were more negative towards both the Emotional and Resources variables. As well as being recently taken over by a large foreign owned organisation, the T&D Manager acknowledged that the mid career stage was probably the most intense period in terms of both work and personal life, with time pressures endemic. The situation in Borders Life led to a climate where learning was not particularly well-supported or valued, with training and development occupying a lower priority than the 'daily grind'. This helps to explain why the managers in Borders Life also had a lower PtP for Perceptual issues, given the fact that they are perhaps expected to concentrate more on their daily duties as opposed to pursuing self development, for which it was admitted they received inadequate guidance.

The managers of Highland Life, the largest of the organisations studied, described their organisation's MD Culture in positive terms, emphasising the abundant availability of resources for learning. The link between focused guidance and high levels of motivation

was clearly seen to be a factor in this organisation, where the mean ratings were high, in comparison with the other organisations, for the MD Culture and Resources variables and were also relatively high for Perceptual and Motivational variables. The fact that all the employees in this vast company were put through a major customer services training initiative was representative of the high levels of support. An emphasis on the provision of Open Access Learning Centres (OALCs) as well as graduate and management development programmes may explain why managers were most positive about the MD Culture in place.

Hence from above it is clear that the organisational environment is important, and can go some way towards explaining managers' general perceptions regarding participation in learning. Certainly, when one considers the contextual information provided by the T&D or HR managers in tandem with the comments and observations of the mid-career managers one can see that the organisational context had an effect on the variables explored in this study. For example, it was shown that in those organisations where the T&D/HR Managers expounded the importance of direction and provision of opportunities for managers (especially, Highland Life and Grampian Life), they seemed to respond in terms of being motivated to participate in learning. In sum therefore, these findings also seem to underline the theory that managers both require and value significant direction, guidance and support as well as a clear understanding of outcomes in order to justify partaking in learning activities.

9.3 Reconsidering the Composite Grounded Theory Model of PtP

A major contribution to HRD of this work is that a Composite Grounded Model (Figures 4.7 and 4.8) has been developed, building on earlier work from essentially three different streams. By utilising the Stakeholder Model of HRD from Antonacopoulou (2000a), the 'Arena Thesis' depicting the influence of the various stakeholders on HRD, and the empirical findings of this study, the grounded model developed has enhanced the rather one-dimensional models of barriers to learning presented by authors like Temporal & Boydell (1979) and Stuart (1984). Through introducing the original idea of 'Propensity to Participate' in learning activities the model actually provides a 'tool' with which a clearer understanding can be gained into the potential future learning orientations of managers in other industries and contexts.

However, it is important at this stage to acknowledge that this Composite Grounded Theory Model could benefit from further attention to fully appreciate both the limitations and the potential for further development. While the model clearly provided a useful

framework for investigating participation in learning, certain limitations must be acknowledged.

Firstly, by using only three broad categories of PtP (Low, Medium and High), the disparity of managers' views could not really be appreciated. Taking this into account, a useful development would be to elongate the scale with up to ten levels to illustrate the variations and subtleties involved in PtP.

Secondly, in terms of enhancing accessibility to practitioners, a re-naming of certain variables may be worthwhile. An example would be redefining the cognitive variable as 'Impact of Learning Experiences' to ensure a clearer understanding.

Thirdly, following on from the above points, the variety of factors impinging on PtP must be considered, suggesting a further segmentation of the variables. For instance, the cognitive vocational factor could be further subdivided in order to appreciate the range and diversity of potential learning activities in which managers may involve themselves.

The fourth limitation which would benefit reconsideration is the ambiguity involved in analysing the emotional and cultural variables. Both these variables proved difficult to investigate because of the polarities involved under each category, which effectively grouped diverse managers together: the emotional variable classified those who were both very assured and very insecure, while the cultural variable attempted to categorise negative and positive views on both too much change and not enough change. Again, there would be some benefit in appreciating these diverse factors by separating these into two discrete variables.

Therefore, while this model provided a framework which allowed for the analysis of comprehensive detailed data, the developments noted above would potentially require the development of new protocols and research instruments. For example, a self-assessment questionnaire could be utilised in conjunction with the in-depth methodology characterising this study to allow for triangulation of data and enhance the robustness of findings.

9.4 Limitations of the study

Given that the main data collection tool was qualitative in depth interviews, the research was subject to limitations. Firstly, due to access problems, the sampling methods were only random in two of the five case organisations, thus there was potentially the problem of self-selecting bias. Secondly, it would have been useful if there had been more triangulation through use of other data sources such as participant observation or surveys.

However, this was not practical due to access, time and resource constraints. Thirdly, given the small sample size, sophisticated statistical analysis was deemed to be unsuitable.

In addition, the categorisation methods were inherently subjective in nature and this could be considered to be a limitation of the study. This was overcome, to some extent, through a thorough transcribing and coding system, which eliminated such issues as quoting out of context.

A final potential weakness of the study was the cross-relational nature of the analysis. The five case organisations were being compared with each other on a like for like basis but their organisational contexts in such a period of uncertainty and change were very different. In this way, responses within an organisation that had recently experienced the trauma of a take-over may be relatively different from one that was not liable to such threats. However, it was adjudged that many of the external factors were industry-wide and were therefore pertinent to all respondents.

9.5 Potential areas for further research and development of the model

The limitations of this study have been mentioned above and it is suggested that the validity of the findings could be tested with further research replicating relevant parts of the study. Given the changes in the industry at present, it may be useful to undertake more longitudinal type research, which would potentially identify those managers who successfully pass through this mid-career stage and attain vertical progression, thus creating a model for effective development. This would be achieved through the use of ethnographic and in-depth data collection methods, which would allow for a more holistic appreciation of those variables impacting upon mid-career managers' learning.

In terms of further research, it is suggested that the model may be used to investigate the PtP of managers at different stages of their careers, who may potentially experience a different set of barriers than those at the mid-career level. Additionally, further research may be focused on understanding gender differences, which were identified as being a significant factor in this study. The usefulness of the model could also be tested in other industries, where the conservative, long-established, male dominated, professional norms of the Life Assurance industry may not apply. For example, it would be interesting to note whether the views of managers in a creative, small PR firm would differ from those in the Life Assurance sector. In addition, national cultural variations may be considered in order to establish whether the model would work on a global scale.

Although the composite grounded model was found to be useful in terms of categorising the managers according to their PtP, there is potential to further refine and adapt the model and this may give more scope to test the highly qualitative based model through more quantitative methods in other fields and industries. McGoldrick et al, (2002: 52) when discussing 'problems of method in HRD Research' have promoted the idea of 'methodological pragmatism' in HRD research to enhance the search for 'meaning' about which the critical realists are most concerned. By using a more refined version (as proposed in Section 9.3) such meaning may be achieved in terms of managers' propensity to participate in learning.

9.6 Policy recommendations and contribution to the field of HRD

The Life Assurance Industry in the last fifteen years has been characterised by rapid change, increasing competitiveness and the erosion of the historically paternalistic culture that pervaded prior to this period. For those who occupy middle management mid-career positions this time has been particularly traumatic, as flattening structures has led to a re-appraisal of their roles and a change in their psychological contract. Several authors have advocated the importance of life-long learning in a bid to maintain and increase both flexibility and employability. However, to date, there has been a lack of research undertaken in this particular area and it is felt that this important aspect of HRD has been addressed in this study, thus contributing to the development of the field.

This study addressed the hypothesis set in Chapter One, which sought to investigate whether managers responded to the threats mentioned above by appreciating the need for participating in further learning or whether they were hampered in their bid to continue to develop by such external pressures. By operationalising the grounded theory model of propensity to participate, it was found that both intrinsic and extrinsic barriers to learning were present. However, the managers were more liable to attribute their lack of willingness to participate in learning initiatives to the extrinsic factors, in particular the organisational culture.

In the study it was found that managers personal characteristics and circumstances did appear to effect their general views regarding learning and development and ultimately their PtP in learning. For example, organisations should take note of the fact that female managers were more appreciative of the need to continue participating in learning but much more negative about organisational culture than their male counterparts. In a similar vein organisations should be interested in the findings regarding educational attainment,

where their appeared to be an element of complacency and lack of appreciation from those with the very highest qualifications of the need for continued learning and development throughout their careers.

With this in mind, organisations should seek to improve their learning cultures through understanding the barriers that this may present. While the prevalence of motivational, perceptual and emotional barriers should not be underestimated, these are inextricably linked to the organisation's learning climate. Thus, it is proposed that organisations must first look at their support and communication systems, ensuring that sufficient guidance and opportunities are available for potential learners. Further, reward strategies should be unambiguous and fair, enabling managers to fully comprehend the value and reasons for continued development. Recognising the prevalence of time pressures, organisations should consider methods of supporting individuals who participate in learning interventions, by creating a culture in which development is seen to be of equal significance and importance as carrying out their daily tasks. This could be achieved through individualised flexible learning packages designed with the manager's personal circumstances and preferences in mind, thus removing intrinsic barriers at the same time. Potentially, time constraints could be alleviated somewhat through encouraging secondments and mentoring as valid methods of development. In general, an organisation-wide strategy of elevating the status of learning should be actioned, ensuring the involvement of top management. It is felt that this research has provided good evidence to support this requirement.

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