LEARNING AT WORK:

Employer Role and Employee Agency in Sustaining Learning

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Submitted in accordance with the requirements for the degree of
Doctor of Philosophy

The University of Leeds
Business School

September, 2021

The candidate confirms that the work submitted is her own and that appropriate credit has been given where reference has been made to the work of others.

Acknowledgements

First, my special appreciation goes to Prof. Irena Grugulis and Ass. Prof. Hugh Cook for their selfless support and guidance through this PhD journey. Their support meant continuous supervision meetings, patience and encouragement to work through difficult and tedious processes and procedures. Their deep knowledge and expertise was invaluable and enabled me to give my best and also improve my level of thought and contribution to this thesis.

I also appreciate members of LUBS, CERIC and the WER Division of the University of Leeds, both past and present. They have in different ways provided support and resources for me in various ways to reach the completion of my doctoral studies. Many also helped me to expand my research experience and expertise during my time in Leeds. I worked with several as a module teaching assistant and research assistant, these all enriched my PhD experience.

My thanks also go to my sponsors, the Central Bank of Nigeria, for funding this PhD, and special appreciation especially goes to my former director, Mr. E. L. Adamu, who recommended me for this programme and sponsorship, to whom I remain eternally grateful. I am also grateful to all those who participated in the research process of this PhD either as participants or facilitators at different points.

My profound gratitude goes to my late father (Luka Chundusu), who just passed away 23rd June, 2021. He was my biggest cheerleader and inspiration to make this PhD journey. Your leadership and love will never be forgotten. I also thank my mother (Helen), spouse (Gem) and sons, Jedidiah and Daniel, for their patience and support while I focused on achieving this. Special thanks also go to my family and friends here in Leeds and back home in Nigeria, who were a source of special support especially in the latter period of this project with the global covid-19 pandemic.

Finally, I give profound thanks and praise to God for providing me with this opportunity and seeing me through to the very end!

Abstract

Learning at work currently faces a challenge of being sustained in workplaces. Research has shown that, although many employers express their intentions and desire to train and develop their employees, often their rhetoric does not match the reality of their practices. Although, the thesis leverages the idea that there is a partial coincidence of interest between employers and employees at work which was also evident in learning. This study, therefore, explored the practices of learning at work and the avenues that can sustain it over time. To do this, the study investigated the practices, perceptions and agency of the stakeholders of the employment relationship – employers and employees – to make this contribution. Through qualitative research, the study examined the practices of employers, the perspectives and the agency of employees in regard to learning at work. Semi-structured interviews were conducted with participants in a multiple case study of two Nigerian banks.

The research found that, while employers had well-set-out policies, processes and procedures for learning, administrative encumbrances affected the effectiveness of their purpose and outcomes. At the same time, employer funded learning contributed mainly to formal learning structures in the banks. Second, the research found that while employers held a view that their learning systems supported learning adequately, employees held somewhat mixed views from employers and this impacted their perception of learning at work. This perception led to feelings of dissatisfaction and frustration, which led employees to respond. Third, the research found that in response to the deficiencies of the employer-funded learning, and for other reasons, employees exercised agency by initiating learning for themselves to bridge the gap, and also position themselves for career progression. While employers were interested in job-related learning, employees were interested in developmental learning that could also influence their job performance. The research, therefore, concluded that for learning at work to be sustained in work, both employer practices and employee agency are relevant to its achievement.

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Abbreviations

ACCA	Association of Chartered Certified Accountants
AI	Artificial Intelligence
AMCON	Asset Management Corporation of Nigeria
ASCON	Administrative Staff College of Nigeria
ATD	American Talent Development
BOA	Bank of Agriculture
BOI	Bank of Industry
CAP	Certificate Assistance Programme
CBN	Central Bank of Nigeria
CDD	Capacity Development Department
CFA	Certified Financial Analyst
CIBN	Chartered Institute of Bankers of Nigeria
CIM	Chartered Institute of Management
CIPD	Chartered Institute of Personnel Development
CIPMN	Chartered Institute of Personnel Management of Nigeria
CISA	Certified Information and Security Analyst
CISCO	Commercial and Industrial Security Corporation
CMD	Centre for Management Development
CRR	Credit Reserve Ratio
DBN	Development Bank of Nigeria
EFCC	Economic and Financial Crimes Commission
ELC	Enterprise Learning Committee
FCT	Federal Capital Territory
FMBN	Federal Mortgage Bank of Nigeria
GARP	Global Association of Risk Management Professionals
GDP	Gross Domestic Product
HR	Human Resources
HRM	Human Resource Management
HSBC	The Hongkong and Shanghai Banking Corporation Limited
ICAN	Institute of Chartered Accountants of Nigeria
ICT	Information and Communication Technology
IFRS	International Financial Reporting Standard
IMF	International Monetary Fund

IT	Information Technology
ITF	Industrial Training Fund
ITIL	Information Technology Infrastructure Library
JCC	Joint Consultative Council
MBA	Masters of Business Administration
MD	Managing Director
MPR	Monetary Policy Rate
MS	Microsoft
NBS	Nigerian Bureau of Statistics
NCEMA	National Centre For Economic Management and Administration
NCMDT	Nigerian Council for Management Development and Training
NDE	National Directorate of Employment
NIM	Nigerian Institute of Management
NITD	Nigerian Institute of Training and Development
NMB	National Manpower Board
PMP	Project Management Professional
PWC	PricewaterhouseCoopers
SHRM	Strategic Human Resource Management
TC	Training Committee
UK	United Kingdom
WAIFEM	West African Institute of Financial and Economic Management

Chapter 1

Introduction

1.1   Introduction to the Thesis

In the new global economy, learning at work has become central to work and employment relations, especially in regard to the development of skills and competences within workplaces. Learning at work plays an important role in addressing the issues of employee development, organisational culture and sustainability. This thesis focuses on learning at work and how it can be sustained within organisations, even during challenging periods and situations. This focus stems from the important role that learning plays in work and the aspect that, when it comes to the design of learning systems, care is seldom given to how these systems can be robust and sustain learning in all situations. In regard to learning at work, the thesis identifies the stakeholders that contribute to the persistence of learning at work and investigates their roles in and perspectives on learning. While previous studies have predominantly focused on employer practices and strategies relating to learning at work, far fewer studies have focused on employee contributions to the sustainability of learning at work. To this end, the thesis brings together these two actors of the employment relationship and explores their contributions to the persistence of learning at work.

The purpose of this thesis is to examine the way in which both employer practices and employee experiences and agency contribute to the persistence of learning at work. It leans on the idea that there is a partial coincidence of interest between employers and employees in work. Employers, as stakeholders in the employment relationship, have clear goals of sustaining their organisations and also achieving the purposes for which they were set up. In so doing, they train employees and build structures, systems, processes, policies and procedures to achieve this. Employees, on the other hand, although they are within the employment relationship, offering their time, skills and competences to achieve these goals, also have interests that may not always be the same as those of their employers, but could ultimately lead to achieving organisational goals. This partial coincidence of interest is explored in this thesis and examined to

the extent that it contributes to the persistence of learning at work. To investigate this purpose, the thesis asked three key questions that informed the research methodology. These questions are:

- How are learning and development systems designed to support learning?
- How do organisations sustain learning in challenging situations?
- What is the role of employee agency in determining their own learning?

These research questions, through a qualitative case study research methodology, aimed to understand 'why' and 'how' employer and employee roles contribute to the persistence of learning at work. The research investigates two banks within the Nigerian banking sector as cases – one public bank and one private bank. These two cases provided the analytical generalisation to the focus of the thesis and provided the data to build a theory around learning at work with employer and employee contributions. The finding comprised three broad themes: employer-funded learning, employee experiences and perception of learning, and employee agency and the realities of learning. These three themes form the three empirical chapters of the thesis. It is upon these findings that the key contribution of the thesis emerged. This showed that, in learning at work, employee agency plays an important role in ensuring that learning is sustained where employees can initiate their learning. In turn, this contributes to the overall learning of organisations where a partial coincidence of interest is evident between employers and employees. In this regard, employers and employees have shared interests in areas such as seeing their organisation do well, long-term survival of the organisation and jobs. Although, not always because interests may differ where organisations improve profits by cutting jobs which impacts employees negatively; or employees asking for pay rises, where owners and shareholders may wish to keep money as dividends for themselves. In regard to learning at work, better skilled employees may mean improved productivity, which employers would be interested in, and for employees, it could also mean career progression.

The thesis provides new insights into employee agency in learning and how it assists in sustaining learning within organisations, especially during challenging situations such as economic recessions and managerial deficiencies. Employee agency has been studied predominantly in work-related functions and seldom in learning. Where it is studied in regard to learning, the focus has been on how employees learn and less on

questioning employee actions in regard to learning (Eraut et al., 2004; Brown, 2004; Wiethe-Körprich et al., 2017; Goller and Paloniemi, 2017; Palesy and Billett, 2017). To address this, the thesis argues that learning is sustained by all stakeholders at work, who all need to be fully engaged in the entire learning system for it to succeed. Therefore, understanding employee agency in how they initiate learning for themselves is crucial. The thesis finds that employees engaged in learning to remedy employer deficiencies or provide learning where there are no other options and to rectify omissions.

Learning at work is a major area of interest within the field of work and employment relations, and it is important because it leads to the development of key skills, competences and knowledge required to excel at work. The concept of learning at work has been defined as the multiple ways through which employees learn through a process of engaging in learning activities to acquire or implement competencies and abilities needed for organisational goals (Jacobs and Park, 2009). This presents learning as an engaging activity for both the organisation and its employees. It enables organisations and employees to improve on weaker skills, consequently leading to growth and a better workforce. The more skilled and competent employees are, the more they are able to work independently and be more innovative (Wiethe-Körprich et al., 2017). Learning at work has been seen as relevant also because it builds the workforce in a way that it remains resilient in the face of changing trends and likely competition (Marsick and Watkins, 2015). Learning has also been used as an HR strategy to foster a robust workforce and aid in the retention and rewarding of employees (Van Wanrooy et al., 2013), while it shapes the culture of organisations into a brand that employers desire to be identified with (Grugulis et al., 2000). Some skills are also known to have a short shelf life in today's fast-changing world, and consequently learning at work can be an appropriate avenue to improve these skills or reskill employees for a better fit within the workforce (Green, 1998; Felstead et al., 2013). While workforces are known to grow and expand, learning at work also serves as an avenue for continuity, where there are constantly people exiting the workforce and new employees joining (Grugulis, 2006; Green, 2013). The factors listed above present a continuous need for learning at work not only to exist but to persist in a way that it meets the purpose of work and employment relations.

Learning at work involves more than one stakeholder (Ashton and Green, 1996; Felstead et al., 2009) but previous studies in learning at work have not dealt with all

the stakeholders in the employment relationship adequately. Predominantly, learning at work has been approached as an employer-led activity, where employees are presented as recipients of these employer decisions (Felstead et al., 2009). However, noting that employees as agentic beings will exercise their agency in learning (Eteläpelto, 2017), this thesis sets out to investigate the role that employee agency plays in learning and how it contributes to the sustainability of learning at work. The thesis also acknowledges the role that governments play in learning at work, where governments have formulated policies and regulations around learning at work (Felstead et al., 2007; Felstead et al., 2012). This further reinforces the importance of learning at work and why a study in it remains relevant.

The global covid-19 pandemic has seen governments playing more active roles in the reskilling and upskilling of workers, because challenging situations require desperate measures. In the same light, organisations and individuals also approach such challenges in specific ways (Mason and Bishop, 2010). This thesis contributes to some of the actions and approaches that are taken by both employers and employees in regard to learning at work. In regard to context, the thesis investigates the Nigerian banking sector and this is because there has been far less research within this context and, at the time of this research, Nigeria as a nation was experiencing an economic recession (2016-2017), after almost three decades of continuous economic growth. A major aspect of this research is its attempt to identify and examine the learning and development systems implemented by the banks to show how they support learning, especially from the employee perspective.

It has previously been observed that learning at work has been approached in diverse ways in different studies. Among these approaches, is studying learning structures as either formal learning or informal learning (Marsick et al., 1999; Tynjälä, 2008; Manuti et al., 2015). Formal learning at work is associated with structured learning that takes place outside of work and is usually planned, organised and purpose-driven, with clearly outlined learning outcomes (Eraut and Hirsh, 2010). In contrast, informal learning has had a wide and varied definition; it has been described as quasi-structured learning, which is more difficult to define (Eraut, 2011). While both formal learning and informal learning are recognised as avenues of learning at work, there have been far more studies on formal learning because it is easier to identify and study. Studies around informal learning have been coincidental, and informal learning was discovered quite often in the course of conducting other studies (Orr, 1999; Kamoche

and Maguire, 2011; Palesy and Billett, 2017). This thesis contributes to both formal and informal learning at work, especially from the point of view that both structures of learning are required and essential to the persistence of learning at work. While formal learning is predominantly the focus of employers, informal learning tends to be within the realm of employee discretion and practice (Eraut, 2007). However, the thesis draws attention to how employees develop and initiate learning for themselves, and how organisations can leverage informal learning structures to build policies that could support informal learning within organisations. These together with formal learning can contribute to the persistence of learning at work, where employee agency plays a central role.

While there is previous research that shows employer learning and development systems, the link with employee perception and agency has been absent. The concept of employee agency in this thesis leans on an understanding of agency as something individuals do and as a personal feature of individuals (Goller and Harteis, 2017). Employee agency is described as employees' individual capacity to act, seen as agents of power and change (Goller and Paloniemi, 2017). This concept of employee agency in regard to learning shows that employees have the ability to make decisions that relate to learning at work and at the same time act on whatever decisions they make. When considering employee agency and the role it plays in learning at work, it goes beyond just how employees learn. It goes on to the decisions they make around learning in regard to planning, identification of skill needs, delivery, administration and outcomes. If employees are dissatisfied, the thesis questions whether they will act differently since they can exercise agency at work. This leans on the concept of HR practice that has shown that, what is rewarded, gets done. The concept of intrapreneurship in employee agency points to employees' behaviours through which they act as entrepreneurs within their organisations; this behaviour has been described as intrapreneurial competence (Wiethe-Körprich et al., 2017). This thesis draws on this concept to show that employees engage with and are committed to what they also recognise and acknowledge to be of personal benefit to themselves (Palesy and Billett, 2017). The thesis, therefore, contributes to employee agency in regard to employees thinking of going beyond how they learn at work to how they ensure that what they learn is relevant, important, useful and developmental. It also points to how employees remedy deficiencies in the learning provision by employers.

While learning at work and employee agency can both be seen as relevant and crucial to the success of learning, the thesis found that both can be hampered by challenging situations such as economic recessions and managerial deficiencies. This brings in the concept of learning in a period of recession. There has been considerable research conducted into this area in the UK, which has shown that the inherent challenges of recessions affect work and employment relations practices (Van Wanrooy et al., 2013). Studies in work and employment relations have shown that, although recessions may be external to the work environment, they impact upon internal management and operations. This includes learning and development practices. Learning in a period of recession has presented diverse traits and characteristics. While a small number of studies have shown that a fairly good amount of learning was sustained, other studies showed a decline in learning activities (Felstead and Green, 1994; Felstead et al., 2012; Mason and Bishop, 2015). The latter studies point to the fact that the challenges of dwindling funds and economic activities during a recession affect the ability of organisations to maintain practices that require funding. This includes funding of learning activities. Organisations are concerned with coping and surviving economic recessions and their focus predominantly shifts to that. Typically, they shape and redesign their policies and practices towards this; however, research has shown that how organisations managed learning prior to a recession becomes the bedrock of how they cope during it. It is pertinent to note that management practices will determine success or failure, as well as the ability to sustain learning. With the opportunity of studying learning in a period of recession, this thesis also contributes to the body of knowledge in this regard.

With the recent global covid-19 pandemic, there has been renewed interest in learning at work, as work patterns have experienced rapid changes. These changes have demanded new skills and improvements in some cases. However, prior to the pandemic, change remained a constant for the sphere of work and employment relations. Consequently, how learning at work has been managed and administered has been a concern of both employers and employees (Mason and Bishop, 2010). Of particular concern for this thesis has been the persistence of learning at work in challenging situations from the perspectives of both employers and employees.

While extensive research has shown that more focus has been given to employer practices in learning at work, a far smaller focus has been given to the employee perspective and contribution to the sustenance of learning at work. The thesis,

therefore, focuses on the study of training and learning from the perspectives of both employers and employees in learning at work, based on the idea that there is a partial coincidence of interest between them. With this contribution, the thesis showed that learning at work can be sustained over time and even during challenging periods or situations, especially when all stakeholders within the employment relationship synergise efforts and practices. When a partial interest between employers and employees is observed, policies, processes and procedures can be designed to provide a positive and rewarding relationship and outcome. This in turn can influence human resource strategies at work to be more proactive, inclusive and interdependent. The thesis draws on the need to include employees in the design of learning systems that can work to the benefit of all stakeholders in the employment relationship. Similar actions have been taken with different HR practices and have worked to the benefit of organisations. The next section of the chapter presents a brief overview of the entire thesis by providing summaries of the chapters.

1.2   Thesis Chapter Summaries

Chapter two of the thesis reviews literature around learning at work and attempts to present definitions of learning at work from authors within different disciplines. These definitions show that learning at work is the active engagement of employees and the organisation in improving skills, competences and abilities. The chapter goes on to consider the importance of learning at work, and to show that learning is important to employers, employees and the government, who are also stakeholders. The value of skills examines the relevance of skill at work and what role it plays within work and employment relations. It identifies the main learning approaches practised in the workplace, which are formal and informal learning. Formal learning is described as learning that is planned and organised by employers to formulate and improve skills, competences and abilities. Informal learning, on the other hand, is any learning that occurs outside the formal learning structures. Studies on employee agency at work are considered; this literature shows that employees could act as intrapreneurs at work and be proactive in learning to improve their organisations' processes and practices. We could also see employees searching for knowledge where there is perceived personal benefit. The chapter also examines the literature on learning in times of recession and the challenges associated with such periods, since the thesis was conducted during a period of recession. The chapter ends with a review of the literature on learning at work in Nigeria, where the national development strategy and

learning within the banking sector are analysed and discussed. These literatures provided an overview of learning at work, employee agency, learning in a recession and learning at work in Nigeria. This overview shows that there are structures that support learning at work and very limited literature on how employees initiate learning for themselves at work.

Following the literature review, Chapter three describes the methodology adopted for this research. The aim of the thesis is clearly set out in this chapter, which is followed by the philosophical considerations of the research strategy and design. Here, the interpretivist ontological and epistemological assumptions are discussed in regard to the qualitative research method which was adopted in the research. In this chapter, the use of multiple case studies is justified, which comprises semi-structured interviews and observation of training sessions. The justification of the research location is also presented to show that Nigeria was in a recession at the time of data collection and had limited studies in work and employment relations. Two banks were used for the research, one public and one private, to represent the diversity of the banking sector in the country. The chapter continues with a presentation of the research participants, who represented the employers, employees and the professional institution in the sector. These participants were chosen to provide the depth of data required and the information needed for this thesis. The chapter concludes with a discussion on the ethical considerations taken for the research, which shows that the research constituted no harm to either the participants or researcher. Issues of confidentiality and the ethical standards of the university are also discussed.

Chapter four of the thesis provides the contextual background and analysis of the research; this is to provide insight for the presentation of the empirical chapters. The Nigerian banking sector is introduced and the relative positions of the case studies within it are described. The types of banks found within the sector informed the decision on the organisations selected, while their exposure to recessionary periods is analysed to provide an overview. The banking sector is also analysed within the context of the Nigerian labour market, which shows the volatility of labour in relation to the banking sector. Practices such as recruitment and career management are discussed to provide an insight into work and employment relations practices. The chapter moves on to present the issue of skills, learning and development in Nigerian banks. This section shows what kinds of skills are required, the skill levels of employees, the human development approach systems and the demand for skills

within the sector. It highlights the interaction that occurred within the sector in regard to training and development and what value it had. The chapter concludes with a discussion on the banks' learning policies, how they were structured to deliver learning and on what areas they focused.

Chapter five of the thesis presents the first empirical chapter of the research. It examines the role of the employer in learning and the structures of learning at work. The chapter considers the banks' training structures. It examines the skill needs identification processes, the strengths and weaknesses of the process, and how it impacted the overall learning and development strategy of the banks. The chapter goes further, to examine the role and contribution of competency profiles in learning and consider the sector-wide significance of this to the professional development of employees. This led to an examination of learning activities and participation within the banks, detailing the activities and strategies that they employed in the delivery of learning and development, such as collaborations, implants and E-learning. Additionally, the chapter looks at some of the challenges these banks experienced while attempting to be innovative with learning at work during the period of recession. The chapter also outlines some of the weaknesses found in the employer learning structure and the processes and procedures that their cumbersome learning administration impacted. Here, the failure of the skill needs identification process and aligning it for learning purposes is noted. Employee selection also faced its own challenges, and the chapter highlights that many employees did not participate in appropriate training activities. These weaknesses listed above had an impact on the overall efficiency of learning delivery in the banks. The chapter concludes with a discussion on disconnections observed in the entire system and employer-funded training. The discussion presents an explanation of the findings from the data and what they mean in regard to how learning systems were designed to support learning within the organisations. The chapter shows that, while employers were committed to learning and put in efforts to sustain learning, deficiencies arose which required them to focus on and address. These deficiencies in turn influenced other aspects of learning at work.

This discussion leads to Chapter six, which examines employee experiences of the banks' learning and development strategies. In this chapter, employee perceptions of their employers' practices and policy are analysed. This provides a background on how employees engaged with learning at work within their organisations. In analysing

the data on employee perception and experiences, the chapter reveals that employees identified that poor communication and cumbersome bureaucratic procedures impaired the learning strategy. Employees complained of being involved in learning that they considered irrelevant. They also pointed to the declining quality of learning and development provision. The frequency of participation in learning activities also led to frustrations that employees battled with. Learning and career progression were something employees spoke of passionately and they expected to see a connection between the two. The chapter concludes with a discussion on the learning disconnections between the banks' provision and the employees' experiences. In this section, employee perception and the desire for continuous quality learning are brought to the fore. Employees expressed their displeasure on factors they felt negatively affected their experience of learning. They felt that these deficiencies created a false impression of learning where there was no significant learning being achieved. This was not the case with all learning activities, but they were able to point to learning activities they had participated in that had such deficiencies or disconnections. This chapter shows that employees were agentic beings and had the ability to analyse their experience of learning and also decide on what they would prefer. The chapter presents the bedrock for how employees responded in Chapter seven.

Chapter seven concludes the empirical findings of the thesis. The chapter examines the data on employee response to employer-funded learning, and issues around non-compliance with some of the employer practices. Employees who felt dissatisfied with employer delivery and implementation of learning withdrew from contributing to some vital aspects of skill needs identification. They did this because they felt it had far less impact on their learning experience. As a result, employees demonstrated their agentic actions in taking on learning activities that improved both their competences and skills. They participated in self-development by going to varying lengths and places to achieve certifications and learning that they believed was necessary. Their sources of learning were also identified in this section, some of which included online learning, learning from professional institutions, going off to academic institutions of learning and paying for these by themselves. The chapter goes on to present the rationale for employees' learning behaviours. The employees in these banks showed that they valued learning for several reasons. Career progression was at the fore, where additional qualification and the recognition by their organisations as employees who

continuously developed themselves, provided them with the opportunity to be considered for progression. Promotions were designed to encourage learning within the banks, and this strengthened the rationale for employees to initiate and persist in learning. These additional qualifications made employees more flexible and employable, which suggests that, in a period of recession, their chances of employability were higher. The last rationale for employees' response was their need to avoid redundancy. This research was conducted in a period of recession; these are periods where employers use redundancy as an HR measure to cope with recessionary pressures. Employees understood this and, since they knew that those with the most flexible skill sets were considered most valuable by their organisations, it contributed to their need to initiate their own learning. The occurrence of recession and reforms within the banking sector also influenced the rationale to persist in learning. This was because the labour environment was not very friendly, and the economic landscape was also hostile, while being employed did not guarantee remaining employed. These rationales and employee actions contributed to the theory that employee agency is central to the persistence of learning at work. The chapter concludes with a discussion on employee agency in regard to initiating and taking ownership of their learning. Employees demonstrated their agency in identifying deficiencies in the banks' provision of learning and acted to maintain a learning culture that contributed to the sustenance of learning at work.

Chapter eight brings the thesis to a close by drawing on the previous chapters and refining the central argument of the thesis. The chapter discusses the contribution of the research in learning at work and the role of employers in learning. It examines and analyses the link between employee agency in learning and how it contributes to the sustenance of learning within organisations. It connects this with the period of recession and the challenges that influenced measures taken by organisations. These themes taken together demonstrate that, in learning at work which predominantly focused on employer provision of learning, employee agency also played a significant role. Employee actions had the ability to contribute to improved quality of learning at work if and when harnessed and channelled appropriately. Learning at work is important to organisations because of the dynamic nature of work. The ability of organisations to maintain a vibrant learning culture in recognition of employee perception and commitment will enhance their ability to cope with challenging situations such as cumbersome administrative processes and economic recessions.

The chapter moves on to provide specific answers to the research questions that refer to how learning and development systems support learning, how organisations sustain learning in challenging situations and the role that employee agency plays in determining their own learning. The chapter further discusses the implications of the research and the prospects for future research and concludes the thesis.

In this chapter, the thesis's empirical contribution in regard to employer roles and employee agency in learning is outlined and discussed. It shows that employee agency is important to the sustenance of learning at work, while it also builds on the idea that there is a partial coincidence of interest between employers and employees at work. These two parties may have different intentions; however, their interest in development and improvement impacts learning at work. The next chapter of this thesis presents a review of literature and provides a background on the themes that the research has focused on.

Chapter 2

Literature Review

2.1   Introduction

This chapter aims to review literature that relates to the focus of this thesis, which is a study of training and learning at work from the perspectives of employers and employees. To cover this focus, the chapter is broken into relevant themes identified as appropriate towards the contribution of this thesis. To examine and analyse literature that relates to this, issues such as learning at work (Tynjälä, 2008; Felstead et al., 2009; Brown, 2009b; Eraut and Hirsh, 2010; Manuti et al., 2015), employee agency (Goller and Paloniemi, 2017; Billett, and Noble, 2017; Kwon, 2017; Eteläpelto, 2017; Wiethe-Körprich et al., 2017; Edwards, et al., 2017), and learning in periods of economic recessions (Felstead and Green, 1994; Felstead et al., 2012; Jewson et al., 2014; Green et al., 2016; Felstead, 2016) were identified as overarching themes. As a result, the chapter is divided into six main sections. The first section gives an overview of learning at work by analysing the concepts involved and what it means in work and employment relations. The section expounds on the importance of this theme to the thesis and how it relates to skills and structures of learning and development. The chapter further discusses two binaries of learning at work that the thesis found suitable for analysis, which are formal learning and informal learning. The second section covers the formal learning structure and how this structure of learning at work contributes to learning. In the same vein, informal learning is also examined and analysed, in the third section, to consider its contribution to learning at work. The purpose is to identify how these structures are designed to support learning.

The fourth section examines literature that covers employee agency at work regarding learning. In this section, agency is explained, and discussions on how it has been studied in learning at work are reviewed. It further examines the role employees have in learning and how they influence their learning experiences. The fifth section reviews the literature on learning in times of recession. This analyses the challenges of learning at work during periods of recession and highlights the strategies adopted by organisations. The sixth section focuses on learning at work in Nigeria. The section provides an overview of the learning landscape in the country and examines the banking sector explicitly. The themes on learning at work, formal learning and

informal learning give a background on how learning and development systems are designed to support learning, while the section on employee agency examines the role it plays in determining learning. The section on learning in recessions discusses how organisations sustain learning in periods of recession. At the same time, the section on Nigeria aims to precisely identify the learning systems in the country and how they support and sustain learning. The chapter concludes with an analysis of what is available in the literature and points to the gaps therein and what the thesis aims to contribute. It analyses these gaps against the research question. To commence this review, the next section focuses on learning at work.

2.2   Learning at Work

To conceptualise learning at work, it is important to first of all understand what learning is. Learning has been defined and described as an interaction between an agentic individual's mind and a socially constructed society or community. It is an enabled, active, intentional and interactional engagement in experience and thinking that could occur through structured educational practices, formal or informal work, learning practices, rewards and technology to support formal or informal learning (Marsick et al., 1999; Cairns and Malloch, 2011). In addition, learning has been defined as an engaging activity that enables an individual to acquire and develop skills, competences, abilities, talents or capabilities which could occur through different mediums. Learning also engages people, activities, ideas and places that may be chosen by individuals or communities in multiple ways in which employees' learning could occur through formal or informal ways (Edwards, 2005; Jacobs and Park, 2009; Eraut and Hirsh, 2010).

From this definition, learning at work, therefore, has been described as the acquisition and development of skills, abilities, knowledge and capabilities at work, for work and in work (Manuti et al., 2015). Employees, as learners at work, expect to learn through their work by engaging with work in a way where they develop and acquire skills, knowledge, abilities and competences that are useful to themselves and their organisations (Lee et al., 2004). This happens because employees who are situated within a community of learners are socially located, where agency and the social interaction enable the individual to learn as an agentic being (Bandura, 2001). While learning at work can be a deliberately planned and implemented activity, Wenger (1998) argues that learning cannot be designed because it belongs to the realm of

experience and practice. Learning, he says, moves on its own terms, with the organisation creating an enabling environment for learning to occur. These debates show that learning at work can be achieved both by deliberate planning and intention, and incidentally through different mediums – formal and informal learning; these will be discussed further in subsequent sections.

To further conceptualise learning, it is also necessary to understand why learning at work is important. First, organisations that manage the work environment are at the fore of considering learning at work as a relevant activity to engage in (Tynjälä, 2008). Organisations have goals they need to achieve; this they do through having the right set of employees and systems. To ensure that employees have the right set of skills and competences, they engage in learning activities that help develop them. At the same time, organisations ensure that they also have the right systems to achieve their goals; these systems also experience changes as society changes or technological trends change (Felstead et al., 2009; Mason and Bishop, 2010; Green et al., 2016). Organisations also use learning as a human resource strategy to promote employee retention, building organisational culture, and introducing new products and services (Butler et al., 2004; Keep and Bach, 2005; Hirsh and Tamkin, 2005; Aguinis and Kraiger, 2009). As individuals in the workplace, employees also rely on learning at work to ensure that they have the right skills and competences to meet different work needs, some of which include employability and career progression (Matthews, 1999); while learning at work also prepares them for recessions and competition (Abrams and Berge, 2010). Some of these challenges come with demands for upskilling or reskilling, learning to do the job, staff turnover and recruitment (Quek, 2005; Brown, 2009b). In addition to these changes, government legislation and regulation could lead to changes that could demand increased learning at work (Mason and Bishop, 2015). These cannot be ignored by organisations and, as a result, learning at work continues within workplaces.

While learning is important and relevant to work, it has also been critiqued by Latham (1988), who argues that employee development is an employment and investment risk to employers. On the one hand, he claims that well-trained employees are more likely to leave organisations because their improved skills make them more flexible and mobile, while, on the other hand, learning also comes at a financial cost for organisations and can be capital intensive. It has been argued that this may have contributed to why employers shy away from training. Employers could be short-

termist in their management styles, which could lead to the view that learning is a cost that could be avoided or minimised. Often, when the return on investment for learning cannot be adequately identified, participation becomes weak (Felstead and Green, 1994; Felstead et al., 2013), even though employers train their employees based on available funding and for job-specific learning. They also understand that the impact of having untrained or unskilled employees could have negative implications (Stevens, 1994).

Employers, employees and governments all participate in learning at work at different levels and for different reasons (Brown, 2009b). There have also been debates about where learning at work occurs. While a number of studies situate learning as an activity that occurs in a physical location, other studies (Boud and Garrick, 1999; Sambrook, 2005; Felstead et al., 2009) rather see learning at work as an activity that is not physically situated because of the flexibility of work today. This perception influences what is then regarded as learning at work. With their arguments, they have pointed to learning at work as an activity that could happen at work, in work, for work or through work. This has expanded the scope of learning and introduced the idea of both formal learning and informal learning structures, which this thesis leverages, agreeing with Wenger (1998) that learning is not only planned and implemented but also comes through unplanned incidences and actors. In addition, this raises the question of what learning at work involves. Previous studies have listed different activities that have been referred to as learning activities, such as on-the-job, off-the-job, E-learning, conferences, seminars, workshops, webinars and training sessions (Abrams and Berge, 2010). It has, however, been noted that learning at work entails more than just the activities that pertain to learning; it also includes the system that supports it, which is also the focus of this thesis. To explain the details of how learning at work has been achieved, the next two sections will discuss formal learning and informal learning.

2.3   Formal Learning

Formal learning as an aspect of learning at work which focuses on learning that is planned, organised and linked with organisational goals is predominantly carried out by employers and it could involve classroom learning, seminars, workshops, conferences, study tours and other forms of organised learning (Eraut, 2000). This form of learning could also be structured to take place outside work, which is usually

purpose driven with outlined learning outcomes (Eraut, 2000; Marsick and Watkins, 2015). In the same light, Manuti et al. (2015) defined formal learning as composed, planned learning activities that are intended to help individuals acquire specific areas of knowledge, awareness and skills useful to perform their jobs. While formal learning has been defined by how it is structured and the activities engaged in it by the authors above, Kraiger (2003) adds that formal learning is a system process that is initiated by permanent changes in knowledge, skills or attitudes of organisations. Eraut, (2000) adds that there are characteristics that could help to distinguish formal learning, such as a prescribed learning framework, organised learning events or packages, the presence of a designated teacher or trainer, the award of a certificate or credit, and external specification of outcomes. These definitions of formal learning provide a learning scope that is both broad and specific to the structure, content, purpose and outcome which can be identified.

For instance, a study by Stevens (1994) on the training of crafts apprentices who were trained to become qualified engineering craftsmen, highlighted that they went through a three-and-a-half-year training programme. This programme entailed having the apprentices undergo basic off-the-job training before they were registered for on-the-job training in selected skills. The on-the-job training was chosen from a range of modules and, on completion of two modules, a certificate was awarded. This type of training was clearly planned, designed and had a delivery structure, which culminated in the award of a certificate. It targeted a specific group of employees who were also identified as qualified for the training. There was a combination of both on-the-job and off-the-job modules to be followed. However, formal learning does not always follow this format because it is usually used to achieve different aspects of learning within organisations. In addition to skill formation, formal learning is also used to address performance deficiencies (Latham, 1988; Tannenbaum and Yukl, 1992) and improvement of knowledge and behaviour (Kraiger, 2003).

One way that formal learning could be achieved in organisations can be seen in Stevens' (1994) study. However, what determines how formal learning is achieved within organisations, has to do with the peculiarities of the organisation and its principles on learning. In achieving formal learning, most organisations seem to focus more on their goals and the jobs employees are expected to perform. However, the study by Antonacopoulou (2000) showed that there is a positive relationship between formal learning and employee self-development. Her study showed how the

organisation helped employees plan and achieve personal learning aspirations and how this increased employee commitment and passion. Studies that focus on employer-employee collaboration in learning are limited, probably because not much of this happens in workplaces. However, this study indicates that employee agency could have a positive role in learning at work, and this thesis aims to contribute to this.

From the way formal learning is structured and what it achieves, a number of implications can be identified. One implication is the scope of knowledge it can possibly achieve. Often, because formal learning is focused on meeting organisational goals or job-specific learning needs, learning is limited in this regard. Going out of this scope could be considered unnecessary or expensive, especially by employers who view learning as an expense (Latham, 1988). As a result, formal learning could be rigid and not motivating. However, where formal learning is properly planned and considered expansive (Fuller and Unwin, 2004), it becomes more beneficial to both the organisation and its employees (Brown, 2009b). Another implication is the timeliness in the delivery of learning. Eraut and Hirsh (2010) argue that formal learning needs to be delivered just in time to be considered valuable and useful, otherwise it becomes obsolete. This stems from the fact that formal learning needs to be planned ahead, go through administrative procedures and processes to the point that it is delivered; it needs to be effective and efficient. Their rationale stems from the point that most of the learning needs within the workplace are usually urgent. As a result, they propose that, for real-time learning needs to be achieved, organisations need to be flexible, proactive and think outside the box of formal learning (Hirsh and Tamkin, 2005).

The research question that examines how learning and development systems are designed to support learning, considers formal learning as part of the system. However, literature has shown that, although formal learning is designed with the intention to support learning, learning structures support learning that is planned and not time bound. This means that, for learning that needs to occur in real time and for urgent learning needs, a more pragmatic approach is required. While literature (Eraut, 2004) refers to informal learning as an avenue that could address this, which will be discussed in the next section, this thesis also finds a gap in the role of employee agency within formal learning systems. The thesis aims to contribute to how employee agency can impact formal learning systems and improve the experience of learning.

2.4   Informal Learning

Informal learning includes any form of learning that is not planned or organised like formal learning. This may consist of learning undertaken by employees, communities of practice, and other forms of learning which may be tacit and difficult to explain. This would also involve learning that is not covered by the formal learning structures (Eraut, 2011). The difficulty in explaining informal learning could be seen in its nature of being implicit, unintended, opportunistic and unstructured learning, in addition to the absence of a teacher (Eraut, 2004). It can be distinctly identified from formal learning by characteristics such as the fact that it is integrated with daily routine, and an internal and external jolt could trigger it. It is not highly conscious; it is haphazard and influenced by chance; it is an inductive process of reflection and action; and it is linked to the learning of others (Manuti et al., 2015). Also, informal learning occurs in situations where learning may not be intended and can be influenced by individual differences in intellectual curiosity, self-directedness and self-efficacy (Beckett and Hager, 2005).

Lohman (2005) shows that informal learning could consist of learning activities that employees initiate in the workplace that involve expending physical, emotional and cognitive efforts which eventually result in the development of skills and knowledge useful for their organisations. An example of this is in the study by Orr (1999), *Talking about Machines*. In this study, Orr, in a piece of ethnographic research, showed that technicians learnt from one another in an informal way. The technicians were responsible for repairing Xerox photocopiers for their customers. These machines were of different models, and in some instances needed specialist knowledge to repair them. The technicians met socially over lunch to discuss the problems with these machines, and this helped them to draw out tricky problems where they worked at providing solutions. This practice was extended to new technicians when they joined the firm. They were encouraged to think through problems rather than just having solutions handed down to them. This entire exercise culminated in informal learning sessions that benefitted the technicians and the firm (Orr, 1999). This practice persisted because the operational manuals set out by their employer did not work very well, and the technicians needed to solve these tricky problems on the go, continuously (Orr, 1999; Eraut, 2000; Eraut, 2011). Although Orr's study was primarily designed to show work patterns, it revealed informal learning initiated by employees at work. This example also points to some of the factors that trigger

informal learning, such as anticipated or existing problems that require solutions, group problem solving, hypothesis testing, mentoring, coaching or job shadowing (Manuti et al., 2015).

To further conceptualise informal learning, Marsick et al. (1997) described informal learning in four broad principles of context, cognisance, experience and relationship. Concerning context, they saw it as learning that occurred outside the classroom-based formal education, which could be intentional and incidental learning. They considered informal learning to be based in the realm of experience in practice and judgement, while more learning occurred through the relationship of mentoring and team working. This was also observed in the study by Kamoche and Maguire (2011), on pit sense. Pit sense was practice-based knowledge which was constituted and used by tunnellers in a UK mining company as a way to navigate and assess risk. This was tacit knowledge that emerged from everyday practice that helped the tunnellers in executing their duties. They shared this knowledge among themselves, and they readily used it. The approach basically involved doing the fundamentals of the job well but not in the ways set out by their managers. Furthermore, the firm's management introduced more bureaucratic procedures that threatened pit sense. However, it was observed that managers were willing to turn a blind eye to the tunnellers' use of pit sense, so long as it delivered on the job. The behaviour of these managers showed that conflict could arise between informal knowledge and organisational procedures and processes. Meanwhile, the management were wanting to introduce something that would reduce the power and discretion of the workers. As Eraut, (2000) said, informal knowledge can be tacit; however, devising methods of harnessing this within organisations may produce more successful outcomes. The tunnellers' use of pit sense was useful in delivering their jobs, and this can be associated with both agency and a desire to perform better (Goller and Paloniemi, 2017). Learning in this example occurred through the experience of the tunnellers and what Brown (2009:14) describes as 'learning by interacting'. A recognition of this and synergy between their expertise and officially documented processes would have been more beneficial to the firm. While literature has shown employee agency in learning through work, there is little evidence on how employees initiate their own learning within organisations. This thesis, therefore, aims to contribute to this aspect of employee agency in learning.

Although there are far fewer studies conducted on informal learning because of its nature, studies have shown that there is a significant amount of learning that is achieved through informal avenues. From the examples above, it can be observed that employees develop proficiency through performing their jobs, and problem-solving skills are developed in the course of work. Tacit knowledge can be transferred to others; in return, a culture of learning can be encouraged within the workforce, especially where the environment and structure encourage learning (Brown, 2004). This creates a platform for personal development to thrive and become established within the workforce. Furthermore, learning from others is also seen as a significant aspect of learning. For instance, Eraut, (2007), in a longitudinal study of early-career professionals – newly qualified nurses, graduate engineers and trainee-chartered accountants – identified that employees learnt from others by asking questions, getting information, locating resource people, listening and observing, learning from mistakes, giving and receiving feedback, and mediating artefacts. Through these, a significant amount of learning occurred and helped these professionals improve in their jobs. In this respect, Evans (2017), therefore, supports an analytical perspective that sees the workplace in a social context and supports the notion that learning occurs at, for and through work. This social engagement of learning at work thrives more with informal learning.

Billett, (2004) further noted that learning occurs through work where the everyday activities and the interactions that occur at work foster learning. His study pointed to the worker as a learner and called on human resource practitioners to note this and include this in HR processes. He focused on mimetic methods of observation, imitation and action as mechanisms of learning. These are achieved through engaging work activities and understanding of what needs to be achieved, how the process of achieving needs to be done and how tasks are completed. Felstead et al. (2009) seemed to have supported this notion, where they considered learning as participation in and a by-product of workplaces. They added that the way work is organised has a powerful effect on the incidence of learning. Therefore, any improvement in work could lead to learning. However, it can be argued that some of what is achieved through informal learning can also be achieved through formal learning. It should be noted that, since formal learning has the challenge of providing learning daily and in real time, informal learning may provide some of this daily and real-time learning more efficiently and somewhat more effectively. However, this may depend on who or where the source

of informal learning is coming from. Formal learning is more likely to provide standards, whereas informal learning provides learning for specific jobs or tasks.

Some implications are that organisations would have less control over the learning that occurs through informal learning, the skills and knowledge transferred, although, they can control how this is passed to others, like seen in the examples above. It also means that organisations may not be fully aware of the skills and expertise available within and may not be able to harness such to the benefit of their growth and productivity. This may result in a conflict of practice and delivery, as seen in the case of pit sense (Kamoche and Maguire, 2011). At the same time, it may foster effectiveness, like in the case of Orr's *Talking about Machines* and the technicians. Regarding how learning and development systems are designed to support and sustain learning, informal learning can be used to create a platform for learning to thrive. This can be done through having employers make an effort to identify the fact that learning was happening, how it happened and how it could be harnessed. Rather than allow conflicts to thrive, ways to synergise these learning activities could foster learning and cause it to be sustained, especially in challenging situations. This thesis, therefore, aims to contribute to how employers can harness and design their systems to support and sustain learning. When employers recognise that they have control over formal learning structures and not very much over informal learning, they design policies, an environment and practices to channel and encourage informal learning to support learning. Fuller and Unwin (2004) show that, when employers create expansive learning environments, this could foster learning in diverse ways. In doing this, both formal and informal learning require workplace readiness that shows preparedness for guided learning to take place. This includes workplace norms and practices that constitute qualities for individuals to participate and learn through work (Brown, 2009b; Billett, 2011).

Rainbird (2000), who identified workplace learning as formal learning and learning at work as informal learning, has also pointed to five main challenges that researchers face when investigating learning in the workplace. She notes that first, there is the need to deconstruct the consensus and primacy of the employer's agenda on training and competitiveness, which relates to policy. Second, she probes the rhetoric of management gurus and human resource managers on the ideal situation of learning and rather investigate empirical knowledge. Where she emphases the need to include learning into corporate strategy for effective implementation. Thirdly, she notes the

challenge of the nature of work modernisation and its relationship to training and development strategies. She also points to the workplace as a site of conflict between labour and management, where procedures and outcomes of formal and informal learning opportunities must be analysed in this context as a fourth challenge. Finally, she says that researchers should recognise the complexity of learning in the workplace as a site for socialisation and learning. With these she concludes that what constitutes effective learning must recognise that workplace learning is complex, contextual and conflictual. These challenges and ideas contribute to the approach of this research and thesis.

The debates around learning at work, formal learning and informal learning present the significance of learning in work and employment relations, and how this is achieved. Learning at work, as seen above, could occur either through formal or informal structures or avenues; however, what is important is that there are knowledge, skills and competences acquired that are used within the organisation. While formal learning could be planned, organised and implemented to achieve specific outcomes, informal learning achieves a wider range of learning and may not always be planned nor organised. So far, the implications of both formal and informal learning as seen from literature have presented what is achieved through each and how they foster learning in organisations. How employees relate to these learning structures and whether employee agency reacts to these structures is not very clear. While these structures may be designed to foster learning, the question regarding whether they always achieve that and how employees relate to this, is a gap this thesis aims to address. This thesis, therefore, aims to explore employee agency in learning and examine how this relates to employer efforts in learning at work; the next section discusses employee agency.

2.5   Employee Agency in Learning at Work

The concept of agency plays an important role in this thesis, as employee agency is central in the investigations and findings. To understand and have this idea within the context of the thesis, an exploration of agency is discussed. While the idea of agency has been debated in relation to humanity and society, Archer (2000) has debated about the human being and the problem of agency. She critiqued authors who referred to man as a rational, soulless opportunist or a malleable grammatical fiction (Sydie, 2002), but rather projects man as the creative self. She argues that 'human

development cannot be constrained by the opposition between individual forces and social forces (Fabiani, 2002). The society does not define the human being because humans are agents with the ability and power to alter situations and make decisions. Archer, re-established humanity as the focus of social inquiry in the face of the dissolution of the sensual, emotional, creative human that is encapsulated (Sydie, 2002). In this way, she argues that 'being human is our gift to society but it can never be society's gift to us' (Archer, 2000:305). This argument and position on agency helps to shape this thesis' view of learning and employee agency, where employees are seen as agents with the ability to decide and influence their experience of learning at work.

Learning at work is a concept that has been associated with employee agency at different levels. While some authors have referred to learning as agentic (Kwon, 2017), others have seen agency and learning as separate concepts (Billett and Noble, 2017). Agency at work has been studied within many disciplines and has gained more attention in relevant studies because of its strategic role in work and employment relations. Agency at work is seen as a phenomenon of active human participation that encompasses influencing, transforming, developing and initiating new ideas or taking a critical stance towards existing practices at work (Eteläpelto, 2017), while employee agency refers to individuals' capacity to act, with the assumption that they are actors of power and change. With this, employees could choose to be influenced by specific policies and ideas within their organisations but ultimately decide on their choices and actions (Goller and Paloniemi, 2017). To provide a suitable framework for discussing agency in this thesis, Goller and Paloniemi (2017) describe agency as two things: agency as something individuals 'have' and agency as something individuals 'do'. Agency as something individuals do refers to agentic actions, which involve all kinds of self-initiated and goal-directed behaviours that aim to take control over the work environment and/or the acting individual's life. Agency as something individuals have, is also described as a personal feature of individuals. It involves the capacity and tendency to make intentional choices, to initiate actions based on these choices, and to exercise control over the self and the environment.

Although both individuals and collective groups can exercise agency, it primarily has the same characteristics of expression. For instance, with agency as something individuals do, Palesy and Billett (2017), in a quantitative study of novice nurses who were home caregivers and worked in an environment with the absence of expert

guidance, noted that, in their daily work in their clients' homes, the nurses had to manage their own learning. To achieve this, the nurses actively drew upon past experiences and knowledge gained elsewhere and decided to apply already learnt knowledge where personal benefits were perceived. They also relied on their own assertiveness, deliberately engaged peers to exchange information and intentionally consulted written materials. The actions of the nurses expressed behaviour that they had in regard to their work and learning. They realised that they had no experienced colleagues with them to help guide them, but they found a way around learning and improved their services, demonstrating agency by seeking knowledge for themselves.

Agency, as something individuals have, refers to agency as a personal feature of individuals. Wiethe-Körprich et al. (2017), in their review of 78 articles, identified intrapreneurship as an agentic competence possessed by employees. This has to do with employees who are entrepreneurially oriented, who possess entrepreneurial thinking and acting ability directed towards innovative behaviour. These individuals are seen to generate innovative project ideas, and to plan and implement such projects within their organisations. Employees with this competence are seen to innovate different aspects of work. However, although being innovative requires knowledge, skills and competences, the study showed how employees demonstrated this intrapreneurial competence to foster their careers and develop new products and services, but did not indicate employees demonstrating the same competence in regard to learning. Additionally, Kwon (2017) showed that agency could also be seen as what she described as 'grit', which she explained as a disposition to pursue one's interest over the course of years, indicating that employees could demonstrate agency through passion and perseverance to achieve a particular goal. All of these show agency as a feature of individuals that could be demonstrated in different areas of work.

Examining agency and learning, previous studies have shown different relationships. Ylén (2017) considers professional values and argues that individuals will engage with what they consider valuable to themselves and not necessarily valuable to their organisations. Employees have been seen to value expertise, proactive actions, responsibilities towards work, innovativeness, participation, collaboration at work and practices, and could find ways to use these at work for progression or advancement. Eteläpelto (2017) saw practice-based professional development as agentic learning which took place through social interaction and individual reflection on work practices. , whilst she saw learning more as an agentic activity that could lead

to personal acquisition of new competencies and transformative change in work practices. In this, learning is more of an expression of individuals' ability rather than something they did. However, a study by Edwards, (2005) showed that self-employed workers or freelancers displayed agency in learning by taking ownership of their learning experiences in order to remain relevant within their fields. This behaviour has not been noted in full-time or permanent employees, and this thesis aims to contribute to this.

Furthermore, on the benefit of learning, not just for employees but employers as well, research on union-led learning in the UK has shown that there are a number of benefits in union involvement in learning at work. A good example could be seen in the article by Munro and Rainbird (2000) on new unionism and the new bargaining agenda, specifically looking at how UNISON as a union entered into partnerships with employers to foster learning at work. The Return To Learn programme championed by UNISON had learning representatives engaged and appointed to increase the awareness and need for lifelong learning. While this innovative approach offered the union an avenue to mobilising and organising members, it also offered successful, high-quality educational programmes to non-traditional learners. Management cooperation to this initiative also encouraged the sharing of learning cost with employers in this pragmatic approach. This showed that unions could positively impact the environment in workplaces even within liberal labour market societies.

Similarly, Stuart (2007), in exploring the industrial relations of learning and training, either as a new consensus or a new politics, showed that the new politics of learning and skill poses significant challenges for national systems of regulation, the mode of engagement between the social actors and the capacities and capabilities needed by the actors to further supply-side industrial relations. It was interesting to note that unions within these arrangements were able to capture and accredit informal learning and tacit skills. However, they faced the challenge of being able to reconcile the different interests of employers and employees in relation to competence development and employability. While a small number of European countries were able to sign tripartite agreements on continuous training and competence reforms, regulation was considered important in providing unions with a base to sign collective agreements, and important in setting the conditions of training participation. Even though these institutional frameworks were less effective in determining the implementation of training and actual participation of intended beneficiaries. Management attitudes,

worker characteristics and union activities were more important determinants in shaping participation. In this regard, he argued that while regulation was needed to empower unions to partner with employers in relation to learning, the success of this partnership was beyond the regulation to more proactive measures taken at workplace level.

To further this debate, Stuart et al (2013), explored the idea of who gained from union-led learning agenda. They argued that union-led learning agenda may have opened a new and novel channel for unions to develop voice around learning within a liberal market. Purported gains have been realised by all parties – employers, employees and unions. The authors noted that unions played a central role in the development of new strategic initiatives or frameworks for skills and learning. The benefits of union-led learning does not necessarily imply mutual gains. Unions faced the challenge of advancing the learning agenda without having employer support. As a result, the authors suggested the institutionalisation of learning through learning agreements and learning committees offered a way for unions to build enduring institutions of voice around learning. While these articles provided an insight into collective agency of organised labour around learning at work; it further projects the strategic role of learning at work and its impact on other employment relations matters.

While agency and learning are seen to be intertwined at certain points, learning is considered agentic where it has an outcome of agentic actions. Both learning and agency are seen as something that transforms either the individual or social practices, as well as how the individual and social levels relate to each other (Paloniemi and Goller, 2017). Agency may be considered as good and transformative where its outcome is positive; however, where personal goals conflict with those of organisations and violate existing norms and rules, some scholars describes this as a conflict of resistance (Frese and Fay, 2001). These undesirable outcomes could be influenced by a number of factors that could be detrimental to both employers and employees. This makes the focus on agency important especially for employers because employees' perceptions may lead to an unpredictable outcome (Eteläpelto, 2017). Some challenges that could affect learning at work and also influence agency in learning at work such as poor administration and economic recession will be discussed in the next section.

2.6 Learning in Recession and Challenges

There are a number of issues that could affect learning at work; however, in this research we shall focus on economic recession and poor learning administration. Learning in a period of recession is saddled with the problems associated with recessions. Periods of recession are often characterised by poor financial performance of the economy and organisations. The crisis a recession brings to financial systems affects the balance sheets of governments and organisations and affects their ability to maintain sustainable and viable economic activities or operations. As a result, these entities in society are forced to find strategies to cope in and survive the harsh economic landscape. Governments begin to introduce austerity measures that lead to funding cuts in different sectors of society. With the government being the biggest spender in most countries, the ripple effect is felt in most sectors. However, every recession is unique, and they affect different sectors differently. What this means is that, in one recession, some sectors are hardest hit, while in another recession they may fare better, although the overarching significance of this is that the economy is not as viable as in non-recessionary times.

How recessions affect learning at work has to do with learning being a function that is dependent on funding and managerial strategy. Recessions which come with dwindling financial resources, force organisations to have a rethink and reconsider all their financial obligations. Employers whose organisations aim to make a profit, are often seen to be short-termist in their approach to learning. However, quantitative studies have shown weak linkages between profit-oriented organisations' short-termist response to learning in recessions (Felstead and Green, 1994; Felstead, 2016). Qualitative case study research showed that private limited companies pursue more aggressive short-termist strategies than their stock market-listed counterparts when it comes to learning (Kosman, 2009). On the flip side, another case study showed that organisations with large Continental European pension shareholders have more latitude to pursue long-termist investment strategies with learning at work, during periods of recession.

 Jewson et al. (2015), showed that the attitude to learning in the public sector remained relatively high during the 2008-2009 recession and the training system largely remained intact. This happened because there was institutional support for training. Training smarter strategies were adopted by some organisations in the UK during the global economic crisis of 2008-2009, such as utilising funds more efficiently to

achieve more training outcomes and the reduction of the frequency of some training activities. Training courses that were prioritised were relevant to frontline services, while the eligibility criteria for trainees were tightened, and training deliveries were economised (Jewson et al., 2015). In the private sector, similar strategies were also adopted; in addition to training smarter, training floors were identified and focused on. Training floors were training activities that were considered indispensable. These were training activities that complied with legal requirements, fulfilling management commitments, satisfying customer demands, meeting operational needs, countering skills shortage, and addressing market competition (Felstead et al., 2012; Felstead et al., 2014). The training floors enabled firms to focus on training that was absolutely necessary within a recession. Training ceilings, on the other hand, involved the totality of all training offered within an organisation, whether this was training that was legally required and indispensable or that which organisations offered employees to improve efficiency and competence; compromise in training during recessions was mainly made regarding training ceilings, where the training was not considered absolutely necessary (Felstead et al., 2014). Cross-training was introduced in some firms to allow employees to learn and have growth opportunities that could help them prepare and be ready for emergencies, recession and competition (Abrams and Berge, 2010).

Interestingly, the literature and data around learning in periods of recession in the UK show that there has been no significant decline in learning during recessions (Felstead and Green, 1994; Felstead et al., 2012; Jewson et al., 2015; Mason and Bishop, 2015). This implies that learning had fared well over time and organisations respond well even in such periods, although most learning has been shown to have been sustained due to government intervention through regulation. However, Green et al. (2016) in their study critiqued the idea of measuring training in firms by employee participation, which mainly shows the frequency or number of training activities an employee is engaged in. They argued that a better unit of measurement would be to use training volume, which shows the amount of time spent in training, as this is a better indicator since it affects the quality of skills, and participation is a low indicator of training contribution to skill formation. With this argument, they cast a nuanced view on learning in the UK in periods of recession as they were able to show that the volume of training had reduced significantly. They also noted that the proportion of workers trained had declined as well, although training data showed that training persisted

during recession, especially with the use of training smarter strategies. While literature on learning in periods of recession has focused on employer strategies, very little has been said on employee response to learning in such periods, and this thesis contributes to this.

As observed by Green et al. (2016), who got trained in organisations was also affected in recessionary periods. Studies showed that, although all categories of employees received some form of training, the volume of training fell faster in younger employees (25 years and below) than in older employees. There was a similar decline in rates of the volume of training and status. More higher-skilled employees received more training than lower-skilled employees. In a similar vein, a smaller number of employees were provided with more off-the-job training, which was closely tailored to perceived skill gaps. In contrast, on-the-job training, although reduced, was targeted at employees with identified skill improvement needs (Mason and Bishop, 2010). Although the UK government had pursued a policy of social inclusion for low-skilled people to enter waged employment through apprenticeship programmes, the policy suffered during the recession, as fewer recruitments were conducted. Evidence from many companies showed that their training plans were blown off course (Mason and Bishop, 2010; Mason and Bishop, 2015). Apart from those who received training, those who delivered it also experienced changes during recessions. Several firms were seen to have moved training from off-the-job to in-house and on-the-job learning. Employers were seen to reshape the mode of training delivery where accelerated on-site E-learning was increased, and relationships with external providers were reconfigured. Employers were also seen to have pursued this and sustained training coverage knowing that government cover and subsidies matched up firms' training provision (Felstead et al., 2012).

This employer response could also be seen in work and employment strategies adopted by organisations during recessions, which again proved to be desperate. HR managers saddled with maintaining a skilled workforce adopted strategies such as layoffs, retraining most-needed skills, reduced wages, frozen recruitments, reskilling employees, and restructured working hours and schedules (Van Wanrooy et al., 2013). The exigencies of work led to increased flexibility and employees who could be utilised in other parts of the firm were moved into different jobs. Although this meant increased skills and flexibility, it also led to work intensification (Cook et al., 2016). These measures showed that employers did not have laid-down strategies on how to

sustain learning and skills in the event of a recession. This lack of preparedness reflects low management strategy to nurture learning in periods of recession. These challenges seem to provide an opportunity for firms to develop more efficient and practical approaches to learning at work. However, other recessionary factors such as intense competition, a need to improve the quality of products and services, customer care in maintaining current customers, a need to increase market share, and recognition with bodies such as Investors In People (IIP) to earn government confidence and subsidies, forced employers to train. They did this by refocusing training to areas that greatly influenced the organisations' performance (Felstead and Green, 1994).

These strategies may have been influenced by the different models of learning at work practised in other countries. Countries such as France, Sweden and Germany practised the educational model where vocational training is seen as having educational objectives and is in addition to Europe having more employee protection, therefore, less redundancy in times of recession. While Germany practised a dual system which is strongly regulated by the state and social partners such as trade unions, the market model was practised in Britain, which had little or no regulation and was organised and funded by employers. This model is closely linked to the changing state of the labour market and is more susceptible to the business cycle. Evidence shows that the recession of 1990-1992 claimed over a million skilled jobs in Britain (Felstead and Green, 1994). These models have their advantages and disadvantages, and this evidence has shown how recessions had a more detrimental impact on skill levels and training in Britain. The business model seemed to have encouraged employers in a recession to freeze or reduce employment. This meant reduced training for new entrants and encouraged a short-termist attitude among managers who failed to recognise the long-term value of learning.

In a similar vein, Nigeria as a country has also experienced recessions, and this has had an impact on learning and work. Although there are limited studies regarding learning at work in Nigeria, there is a bigger gap in the literature on learning at work in periods of recession. The country also seems to have pursued a market model of learning at work. Evidence shows that the 1980s recession affected skill levels within the state (Fashoyin, 1990). A decline in oil revenues upon which the country was dependent led to a sharp decline in resources. The government introduced austerity measures that led to the restructuring of the economy and a need to achieve a fiscal

balance of payment viability. This was to lay a foundation for sustainable growth and improve efficiency in the public sector. These measures affected industrial activities, which saw a 25% decline in production between 1980 and 1984 (Fashoyin, 1990), and caused a decline in the education budget.

These structural challenges impacted the quality of the labour market. Ovadje and Ankomah (2004) noted that the decline in government spending in education showed that the Nigerian national budget had a positive investment ratio to the population before the mid-1980s. However, from 1986 onwards, the budgeted ratio for education compared to the population growth dropped significantly, and this is reflected in the quality of labour found in the country. The 1980s economic recession was preceded by a period of economic boom where there was increased employment in both manufacturing and construction sectors, of 74% and 91% respectively. Fashoyin's (1990) analysis showed that the labour market favoured jobseekers as unemployment was uncommon among skilled workers. However, the recession of the 1980s increased unemployment to about 15% and introduced job insecurity into the labour market. This affected both the public and private sectors. The loss of about a million workers led to a loss of about 20% of the skilled workforce, mostly technical and specialised. Unfortunately, this has persisted and affected the skill levels within the country (Fashoyin, 1990; Favara et al., 2015). It is against the backdrop of the 1980s recession that assumptions were drawn, since the country was experiencing another recession during this research (2016-2017). The next section, therefore, examines some of the strategies adopted by the government and employers in Nigeria to sustain learning at work.

2.7   Learning at Work in Nigeria

Learning at work in Nigeria is premised upon the amended Nigerian Labour Act of 2004. The Act plays a significant role in the work and employment practices in the country, as it determines the minimum wage and provides guidelines for learning at work. This law covers both the public and private sectors. Although the labour laws are constituted for the regulation of learning, they have proven to be weak in implementation and this has allowed employers liberty relating to learning at work (Favara et al., 2015). The government, which is inundated with several issues, has intervened to encourage learning at work and to ensure that adult learning is sustained. It has done this by introducing different agencies and institutes to support and regulate

learning at work. While the government introduced these measures, the absence of a robust HR professional body within the country also affected the efficiency and effectiveness of learning at work. This has called for the establishment of professional standards and professionals to foster this (Owoyemi et al., 2011; Adesola et al., 2013).

Oladipo and Fabayo (2012) pointed out that Nigeria's skills and labour problems began with the drop in the price of crude oil, which affected the nation's earnings. This reduced earnings, in turn, collapsed the external reserves, and increased fiscal policy deficits and external borrowing, which led to unstable macroeconomic indices. Although worrisome, several initiatives were taken to address the situation, but poor implementation created further distortions within the economy. This trend soon became the norm, as external shocks, and the international price of oil, impacted Nigeria's economy negatively, as well as the learning landscape. The next section will discuss government strategies, employer strategies and employee participation in learning at work in Nigeria.

2.7.1 National Development Strategy

Part of the learning and development system designed to support learning in Nigeria came from the national development strategy. This was a strategy designed by the government to determine national and human capital development in the nation. This human capital development in Nigeria can be examined from the conceptual and methodological perspective proposed by Monday (2009). He notes that human resource development was a responsibility of the government, and the public and private sectors. The government achieved this through the education system and supplied the country with individuals of different skill levels. These individuals entered the workforce and, at the same time, workplaces were expected to develop these individuals further to suit their specific organisational needs. However, Monday noted an inherent challenge with the labour supplied through the educational system, where he argued that the education and skills developed focused on peripheral learning which seemed to have mirrored colonial practices of training employees to have clerical skills rather than technical skills. This was designed to preserve and promote the colonial administration and the maintenance of law and order. As a result, colonial human resource development and utilisation were tailored towards these two purposes (Akanji and Bankole, 2007) and seemed to have persisted over time. The implication of this was that there were inadequate skills to support the economy and

to remedy this situation, so the government introduced agencies and institutions to improve and develop workplace learning.

As an outcome of this National Development Strategy, a national policy on training was articulated. The policy recommended the establishment of a central coordinating body, the National Human Resource Commission, to coordinate, mentor and evaluate human resource development and the development of the curricula of universities and polytechnics in conjunction with employers for effective performance. Also, a percentage of personnel cost was to be set aside by employers for training programmes which were to be managed by the Industrial Training Fund (ITF). This amended the role of the Industrial Training Fund (ITF), which included a penalty for employers who refused to train their workers (Phillips, 1988). Some of the agencies established included the National Manpower Board (NMB), to determine the nation's workforce needs and formulate policies. The National Centre for Economic Management and Administration (NCEMA) was established as a training and policy research centre targeted at public sector training (Akanji and Bankole, 2007). At the same time, the Administrative Staff College of Nigeria (ASCON) was focused on developing civil servants within the country (Aroge, 2012).

While the private sector training and human resource development saw the establishment of agencies such as the Industrial Training Fund (ITF), with the main aim of forcing private sector employers to train their workers, it was also to promote and encourage the acquisition of skills in industry and commerce with the view of generating a pool of indigenous trained workers sufficient to meet the nation's needs. As a workforce development fund, it has provided grants to agencies such as the Centre for Management Development (CMD), Nigerian Institute of Management (NIM) and Nigerian Institute for Training and Development (NITD). The Nigerian Council for Management Development and Training (NCMDT) coordinates, appraises and sets standards for management education in Nigeria. The Centre for Management Development (CMD) was expected to advise the government, formulate policies, develop and promote standards, maintain a register of trainers and assess training provision, and carry out research in management practices. The National Directorate for Employment (NDE), on the other hand, was established to help develop vocational skills within the country. This was to be achieved through an apprenticeship programme that enabled young people to gain experience and skills at the same time (Akanji and Bankole, 2007; Aroge, 2012). Although the national policy

on training incorporates both public and private sectors in human capital development, it was noted that the attitude towards learning at work was relatively poor as some employers used it as a rewards system for employees (Akanji and Bankole, 2007).

Educational programmes in Nigeria placed too much emphasis on formal education to the detriment of basic skills training (Akanji, 2008). This has led to a call to incorporate such skills into the education curriculum to equip young people to become more employable. This was corroborated by Favara et al. (2015) in a World Bank study on the competitiveness and employability of the workforce. The report showed that skill levels within the country were low and fragmented. This was due to a decline in the quality of education and inefficiencies in skill-building systems that showed barriers to growth, prosperity and policy. The synergy expected between firms and the state had become weaker and was not driving the national development strategy adequately. Suggestions were made towards improving national development. One was the more active participation of the private sector in the formulation of the human resource development policy. Another direction was to create a more effective link between universities and polytechnics' curricula with industry that should underpin the nation's technological advancement. Additionally, there was a need for employers to be more committed to learning at work and the regulation of training consultants in the country (Akanji and Bankole, 2007). Improvements in the elementary education curriculum to increase literacy levels as well as provide a solid foundation for learning were emphasised (Favara et al., 2015). The national policy on training served as the leading learning and development system upon which firms within the country practised and implemented their own learning. While, in the national landscape, learning faced several challenges, firms had to find ways to ensure learning at work was beneficial, as seen in the next section, which discusses learning in the Nigerian banking sector.

2.7.2   Learning Within the Banking Sector

This section, therefore, examines how the banking sector leveraged this system to sustain learning. The Nigerian private sector does not have an integrated training policy; each firm operates its own policies based on its learning needs (Akanji and Bankole, 2007). Thus, banks ran their own learning policies, although they were expected to comply with the standards set by the Industrial Training Fund (ITF) and other regulating bodies. Literature covering the learning and development policies and

practices of banks is very limited, while the few studies that were available were mostly quantitative ones. Little has been said in the literature about the details of learning policies, and this may reflect either the non-existence of these policies or a poor representation of them. The study by Adeyeye (2009) showed that learning and development strategies implemented by banks were based on activities such as competency-based training, team participation, action learning, modelling, mentoring, maintaining job rotation and outdoor learning.

In determining who was trained, the banks' focus was given to the employees' distribution and status. Although the majority of employees had education at the tertiary level, a small minority held secondary school certificates. The study by Yasar et al. (2014) showed that learning perception was higher among bank managers than their lower-ranked employees, although it was silent on which employees received what kind of training. Types of training included on-the-job, off-the-job, E-learning and in-house learning (Adeyeye, 2009; Gunu et al., 2013; Atiku et al., 2014). While Adeyeye (2009) showed that training content included leadership skills and job-specific training, most of the other literature was silent on the content of learning. This showed another gap within the literature that this thesis aims to fill. Concerning what was achieved through learning, studies predominantly focused on the relationship between training and human resource outcomes such as performance (Gunu et al., 2013; Yasar et al., 2014; Atiku et al., 2014; Benjamin et al., 2012), employee commitment and employability.

While these studies showed a positive relationship between banks that channelled appropriate training and HR outcomes, they also noted some challenges within the banking sector. A volatile employment landscape in the sector affected learning negatively, as highly mobile employees were trained less by employers. In turn, employees focused less on continuous learning, although they garnered experience (Gunu et al., 2013). While learning in Nigeria and the banking sector has had some research and study, it has been limited and requires more investigation. This thesis, therefore, provides a contextual contribution on learning in Nigeria and the banking sector, at the same time, filling in a gap regarding employee agency in learning at work.

2.8   Conclusion

This thesis aims to study learning at work from the point of view of both employers and employees. It does this by examining and analysing how learning and development systems are designed to support learning, as well as studying how organisations sustain learning in challenging situations and understanding what role employee agency plays in determining the learning of individuals. The literature review, so far, has shown that, although learning at work leverages a structure of formal and informal learning, the literature is not clear on how both contribute to sustaining learning at work in periods of recession. Studies on employee agency also focused on how employees learnt at work and not on how they used their agency to initiate learning for themselves. Furthermore, challenges of recession and poor administration were observed as obstacles to learning. Especially, since organisations desire to sustain learning in both recessionary and non-recessionary periods. Studies, on Nigeria, have minimal research on how employee agency impacts learning and how organisations can sustain learning in challenging times.

Learning at work seems to thrive on a structure of formal and informal learning; however, studies have not shown whether there has been a cohesive synergy of the two in achieving learning by critically studying the contributions of employers and employees to learning. This research, however, presents the contributions of both employers and employees to learning at work. The limited studies in informal learning provide limited views of and information about its contribution to sustaining learning at work. This thesis aims to provide additional knowledge concerning this. Learning at work in Nigeria also has minimal coverage in research (Ovadje and Ankomah, 2004; Gunu et al., 2013; Favara et al., 2015). Although, there seems to be limited research on the national system and public policy on training, and the structure designed to drive learning and development (Akanji and Bankole, 2007). Studies at the organisational level are minimal and provide skeletal information. The literature was weak in showing how the systems functioned, or planned and organised learning. Most of the studies were based on quantitative research, which leaves out rich information provided through qualitative research. This thesis, therefore, through qualitative research, aims to provide richer information and knowledge, contributing to learning at work. The methodology used and how the research was conducted are the focus of the next chapter.

Chapter 3

Research Methodology

3.1   Introduction

Following a review of literature around learning at work, employee agency and learning in Nigeria, this chapter of the thesis turns to a discussion on the methodology adopted for this research. The chapter aims to provide details on the reasoning behind the research and the activities involved in conducting the research. The research questions stated below provided guidance on how this research was conducted and the philosophy leaned upon. These research questions aimed at providing insight into the overarching research topic on the role of employers and employee experience in learning at work:

1. How are learning and development systems designed to support learning?
2. How do organisations sustain learning in challenging situations?
3. What is the role of employee agency in determining their own learning?

To answer these questions, the thesis adopted a qualitative research methodology because the knowledge sought involves human existence in non-controlled environments, which requires context-rich data and analysis, such as interviews and observations (Cassell and Symon, 2004). This thesis researched interactions at the place of work that involved social structure (dynamics of work, policies, culture) and employee agency at the workplace. The research adopted a qualitative approach that is exploratory and situated within the case study design. The chapter further discusses the reasoning that gave rise to this research approach and the choice of the methods used. In qualitative research, reality is considered to be known through the human mind with socially constructed meanings, which have to correspond with the interpretation of people's reality (Denzin and Lincoln, 2011). This guided the contribution of this thesis concerning the idea that, in exploring employer roles and employee agency in learning at work, there is a partial coincidence of interest between employers and employees, where the observation of employee agency in learning at work showed that employees initiated learning for themselves, and this coincided with employers' desire to have well-trained and competent employees.

The methodology was designed as a multiple case study and used interviews and observations as the data collection methods. Two banks within the Nigerian banking sector were the cases studied. Training sessions within these banks were observed and respondents interviewed were employers, employees and an official of the Chartered Institute of Bankers in Nigeria (CIBN). The rest of this chapter will discuss in detail why these cases were selected and the data collection methods used. To do this, the chapter has been structured into six major sections. The first section focuses on the main aim and nature of the thesis. This presents what the research is about and what kind of research it is. The thesis explored the relationship between learning the employer provided and employee agency and this section discusses the research design. The second section presents the philosophical considerations, highlighting the ontology and epistemology of the thesis, and the debates around these in a wider discussion on research in work and employment relations. The third section presents the case study and the justification of its usage in this research. This section delves into debates around case study design, generalisation and the location of the research. The fourth section looks at the conduction of the research itself, in regard to documentary evidence, observations and semi-structured interviews. Respondents included executives, senior and junior employees, employee representatives, and a representative of the Bankers' Institute. The fifth section presents the data analysis, and the sixth section presents the ethical considerations that the research followed. As per this background, the next section discusses the aim and nature of the thesis.

3.2   Main Aim and Nature of the Thesis

The aim of this thesis is to explore learning at work from the point of view of both employers and employees. The thesis considers the aspect of learning at work as an engaging activity that, although managed and implemented by employers, has an element of not just employee participation but also active engagement. To explore this, the thesis examines learning at work systems to understand how they are designed to ensure that learning occurs within organisations. It further explores employee agency in learning at work, to examine the roles of employees as contributors to the design and implementation of the systems. While these constituted the fundamental aim, the research being conducted in a period of recession provided the opportunity of examining the dynamics of this and the role it plays. Overall, exploring these aspects listed enables the thesis to contribute knowledge in regard to employer and employee roles in learning at work.

To do this, the three research questions in section 3.1 aim to provide insight. Learning at work is known to be an employer-led activity and employees are predominantly recipients of this activity. However, since learning at work is considered valuable, as seen in Chapter two, sustaining it within organisations and to ensure that its purpose is met, lies at the core of this research. To understand this, the thesis asks how learning and development systems sustain learning. Here, the thesis investigates already existing systems to find out whether they achieve the purpose they were designed for. In relation to this, is the second question, which assumes the systems support learning but asks how well they do so when faced with challenges. These challenges are assumed to be multifaceted and, as a result, the thesis investigates further how well the systems absorb shocks and manages them. In doing so, the thesis is not only exploring employer responses but those of employees as well. This is because the thesis assumes that employees are also affected by these challenges and is interested in knowing what they do. This leads to the third question that explores employee agency in learning and determining their own learning. Here, employees are assumed not just to be passive participants in learning at work; the thesis explores the active role employees play and how this helps to sustain learning, if it does.

Previous studies on learning at work in Nigeria showed a predominance of quantitative research (Akanji and Bankole, 2007; Adeyeye, 2009; Adesola et al., 2013; Favara et al., 2015). These studies provided a helicopter view of learning at work with little in-depth knowledge that answers the 'how' and 'why' questions about the topic. Two questions in this research ask 'how', which makes this thesis exploratory in nature. These questions provided an opportunity to design this research as a qualitative case study (Strauss, 1987), in order to gain an in-depth understanding of a developing situation (Hollis, 1994). Approaching this research through qualitative methods proved appropriate for a search into comparable phenomena in Nigeria (Idiagbon-Oke et al., 2011) and tools such as interviews, observations and documentary evidence could be accessed to explore the aim of the thesis (Saunders et al., 2015). As a piece of case study research, the thesis enabled empirical investigation of a contemporary phenomenon within its real-life context using multiple sources of evidence (Yin, 2013). These case study methods provide depth and insight into a phenomenon that could contribute to build theory around employee agency in learning at work (Eisenhardt, 1989; Ellram, 1996). Two banks within the Nigerian banking

sector were chosen for the research and the rationale for this will be discussed in subsequent sections.

This approach to the thesis allows for an inductive exploration of data and analysis, which in turn explores the richness of interactions among actors and structures within the learning at work. It is expected that the tensions and contradictions of employer rhetoric and the reality of learning at work would be identified where themes can also emerge from data. For the purpose of contextual significance, learning in a period of economic recession will be explored to the extent that it affects the research, since Nigeria was in a recession (2016-2017) during this research. The peculiarities of Nigeria as an emerging economy and the opportunities available, also provided angles to the research. This background of the nature and aim of the research leads to a discussion of philosophical considerations in the next section.

3.3   Philosophical Considerations

Philosophical considerations in any research work helps to provide an insight into the thoughts considered around the research. The idea around philosophy, assumptions and approach help to justify the rationale for the research design and approach. In a study where learning at work is being researched or investigated within organisations and when positioned within the discipline of work and employment relations, more interpretive qualitative approaches are used to understand the social structures behind the phenomenon (Griffiths, 1999; Benton and Craib, 2011). This section therefore, illustrates the ontological and epistemological considerations taken by the researcher to design the research methodology. This enables the thesis to answer the research questions discussed above.

This research leaned on the interpretivists' research philosophy (Denzin and Lincoln, 2011), which focused on the subjective and socially constructed concepts of learning at work. This philosophy allowed the researcher to attempt to make sense of the world by understanding the fundamental meaning attached to organisational life and discover any irrationality within its systems. The interpretivist approach enabled this work to analyse the complexities of organisations and present rich qualitative data in regards to learning and development (Hammond and Wellington, 2013). It is premised on the fact that humans are different from the physical world and as a result create meaning. To this, the research aimed to build theory by a richer understanding and

interpretation of the social world and its context (Saunders et al., 2015, Eisenhardt, 1989).

Looking at the epistemological stance of how learning at work is researched, and an ontological perception of how learning at work is defined, helped to shape this research. Ontological subjectivism suggest that social phenomena and its derived meaning continue to react to the presence of social actors which happens through the social interaction of continuous change (Bell et al., 2018). With regard to this, the research focused on the rich and complex realities that were constructed through the culture and language of these organisations, employers and employees. It considered meanings and realities from the findings that had to do with the culture within the organisations and the extent of employer and employee agency involved (Bryman and Bell, 2011). This was achieved by examining the flux of processes, experiences and practices of the research population within the case study. The research investigated employee agency in regard to their organizations' policies and practices around learning at work as a social reality. The actors within the systems were responsible for selecting their own course of actions. Organizations were responsible for their actions and could choose to respond differently from their employees. The research is therefore underpinned by the fact that there is a social world that is external to employees and employers, and they interact and respond to changes within this world (Cunliffe, 2011). These interactions and changes were the focus of findings in this research.

The epistemological approach offers rich and complex views of organisational realities, which stemmed from the research questions that ask why and what questions. Hence, how can knowledge be warranted and how is it obtained. The research considered the organisation as a socially reactive entity where interpretation of the organisation is dependent upon the researcher's experience (Burrell and Morgan, 2019). This research therefore, focused on the narratives, stories, perceptions and interpretations of the participants as well as the researcher to arrive at a conclusion. New understandings emerged which contributed to the body of knowledge in the field of learning at work (Saunders et al, 2015). To lean upon the epistemological assumption which debates that whatever exist should be shown to exist in a reliable way, and that there were multiple paradigms of studying and interpreting social entities and reality (Hammond and Wellington, 2013). The research paid careful attention to data collection, the research population and ethical issues. In this, the

banks chosen for the research, and the participants were considered to present the richness found within the banking sector.

The aim of this thesis was to explore questions around employer practices and employee agency in learning. This research required a good understanding of social structures, processes and interactions between employers, employees and the structures and policies of their organisations. Therefore the research leaned on the issues around what was happening within the organisations and why these were happening (Hammond and Wellington, 2013). The social actors within the research produced meaning in regard to learning while the researcher's experience was the channel of interpretation. These needed to be done to enable an extraction of knowledge and meaning from the research. Furthermore, to achieve this, an inductive approach to the research was most suitable and adopted. It enabled the researcher to consider questions of 'how' and 'why' rather than a positivist approach of 'how many' and 'how often' (Yin, 2013a), which led to the development of theory (Eisenhardt, 1989).

The philosophical approach also enabled the thesis to work towards generating and building theory because, inductively, theory follows data (Eisenhardt, 1989). The inductive approach is usually adopted, where known premises are used to generate untested conclusions around employee agency in regard to learning and development. Generalisability was done from the specific to the general because the research context, location and time had to be considered. The data collected was used to explore the phenomenon of employee agency in learning at work. Through these themes, patterns were identified to create a conceptual framework. This aimed at theory generation and building. This inductive approach allowed for alternative explanations of employer practices and employee agency with regard to learning (Saunders et al., 2015), and this was achieved through the case study design. How the research was conducted will be discussed in the next section.

3.4   Conducting the Research

To conduct the research, a number of considerations were made. First, as discussed in section 2, the nature of the research informed the sources of data and the method for their collection, as well as who could be involved. The location of the research was Nigeria and that meant travelling from the UK to Nigeria was a factor for consideration. This section of the chapter presents how the research was conducted,

the sources of data and interviews, how long the data collection period lasted and how many interviews were conducted. It also presents the challenges experienced during the data collection process and the opportunities that presented themselves. An opportunity to use different sources of evidence was very useful because it presented the researcher with the opportunity to triangulate data for enriched analysis (Yin, 2013). As earlier stated, a major advantage of case study research is the ability to collect data from different sources of evidence. Initially, the research was designed to include focus group discussions as a data collection method; however, the exigencies of logistics, work schedules of the respondents and access to conduct such sessions proved to be challenging. Therefore, this was dropped as a choice for data collection.

3.4.1 Sources of Data

The sources of data were informed by the aim and nature of the research as discussed in section 3.2. This research collected data through interviews, observation of learning sessions and documents from the banks. Good research practice insists that data collected must be credible in order to be considered valid. The sample size could vary depending on the context of the research, while transferability depends on the richness of the data and its interpretation (Denzin and Lincoln, 2011). This research, therefore, explored what was happening by asking questions, seeking new insights and assessing any new phenomena in the field (Corbin et al., 2008). This methodology aimed to explore, explain and provide insight into the research questions raised, by employing the use of methods such as interviews, documents and observations (Corbin et al., 2008). These methods aimed at producing richer data that provided in-depth knowledge that could increase the understanding of different phenomena. With more specific data, it allowed the researcher to have a better understanding of the issues at hand. The qualitative approach helped construct reality from various points of view (Denzin and Lincoln, 2011). The first source of data to be discussed is the documentary data.

Documentary Data

The documents accessed were fliers, information on websites, training policy, records and training contents for some online modules. These documents provided information about the training policy and procedures the banks practised and the type of records the banks kept in regard to learning and development. These sources served as good background information for the interviews that were conducted. For instance,

training records showed the information the banks focused on to determine who got trained, how often and what type of training activities employees participated in. In regard to documents, significant information such as financial statements, workforce numbers, organograms, hierarchy of command and annual reports was collected from the banks' websites; however, only the public bank was willing to allow a copy of its training policy to be read by the researcher. The private bank was happy to provide excerpts on particular information required from the policy. Other information around numbers, participation and type of learning was also provided. Fliers that had information on different activities were also found around the banks' premises, and significantly so, during the relaunch of the new online platform in the public bank. In analysing these documents, care was taken to ensure that authenticity, credibility, representativeness and meaning were considered (Scott, 2014). All of this information helped to enrich the data collected for the research. To validate some of the information collected from these documents, relevant officers within the banks provided additional information.

Observation Data

In addition to documentary evidence, training sessions within the banks were observed, one in the private bank and two in the public bank. The session in the private bank was one of the Thursday bank-wide weekly training sessions. This was a training activity that took place usually first thing in the morning before work for the day commenced. Employees were taught the same content bank wide and the session usually lasted for an hour. These sessions were used to inform employees of new changes to circulars, operations, policies, processes and procedures. They also served as brainstorming sessions for pending issues, if there were any. The session was coordinated by the training unit at the Head Office and was considered compulsory training for all employees. It was noted that all branch employees attended and participated in this session. These training sessions formed a significant part of the bank's learning and development. Employees regularly referred to these sessions as their learning experience. This will be discussed further in the empirical chapters.

The reason for the disparity in the number of sessions observed had to do with the nature of training provision/occurrence within the banks during the time of the research. The private bank had fewer training sessions, while the public bank granted more access to training sessions that could be observed. Observing training sessions

provided information on the delivery of learning, the content of learning, who provided learning and how often learning activities were engaged in.

Of the two sessions observed in the public bank, one was a leadership development training for middle-level managers and the other was one of the sessions held in preparation for promotion examinations. The leadership development session was facilitated by external consultants, although the training was in one of the bank's training centres. The content focused on leadership qualities, responsibilities, delegation and team building. The training ran for a period of three days and was attended by almost all participants for the duration. The second session the researcher observed was part of a series of session attended by a variety of employees who were all eligible for promotion in that year. An auditorium with a capacity of about 500 was almost filled. This was an interesting event because it was not employer-funded training; it was completely planned and facilitated by employees. These sessions covered topics that related to banking, economics, international trade, business, management, cyber security, HR, and other relevant topics. Employees showed enthusiasm towards these sessions, which were conducted after working hours. The sessions lasted for a period of three weeks for about two hours each day. This was purely an employee initiative. These sessions provided insight into learning content, delivery and participation. The next source of data was the semi-structured interviews, which provided deeper insight into the documents and observations. These are discussed in the next section.

Semi-Structured Interview

Interviews were the main source of data and evidence; the researcher planned how these interviews were conducted, who was interviewed, how many respondents and where the interviews would take place. The interviews conducted with all respondents were semi-structured. This approach was chosen because it allowed the interviewer to guide the topics of discussion towards the aim of the research. It allowed for flexibility and the revelation of unanticipated information from the respondents. The questions were designed to allow for this flexibility and flow of conversation (Rubin and Rubin, 1995). While respondents were made to understand that they were free to answer any questions that they were happy to and refrain from answering any that they did not feel comfortable with, the questions were asked in a tone and manner that was professional. Care was taken to ensure that the approach was not threatening, nor

was it too friendly to reduce the importance of the activity. This approach proved to be very fruitful, as the responses produced deep information and rich data (Becker, 1970).

The questions were carefully presented in a manner that served the line of enquiry (Yin, 2013), and were grouped into anticipated themes and areas of focus. They were open-ended questions that were expected to present the facts of a concept and the opinions of respondents. Where there were new avenues in the course of a discussion, they were explored for further clarification and understanding (Glaser and Strauss, 2017). For instance, employees were asked about their experience with online learning, and the junior employees said they were not included on the platform. This created an avenue to explore further, in regard to rationale, practice and planning. The semi-structured interviews proved to be very enriching because they created some level of comfort in questioning and the flow of discussion.

In order to obtain the full information required for this research, it was important to interview different categories of respondents. These categories provided various information that gave useful data for the research. These respondents were categorised into executive-level respondents who were those who had managerial responsibilities as process owners, team leads and branch heads, while 'other employees' covered senior, junior and contract employees, who were responsible for various jobs within the banks. A third set of respondents were employee representatives and a liaison officer of the Chartered Institute of Bankers' in Nigeria (CIBN). All of these categories answered a separate set of questions that provided a rounded and balanced view to the research questions (see Appendix A). These interviews by the categories of employees are discussed below. Based on the understanding around ethical considerations, access was granted and gatekeepers were contacted. In total, there were 38 interviews conducted, 10 in the private bank, and 27 in the public bank, while one was with an officer of the Chartered Institute of Bankers of Nigeria (CIBN) (see Appendix B). All respondents provided written consent for the interviews. The table below provides a breakdown of the respondents by their employment category within the banking sector.

Table 3-1 Categories of Respondents Interviewed

EMPLOYEE CATEGORY	PUBLIC BANK	PRIVATE BANK	CIBN
EXECUTIVE	2	3	1
SENIOR	21	6	0
JUNIOR	4	0	0
CONTRACT	0	1	0
TOTAL	**27**	**10**	**1**

The table above presents the number of all respondents in the research, the organisations they worked in and which category of respondents they were. The public bank had a slower-paced work environment and respondents were able to attend interviews during work hours. The diversity of specialist roles within the public bank also provided new insights and differing experiences from other respondents, thereby allowing for a higher number of respondents before information saturation was reached. The disparity in the number of respondents between the private bank and the public bank is basically hinged on three aspects. First, access to the private bank was granted at a later stage in the data collection period compared to the public bank. This meant that the time available for interviews to be conducted was limited. Secondly, the exigencies of work for employees of the private bank were more hectic and their need to attend to retail customers affected their ability to speak to the researcher. As a result, a number of interviews were conducted on non-working days. Thirdly, after the 10 interviews in the private bank, the researcher noted that there was information saturation, and more interviews would not have generated any additional knowledge. As a result of these differences, a number of interviews with respondents of the private bank were held via telephone because they were located outside the primary location of the researcher, while none of the interviews with the public bank's employees were held via the phone.

Selection of interviewees was based on a number of criteria. Employees from different jobs, grade levels and lengths of stay in the banks were considered. The respondents were located through gatekeepers who were previous contacts of the researcher, and a few respondents were individuals who were also known to the researcher as previous work colleagues. The gatekeeper in the private bank located respondents for the research by making initial contact and obtaining consent. Individuals identified by the

researcher in the public bank agreed to participate and additional respondents were located through a snowballing technique, while others were recommended by their colleagues. Respondents were located in different parts of the country with the majority at the banks' head offices and a smaller number in branch offices. This spread of respondents allowed for a diversity in work and learning experiences and provided a more national outlook to the research. In regard to the jobs performed by the respondents, there was a spread between high-skilled jobs, specialist jobs, routine-based jobs and clerical jobs. A more detailed discussion on jobs by category of employees is provided in subsequent sections.

The interviews were organised basically by contacting the respondents through email and telephone calls, since the researcher was based in the UK and needed to travel to Nigeria for these interviews for short periods of time. Three phases of interviews were conducted; the number of interviews for each phase is outlined in the table below.

Table 3-2 Interview Numbers by Interview Phases

Interview Phase	No. Of respondents	Public	Private	Other
Dec-17	15	15	0	0
Feb-18	12	12	0	0
Jun-18	11	0	10	1
Total	**38**	**27**	**10**	**1**

These interviews were planned this way for exigencies of travel and to allow for an iterative research process. This will be discussed further in section 3.6 of the chapter. The first phase of the interviews was conducted in the last quarter of the recession, while the other two phases were in the recovery quarters of the recession. This approach required significant planning and consideration of the interviews, where respondents needed to agree to specific dates and time for the interviews to be conducted. This enabled the researcher to conduct as many interviews as possible within the period. Respondents, who had divergent views and rationales for questions raised by the researcher, enriched the investigation with reasons that the researcher may not have previously anticipated. This provided novel information that was useful to the research.

In between the back and forth to the field, the researcher was able to transcribe some of the interviews. This gave a head start in data analysis and allowed for flexible data

collection (Eisenhardt, 1989), and provided an opportunity for initial analysis of the data and a reshaping of the questions. Following the thematic analysis, recurring themes were also identified, and a re-stratification of respondents was carried out, where employers were separated from employees and employee representative with the need to interview the CIBN respondent. Adjustments were made to reflect the different categories of respondents. This was appropriate in a piece of theory-building research because it enabled the researcher to understand each case adequately. This also allowed for an overlap of data analysis and data collection (Eisenhardt, 1989; Glaser and Strauss, 2017). To achieve more purposeful interview sessions, areas of focus were sent ahead of time to the respondents. Differences were observed between telephone interviews and face-to-face interviews. Respondents who were interviewed via telephone seemed to have been more willing to speak and the interviews were relatively longer than with their colleagues who had face-to-face interviews. This could be attributed to the fact that most of the telephone interviews were conducted outside work hours and under more relaxed conditions. While the face-to-face interviews had a variety of effects, it was notable that respondents who were more confident and willing to talk were in either the senior or executive category, while more junior employees seemed more reserved and cautious in their responses. These observations enabled the researcher to continuously reassure the reluctant respondents of the purpose of the research and their rights in regard to the interviews.

To achieve the most out of the research, the interviews were designed as semi-structured interviews. This allowed for flexibility and the revelation of unanticipated information from respondents. The questions were designed to allow for flexibility and a flow of conversation (Rubin and Rubin, 1995). Respondents were made to understand that they were free to answer or refrain from answering questions they did not feel comfortable to answer. The questions were asked in a professional tone and manner, which ensured that the approach was not threatening. The approach was not too friendly either, in order not to affect the importance of the activity. This approach proved to be fruitful and responses provided deep information and rich data (Becker, 1970). The questions were carefully crafted and in a manner that served the line of enquiry (Yin, 2013). For instance, employees were asked how many learning events they had participated in within the last 12-24 months. This generated a diverse range of responses that triggered additional prodding in some instances. Questions were open-ended in order to produce facts and opinions from respondents. Where responses

presented new avenues for discussion, these were explored for further clarification and richer data (Glaser and Strauss, 2017). For instance, when junior employees in the public bank were asked about their experience of online learning, the questions revealed that they were not given access to this platform. This generated an avenue to explore the idea further with their employers concerning their rationale for this, especially considering the fact that it was cheaper for learning, and this was in a period of recession. Different categories of respondents were interviewed, and these provided varied and useful data for the research (Gillham, 2000). These interviews will now be discussed in the next three sections.

Executive Interviews

Executive respondents were management-level employees whose job in their particular bank was to ensure that their employer's goals were achieved. They participated in decision-making at some level, interpreted the policies and ensured the implementation of the same within the bank. This set of respondents predominantly provided their employer's views, and also provided explanations for policy and practice. In the private bank, the three executive respondents were two branch leads and one training head. They presented information on the bank's operations in business, strategy and direction, as well as its training policy and how training was conducted. In the public bank, the two executive respondents provided insight on the learning and development policy and functions of the bank. Both banks' respondents answered questions about training policies, the bank's operations, how these policies were implemented, and whether the bank maintained a training budget. Other questions were asked about how learning was planned and organised, what informed the bank's learning activities and how learning was evaluated. Responses from this category of respondents were quite optimistic regarding employee participation in learning and development.

There were two respondents from the public bank and three from the private bank in this category, and the table below provides a breakdown of job functions and times spent on the interviews.

Table 3-3 Executive-Level Interviews and Length of Time

S/N	Code	Bank Type	Job Type	Length
1	ER CB1	Public	Researcher	25 mins
2	ER CB2		Training	25 mins
3	ER FB1	Private	Branch Lead	25 mins
4	ER FB2		Branch Lead	21 mins
5	ER FB8		Training Head	45 mins
	TOTAL			2 hours, 35mins

It may be noted that less time was spent with this category of respondents because most had very demanding work schedules. Although the respondents performed different jobs, it was important to have this variation in order to have a broader sense of learning in the banks and how it was also conducted. In the private bank, one of the respondents here served as a gatekeeper who had once worked in the bank's human resource department. Although the executive respondents referred colleagues to this research, it was ensured that this did not affect the integrity of the interviews. The questions asked to this category of respondents were deliberately channelled to extract employer perceptions of learning and development within the banks. The interviews conducted were in their private offices, except for two that were conducted via telephone.

Employee Interviews

Interviews with this category of respondents had a higher level of participation. This group of respondents covered senior, junior and contract employees. The interviews were conducted either in conference rooms in their office buildings or via telephone for those that could not be met physically. This category of respondents performed different jobs within the banks such as sales, cash management, clerical, HR specialist, project management, IT, policy formulation, investment management and research. With this range of jobs, their skill sets and learning experience also varied. They were asked questions that aimed to confirm issues discussed in the banks' training policies and practices, how they understood the policies, what opinions they had about them, what kind of training activities they participated in and what they also understood as learning activities. In addition, they were asked about any informal learning they had been involved in, the reasons why they participated in it and what

they hoped it would achieve. This range of questions received diverse answers but at the same time drew a convergence on the respondents' participation in learning. The respondents were quite enthusiastic in sharing their opinions and experiences. The table below gives a snapshot of the interviews and the time spent with each senior respondent.

Table 3-4 Interviews with Senior Employee Category

S/N	Code	Bank Type	Job	Interview Length
1	SE CB1	Public	HR	35 mins
2	SE CB2	Public	PORTFOLIO MANAGEMENT	30 mins
3	SE CB3	Public	TRAINING	40 mins
4	SE CB4	Public	RESEARCH	38 mins
5	SE CB5	Public	EXAMINER	42 mins
6	SE CB6	Public	IT	30 mins
7	SE CB7	Public	EXAMINER	35 mins
8	SE CB8	Public	LEGAL	36 mins
9	SE CB9	Public	STATISTICS	35 mins
10	SE CB10	Public	FINANCE	35 mins
11	SE CB11	Public	PROJECTS	26 mins
12	SE CB12	Public	POLICY	31 mins
13	SE CB13	Public	CURRENCY SPECIALIST	30 mins
14	SE CB14	Public	EXAMINER	38 mins
15	SE CB15	Public	TRAINING	50 mins
16	SE CB16	Public	CUSTOMER SERVICE	25 mins
17	SE CB18	Public	RESEARCH	25 mins
18	SE CB19	Public	RISK	32 mins
19	SE CB20	Public	SECURITY	40 mins
20	SE CB21	Public	TREASURY	30 mins
21	SE FB1	Private	OPERATIONS	40 mins
22	SE FB2	Private	HR	35 mins
23	SE FB3	Private	CUSTOMER SERVICE	20 mins
24	SE FB4	Private	AGRICULTURE SPECIALIST	30 mins
25	SE FB5	Private	CUSTOMER SERVICE	20 mins
26	SE FB6	Private	CUSTOMER SERVICE	20 mins
27	SE FB7	Private	CUSTOMER SERVICE	20 mins
	TOTAL			14 hours, 47mins

In total, there were 31 interviews, four with junior employees and 27 with senior employees. The senior employee jobs were varied, diverse and specialist in nature. More specialist jobs could be observed in the public bank than in the private bank. Among this category of respondents were officers who worked in the training units. Interviews with this category included their experiences as employees and also asked them to corroborate the learning and development activities engaged by their bank. Some of the respondents in the HR function also provided this information in regard to skill identification, planning and organising, and the selection of employees for learning events. Overall, the diversity of their jobs enabled investigation into differences between learning events for specialist or core and non-specialist or non-core employees. These differences in roles and contractual statuses will be further discussed in Chapter four. The length of time spent with the private bank respondents was lower than that spent with those from the public bank. The reason for this was explained earlier.

Table 3-5 Public Bank Junior-Level Employees and Interview Length

S/N	Code	Job	Length
1	JE CB1	Clerical	20
2	JE CB2	Clerical	31
3	JE CB3	Clerical	30
4	JE CB4	Clerical	20
			1 hour, 41 minutes

The table above represents the junior employees/respondents in the public bank. The research was unable to interview a similar category in the private bank because most worked as tellers and were unavailable to participate. These respondents were asked similar questions to the senior employees. Although their answers also revealed their experiences, they seemed keener on providing socially desirable responses. As was earlier discussed, the researcher had to reassure them of the purpose of the research, as well as what the data would be used for. This created a more relaxed environment, with more appropriate responses. In identifying this trend of responses with junior employees, the researcher reassured them of confidentiality and the need for their responses to represent the real situation. In some cases, the style of questioning was

varied slightly to ensure that respondents felt comfortable and willing to volunteer their actual experiences (Braun et al., 2001). Significantly, their responses showed where there were significant disparities in their learning experiences and those of other employees. The majority of the interviews took place with the senior and junior categories of employees. Often their accounts were used to corroborate what management claimed and also what was obtainable in the industry.

Employee Representative & Bankers' Institute Interviews

This category of respondents have been separated from the rest for the unique information they contributed to the thesis. Although the private bank had no form of employee representation, two representatives were found in the public bank and were asked questions that related to their roles as both employees and representatives. The representatives belonged to the senior and junior employee categories. These respondents were asked questions that related to representation issues that pertained to learning: how representation impacted or influenced learning and whether this was a matter of representation at all. This generated very interesting views and opinions, considering that the interviews were conducted during a period of recession. Since the focus of the thesis was also on the sustainability of learning, the dynamics of historical activities and practices were the focus of the discourse. It is important to also note here that the employee representation in the public bank was that of a joint consultative nature; it meant that representatives were only consulted for their opinions. They could not make demands or insist forcefully for any changes to be implemented.

The other interview was with the liaison officer of the CIBN. This was an important interview because it showed the collaboration between the profession of banking and the banks. This interview provided insight into professional demands for employees and employers and showed the level of compliance with this. The interview also revealed learning activities that had occurred between the two parties. This interview showed the collaborations that had gone on between the banks, bankers' committee and the CIBN, and the professional requirements for bankers and how these contributed to continuous learning and development. Overall, all the interviewees engaged in the research provided very useful information that either corroborated or disputed information gathered from other sources. The next section of the chapter will discuss the cases studied.

3.5 The Case Study

This thesis was designed as a piece of multiple case study research, where an empirical inquiry investigates a contemporary phenomenon in depth and within its real-life context (Yin, 2013). Following the research questions, the case study strategy provided the advantage of answering the 'how' and 'why' questions that this research aimed to address in regard to learning at work (Stake, 1995; Yin, 2013; Tsang, 2014). As an inductive case study, it allowed for the discovery of learning at work complexities and employee agency. This enabled the research to make a connection between the systems and the actors through rigorous investigation of issues and the system.

While positivist research relies upon 'statistical generalisation', and is preoccupied with notions of 'typicality' and 'representativeness', case study research is more concerned with 'analytical generalisation' (Yin, 2013), which is predicated upon the 'cogency of theoretical reasoning' (Mitchell, 1983), rather than statistical inferences. Ram (2001) invokes this reasoning in his study of family dynamics in a small consultancy firm – in getting very close to employees in one organisation as a means of generalising about family dynamics in regard to management style and employee relations in a small firm as against 'all organisations' as such. In this regard, as Tsang (2014) says, case study has an advantage over quantitative methods in terms of theoretical generalisation, identifying disconfirming cases and providing useful information for evaluating the empirical generalisability of results. This is significantly important to this research, which explores employer roles and employee experiences of learning at work. Although the research focuses on two banks, inferences can be made towards building a theory around employer roles and employee agency in learning at work. This research enables a general statement or proposition to be made by drawing inferences from observations made of the particular case (Schwandt, 2014). As a case study, the research leans on theoretically relevant characteristics reflected in the case to another in a logical, coherent way. The case study was also inductive, where inferences from observed matters of fact led to unobserved matters of fact (Mitchell, 2006). This aspect of generalisation enhances the significance of this research to work and employment relations and contributes to knowledge in regard to employee agency.

The research adopted a multiple case study approach, of two cases – a public bank and a private bank – and the Nigerian banking sector was the context. This research

strategy allowed for multiple levels of analysis within the case study (Eisenhardt, 1989), which included the learning policies, procedures and practices, structure of organisations, administration and employees of these two banks. To have a good understanding of the case study, a brief discussion of the public and private banks is presented, followed by the rationale of why these two banks were chosen. This presentation also helps to show the validity and reliability of this research methodology to the thesis (Tsang, 2014).

This case study contributes to knowledge by providing a valid and valuable source of contextualised understanding of employer roles and employee agency in learning, thereby helping to make clear the basis upon which wider claims were being made (Yin, 2013). Although the research considered only two banks out of about 35 banks in the country, the two provided a theoretical representation and an opportunity to gain an insight into learning at work. The interactions between these cases were observed and analysed to help produce results that informed the overall aim of the research. The advantage of this comparative analysis was that, where there were common contextual factors, such as policies and processes of the organisations, the influence of these different factors could be considered. Although this approach offered an appreciation of the relationship between the cases, it was important to note that the information collected from each bank was expected to complement the other. Meanwhile, where there was a notable distinction that was identified, it was analysed to the extent that it affected the research. This can be seen in (Stake, 1995) statement about having a better understanding of a particular case, not because it represents other cases, problems, traits or examples, but because we need to learn a particular case. A brief description of the cases and why they were selected is provided below.

Public Bank

The public bank was owned by the government and managed by a board of directors. Its operations were mainly around monetary policy, regulation of the banking and financial sector, ensuring a stable financial payment systems, and being a lender of last resort to the government, and it had a nationwide spread, with one branch in every state of the federation, where it offered services to the Nigerian public and other banks within the country. Details of the structure and operations of this bank will be discussed further in Chapter four. In regard to operations, it required more specialist skill sets for employees to deliver on their jobs; as a result, more specialist training for employees was needed. This influenced the type of employee recruited into the

bank and the learning required. Although the bank recruited lower-skilled employees for mainly clerical jobs, the majority of jobs were permanent jobs/contracts.

This bank was selected because it reflected other publicly owned banks in the country. These banks were set up by the government to serve specific developmental needs such as agriculture and industry, where the skills required were usually specialist skills. The selected bank also proved to have a fairly reasonable learning culture. It maintained a training centre for its employees. Learning and development were noted as one of its core values as an organisation, and it had been in existence for over 50 years as at the time of this research. Its presence, operations and resilience over the years made it a good choice. In addition, it was also one of the banks that liaised with the Chartered Institute of Bankers in Nigeria (CIBN) to develop a competency profile for the industry.

Private Bank

The private bank was owned by private shareholders, who determined its operations. The bank's services presented a bouquet of products which were all targeted towards the general public. With this organisational goal, the marketing and sale of these products and services were mainly focused on retail banking. This was reflected in the types of jobs within the bank. Although there were specialist jobs that focused on investment banking and credit, a significant number of jobs were routine-based jobs that required all skill levels – low, medium and high. These jobs were reflected in the types of employees the bank recruited, which informed the learning and development activities the bank provided. The private bank was similar to other private banks within the country which had very similar operations. In regard to employment contracts, the private bank had more temporary employees with less secure contracts compared to the public bank, although the skill levels of both permanent and temporary employees were similar. This was also reflected in the type of learning and development that was provided; Chapter four provides more detail on employee categorisation.

This particular private bank had operated in the country for over 30 years as at the time of this research. Although younger than the public bank, it had also endured and weathered some economic crises that the country had faced. The bank as an organisation had maintained a reasonable learning culture. It had its own learning centre for training its employees and demonstrated a desire to maintain learning as an

organisation. The bank had a decentralised learning and development system, which enabled continuous learning to occur. It had a spread across the country, although with more branch presence than the public bank, which gave a good glimpse of the national spread. The bank was also a member of the Bankers' Committee and worked with the CIBN to develop a competency profile for the Nigerian banking sector.

The difference between the two cases outlined above presents interesting dynamics for this research. However, it is important to note that the Nigerian banking industry is theoretically represented in these banks, their operations, skill sets and variations. These all add up to provide richer data and results for the research. Although the aim of the research was not to primarily compare these two cases, it was inherently important to compare them where there was the need to. This process provided for more dynamic comparisons and outcomes. The strength of this approach to analysis is that it enabled this research to first of all identify the different types of banks found within the sector. Then, it distinguished the skill sets needed in each, and how these influenced their approach to learning based on their peculiar operations. Although the research did not aim at focusing on these differences and dynamics, it was used to the extent that it presented a broader picture (Bartlett et al., 2017). This approach also presented the advantage of comparing data across different codes and criteria (Knight, 2001). All of these factors enriched the research and presented a more balanced view. A more detailed background on the banks is presented in Chapter four of this thesis.

Why These Cases?

These two cases were selected because they met the research purpose and answered research questions. The banks had bureaucratic structures that presented both the challenges and opportunities of such organisations. In this way, they reflected learning systems and how they are managed within such organisational structures. Where clearly defined hierarchies are observed and workflow is layered according to the structures within the organisations. Both banks also presented a learning culture within their organisations, and this could be seen from their annual reports and the learning centres the maintained for the training of their employees. They demonstrated their commitment to learning during the period of recession in previous records. These were employers who invested in learning and saw learning as an essential part of their organisational operations. Both organisations had also mentioned having learning policies, which showed that they had processes and procedures that guided learning.

These were all significant for this research as these addressed the research questions around learning systems and support for learning (Emmel, 2014).

The banks were both members of the sector's professional and governing bodies, the CIBN and the Bankers' Committee. Which provided standards for banks in the country and maintained professionalism. These organisations provided minimum learning requirements for all banks in the country as well. Both banks had also demonstrated resilience in periods of recessions in the past including the one at the time of this research. This could be seen from their annual reports. Within these periods, these were banks that also sustained learning activities for their employees and this was in line with the purpose of this research (Schwandt, 2014; Emmel, 2014). Looking at the economic history of Nigeria as a country, the banks had both existed and thrived in business for more than half the existence of Nigeria as a nation. In chapter four, we will see the financial and banking crisis that they had weathered through. Both banks had a national spread and provided an insight of what could be found across the nation.

In regard to operations and types of jobs. The public bank was a more specialist organisation with non-retail banking operations. This means that jobs found within this bank were specialist jobs that required high skills. They also had fewer employees performing specific jobs. The private bank, on the other hand, was involved in retail banking. With this, more jobs were non-specialist and functions were routine based. This meant that a higher number of employees performed similar job roles. These job structures impacted on the types of employees recruited into the banks and the type of training that the banks provided. Beyond the banking sector and in environment such as these, learning will follow the types of jobs and the responsibilities of employees. From this description, we expect different learning needs, provisions and activities for similar organisations. The similarities and differences in these two cases provide an interesting mix and information on organisations within similar context (Emmel, 2014; Saunders et al, 2015). This projects the strength of qualitative studies which is very context rich, and can explain and be generalised to similar cases that exist in similar economic, social and political context.

The choice of these two banks for this thesis provided a good analysis for theoretical generation. The two banks represent the two types of banks within the country in terms of ownership, operations, jobs, skills, employee categories, contractual status and

terms of work. From the description of the banks above, the diversity of skill levels allowed for analytical comparison of learning and development strategy and systems. Approaching this argument from the point of research validity and reliability, two cases for analysis which are similar in operations, provide a good and balanced platform for comparison of findings. Data could be compared for validity and any similarity would also increase the level of reliability and generalisability of the research (Eisenhardt, 1989; Tsang, 2014). Since the research aims to build theory around employer and employee experiences of learning at work, these units of analysis provided a broader spectrum to compare learning activities and employees within different organisations and draw out significant observations that would contribute to knowledge (Eisenhardt, 1989). The choice of these two cases leverages advantages that the case study design has in research, which examines the realities of organisational policies, procedures and practices while exploring different perspectives (Yin, 2013). It also provided the advantage of using different sources of evidence, which allowed for the triangulation of data, which in turn enriched the analysis (Yin, 2013).

The dynamics of the differences in the banks played an important role in determining employer and employee roles in learning. It provided a more realistic and truer picture of the banking sector. Gluckman (1961) observed that clearly one good case can illuminate the working of a social system in a way that a series of morphological statements cannot achieve. Consequently, it also follows that two good cases can better illuminate the workings of a social system and even increase reliability and validity. Although more banks could have increased the validity of the findings, it is considered within reasonable research practice and analytical generalisation that these two banks provided sufficient data for the thesis (Eisenhardt, 1989).

Nigeria as a country has had very limited research on learning at work and learning in periods of recession, and almost nothing on employee agency at work. The research being conducted in a period of recession, coupled with the role of banks in the financial systems, made for an interesting observation. Hamel et al. (1993) suggested that a case is representative based on what makes it the best observation point for the objects that were being investigated. Since the thesis is aimed at generating or building theory, engaging with two organisations within the same sector provided appropriate population control for extraneous variations and helped define the limits of generalising the findings. It allowed for environmental control and having these two

cases allowed for replication within the categories. These cases clarified the domain of the findings and helped situate them within the learning at work sphere (Eisenhardt, 1989). Although the recession may have been coincidental, it allowed for a consideration and analysis of the dynamics of recessions to learning at work. Just as this case presents an opportunity for further research by other researchers, it also serves as a progression of research built on other studies in learning and development (Edwards, 2005). The banks both operated head offices within the country and had branches spread across the country. This gave them a good outlay in terms of spread and experience. This meant that they were managing employees in different locations and the experiences of these employees contributed to the richness of the data collected at a national level. Both banks were members of the Nigerian Bankers' Committee, which had issued a directive on all banks to maintain excellent competency levels and training for their employees to ensure balanced and excellent service delivery to their customers and the economy. This resolution, which was agreed with the Chartered Institute of Bankers, helped to bring some convergence in the skills needed within the industry. These banks were seen to have aligned themselves to these demands and attempted to incorporate them into their operations. Together with the conduction of the research and a discussion on the case study, the next section will present how the data collected was analysed and presented.

3.6   Data Analysis and Presentation

The sources of data for this research, as stated in the sections above, were from documents, observations and interviews. All of the data collected from these sources was analysed to provide different information for the research, although information criss-crossed between the sources, and this enriched the information gathered. Documentary sources predominantly provided information around policies, procedures, processes and practices, while information gathered from the banks' websites showed their organisational design, financial position and history. Observation helped to gather information around learning content, delivery, participation and location of learning events, while interviews provided deeper insight into employer policies and practices, employee perception and agency. All of these were brought together to come up with codes which led to themes that built into the empirical chapters. In processing the data, the 38 interviews were the aspect that required more extraction, coding and analysis.

With 37 interviews recorded using an electronic device which saved all files as MP3 documents and one interview recorded as researcher notes, all 37 interviews were transcribed verbatim by the researcher. Some of these transcriptions occurred in between the three interview phases, which spanned seven months where the researcher was able to evaluate responses, re-examine them and reshape questions. This kept the research alive with a tension between divergence of the new understanding of data and convergence onto a single theoretical framework. This provided the research with the opportunity for an iterative research process (Eisenhardt, 1989). Transcription continued after all phases of interviews were completed; however, emerging themes were identified by the researcher (Patton, 1987). Transcribed data was typed into MS Word, where lower-level analysis was conducted, and later transferred to NVivo 11, for coding and higher-level data analysis. This transfer enabled the researcher to pull all the data into one source location and coding followed a pattern of considering codes from theory and previous research. However, flexibility was applied to enable the researcher to explore emerging codes. This logical process and progress in the data analysis enabled the researcher to group lower themes into higher-level themes that eventually led to the overall themes for the empirical chapters (Strauss and Corbin, 1998).

Initial themes were developed by the researcher before going into the field, these had emerged from literature and knowledge of the cases. These were:

Employer:
- Employer learning policy
- Employer learning activities
- Content of learning activities
- Impact of recession on learning
- Operations of the bank
- Recessionary HR strategy
- Learning strategy – employee selection, skill demand, training plan & implementation, delivery

Employee:
- Bio data – job role, period of employment, qualification at entry and while working
- Motivation for additional qualification
- Knowledge of job demands

- Training plans
- Learning activities participated – On & Off the job
- Recessionary impact on learning experience
- Employer learning provision
- Professional learning
- HR strategy – changes to job, promotion/progression, appraisals

However, while the research was being conducted, other themes began to emerge and were added to the research themes. Themes such as employees engaging in learning for themselves evolved as interviews were being conducted. This led to rephrasing employee questions to investigate this further and explore employee agency in learning. My prior knowledge in the sector showed that I knew that banks had learning centres where they trained their employees and prioritised learning within their organisations. Although, there was no sectoral standards for the learning, all the banks provided learning based on what their organisations needed. However, how this learning was approached and achieved by individual organisations was explored in this research. The researcher also had prior knowledge that employees within banks did some personal learning, which were mainly professional, especially because they were members of professional organisations, however, the extent and spread of this learning activities were further explored by the thesis. As a result, the research aimed to explore mainly employer learning provision and employee learning in a period of recession. In the course of investigations, it was noted that while employees did more in regard to learning for themselves, they also had several reasons for involving themselves and engaging with learning as they did. The thesis did set out to explore learning strategies used by both employers and employees during periods of recession, to provide insight into strategies that could help organisations in difficult situations. The research however, discovered that there were other difficulties the banks dealt with that also affected learning and how these influenced the agency of employees to engage in learning for themselves.

Although prior to the research, the researcher's experience in the industry expected employer funding of learning and employee participation, since learning was predominantly funded by employers. The investigations revealed that there was more to employee perceptions of employer funded learning and then a response to these learning experiences. These were not readily anticipated by the researcher. Coding the

data was exploratory and inductive, since the thesis aimed to develop theory. It was an important step and approach in the thesis as it allowed the data reveal what was happening within the population and became a significant contribution to the thesis. Coding did evolve over the period of data collection. Between the three phases of data collection, which commenced with the first phase, interviewing employees on their learning experiences, it soon became obvious from employee responses that employees did not feel quite satisfied with employer provision of learning. This triggered and influenced some of the questions that employers were asked during the interviews. Coding the data commenced with initial themes of the research, however, other themes emerged as the data analysis continued. Such as

- Learning needs identification process
- How this process impacted learning provision
- Training records and data kept, and how this influenced employee learning activities
- Employee agency in learning
- Employee learning activities
- Employee perception of employer funded learning
- Employee rationale for personal learning activities

The researcher's key tasks were identifying codes for categories, themes, organisation of data, intense interpretation and abstraction (Hamel et al., 1993). These themes led to the three empirical chapters.

In regard to analysing documentary data – information such as employee demographics, training records, learning fliers, annual reports, training policy and training content were analysed together with information collected from other sources. Sector-wide employee demographics provided information on recruitments and exits of employees and this was compared with how it could affect learning. Training records, were basically used to ascertain learning activities and frequency of learning. Learning fliers showed the changes that occurred in the public bank at the time of this research and what employers were hoping to achieve. Annual reports were used to collect data on learning activities and the banks' focus on learning. Training content provided information on what was being trained and what employees were engaged in. This provided an interesting insight into comparing what employees were interested in, verses what employers were providing. While the documents were both

qualitative and quantitative, they played significant roles in either verifying information received from respondents or triangulation of data. For instance, response from the human resource department of the public bank claimed they had very small numbers of recruitment during the recessionary period. However, response from the portfolio officer of the same bank showed that her unit had more recruits than they could adequately train. Documentary evidence on employee demographics also showed that there were large recruitments of some employee categories. This aligned with the response of the portfolio manager and also explained why there was a decline in learning experiences for most employees. Similarly, analysing learning policy also showed that organisational leaning in regard to types of learning expected to be delivered. Comparing these information with learning content experienced by employees and some documents also informed the research and helped to shape the thesis.

Following the interpretive approach for analysis, the process took an inductive approach where the structure was employer-funded learning, and agency was employee experiences, perceptions and responses were examined. These processes enabled the processing of data at these levels and allowed for an examination of their interactions, dynamism and outcome, which informed the findings of the thesis. Quotations were used in the research to provide evidence of analysis and information; this allowed for analytical discussions that showed the scope of the research. Although no direct quantitative data was collected, relevant graphs and tables were created to provide useful information from public sources such as websites and public databases. The quantitative data improved triangulation of the research analysis, for instance job security and unemployment rates. Identified themes were analysed alongside existing literature to identify similarities and differences. This process led to an interpretation of the findings which culminated in the contribution of this research to knowledge. Literature which also covered themes such as learning at work, employee agency, learning in periods of recession and Nigeria was considered. The exploration of this literature revealed what the research had found and was useful in the field of work and employment relations. These processes, put together, produced the contribution of the thesis. For research to be considered credible and acceptable, there are laid-down ethical considerations that must be followed. As an ethically grounded piece of research, issues, and considerations around these are discussed in the next section.

3.7   Ethical Considerations

The nature of the research, which had to do with collecting information from individuals who worked within organisations, posed some ethical issues on confidentiality and potential difficulties that could be associated with the implementation of policy. With these considerations, the approval of the university's AREA Ethics Committee was sought, after which the fieldwork commenced. Confidentiality of the information and the informants was adhered to in compliance with the university's guidelines and principles. Sensitive data was collected that included complaints about policies, processes and practices expressed by employees. The research, therefore, provided anonymity for all respondents and the organisations. This was to protect all participants including the researcher and to abide by the ethical codes of the university. All respondents that participated had a copy of their responsibilities and the purpose of the research given to them. Some of their responsibilities included their willingness to speak with the researcher and provide the information that was sought. Interviews were recorded and consent for this was also sought before they were conducted. Each respondent read and signed the consent form for the research, and they were made to understand their responsibilities and the implications of participating in the research. To conduct this research, access had to be sought and negotiated with the banks. In negotiating access, the researcher had to present the clear and concise purpose of the research and how the data was going to be used.

Anonymity was maintained in reference to quotations, but these were used within reasonable research limits and insights. All respondents were anonymised within the research. The research was designed not to pose any harm to the participants and no vulnerable persons were required to participate in the research process. Careful consideration was given to interviewer bias/interviewee bias to ensure that the interpretations reflected the intentions of the interviewees. Emails were sent to respondents ahead of the interviews with the clear purpose and procedure of the interviews set out. At the point of interview, respondents were informed again that they were not under any pressure to carry on if they had any contrary view. At their agreement, the consent form was signed before the interview commenced. The written consent clearly stated the purpose of the interviews, how the data collected would be used and who could have access to this. Respondents were also made to understand that they had the choice to withdraw from the research, up to a stipulated time as

mentioned in the consent form (see Appendix C) (Stake, 1995), which was the point of writing up the thesis. However, no respondent indicated the need to withdraw from the research. Hence, the results are published with the permission of all respondents.

The integrity of the documents examined was of paramount importance and these were treated with confidentiality to ensure that no unauthorised information was used in the research or shared with any group that might cause any harm to the research participants (Saunders et al., 2015). In anonymising the data, the names of locations were renamed to appear as branches, regional or Head Office. The banks were named Public or Private bank, to provide a description of operations and also anonymise the identity of the banks. Their locations have also been anonymised to show their general regions in terms of physical locations. These have been described as stated below:

- Head Office: Lagos or Abuja
- Branch Offices: Any of the 36 states of Nigeria and the Federal Capital Territory (FCT), Abuja

In regard to safety and the peculiarity of Nigeria at the time of interviews, with insurgence in some parts of the country, health and safety were assessed by the University of Leeds Ethics Committee. It was for this reason that the movement of the researcher within Nigeria was restricted to one location which was assessed as safe. As a result, four interviews were conducted via telephone with respondents in locations other than where the researcher was based. With this set of respondents, verbal consent was sought and recorded. Since data was electronically collected, care was taken to ensure that there was no risk of losing the data. The storage device had to be transported to the UK; additional storage was made on the researcher's laptop to duplicate data. Once all the interviews had been transferred to the university's storage, the interviews on the laptop and storage device were deleted. There was minimal risk in this during the research, and the research was completed without any loss of data.

Positionality

Prior to commencing the study for a PhD, I had worked in the banking sector for over 12 years. I had an experience of the sector and also met several people that participated in this research as respondents. In regard to this, as a researcher, I had an insider advantage and had to be aware of conflicts and biases of this position. Networks that I had with former colleagues played a strategic role in gaining access to the two banks

that were the cases in this research. While official access was sought, the privilege of having insiders to speak with and explain my research was advantageous. While access was being engaged with and sorted, drafting interview questions, planning and identifying respondents was also influenced to some extent by the knowledge of the sector. At a glance, I could identify possible participants for the research based on the jobs and employee categories. Although, 38 interviews were conducted, most of the respondents were recommended by colleagues, when I mentioned the type of respondents needed for the research. This led to having a wide range of respondents from different job categories and roles within the banking sector.

In regard to framing the interview questions, the knowledge of these banks as organisations that engaged in learning was important. This helped with the selection of the banks and drafting questions that related to their learning activities. Although, there was this prior knowledge, as a researcher, I aimed to explore knowledge and information that was not readily available. This approach provided me with the opportunity to reframe open-ended questions that provided deeper insight into the cases. While as a researcher, I knew that employees within organisations engaged in some form of personal learning. It was interesting to explore further and discover what was being done and why. While I could identify with employers within the research, I was mindful to ensure that what reflected in the thesis was information that the data presented. In interviewing respondents, there were instances where some respondents wanted to just get into a chat but I had to remind them that this was an academic research that was being recorded and documented. To draw their attention to the importance of the research activity.

Some of the processes of the banks were already familiar to me as a researcher. However, I endeavoured to frame exploratory questions to discover what the actual situation was. While there may have been less influence of my positionality in the research, as an insider, analysing the data demanded some of my prior knowledge and interpretation. This called for caution as I realised that I could not interpret data by my own knowledge but allow the data speak. This made me triangulate data for analysis to arrive at my research results. It was very important and helpful to do this in order to ensure that the research produced what was investigated (Coghlan and Brydon-Miller, 2014).

Benefits of being an insider researcher reflected in issues such as participant trust and confidence (Dwyer and Buckle, 2009). Reassuring the participants that information collected for the research was mainly for research purposes was important. As an insider researcher, I was aware of my obligation to the participants, the ongoing nature of contacts and the tensions that could be created (Given, 2012, Corlett and Mavin, 2019). Some of risks associated with my insider status were potential bias with the data and interaction between myself and other aspects of the thesis (Brooks et al, 2015). To mitigate these, I constantly re-evaluated my approach to data collection and analysis. For instance, as l returned to the field for more interviews, reframing come questions and adding more, was as a result of what the data revealed. I realised it was increasingly important to explore employee agency in learning and also their perspective of employer funded learning. This led to richer data as interviews progressed. During data analysis, I realised it was important to note these responses and develop themes that projected these within the thesis. I learnt through this process, that even when one is an insider within a population, we have limited knowledge and our experiences could be different from that of others within the same organisations. It also pointed to the import of research such as this one that provides the privilege of seeing different sides of the coin. In addition, I was able to position myself as a researcher to evaluate the employers' roles in learning and compare them with others to be able to see their honest efforts and point to where more could be done, rather than assume employees' less positive perspectives. The ethical responsibilities of my positionality and all other research requirements were designed to meet all ethical standards and these were adhered to throughout the research period.

3.8   Conclusion

This chapter has presented the methodology used for this research. It discussed the nature of the research as an inductive case study that explored employer practices and employee agency in learning at work. In doing this, the philosophical considerations adopted an interpretivist approach to analyse the research by exploring the themes that emerged from the data to form the main empirical chapters. The chapter went on to introduce the case studies, why they were selected for this research and how they contributed to the information gained. The chapter also presented a detailed discussion of how the research was conducted, ethical processes, interviews that were conducted, the nature and number of the respondents, the phases of the interviews, training sessions observed and how the data was analysed. These all showed the detailed

research protocols observed and how the contribution of this thesis was arrived at. This process of data collection and research methodology led to the three empirical chapters that present the main findings of the thesis. These are chapters five, six and seven; they focus on employer-funded learning, employee perception and agency. The overarching contribution showed that employee agency was central to learning at work, which contributes significantly to the persistence of learning at work. To further understand the context of this thesis, the next chapter presents the Nigerian banking sector, the two banks investigated and the dynamics around the period of data collection, in which there was a recession.

Chapter 4

The Nigerian Banking Sector: An Overview

4.1 Introduction

Following a detailed discussion and analysis of the research methodology adopted for this thesis, this chapter provides a contextual background to the research. The context of the research is the Nigerian banking sector and the case studies investigated were a public and a private bank. While these two banks represent the two types of banks found within the sector, it is appropriate to have a glimpse into the structure, organisation, operations, HR strategy and learning practices within the sector. This chapter supports the empirical data in chapters five, six and seven which together develop theory and knowledge on the roles of employers and employees in learning at work, which is supported by the idea of a partial coincidence of interest between employers and employees at work.

To discuss this contextual background, the chapter has been divided into four major sections. The first section looks at the history of the Nigerian banking sector, where the emergence of banking and reforms are discussed. The section also discusses the types of banks and what their exposure to recession has been like. The second section discusses the structure, organisation and operations of the banks investigated in this research. It provides a background on how the banks were governed and how power dynamics played a role in their function and operations. Here, the peculiarities of the two cases are examined in regard to how these impact their learning at work practices. The third section discusses the banks' HR strategy, and the last section discusses learning at work in the banks and how learning policies guided the banks' practices. It also discusses the skills demanded by the banks and how other factors have contributed to the dynamics of learning at work within the sector. To commence these discussions, the next section focuses on a brief history of the Nigerian banking sector.

4.2 Brief History of the Nigerian Banking Sector

Banking in Nigeria began before the country gained independence on October 1st, 1960. Trade activities within the country between indigenous people, colonial powers and other international traders had led to the establishment of a few banks. The first half of the 20th century experienced economic turbulence, such as the Great

Depression of the 1930s, which eventually impacted banking operations in the country and led to the closure of a number of banks. Before this closure, there were about five banks in operation in the country. To consolidate banking activities within the country and in conjunction with agitation for self-rule, in July 1959 the Central Bank of Nigeria was established. The bank was expected to have supervisory responsibility for the other banks within the country and provide the traditional central banking responsibilities to the government and the nation. It managed the nation's monetary policy and provided an enabling environment for sustainable economic development. The establishment of the Central Bank eventually led to increased banking activities and regulation within the country. Banks practised what was described as the universal banking system, where banking services included commercial banking, investment banking, insurance, underwriting, trading and financial advisory services.

The oil boom of the 1970s led to an increase in the number of banks in the country and, by the 1980s, the number had increased to 120. However, a significant number of these banks were unhealthy financially and, coupled with the recession of the mid-1980s in the country, a banking crisis was experienced. By the 1990s, many banks had become distressed and several failed, with depositors losing billions of naira as banks closed down. This led to a major loss of confidence among the populace. An estimated 50% of cash in circulation was eventually reported to be outside the banking sector. As a result, structural reforms of financial services were introduced, some of which included amendment of banking laws, treasury security trading, interest rate determination and introduction of prudential guidelines. This led to an improvement in banking operations; however, some challenges were still evident, such as poor liquidity, asset quality and capitalisation (Oluduro, 2015).

These challenges persisted into the early 2000s, although the number of banks had fallen to 89, and they were required to have a capital base of ₦2 billion (£7 million at an exchange rate of ₦230 to £1). Many of these banks were still considered to be weak and ran the risk of becoming failed banks. In a bid to improve and maintain depositors' confidence, another banking reform was introduced in 2005, known as the Banking Consolidation Reform of 2005. Banks were encouraged to merge to consolidate their financial position and increase their capital base to ₦25 billion (£110 million). As a result, the number of banks fell from 89 to 25 at the end of the reform. This reform ushered in the automation of banking services and supervision, as well as increased

liquidity in the banks. This was followed by relative stability and growth in the banking sector (Soludo, 2006).

The 2008/2009 global financial crisis tested the financial health of the banks, and so further reforms were introduced to improve their financial health. These reforms remodified the existing universal banking practice and introduced a reclassification of banks and their operations. Banks were forced to streamline their banking operations to either commercial, merchant or development banking licences. At the same time, a 10-year tenure was introduced for the chairs of their board of directors. Shedding all other non-core banking services such as insurance and mortgage (Sanusi, 2010), banks were allowed to own subsidiaries that provided some of these services but had to be governed by a separate board of directors. During this period, several banks were weighed down by poor corporate governance, weak risk management frameworks and high exposure to loans. This led to the establishment of the Asset Management Company of Nigeria (AMCON), which was expected to tackle non-performing loans and improve the financial health of banks (Sanusi, 2010). In 2012, a 'cashless policy' was introduced, which aimed at reducing the number of cash transactions and improve payment systems within the country. Banks had to improve their banking services to provide more internet-based banking.

The combined experience of banking crises and reforms within the Nigerian banking sector has led to a reduced number of liquidity shocks and a zero-tolerance maintained towards any practice that could undermine the health of the sector. This has provided some stability and financial growth to the sector. As a result, Nigerian banks have also expanded their operations beyond the shores of the country and can be found in countries around the world. These changes and growth within the sector led to a change in the demographics of employees, as well as the demand on skills and human resource strategy. These will be discussed further in subsequent sections. The next section moves on to discuss the types of banks operating within the country and their significance to this thesis.

4.2.1 Types of Banks in Nigeria

There are broadly two types of banks in the Nigerian banking sector – the public banks and the private banks. In regard to this thesis, it was observed that learning at work was influenced by the type of bank, its operations, and customer base. The public banks are owned by the government and these banks were specifically established to

provide developmental services to the country and not expected to make a profit. Each public bank was specialised to meet a specific need within the country, such as mortgages by the Federal Mortgage Bank of Nigeria (FMBN), infrastructure by the Development Bank of Nigeria (DBN), agriculture by the Bank of Agriculture (BOA) and industrial development by the Bank of Industry (BOI). All of these banks are funded by the government and provide funds to meet specific economic and social gaps in the country. These banks became necessary because the funding for such developmental needs had not been provided by private banks due to their low capital base. Although these banks were set up with the expectation that they could provide finance to meet public needs, their clients were mainly other banks and corporate bodies, and rarely individuals. Heads of these public banks were usually appointed by the government and the banks were governed by a board of directors who were there to adhere to strict government policies and targets.

Private banks, on the other hand, are banks owned by shareholders and funded by them. The banks are governed by a board of directors, appointed by the shareholders. A small number of private banks had part government funding and ownership, especially where government funds were used to save the banks from becoming distressed. In this case, such banks had both government and shareholder representation on the board; however, they operated as private banks. These banks were licensed to accept deposits from the public, manage individual accounts and invest in the traditional banking way. They aimed to make profits and pay dividends to shareholders at the end of their financial cycle. They were usually listed on the Nigerian Stock Exchange and were exposed to issues around financialisation and its attendant challenges. The poor record of private banks' lending to the real sector, which produces goods and services, led to the establishment of some of the public banks created by government. The private banks had focused on lending to companies within the oil and gas sector, as well as consumer loans to high-profile individuals and retailers (Emmanuel, 2011). Subsequent sections of this chapter will discuss the banks in more detail as the banks involved in this research are also analysed. In regard to this thesis and the period in which this research was conducted, the next section will look at the banks' exposure to economic recession.

4.2.2 Exposure to Recession

Nigeria as a nation has experienced three major economic recessions since her independence in 1960. There was the recession of the mid-1980s, the 2016/2017 recession and, more recently, the 2020/2021 recession. The 2016/2017 recession saw six quarters of negative growth and this research commenced in the last quarter of the recession and into the recovery quarters. The causal effects of these recessions in Nigeria varied. However, fundamental causes were fluctuations in oil prices, poor economic policies and instability within the society, which all contributed to these recessions (IMF Article IV, 2017 and 2019). The 2020 coronavirus global pandemic also contributed to the recent recession experienced by the country. The banks, being an integral part of the economic sector, also experienced varied impacts from these recessions; however, it was observed that they had fared relatively well in recessions, as seen in their employment data, which will be discussed later in this section. Another notable piece of data was the percentage of the Nigerian adult population involved in banking activities. Only about 36% of the adult population in 2017 operated a bank account, leaving nearly two-thirds of the population unbanked. This meant that only this fraction of the population may have been significantly affected by any banking distress or success (Adesanya, 2018).

The banks' lending history showed a high percentage of lending to the oil and gas sector (about 30% of the value of bank lending); and this sector contributed about 70% to government revenues and 10% of GDP. This meant that any shocks within the oil sector, as noted in section 4.2, affected the financial health of the banks in regard to non-performing loans. This possibility and previous banking crises led to reforms that forced the banks to minimise their lending to the oil and gas sector and diversify their creditor base. In the recession of 2016/2017, which was triggered by a combination of factors, the banks fared better than anticipated. Militant activities in the Nigerian Niger-Delta which led to a reduction in oil production, coupled with a slump in oil prices, triggered the recession (Osuma et al., 2019). Although the banks had some non-performing loans to manage, this did not place them under significant financial crisis. While the overall Nigerian economy experienced a significant decline in employment from the first quarter of 2016 right into the third quarter of 2017, the Nigerian banking sector had a relatively lower proportion of decline (IMF, Article IV 2017). This can be seen in the two graphs below:
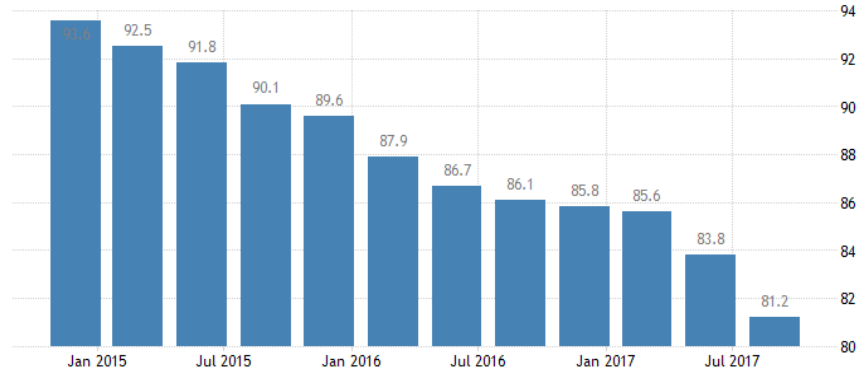
Figure 4-1 Nigerian Employment Rate Q1 2015 - Q2 2017

(Source: National Bureau of Statistics, 2019)
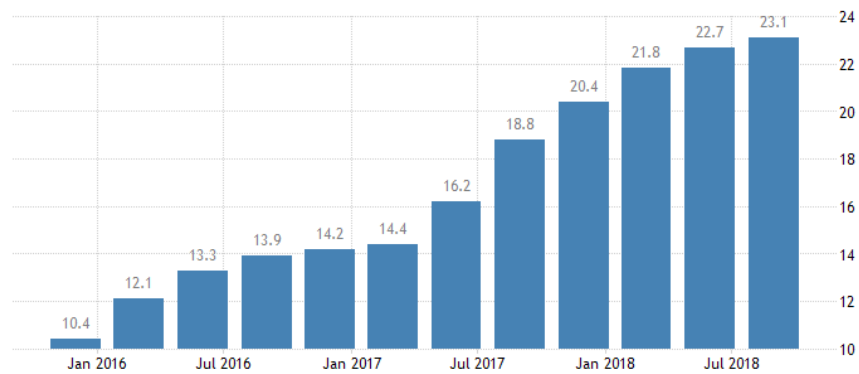
Figure 4-2 Nigerian Unemployment Rate Jan 2016 - July 2018

(Source: National Bureau of Statistics, 2019)

Figure 4-1 shows the rate of employment in Nigeria from January 2016 into the period of recession. There was a steady decline from 89.6% in January 2016 to 81.2% in the fourth quarter of 2017, while the unemployment rate (seen in Figure 4-2) saw a steady rise from 10.4% in January 2016 to 18.6% in the fourth quarter of 2017 (NBS Online, 2019). This data showed a consistent decline in employment rates and a corresponding increase in unemployment in the Nigerian labour market. Similar data for the Nigerian banking sector revealed a slightly similar scenario, as seen in the table below:

Table 4-1 Employment in the Nigerian Banking Industry 2016 - 2017

(Source: National Bureau of Statistics, 2019)

Staff Category	2016				2017			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Executive	176	175	183	177	174	161	197	188
Senior	21,099	20,994	21,314	20,358	20,483	19,826	20,420	16,568
Junior	37,271	35,961	37,822	35,062	36,202	33,783	35,191	41,338
Contract	22,576	21,433	23,221	21,215	20,237	21,837	27,032	32,359
Total Staff	81,122	78,563	82,540	76,812	77,096	75,607	82,840	90,453

While the employment trend for the nation and the banks was similar, right up to the second quarter of 2017, the employment rates in the banks increased from the third quarter of 2017. However, the nation continued to experience increased unemployment (NBS Online, 2019). A closer look at the figures showed that the executive and senior employee categories experienced some decline even into the post-recessionary period, while junior and contract employees experienced an increase during this period. It is important to note that the employee category that had a higher overhead cost declined in number, while the number of lower-paid employees increased. Although overall numbers in the post-recessionary period seemed to show an increase, however, the overhead cost of this increase could have been lower, if the trend was similar across all categories of employees. This data provides important contextual understanding for the empirical data in this research, as will be seen in the empirical chapters.

This employment data for the Nigerian economy and banking sector provides a glimpse of the impact of the recession on the banks. Although there was a decline in employee numbers, the proportion was relatively low compared to the overall Nigerian economy. The figures for the last two quarters of 2017 also showed a change in HR strategy, which will be discussed further in subsequent sections of this chapter. This, in turn, also had an impact on learning at work activities within the banks and how these affected employee agency. These points will be further discussed and analysed in the empirical chapters. Having provided the background on the history of the banking sector, types of banks and their exposure to recession, the thesis will now focus on the two banks which served as case studies in this research.

4.3 The Banks: Structure, Organisation and Operations

This section of the chapter focuses on the structure of the two banks investigated in this research. The section discusses how they were organised and what kinds of operations they were involved in. For the purpose of anonymity, the banks will be referred to as public bank and private bank. The rationale for selecting these banks was partly discussed in the methodology chapter. However, in the current chapter, the focus is on what the banks did, how they did what they were involved in and how it relates to the contribution of this thesis, looking at employer roles and employee agency in learning at work. For clarity and ease of discussion, the section is divided into two parts: the Public Bank and the Private Bank.

4.3.1 Public Bank

The public bank is a non-profit bank which had been in operation for over 60 years. It was established by an Act of government which empowered the bank to formulate financial policies, to regulate and supervise other banks. In regard to structure, the bank was governed by a board of directors, whose members were appointed by the government. It had its head office in Abuja, the Federal Capital Territory (FCT), and a liaison head office in Lagos. It had 37 branches across the federation in each of the 36 states and the FCT. At the time of this research, the bank had over 8,000 employees, who were spread across different employee categories and locations. The bank had no branches or offices outside the country, although it conducted a small volume of its transactions and dealings with clients outside the country. A pictorial view of the operational structure of the bank is provided in the diagram below:
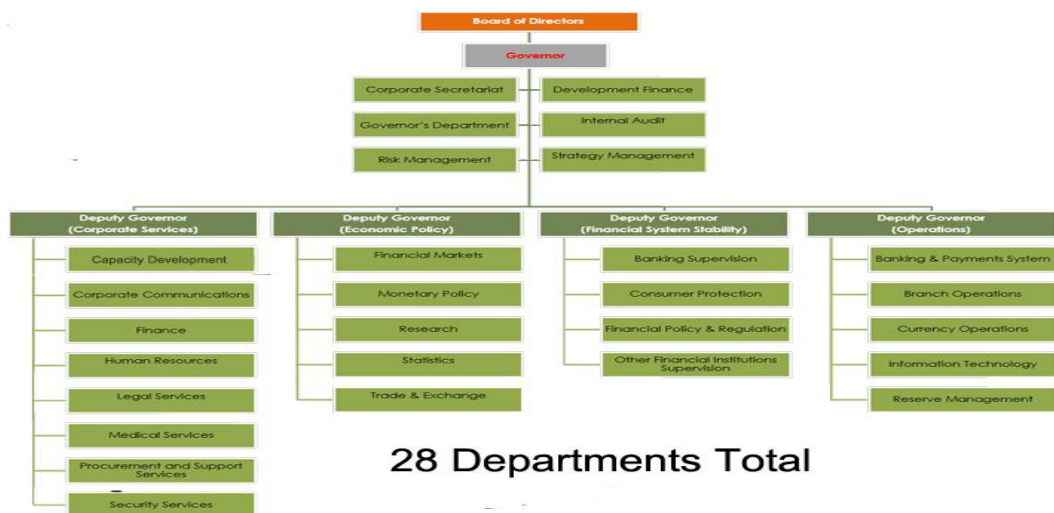
Figure 4-3 Public Bank Organisational Structure

The diagram provides a glimpse of the bank's structure and how it is organised. Reporting to the board of directors was the committee of five board members who saw to the day-to-day running of the bank. The board had autonomous power to manage the daily operations of the bank. The five committee members also headed the main five directorates of the bank that handled the bank's major functions. Within these five directorates were departments and branches that also had specific functions that each contributed towards meeting the bank's mandates. Departments and branches were managed by directors and branch controllers, who also were in charge of divisional heads and office/unit heads. All employees within the bank belonged to an office/unit/branch. While these departments and branches had unique functions in the bank, they defined the functions and roles that employees performed. A more detailed discussion on employee categorisation, job function and learning will be presented in subsequent sections.

In regard to operations, the public bank operated within the country and managed portfolios and carried out international transactions with clients outside the country. The bank's main functions were the formulation of monetary policy, regulation of financial and payment systems, supervision of other banks and some financial institutions, and managing some government portfolios and currency distribution. The function of policy formulation demanded skills in different aspects of the economy – finance, international trade and other aspects. Its role in supervising banks and other financial institutions called for prudence, and a need for high compliance to internationally agreed prudential guidelines and practices. In regard to regulation of the payment system, it ensured that the payment system was sound, secure and flexible enough to meet contemporary needs and demands. In regard to its customer base, who were mainly corporate bodies, the government and other banks, it provided support in the financial system and contributed to training of employees and quality services within the banking industry. By virtue of these functions, most of the job functions within the bank were designed to meet these goals. As a result, several roles were specialist roles that required and demanded specialised skills and training, the majority of which were high skills at tertiary education level. Its function was different from the private bank which is discussed in the next section.

4.3.2 Private Bank

The private bank was a profit-oriented bank, with its head office in Lagos and over 200 branches across the nation. It was present in all the 36 states of the federation and the FCT. It was established in 1987 as a merchant bank and later evolved to a commercial bank. It was a resident depository corporation which had a liability in the form of deposits payable on demand and transferable for making payments. The bank was owned by shareholders and governed by a board of directors, headed by a Managing Director (MD) who was also a member of the board. In the years that the bank had been in existence, it had experienced different banking crises and had been able to weather the storms successfully. Apart from its head office in Lagos, it also had regional offices that provided some of the head office functions at regional level to their branches. Head office departments and regional offices provided specialised functions for the bank such as risk management, audit and compliance, product development and international transactions. Although the bank had a number of specialised departments, over half of its 6,500 employees were in the branches performing routine-based functions such as retail banking and customer care. The employee structure of the bank had 2,900 employees as the core while the remaining 3,600 were temporary contract employees.
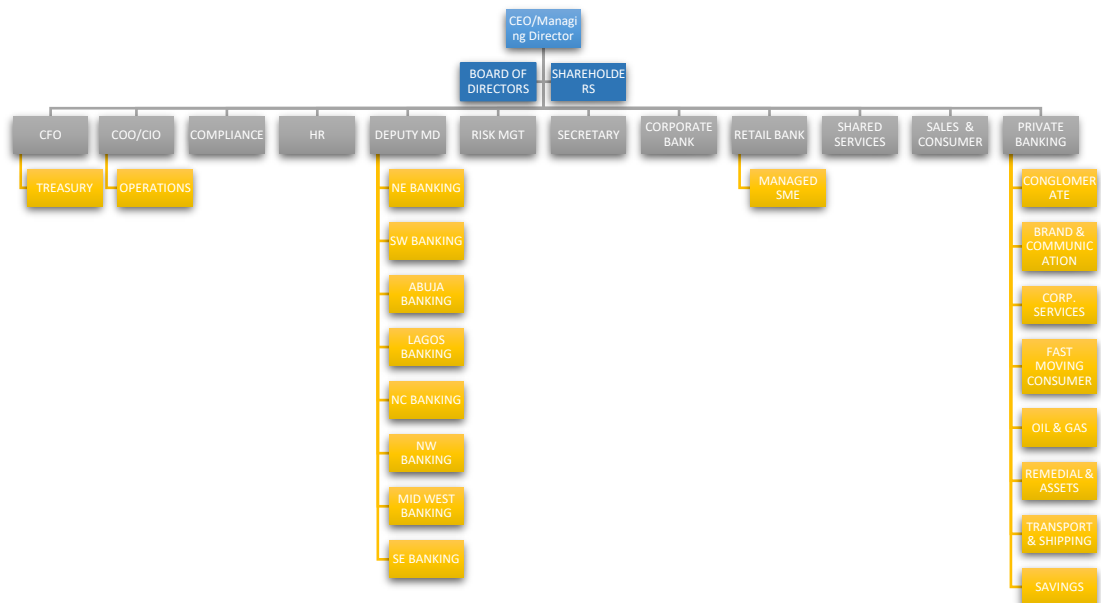
Figure 4-4 Private Bank Organisational Structure

Organisation wise, these departments were all situated in the head office, offering specialised functions at the centre, which informed and influenced other functions of the bank. The bulk of the bank's operations took place at the branches. The Managing Director headed the bank's daily operations and worked with a group of five executive directors (EDs); these EDs headed and managed 399 management (executive) and the remaining senior, junior and temporary contract employees. Management headed departments, regional offices, divisions and offices, while head office departments and units provided strategic services for the bank, the regional offices, and branches, provided operational services. Some of the head office functions handled by regional offices were training, human resource management, IT support and audit. A significant amount of learning at work was handled by regional offices and the aim was to get learning closer to employees in different branches. However, it is important to note that, since a significant portion of operations were in daily retail banking, jobs were less specialised compared to the public bank.

In regard to operations, the bank had been transformed from a merchant bank to a commercial bank. This meant that its operations focused more on retail banking, where marketing of products and services became important. Daily acceptance of deposits, provision of credit to customers and other payment services were part of its function. The bank focused on investing in small to medium enterprises (SMEs) and located its branches closer to such customers. It was also involved in payments of international trade, imports and exports, and a number of other retail banking services. Predominantly, the bank invested the deposits it received and paid out dividends at the end of its financial year to shareholders. Since most of the staff were involved in retail banking activities, jobs were non-specialist and training was also along routine work. The bulk of its contract employees worked in routine functions, while core employees were in more specialised roles. This dynamic was also reflected in training provision and some HR policies. These will be discussed further in subsequent sections.

Although both banks were known as banks, their structure, organisation and operations have shown that their focus and what influenced learning at work were different. While the public bank had more specialised functions and roles, which demanded higher skills, the private bank had more routine roles and functions, which demanded medium to lower skills. It is interesting to note that their scope of operations in terms of the number of offices, branches and departments varied, and

the staff numbers also varied. The public bank had locations with fewer employees with lower-skilled job roles. These dynamics will be discussed further in the empirical chapters and how they relate to employee agency. The remaining sections of the chapter turn to HR strategy and learning at work.

4.4 Human Resource Strategy

The banks had HR strategies adopted to suit the needs of their products and services, and this section of the thesis discusses recruitment, employee categories and the nature of their contracts, as well as how career management was conducted in regard to promotion, upgrading and conversions. The section also discusses deployment within the banks and how this played a role in learning at work and exits. The public bank had an employee ratio of 70% men to 30% women, while the private bank had about 52% men to 48% women. This also played out in the dynamics of learning distribution in the banks, which will be discussed in chapters six and seven. The 2015 World Bank literacy report showed that 59.6% of the Nigerian population was literate and only about 10% of the working population was in formal employment (Favara et al., 2015). The banking sector being part of the formal sector contributed 10% to the latter. The skilled employees of these banks were drawn from this pool. To understand how this was achieved, the next section will discuss recruitment and career management.

4.4.1   Recruitment and Career Management

The banks had very similar employee categorisation that was peculiar to the sector. This categorisation determined the entry points of employees, the skill levels required and also career progression along the career ladder within the banks. There were four main employee categories, and they were executive, senior, junior and temporary contract. Within these groups, the executive, senior and junior were usually core or permanent employees, who had permanent appointments that were pensionable, while contract employees usually had shorter-termed contracts of two years in most instances and which were not pensionable. These contracts could only be renewed for a stipulated period of time, after which the employee was either converted/upgraded to a permanent employee or exited from the bank.

Table 4-2 Bank Employees by Grade Hierarchy

EMPLOYEE CATEGORY	PUBLIC BANK	PRIVATE BANK	REMARKS	ENTRY QUALIFICATION
EXECUTIVE EMPLOYEE	Executive Manager/Secretary	Chief Executive Officer		
	Heads of Directorates	Managing Director (MD)		
	Director	Executive Director (ED)		
	Deputy Director	General Manager (GM)		
	Assistant Director	Deputy General Manager (DGM)		
SENIOR EMPLOYEE	Principal Manager	Assistant general manager (AGM)		
	Senior Manager	Senior Manager (SM)		
	Manager	Manager		
	Deputy Manager	Deputy Manager (DM)		
	Assistant Manager	Assistant Manager (AM)		
		Senior Banking Officer (SBO)		
	Senior Supervisor I	Banking Officer (BO)		
	Senior Supervisor II	Assistant Banking Officer (ABO)	Entry Level for Senior & Executive employees	Undergraduate degree or HND
		Executive Trainee (ET)		
JUNIOR EMPLOYEE	Supervisor	Junior Employees		
	Senior Clerk			National Diploma (ND)
	Clerk		Entry Level for Junior employees	Senior Secondary Certificate Examination (SSCE)
CONTRACT	Contract staff	Contract Staff	Entry could be Senior or Junior	Degree, HND, ND or SSCE

The table above shows the different categories of employees within the banks and the qualifications/skill levels required to be in each category. There were basically three entry levels/routes of entry in the banks. Temporary contract jobs attracted individuals with qualifications that could be secondary school, National Diploma or even university degrees. These temporary contract employees were recruited for different jobs; however, the nature of their contract determined their length of employment in

the banks. In some instances, they performed similar roles to core employees. Another entry level into the banks was the junior employee category. Individuals recruited at this level required secondary school certificates or a National Diploma (ND). These were mainly employees who performed clerical roles and more routine responsibilities. The difference between these employees and the contract employees was that they had the potential to grow within the banks to much higher levels. This will be discussed further in subsequent sections. The next entry level was the senior level, at the point of senior supervisor or assistant banking officer. Individuals at this level required a minimum of a university degree or its equivalent, and also had the potential to rise to management levels within the banks.

The recruitment process was similar for both the public and private banks. Individuals who applied took an aptitude test and successful candidates were invited for interview, after which selection of suitable candidates was made. However, the frequency of recruitment varied between the banks: while the private bank had an ongoing recruitment process on a monthly basis, the public bank recruited far less frequently. The public bank recruited either annually or once in two years, as the need demanded. These recruitments were also hinged on the types of jobs within the banks. Jobs were designed based on products and services that the banks provided. Some of these included tellers, financial analyst, commercial banking, investment banking, marketing & sales, audits & accounting, management, corporate governance, data processing, driving, treasury officers and assistants, currency management, policy formulators, bank examiners and customer service personnel. These jobs also demanded different skills in addition to literacy and numeric skills. Jobs such as financial analyst required more cognitive skills at graduate level. Looking at the employee structure of each bank, the private bank recruited more contract and junior employees, while the public bank had more senior employees and executives who performed more specialist roles.

In line with these skill levels and jobs, the banks had career progression strategies that suited their operations. Table 4-2 showed the career levels available in the banks and employees naturally followed that ladder to progress. However, contract employees, who were mainly recruited at junior level and rarely at senior level, were allowed to rise up to two levels up in the private bank. In the public bank, this progression was not available, and temporary contracts were maintained and terminated based on the terms of engagement. Although the nature of the temporary contract employment with

the private bank seemed more secure compared to other precarious workers, it was still less secure compared to permanent employees in the banks. Junior employees, on the other hand, could be promoted within the junior category and cadre but were expected to acquire an additional qualification at degree level to progress into the senior staff category. Employees were eligible for promotion after staying on a grade for three consecutive years. The implications of these criteria will be further discussed in the empirical chapters.

Career progression within the banks followed three processes: promotion, upgrading and conversion. Promotion involved movement from a lower grade to a higher grade. Technically, this happened after an employee had spent three years on a particular grade. On spending three years on a grade, employees were required to sit promotion examinations and interviews, to be considered for promotion in the public bank. There was no special academic qualification to move from the senior category to the executive category. In addition to this, annual appraisals were also considered as part of the criteria for promotion. Promotions were also conducted when there were vacancies for such to take place. While the private bank had a similar policy of spending three years on a grade; however, when employees were noted for exceptional performance, promotion could happen sooner. In addition, employees were not required to sit promotion examinations or attend interviews to be promoted in the private bank. Promotions were based on satisfactory performance, evidence of which was obtained from the annual appraisal reports.

Upgrade followed a similar process; however, employees would have to obtain a relevant qualification to be eligible for upgrade. Conversion entailed switching between career paths, such as a driver switching to a teller, or from a temporary contract employee to a permanent employee. The requirements and eligibility were similar to those of upgrading. However, if temporary contract employees in the private bank and junior employees in the public bank wanted accelerated progression to senior employees, they went through a similar process of sitting examinations and attending interviews to be upgraded/converted. The main difference between promotion, and upgrading and conversion was that promotion was available to all employees after spending three years on a grade, while upgrading and conversion came with the achievement of specific qualifications. For instance, if a teller wanted to upgrade to a bank examiner, they would be required to first obtain a degree-level qualification, which would make them eligible to apply. Then, they would be required

to sit an examination and attend an interview. When considered successful, they would be upgraded. Employee categories and the jobs they performed determined the roles they had in the banks and how they could be deployed. This will be discussed in the next section.

4.4.2   Deployment and Exits

Deployment of employees within the banks was a routine exercise that was carried out by the banks on a regular basis for different reasons. After recruitment, employees were deployed to jobs that were considered most suitable for their skills and experience. However, after a few months or years, they could be redeployed to other jobs. This was most common with employees who performed routine jobs or those that required a broad range of skills. It was a less frequent occurrence for employees in specialist job roles. Deployment was also used within the banks to improve the banking experience and exposure of employees, as well as reduce the occurrence of fraud. It was also an avenue to train and develop employees on different banking functions, which led to employee development. As an HR tool, it served different career and development purposes in the banks. Employees also knew that those most eligible for deployment were those with a combination of skills that the banks found relevant in different jobs. A robust banking experience also played an important role as employees progressed within the banks. As a result, such deployments were more common in the private bank than in the public bank.

While deployments were used to achieve different HR purposes, they could also create some panic within the banks, as some employees felt less secure in their jobs and found exit routes. Attrition rates in the private bank were much higher than in the public bank. It was quite common to find an employee in the private bank who had worked in two or three banks, while the public bank included employees who had worked there for 20-30 years. Exits could occur or be triggered by a number of reasons. Employees in the private bank moved around for improved income, progression and experience. There was also a high occurrence of layoffs in the history of the private bank, and this could have also sent a silent panic into the workforce. The implications of these deployments and exits on learning at work could vary. These HR practices could influence how employees were trained and developed; they could also trigger training and development as employees moved around. With exits, it also meant that skilled employees needed to be replaced as often as they left. Further

discussions and analysis on this will take place in the next section and in subsequent empirical chapters.

4.5 Learning at Work in the Nigerian Banking Sector

Learning was at the centre of the HR strategy that the banks practised. Several banks are known to have training centres in different locations across the country. As part of the formal sector of the nation's economy, the banks recruit employees with relevant qualifications, as seen in the previous section. Although these employees were recruited with specific skills, like many other workplaces, additional skills and knowledge were required to function optimally. Learning as a HR function was also adopted by the banks to meet the need for employee development, skill formation and development, management of processes, employee engagement, retention and induction into the organisation's culture. The banking sector had an ongoing demand for learning. Both public and private banks participated in learning and development of their employees.

The public bank, which had more specialist roles, pursued training activities that suited the needs of the bank. In addition, it also ran training courses that were needed by other banks, such as the bank examiner course, which exposed bankers to prudential guidelines and the Basel Accords. In this practice, the banks collaborated in learning and development. Although the private bank had fewer specialist roles and employees, learning for routine roles and functions was also considered important. All job roles required some form of learning, and this was practised by the banks. Learning was open to all employees, irrespective of category or grade. However, the volume of training and the type of training varied.

Training was achieved through various means. Both banks' learning was guided by their learning policy; this will be discussed further in the next section. This policy provided the rules and defined learning within the banks. Learning was also carried out in collaboration with institutions and bodies that could help the banks to achieve this. One such institution was the Chartered Institute of Bankers of Nigeria (CIBN), which is a professional body that certifies bankers; it also provided professional banking training and collaborated with the banks in developing their learning curriculum and modules. The CIBN also helped the banks to design, plan and implement courses/programmes run by their training centres. Other professional bodies such as the Chartered Institute of Accountants of Nigeria (ICAN), Certified

Financial Analyst (CFA), Chartered Institute of Bankers of Nigeria (CIBN), Chartered Institute of Personnel Management (CIPM), Project Management Professional (PMP), Information Technology Infrastructure Library (ITIL), Prince II (Project Management), Chartered Institute of Management (CIM) and Association of Chartered Certified Accountants (ACCA) contributed to the learning experience of bank employees. Some of the members of these bodies were also bank employees. This meant that the professional conduct and requirements of these bodies were important to learning in the banks. To understand how training was designed, implemented and achieved, the next section will discuss the banks' learning policies.

4.5.1   The Banks' Learning Policies

The banks as organisations that prioritised learning both had policies that guided the learning provided to their employees. In these policies, the purpose of learning was outlined, which was mainly to develop employees and to formulate skills and abilities required for jobs. The policies also covered the types of training provided, the categories of employees to be trained, and the frequency of training, identification of training needs, learning outcomes and expectation from employees. The policies outlined the types of professional qualifications that were considered suitable for employees to acquire, and they outlined different avenues in which learning could occur and which were acceptable to the banks.

The public bank's policy stated that all employees would receive employer-funded training at least once a year. This training was expected to be in line with learning needs identified for employees or aimed at meeting generic needs which were considered suitable for such employees. The policy provided different avenues through which learning could be achieved, which could be short-termed courses, seminars, workshops, conferences or E-learning modules. These could run for a number of days to about three to four weeks. Long-term learning was also available, and this is discussed in detail in subsequent sections. Learning needs for employees were meant to be identified by line managers, documented, and agreed with employees. The policy provided funding for specific professional programmes that the bank needed, such as Chartered Financial Analyst (CFA) and ACCA. All employees were required to go through an induction programme after recruitment and subsequent learning was channelled towards employee job roles.

The private bank had a number of similarities with the public bank in regard to having all employees trained yearly. Employees were also required to participate fully in all learning provided for them by their line managers, the training unit or when required. Learning needs were also identified through their appraisal system. Although all employees were required to go through induction training after recruitment, contract employees had a four-week induction programme while permanent employees had an eight-week one. The policy also stated different avenues for learning, which were also short-term courses and long-term programmes. Training was mostly streamlined to job roles and a change in job also required additional training. Employees were expected to fully engage in the 'Thursday training', as it was known by all. This was general training provided for all employees every Thursday. This is further discussed in the empirical chapters. For both banks, the skills and learning areas outlined were mainly banking-related skills such as banking and finance, accounting, sales, marketing, risk management, project management and customer relations.

Both banks stated that skill needs should be identified through the appraisal system, where line managers were expected to state the skill needs of their employees. Employees were then expected to be trained based on the needs identified within a stipulated period of time – mostly within three years. The induction programme provided initial knowledge of the banks' operations and what was expected. For employees who already had jobs assigned to them at the point of recruitment, the induction programme provided initial training for their job functions. The public bank was silent about an induction for contract employees, but the private bank included contract employees in its induction programme, although the duration was shorter than that undergone by permanent employees, as stated earlier. Some of the content covered during the induction included sales, marketing, credit and risk management, customer service, banking operations and cash management.

The policies also categorised learning into short-term and long-term learning. Short-term learning aimed to meet immediate critical job-related learning. Some of this included courses such as time management, HR analytics, anger management, report writing, financial reporting, credit and risk management, payments, etc. Short-term learning was mainly delivered as short courses, seminars, workshops, conferences, E-learning, collaborations and implants. A significant number were delivered through the banks' training centres while other trainers were often engaged to provide others. Short-term learning ran from a day to about three to four weeks, depending on the

skill area. Some could be delivered within the country or outside the country, depending on where the training was available. Several of the short-term learning courses provided participants with certificates of participation.

Table 4-3 Training Categories Outlined in the Policy

Short Term	Long Term
Induction	Study leave
Implant training	Part-time study
E-learning	Professional certification
Collaboration*	Collaboration*
Seminar, Workshop, Conferences	

Long-term training, on the other hand, focused on learning that required a longer period of time to achieve. This could run from a couple of months to years. These forms of learning usually covered more difficult to acquire skills/competences, or some form of certification. Many professional certificates fell within this category. This form of learning was acquired from learning institutions or academic institutions. Some courses could be achieved while employees worked, others required employees to take study leave from work to achieve them. For instance, in the public bank, to acquire a CFA qualification, employees were expected to sit and pass qualifying examinations over a period of three years. Employees were not expected to take leave from work to achieve this. However, if an employee wanted to acquire a Master's or a PhD, they might be required to leave work to achieve this, since these were lengthy qualifications to achieve and that could conflict with work. Some certifications were also identified to be relevant for the banks but expensive to achieve, such as the CFA. In such instances, the banks provided funding and employees could be reimbursed after successfully completing the programmes which they had personally funded.

One of the distinct aspects of the policy was the study leave provision. This allowed employees to take time away from work to acquire an academic qualification. The public bank specifically provided three types of study leave avenues where employees could be fully funded, partially funded, or carry on without any funding, depending

on the area of need. Fully funded covered both tuition and living expenses. On completion, employees were required to return to the bank to work for a stipulated period of time. Some were partially funded; however, in regard to study leave, the private bank only provided unfunded study leave, where employees were allowed to embark on an academic programme at their own expense and accepted back on completion of the programme. The public bank limited the number of employees who could be on study leave at a given time to 50 and limited funded studies to a maximum of 10 employees per year.

Table 4-4 Types of Long-Term Learning (Public Bank)

Type of Learning Policy	Types of Courses/Programmes	Funding/Conditions
Study Leave with Pay and Scholarship	Academic courses – Economics, Accounting, Finance, Banking, HRM, Risk Management, Public Policy	Fully funded by employer, covered tuition, living expenses, part salary & allowances
Study Leave with Pay	ICT, Law, Project Management, administration	Entitled to part salary & allowances only
Study Leave without Pay	Any field	Not entitled to any financial support or salaries
Certificate Assistance Programme	Accounting, Finance, HR, Bank Examiner	Reimbursement of cost of examinations & travel expenses

The table above outlines the types of long-term learning that the policies provided, and the types of programmes accepted for each. Most long-term learning was more expensive compared to short-term programmes; as a result, funding seemed to vary and was administered differently. The Certificate Assistance Programme (CAP) was a special provision in the policy that identified specially needed professional qualifications that the banks were willing to fund. However, to encourage successful participation and to ensure employees achieved these qualifications, the banks reimbursed the cost of acquiring these certifications. The provision of these policies provided an avenue to advancement, especially for junior employees to acquire academic qualifications required for upgrading to senior category. This will be discussed further in the empirical chapters.

Other professional qualifications were considered relevant in the banks for different purposes and reason. To perform certain jobs, some professional bodies required certified individuals to carry those duties in organisations. There was a diverse range of such jobs, including banking, accounting, finance, credit management, tax, risk management, project management, portfolio management and cyber security. Some of the professional bodies identified were the Chartered Institute of Accountants of Nigeria (ICAN), Certified Financial Analyst (CFA), Chartered Institute of Bankers of Nigeria (CIBN), Chartered Institute of Personnel Management (CIPM), Project Management Professional (PMP), Information Technology Infrastructure Library (ITIL), Prince II (Project Management), Chartered Institute of Management (CIM) and Association of Chartered Certified Accountants (ACCA).

Overall, the skills needed in the Nigerian banking sector were those suitable for banking and finance, some of which were included in the sections above. However, as these banks worked with clients and customers in different sectors of the economy, this influenced the recruiting of individuals from a diverse range of skills. As a result, employees were recruited for skills such as agriculture, engineering, ICT and several other non-banking skills. Two of the factors that contributed to an increased demand for skills and the development of skills within the sector, were the reforms carried out in the sector and the eventual expansion of banks into the global scene. Additional skills were demanded for international trade and business. As competition increased, due to the global expansion and exposure, the banks needed to position themselves appropriately to achieve the best that they could. These demands have contributed to how learning at work was conducted and implemented.

4.6   Conclusion

This chapter provides the context in which this research was carried out in order to lay the foundations for the empirical analysis in the subsequent chapters. The chapter has looked at the Nigerian banking sector and how the two case studies within the sector managed their structure, HR and learning. The chapter provided a historical background to banking in Nigeria, to show how banking commenced and what the journey has been like for the industry. Since the research was also conducted during a period of recession, it was important to see how the banks fared in the recession and how that had affected learning at work and employees. The chapter discussed the two types of banks found within Nigeria, the public banks and the private banks. This

rationale contributed to the selection of the two banks that formed the cases for this thesis. The sections that discussed the structure of the banks, their HR strategy and learning at work, provided the context of how the banks were run, their governance structure, and the types of banking products and services they provided. These sections, in turn, provided information on what aspects the banks focused their learning and development. Since learning is a HR function, it was important to see how it interacted with other HR functions and the employees.

This background has shown that these two banks were fundamentally different in structure, operations, services and products. As a result, this impacts on their learning experiences as banks. While the public bank focused more on providing wholesale banking services which required higher skills, the private bank focused on retail banking services that led to profit generation. The observed differences in these banks contributed to the richness of data collected and the realities of learning at work, which will be seen in the empirical chapters. Employees, who are central to this thesis, interacted with their employers on different levels and in different ways, with learning being one. Since the thesis focuses on employer roles and employee agency in learning at work, the chapter presents the learning policy, the types of employees, how they were recruited, the skills they came with, how their skills were developed and the significance of this. The literature review had shown the importance of learning at work, as seen in Chapter two, and the fact that employee agency is a significant aspect of learning. The next set of three chapters, chapters five, six and seven, will present the empirical findings of this thesis and discuss their contribution to the field of work and employment relations.

Chapter 5

Employer-Funded Learning

5.1 Introduction

Having discussed the Nigerian banking sector and provided a contextual background for the two banks in Chapter four, this chapter moves on to consider the findings of this research. The chapter presents the first empirical evidence around employer-funded learning. In order to ensure that learning took place, the banks implemented a learning strategy with a structure that supported it. While Chapter four presented the learning policy that guided the banks' learning strategies, this chapter discusses and examines how these policies were implemented. In considering employee agency in learning at work, which had a significant involvement of employers, the chapter examines how employers structured learning, how it was administered and what activities were involved in learning. This analysis and discussion takes place before Chapter six, which examines employee experiences of learning at work, and Chapter seven, which presents the responses of employees to learning at work. Together, these three chapters discuss the empirical findings of this thesis, which contribute to the idea that both employers and employees play significant roles in the persistence of learning at work through employer practices and employee agency, where we see a partial coincidence of interest between employers and employees at work.

To present these findings, the chapter has been divided into four major sections; the first section considers and examines the learning structures maintained by the banks. The actors involved in the planning, organisation and implementation of learning are identified, as well as how they work to achieve learning at work, and how key decisions are made. The second section focuses on how learning needs are identified and how this plays a role in learning at work. The third section examines the administration of learning. It considers the implication of the role of identified learning needs, development of training plans and how all these impact on selecting employees for learning activities. The final section presents the learning activities that the banks carried out to ensure learning occurred within their organisations. This section also examines some learning innovations introduced by the banks in a period of recession. Having presented the structure of this chapter, let us now turn to an analysis of the banks' learning structures.

5.2 Banks' Learning Structures

Each bank's learning structure reflected the nature and operations of the particular bank, and there were some observed similarities and differences between them. Both banks had training systems structured in such a way that they met the needs of the organisation. They also had similar strategies designed to identify training/learning needs, combined with competency profiles that were designed for the industry. The learning structure also showed who made key decisions around training, and how these decisions were made. In the structured training strategy practised by each bank, we could also see how learning needs were communicated and how these impacted learning.
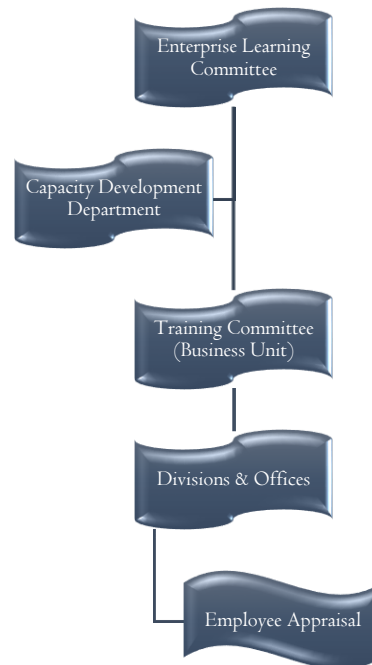
Figure 5-1 Learning Structure – Public Bank

The public bank had a more cumbersome bureaucratic structure compared to the private bank. The diagram above shows the flow of communication and decision-making around learning. At the top of the decision-making hierarchy was the Enterprise Learning Committee (ELC). This committee was headed by a board member, with departmental directors, and some executive and principal learning officers as members. The main responsibility of the ELC was to approve the bank's training plans and amend the learning policy as the need arose. It also determined what the yearly training budget would be and supervised its implementation. The bank

said that it had maintained a training budget of N4 billion (£8 million at N500 = £1 as at then) for 8,000 employees for the years 2017 and 2018, respectively. The bank's yearly training plan was usually drawn from plans developed by Business Units (departments and branches) which were then collated by the Capacity Development Department (CDD), as mentioned by the training officer below:

> Yes, we have a training plan. We have a holistic training plan for the whole bank which we get from the various departments and the different Strategic Business Units. (Male, Mid-40s, Training and Programme Officer, Public bank).

The training plan is significant to the bank's learning strategy because it sits at the heart learning and drives the learning implementation. Next on this hierarchy of decision-making, planning and implementation was the Capacity Development Department (CDD). This department was headed by a director who reported to the ELC. The department also had the primary mandate of implementing the decisions of the ELC and managed the learning of employees in the bank. The department planned and implemented mainly the generic learning and leadership training of employees, while the various departments and branches handled the technical training of their employees, which was mainly specialist learning. Within these departments and branches were the Training Committees (TCs), which were saddled with this responsibility for technical learning.

> In each department, we have a training committee. I have been privileged to serve as a member of the training committee in my department. This training committee works with the Capacity Development Department to identify skill gaps amongst staff and identify relevant skill programmes that could be relevant for staff. It also identifies vendors or people that could provide this training and some of this training has been provided in-house with in-house capacity and subject matter experts (Male, Early 40s, Security Manager, Public Bank).

Training Committees reported to the CDD and had responsibility for collating the technical skill needs identified in their business units. They also identified the employees who needed these skills and were expected to draw up a training plan on how these learning needs would be met. The committee had a chair heading it, and this was usually an executive member of the business unit. Other senior employees

served as members of the committee, as confirmed by the respondent above. Noting the strategic role of the training committees to employee learning experience, two respondents in this research had served as chairs of these committees, and two senior employees had also served as members. Serving on a training committee was considered a leadership responsibility for employees and could contribute to future appointments into other leadership roles. However, it was observed that none of the female respondents had served on any training committee before or during the period of this research. In addition, a training administration officer also confirmed that there had only been three female training committee chairpersons in the history of the bank, as at the time of this research. This is considering the fact that the public bank had 65 training committees, one for each department and branch, and these committees had been in existence for over 20 years. The composition of this committee was important because it also played a major role in the selection of employees for specialist learning activities. The implications of this will be discussed in chapters six and seven.

Figure 5-1 shows that below the training committees were divisions and offices. These played a major role in skill needs identification and employee selection for training. Job roles and the individuals who performed these jobs were either in divisions or offices. The heads of divisions and offices were required to document skill needs according to skills outlined for each job role and employee skill gaps identified during performance appraisal. Employees who formed these units were expected to undergo annual performance appraisal exercises with their line managers. Line managers had the primary responsibility of identifying the skill gaps and needs. These documents were then transmitted to the training committees of their business units, who in turn drew up the training plans for the business units.
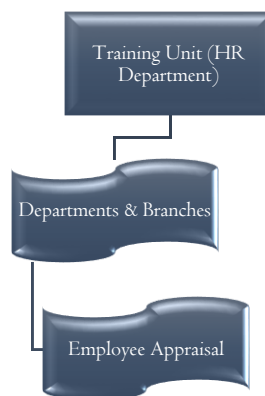
Figure 5-2 Learning Structure – Private Bank

The private bank, on the other hand, had a less cumbersome bureaucratic structure for learning. It had two levels of planning, decision-making and implementation. At the top of this hierarchy was the Training Unit/Department. The department had the responsibility of managing the training budget, which the training head had said was about ₦2 billion (£4 million) for the years 2017 and 2018 respectively, which covered 6,500 employees. The department also managed all the learning activities for the bank and liaised with regional offices to deliver learning across the country. It also developed the learning plan for the entire bank, and this informed what learning activities would be carried out. The department served as the focal point for coordinating the collation of learning needs and ensured that learning was delivered as required. Below the training department were other departments and branches, which had the responsibility of first collating skill gaps and needs, as well as delivery of learning. The private bank had learning activities that it required these units to deliver to employees on a regular basis and this was coordinated by the training department through the departments and branches. Similar to the public bank, employees who also made up these departments and branches participated in yearly appraisals where their skill gaps and needs were identified and collated into training plans.

This learning structure showed that both banks had learning as a deliberate policy and as part of their operations. They considered learning to be an important aspect of their management and set aside funds to ensure that it took place. The structures described in this section also served as the flow of communications and decision-making regarding learning. These structures also provided the administrative structure in the implementation of employer-funded learning. Although these structures were in place to ensure that learning occurred, the question of whether learning occurred efficiently and effectively will be discussed later in this chapter and in Chapter six. Closely linked to the learning structure of the banks is the learning needs identification process, which will be discussed in the next section. To support learning adequately and to ensure that the purpose of the learning strategy was achieved, the banks adopted an approach of identifying learning needs that informed the delivery of learning activities.

5.3 Learning Needs Identification

Learning needs identification followed a process that the banks believed would address their most critical and important learning goals. In this process, the banks had three main sources for learning needs. These were employee annual appraisals, job descriptions and competency profiles. Employee appraisals identified individual employee skill and competency gaps, job descriptions identified the skills and competency needs for all job roles, while the competency profile defined the competences required for each occupant of a particular job or career path. The learning structure discussed in the previous section also provided a channel of decision-making and communication for the identification of these learning needs. The three learning needs sources were common to both the public and private banks, as seen in the diagram below. However, training committees were peculiar to the public bank and were not found in the private bank.

Figure 5-3 Skill Gap Identification & Formal Training Structure

Starting with skill gap identification, which primarily dealt with the skill gaps that employees had in performing their jobs, employees were required to go through annual appraisals for this. In these appraisals, individual employee skill and competency gaps were identified and documented by their line managers. Line

managers, in turn, were required to collate the skill gaps of all their subordinates and forward these to their divisional heads. Ideally, each employee's gaps were expected to be noted in this document, which formed part of the division's training plan. Both technical and generic gaps were meant to be noted. All respondents in this research, including the treasury manager below, confirmed that they had participated in this process.

> Usually in the branch we have a training committee and at the end of the year they come up with a training plan for everyone. Before then, during the appraisal period, your supervisor must identify your skill gaps and then they take that into cognisance when they are developing the plan. Your supervisor also recommends the training that he/she feels you should participate in. So that helps the planning committee in training and scheduling you for training and courses (Female, Mid-40s, Treasury Manager, Public Bank).

In addition to the statement above, the process of appraisal, as stated by the Senior Project Manager in the public bank, had five performance objectives that employees were expected to achieve in a given year. In the case of the project manager, for instance, an employee in that role had as one objective the ability to use software to analyse designs and determine them fit for purpose. This objective meant that the occupant of that job role needed to be able to use a particular software program to analyse designs submitted by consultants. However, the Senior Project Manager interviewed said that, although she could use the software, many of her colleagues could not, and they were all expected to have the same objective measures for performance. During appraisal, this deficiency should ideally be noted for the employees concerned and they should be scheduled for training within a 12-month period. Although this process looked efficient, it was noted in the course of investigations that bureaucratic levels, coupled with poor commitment to these processes, affected the effectiveness and efficiency of developing training plans that reflected these needs. This will be discussed further in chapters six and seven.

In addition to skill gap identification was the skill needs identification. This primarily came from the job descriptions of all jobs in the banks. Job descriptions were already documented and only changed if processes and procedures changed and required additional learning. The dynamics around identifying skill needs between routine-based jobs and specialist jobs could be delicate. Routine-based jobs had mainly

generic skill requirements and more widely available skills and competences such as numeric skills, report writing, customer service, record keeping and administrative responsibilities. Specialist jobs came with demands for more technical skills such as accounting, economics, policy formulation, research, risk management, project management, human resource management, banking supervision, finance and investment. These jobs needed individuals that were specially trained to deliver on these requirements. Every specialist job clearly outlined the types of qualifications the holders of such jobs should have and what competences were required. Individuals who occupied these jobs and lacked any of the skill requirements, would be documented for a learning need. In this regard, some learning activities were designed around the skill needs of jobs.

The third source of learning needs was the competency profile. The Nigerian banking sector as an industry had engaged with the CIBN to develop competency profiles for jobs that were considered key to the industry. The need for this synergy and collaboration in developing these profiles came from challenges that the banks faced after the 2008/2009 global financial crisis, as stated by the head of learning in the public bank:

> Yes, it was prior to the recent recession but it was just after the global financial crisis that we realised that the banking crisis was as a result of having incompetent people sat in decision-making positions and they were not competent to sit there. And we needed to streamline and give standards as to the quality of people that would take such appointments and we would minimise all the challenges arising from skill gaps (Male, Late 50s, Head Learning/Training Committee Chair, Public Bank).

The banks, being key players in the financial sector, realised that there were employees occupying key roles who were found to be incompetent. At the same time, it was noted that the roles also did not have clearly stated uniform skills and competences across the sector. These observations led to the decision to develop a competency profile for the banking sector at a Bankers' Committee meeting, and the CIBN, being the professional arm of the sector, was called in to provide leadership. The first phase of the competency profiles to be designed covered the heads of branches, cash management, customer service and treasury. These competency

profiles were also to serve as a guide for recruitment into these roles as well as learning and development. Competency profiles seemed most suitable for jobs that were similar across the sector and had more supervisory responsibilities. However, for specialist roles the approach was slightly different in order to ensure that the pipeline of talent was effectively trained to avoid having incompetent senior staff in future.

In this regard, the public bank, which had more specialist roles compared to the private bank, adopted a competency profile approach to identifying learning needs for some jobs within the bank. The bank noted that certain job roles that were found in different departments had similar competency requirements. For instance, there were jobs in the research, statistics, supervision and financial markets departments that were all involved in policy formulation. Although they were in different departments and directorates, they all needed this skill. As a result, the bank chose to develop its own competency profiles for such jobs with similar learning needs and pulled these jobs into the same learning activities. However, it was noted that, in designing these competency profiles, individual job roles with similar competency needs in these departments were not grouped together into these profiles; rather, the CDD grouped departments into these competency profiles. As a result, some employees in these departments were often categorised into these profiles even when their jobs had nothing to do with policy formulation. For instance, administrative employees in such departments could find themselves in these technical learning programmes. The implications of this misalignment will be discussed further in later sections of this chapter. This misalignment was peculiar to the public bank. The bank adopted this competency profiling system in an attempt to address the need to meet specialist learning needs and reduce the hurdles associated with learning administration, while aiming to simplify employee selection for learning activities, which was hinged on a heavy bureaucratic structure.

The private bank also introduced competency profiles, even though it had fewer specialist jobs. The bank, however, identified competences that cut across jobs and designed learning programmes that would meet these needs. For instance, employees in jobs such as banking operations, sales, marketing, branch leads, audits and accounts that required the bank's compliance standards were drawn from different locations to participate in one training programme. The process of identifying employees who needed these training programmes seemed less cumbersome compared to the public bank. This was also because many employees performed similar roles even if they

were in different branches across the country. All of these branches needed similar skill sets as well.

The learning structures of the banks showed how learning was planned and designed and what informed learning activities in terms of skills and competences – appraisals, job descriptions and competency profiles. Although employer-funded learning seemed to have focused more on providing skills and competency training, respondents also said they received training that was not always directly linked to their jobs. Some of these training activities were on leadership development, personal development, and management. Before examining the types of learning activities the banks were involved in, the next section will examine how learning was administered and the challenges that arose from it.

5.4 Cumbersome Learning Administration

Organisations are established by their owners with the expectation to achieve specific goals. The ability of these organisations to achieve these goals is partly hinged on their skills, competences, operations, strategy and clear vision. Maintaining the relevant skills and competences is done through the right recruitment and training. These banks, in organising and conducting training activities, agreed with this claim and expressed their desire to succeed. The previous section has provided evidence on the learning structure leveraged to ensure learning occurred and how learning needs were identified. However, investigations in this research noted a number of challenges in the structure that impacted the delivery of learning. These challenges were seen as cumbersome learning administration. Specifically, this could be seen in the failure to identify learning needs adequately, the management of specialist skills and poor employee selection for learning activities. To discuss these, this section has been divided into two, with the first part looking at the failure of learning needs identification and the management of specialist skills, while the second part discusses poor employee selection.

5.4.1   Failure of Learning Needs Identification

The process of identifying learning needs came from an analysis of skill gaps, skill needs and competency profiles. First, this system provided three sources of learning needs; however, the training plan, which was expected to be one document produced at the end of the needs assessment cycle, was expected to show a list of learning needs, the number of employees linked to these needs, the strategy to meet these needs and

the budget to cover the training. Producing a training plan proved to be a long, tedious and cumbersome process. Although performance appraisals were automated, with individual employee skill gaps identified, there was a gap in the automation platform, where it was unable to identify skill gaps and link them to learning needs. As a result, these skill gaps had to be collated manually by extracting them from individual employee appraisals and collating them into a training plan. The process also showed that there were several layers of responsibility in the production of training plans. In the public bank, for instance, there were four levels of collation, while in the private bank there were two levels after the individual employee level. Each level had a measure of responsibility and, the higher it went, the more cumbersome the process became.

In the public bank, line managers were required to document the skill gaps of their employees at the office level. This document was then passed on to Divisional Heads, who were expected to first identify skill needs based on job roles and combine these, with identified skill gaps of employees. Divisional Heads passed on their own document to the training committees at departmental or branch level. These skill gaps and needs were expected to be analysed together with competency profiles, with a final document (training plan) providing information on the learning needs of the department or branch in which the employees who needed them worked. However, this process took a long time to accomplish. Without clearly predefined time limits and deadlines for submissions, the development of the training plan stalled and was usually produced late into the year. This had an impact on the delivery of learning and the ability for employees to participate in relevant learning activities, and this will be discussed in the next section. To appreciate the volume of work that went into producing these training plans, the process required the public bank to collate individual skill gaps of about 8,000 employees. These were to be compressed into training plans for 28 departments and 37 branches, which in turn were further pulled into one document by the CDD and given to the ELC for approval. It was a similar volume and process with the private bank, which had 6,500 employees, with over 200 branches and 20 departments and regional offices. It was noted that in this volume of documentation, so much was lost or ignored, and this has had an impact on employees, and will be discussed further in Chapter six.

The learning needs identification process was much more straightforward with jobs that were non-specialist. In this light, the private bank, which had fewer specialist

roles, could produce its learning plans quicker. However, this was not the case with the public bank, which had a significant number of specialist jobs. This meant that several considerations were put into the production of the training plans, while in the private bank, to a large extent, supervisors' recommendations for learning were considered in the training plan and these could be extracted directly from appraisals. This was confirmed by the respondent below:

> Usually, our appraisals definitely recommend particular training for individuals; it is usually done quarterly and yearly. Your supervisor will know your strength and know where to improve you. Usually, it is not from the learning and development unit; that part, it is your supervisor that inputs and it all depends on your rapport and relationship with your boss. And he will know where to recommend you for training. Through that, alone, because of appraisal scores they will be able to view and know that, for this person, his supervisor says that he needs to go for so and so training and then they recommend. That is just it (Male, Late 30s, Regional HR Specialist, Private Bank).

With the method of training provision explained by this respondent, it was not surprising to hear some business units complain of not having adequate training for their employees. The training units, which had the responsibility for scheduling programmes and selecting participants, were constantly overwhelmed with the implementation of training. While waiting for training plans to be drawn up, they were forced to deliver learning at their own discretion. To achieve this, the learning units said they usually relied on plans from previous years. Relying on these plans also meant that some learning activities might be repeated or stale. As a result, there was some level of dissatisfaction among employees and offices, which will be discussed further in Chapter six.

With these challenges, the learning units seemed to play catch up with training plans. As a result of having the cycle continue in the same way over the years, line managers, and especially specialist employees who required high skills and specialist training, became frustrated. This affected the skill gap identification process, which will be discussed further in Chapters six and seven. It was in an attempt to address these needs and deficiencies that the public bank introduced training committees and the enterprise learning committee, as seen below:

Well, the Training Committee works with the different divisions and offices to identify skill gaps and then we also try to look for training areas that will meet those skill gaps, although everything is done within the overall framework training plan of the directorate. We manage the training budget, like you already know, there are some courses that we can source on our own; there are also courses that are organised by development partners like the World Bank, International Monetary Fund (IMF), West African Institute for Financial and Economic Management (WAIFEM) and some of all these other places. So, when those courses come, we process, manage, [and] send for approval and, ultimately, sponsorship by the bank (Male, Mid-50s, Head, Research, Public Bank).

The introduction of these additional committees was aimed at ensuring that technical learning needs were addressed promptly. While they tried to fill in that gap, they added to bureaucratic levels in the learning structure. Training committees managed technical skills while non-technical needs were managed by the Capacity Development Department (CDD). Business units that had more specialist roles benefitted from the strategy of training committees, while, for others, it delayed the process of developing training plans and, eventually, learning outcomes. This also meant that the responsibility for learning delivery lay with both training committees and the CDD. This created some overlap of functions and increased administrative hurdles and employee dissatisfaction.

The private bank, on the other hand, addressed urgent learning needs by creating task forces. These task forces were usually expected to meet specific learning needs. The challenge with this was that the task forces were usually approved at the bank's management level. This meant that it could take up to six months for a task force to be created. This came after another long process of identifying the learning needs of employees. For instance, a task force was created during the recession to enable the bank to develop its Artificial Intelligence (AI) to improve its services. A budget had to be set aside for this and an implementation plan drawn up. Employees involved in this project team needed special training, which came along with the establishment of the task force. In relation to this, the training of these employees was unable to commence until approval was granted by the bank's management.

In addition to all of these administrative needs and challenges was the need to source

and locate the right trainers for learning activities. After the training plan was developed and approved for implementation, there was difficulty in locating trainers for specialist learning needs. It took a long time to identify the right trainers, and this contributed to the delay in delivering learning. All of these administrative hurdles impacted on the entire learning experience of employees in the banks. The problems caused and how employees interacted with these challenges will be discussed in chapters six and seven. While the learning needs identification process had its inherent challenges, the poor management of employee selection for training also impacted employer-funded learning. How this played a role will be the focus of the next section.

5.4.2   Poor Management of Employee Selection for Learning

With employee selection there was occasional poor management and employees were expected to be selected for learning programmes based on one or two criteria. The first was either the employee occupied a job role that a training activity was designed for, or the employee may have been identified as one with a skill gap in that area which was expected to be bridged. On paper, this looked straightforward; however, what was observed during the research was that this was not always the case in practice. There were instances where employees attended courses or learning activities that did not meet any of their learning needs. A number of issues contributed to this failure. One was that selection for learning was done by either line managers, training committees or the training unit, depending on what type of learning activity was planned. These three sets of people had functions that overlapped and, as a result, some employees had more learning activities to attend than others, while some had none; and this was the case in both banks.

The second issue was that the process of determining learning needs, as described in the last section, was cumbersome, which caused a degree of important information to fall through the cracks. Employees were identified and linked to skill gaps. However, learning activities were designed based on learning needs and competency profiles. What this meant was that employees were not necessarily tied to learning activities in training plans. Connecting employees to learning needs had to go through a tedious process of pulling together employees with particular skill and learning needs into a learning activity. Since the process of developing a training plan proved to be so cumbersome and, by the time it was ready for implementation, the training units were too eager to get on with implementation, they somewhat randomly selected employees

and sent them for learning activities without carefully going through the due diligence of selecting appropriately. Although employees were provided with employer-funded learning, the question would be whether this was effectively administered and whether it had an impact on employees in any particular way. These aspects will be discussed further in chapters six and seven.

In addition to this poor selection process was the aspect of the limited training budget. With the recession taking its toll on the value of the naira, which had fallen against other international currencies during the period, it was observed that the banks still maintained the same training budgets as in previous years. The banks had to be prudent in managing the funds available, as explained below.

> It affected our ability to train people abroad and it affected them because the recession meant that we did not have enough foreign exchange anymore, and one of the things that [the] government really clamped down on during the recession was foreign training. We did not have the opportunity of training our talent outside the country anymore, even when we brought foreigners to come and train us and for them to take out their fees, which was legal, it was an issue and all of that. So, to that extent we could not have the best training available in certain fields that we needed to do. We could not attend conferences and we could not bring in experts from outside to come and do internal training for us because of the recession itself, but the recession affected so many things. Even for the strategy of the organisation, many had to change their strategies, and in changing their strategies they needed to train people to cope with the new strategies and the funds were not there because their bottom line was badly affected, and normally, when the bottom line is affected, it is generally said that training will be the first to go. The first service to slip (Male, Mid-50s, Training Committee Chair, Public Bank).

The training committee chair above painted a picture of what the bank had done in the face of dwindling resources. Although this research had shown the banks' commitment to learning in spite of the recession, the policy commitment of having all employees trained at least once in a given year was affected. The funds simply were not sufficient to achieve this goal for all employees; as a result, a number of employees did not participate in learning activities. Together with the clumsiness in selecting employees for learning, as described above, this could have led to the statement made

by a female currency specialist in the public bank that she had not participated in any employer-funded learning activity in the last three years before this research. Although, among the respondents, she had the longest period of not participating in employer-funded learning, there were other respondents who related similar experiences. The problem of faulty employee selection could have also arisen from poor records management. It was noted that, although the banks kept records of learning activities and participants, they were not stored in such a way that the information could easily be retrieved and used for such decisions, especially when it came to identifying those that had participated in previous training. When asked why records were not kept for such retrieval to be more effective and efficient, the learning administrator explained that employees could attend more than one learning activity in a year, so long as it was considered relevant to their learning needs, even if it meant others were left out. It was obvious that the administrators were overwhelmed with several responsibilities and allowed some of these to slip by. These practices affected employee selection and participation in learning activities, which will be the focus of the next section.

5.5   Learning Activities and Participation

The banks' training policies, as seen in Chapter four, outlined the types of learning activities in which they were engaged. Although there was a significant emphasis on a skill and competency identification process, it was noted that not all learning activities in these banks were skill-based. Some learning activities covered learning around behavioural well-being and non-certified learning. The type of learning activity or programme also determined which employees participated. In analysing these learning activities, it was noted that they could be broadly categorised into internal and external learning, E-learning, collaboration and implants. Most of these activities could be associated with traditional learning; however, due to the recession, the banks had become more innovative in their learning delivery, and this was mainly seen in E-learning, collaboration and implants.

To discuss and analyse the findings, the section has been separated into three parts. The first part covers internal and external learning. This section outlines the differences between these two learning strategies, what type of content was involved in each, and which employees participated. The second section looks at collaboration and implant learning within the banks, and how they played a strategic and vital role

in regard to managing learning in a period of recession. The third section analyses E-learning in the banks, what this was used to achieve and how it was administered within the banks. These learning activities provide a glimpse into what learning the employers considered relevant and significant to their organisational goals and what they did to achieve these.

5.5.1 Learning and Development Activities

Learning activities in the banks could broadly be described as internal and external learning activities. However, as earlier mentioned, learning within the banks could also be categorised into the different strategies seen in the table below.

Table 5-1 Types of Learning and Development Activities

Type of Bank	Specialist Learning	Core Learning	Generic Learning	Study Leave	Professional Study
Public Bank	Economics, Policy formulation, regulation, examination and supervision, Risk management, Currency management, Financial security, IT infrastructure	Banking operations, Cash management, branch operations, Treasury management	Leadership and management, customer service	Study leave without pay, study leave with pay, study leave with sponsorship *Economics, finance, statistics, HRM, public policy*	Certificate Assistance Programme, *Accounting, Risk Management, Project Management, Finance*
Private Bank	Risk management, Credit management, investment, Financial security, IT infrastructure	Banking operations, Cash management, branch operations, Treasury management	Leadership and management, customer service,	Study leave without pay	Examination reimbursement

The table outlines different types of learning and learning avenues; it shows that there was more specialist content in the public bank than in the private bank. While some learning was organised by job types as well as skill and competences, other learning was identified as academic and professional learning. The learning in the first three columns was largely employer funded, while that in the last two columns had contributions from both employers and employees. This will be discussed further in Chapter seven of the thesis. All of the content covered in the first three columns was the focus of both internal and external learning.

Internal learning mainly focused on core and generic learning. This learning was described as internal because it was handled and delivered either in the banks' training centres and/or with trainers who were bank employees. These learning activities were used for training in areas such as cashiering, report writing, marketing, customer service, banking operations, loans and credit management, internal audits, compliance, bank examination, supervision and induction. These activities were mainly aimed at developing the capacity of employees and many were designed according to job roles. For instance, the bank examiner job role/career path had a bank examination course run by the public bank. Although this course was open to participants from other banks, it was primarily an internal course of the public bank, as explained below.

> There is structured training for bank examiners. For you to be a bank examiner, we have an internal course, known as the Bank Examiners' Level Course. It is a four-part course that new examiners start at the level of Foundation and knowledge gained is also reinforced at later levels. So, you move from Bank Examiners' Foundation Course to Bank Examiners' Level 1, Bank Examiners' Level 2, and Level 3 being the final level. So, on attaining Level 3 you become a Commissioned Bank Examiner [when] you can lead examination teams (Male, Late 40s, Bank Examiner I, Public Bank).

The bank examiner role was primarily found in the public bank, and it equipped employees in this role with supervision and bank examination skills. It was open to other banks to enable them also to learn about the compliance and prudential guidelines required for the banks. This type of learning enabled both the supervisor and the supervised to learn at the same time in providing the necessary skills and

knowledge. This was an extensive course that had four levels of examinations to achieve the status of a bank examiner.

In order to have qualified and well-equipped employees who served as trainers for such programmes, the public bank initiated and introduced a capacity development training course for employees who were identified to be competent and good enough to train other colleagues, as the interviewee below mentioned.

> We believe in developing our internal capacity because we feel that, being on the inside, we would know exactly what challenges we face and would be better equipped to handle those challenges. What we did is that, recently, we went into partnership with ATD [American Talent Development] and the whole essence of it is that we wanted to build [an] internal faculty for the different specialised areas. In building [this] internal faculty, one of the challenges we observed was that we needed to certify them [the qualified trainees] as trainers because it is one thing for an individual to have knowledge and it is something else for him to be able to impart that knowledge to his co-workers or other people (Female, Early 40s, Learning Analyst and Administrator, Public Bank).

The learning analyst emphasised that taking this step and initiative became necessary because, with the recession, the bank needed to achieve more learning with fewer resources. Moving some learning in-house was a way of ensuring that learning carried on in spite of the challenging period. However, the public bank was not alone in this endeavour. The private bank, which also kept a significant number of its learning activities internally, ran all job-related training in its training centre.

One of the outstanding and unique internal learning activities that the private bank was involved in was known as Thursday lectures. This was conducted on a weekly basis and it usually happened first thing in the morning, between 7am and 8am, before the bank opened its doors to its customers. Thursday lectures covered a variety of topics such as compliance and audit standards, financial sector circulars, new policies and procedures, and new products or services. These lectures were always presented by an employee who was already trained or knowledgeable in that topic, or it was delivered via video conferencing from the head office. However, the lecture materials were always prepared from the bank's Central Training Unit. All participants in the private bank confirmed that they had participated in these lectures. One of these

sessions was observed by the researcher during the research investigation. This particular Thursday lecture was on audits and compliance standards in the bank. The lecture was delivered by a branch relationship officer from pre-prepared PowerPoint slides sent from the training unit. Employees seemed pleased with the information and were actively engaged in the lecture. It was observed that all the branch employees attended the session. At the end of the session, participants engaged in a brainstorming session where questions were answered and clarifications made. While internal learning was delivered by the banks, external learning was provided by external trainers from outside the banks.

External learning was mainly funded by the banks; however, there were instances where external partners contributed to this, such as the IMF and the World Bank. Usually, external learning also occurred outside of the banks' learning centres and it could be within the country or outside the country. These types of learning covered more technical and specialist skills, for example, areas such as risk management, policy formulations, international trade and accounting standards. This learning was usually aimed at improving processes, policies, procedures, standards, skills and knowledge of new trends. This can be seen from the response below:

> Yes, I just talked about the government finance statistics. It is a manual, and I had training on that. I have gone on two or three sessions on that. The IMF training on that, so yes, even other members of the office too have gotten that same training. And it is very necessary, because the core sector of government finance is something alien and you do not learn that in school, actually, so it is an application or a derivative of all the things we learn. So, for you to appreciate what is occurring, it is not just simple accounting or simple economics; the story behind why this is done is taught during that training, and it makes you appreciate that, "Oh, my work is important; it has an impact". We are trying to speak about the numbers, what is happening, how we can chart our way forward if we know where we are coming from. That training is very necessary; you need to keep abreast with what is occurring all over the nation (Female, Mid-40s, Statistician, Public Bank).

The public bank, which had more specialist roles, had a number of respondents confirming that they had participated in similar training programmes. A significant amount of this learning occurred through seminars, workshops, conferences and

classroom-based courses. The public bank stated that it had about 50% of its learning activities as external learning, while the private bank said it had about 20-30%. However, with the recession, it was observed that external learning experienced a decline because it was more expensive to administer than internal learning.

Most of the employees who participated in external learning were predominantly permanent and core employees. The banks also confirmed that temporary contract employees mainly participated in internal learning activities. It was interesting to note that employees who were identified as future leaders within the banks were sent on leadership training in places like Harvard University by the private bank, while the public bank also said they had engaged a consultancy firm from the UK to train its middle-level managers on leadership and management. In regard to employee categorisation, senior employees and executives were more likely to participate in external learning than junior employees, although this could also be explained by the types of jobs they performed and the skills/competences required. In addition to internal learning and external learning, there were other forms of learning activities such as collaboration and implants that became more common in the recessionary period. These will be discussed in the next section.

5.5.2 Learning Via Collaborations and Implants

Learning by collaboration was learning which occurred through one bank collaborating with either another bank or organisation, specifically to learn about a process, policy, standard or skill that they did not possess. This usually happened where the banks were unable to acquire these through the traditional learning avenues – internal or external learning. Employees were sent into other organisations to work for a period of time to observe processes and procedures in accomplishing a complex task. Usually, the organisation collaborated with had to have the expertise in the area sought by the banks. The private bank, for instance, had other banks within the country they had collaborated with in different areas. They did this to improve on their prudential guidelines, banking operations and financial technology (FinTech). They also collaborated with an IT firm outside the country when they worked on developing their Artificial Intelligence product for their services. Other organisations they had worked with were the customs services of Nigeria, Economic and Financial Crimes Commission (EFCC) and other professional bodies in Nigeria.

The public bank explained that, since there were no other banks within the country that offered the same services as themselves, they collaborated predominantly with organisations outside the country. They had collaborated with the IMF, World Bank, JPMorgan, Citigroup, HSBC, and other international anti-money laundering agencies. The bank, which had the responsibility of ensuring that there was a sound financial and payment system, and also to supervise other banks, had to train employees to understand how these were achieved in other countries. These collaborations occurred at different levels, either on the bank level or departmental level, or even at office level, depending on what was being trained for. For instance, a female portfolio manager explained that, during the recession, the bank needed to generate some complex data that was to aid in critical decisions. Employees did not have the skills to do this. Expertise was identified outside the country, and the urgency of the need meant that an on-site training course was not possible. Contacts were made and video conferencing was used to have experts from the other organisation train employees while they guided them through the process. This happened over a period of one month, with weekly meetings held.

These collaborations were common within the public bank. Another example of such collaboration was explained by the bank's risk analyst when they were working on establishing its Risk Management Department.

> Yes, we had guidance in terms of the development of our risk policies. For any enterprise risk management to function or thrive well, you need to have policies and in developing the policies we engaged two consultants and the principal consultants were Messrs. PwC. We worked for about two years with their team and through that there was a lot of skill transfer to us, and by the time we were done with that period of learning, tutelage and skills transfer, we were able to come up with the enterprise risk management framework, and also, we developed about 12 additional policies to guide the way we manage our risk here. And after that session, we had a benchmark visit to a bank in South Africa and that now gave us a good ground to see where we have the same practice with a bank that has the same structure and almost has the same challenges [as] our bank. For the past two years now those policies and frameworks are what we have been working with effectively and that has been the first basis of our training (Male, Mid-40s, Risk Analyst, Public Bank).

These types of collaborations were common among policy formulators and specialists in fields where the knowledge required was not easy to find and also those that experienced speedy changes. Professional bodies were also approached for collaborations. One of these was when all banks were mandated to migrate to the International Financial Reporting Standard (IFRS). As the banks worked with the accounting bodies in the country, they also worked with the IMF and the World Bank to set up these standards and ensure a seamless transition. While collaborations were used to achieve complex and practical learning, implants were another innovative form of learning used by the banks to achieve specialist learning outcomes.

Implant learning was essentially external learning that would normally be provided by trainers outside the country, but was now delivered within the country. These implants were usually highly skilled training that regular experts in the field delivered. These experts were also usually outside the country. Banks would usually send two to five employees but, when the learning activities were hosted within the country, more employees were able to attend. Hopefully it cost less too. During the recession, the cost of foreign external learning in naira terms increased. Since many of these programmes were still needed, the banks became innovative, where they decided to invite the foreign trainers to Nigeria and train their employees, rather than send their employees outside the country. Often, these training programmes were technical or specialist learning and were mainly organised by the trainers in their own training facilities. The banks found it cheaper to pay for the trainers to travel to Nigeria and train more employees than sending four or five employees to participate abroad. An example of this was explained by the security manager in the public bank.

> We brought in a global security training provider [from] the UK to come in and train almost 60 staff on fraud investigation. We have done that, and we have also done an implant in conjunction with other organisations in the country. I participated in one of those implants. It was the security services department, liaising with another company in Lagos who were also trying to train their staff and we all individually could not afford to bring in the trainers. So, by bringing different organisations together, the cost was shared. It was a training [course] that usually cost about £4,000 in the UK, that is just the course fee, for an individual, for one week because it is security management and security coordination training; but we brought in the people here within

the country and we were able to spend about ₦700,000 which is about £2,000 as at that time (Male, Early 40s, Security Manager, Public Bank).

The statement above confirmed that some of these foreign external programmes were quite expensive. As a result, the bank sent fewer employees on these programmes. However, having such programmes delivered as implants helped to reduce the cost, while at the same time it enabled more employees to participate. This was corroborated by the female portfolio manager, who talked about participating in an implant programme for training she had previously attended outside the country. She explained that, although the implant course had the same content as the one she had previously attended, there were fewer trainers for the implant. The same course at the trainers' location had four or five trainers teaching different modules; however, only one trainer was sent to teach all the modules on the implant.

The private bank also organised implant learning for its employees. While some of these implants were with trainers from outside the country, others were with trainers found within the country. In this instance, the bank organised the training programmes specifically for their own employees and moved the trainers around the country. This was also cheaper for the bank compared to more employees having to go to the training location.

One of the main reasons for this innovative learning strategy was cost, as explained in the quotation below from the learning administrator of the public bank. A respondent from the private bank also stated a similar reason.

> There was a change in vision: we were trying as a bank to be more focused on the mandates and we had to [change approach to training], due to rising cost [of learning provision], training cost increased. So, suddenly we had the same amount of money but could not do as much training as we used to, so we just had to reprioritise and refocus (Female, Early 40s, Training Analyst and Administrator, Public Bank).

In trying to manage costs and learning budgets, the banks still recognised that they had learning needs that needed to be met. They showed commitment to learning by introducing these initiatives of collaborations and implants. These enabled specialist learning to carry on even within a period of recession and dwindling funds. However, although learning continued, there were some setbacks, which will be discussed in Chapter six. These employers also noted and demonstrated their belief in learning and

allowed some form of flexibility in learning. While learning continued with implants and collaborations, another strategy which the banks had practised prior to the recession saw an increased usage; this was E-learning. How the banks used this strategy to sustain learning will be discussed in the next section.

5.5.3 E-Learning

E-learning or online learning in the banks was a combination of both internal and external learning. E-learning was to provide short and easy to deliver knowledge. It mainly provided learning content that might not require a high level of engagement or hands-on learning. E-learning covered a variety of content as well and was quite diverse in skills, competences and knowledge. It was designed to meet some routine functions or to provide very short courses that had no urgency in their need for delivery. This was also learning content that could be accessed by all employees, anywhere and at any time. The private bank leveraged heavily on E-learning compared to the public bank. Prior to the recession, the private bank had several modules delivered via E-Learning, which was also tied to employees' annual appraisals. E-Learning modules were deployed to employees and they were given a period of time to complete them. Completion of a module was noted by passing an online test assigned at the end of the module. These test results were collated into an employee's appraisal profile. During appraisal, these completed modules contributed to the employee's overall assessment and performance for the year. This was very significant and, as was discussed in Chapter four, it contributed to employees' career progression. In this sense, learning was tied to career progression, which was important to employees. All the respondents in the private bank confirmed their participation in E-Learning.

> Yes, every month they give us an average of within one or two weeks, you are expected to do it. Courses such as communication, business skill management, product selling, policy development, business development, analytical – and those are the skills, computer skills and networking skills (Male, Late 30s, Relationship Manager 2, Private Bank).

While employees understood the importance of E-Learning, as mentioned by the relationship manager above, the recession, which pressured the banks into searching for more cost-effective ways to deliver learning, provided an avenue where the private bank decided to convert some of their internal and external learning to E-learning

modules. The head of training explained that the bank engaged the services of some consultants to redesign internal and external modules which employees were required to engage in, in a similar way to previously administered E-Learning modules. The modules were deployed to employees and were expected to be completed within a specified timeframe. Some of the modules converted were on topics such as anti-money laundering, management of personal finances, customer care, implementation of Monetary Policy Rate (MPR) and management of Cash Reserve Ratio (CRR). They were also designed to be short and could be completed within a day or two.

The public bank also had E-Learning that was available to all employees before the recession. However, unlike the private bank, it was not enforced or made mandatory for employees to participate. These modules were mainly on IT-related knowledge such as Microsoft Office and accounting modules. Respondents explained that they did not quite engage with the bank's E-learning platform because the bank also provided similar off-line courses either at its learning centre or with external trainers. However, E-Learning found more engagement where these online modules were prerequisites for some external learning. Respondents talked about some IMF and World Bank courses that required the completion of various online modules to participate in further classroom-based learning. Some of these modules covered microfinance, finance development and inclusion, debt management strategy, macroeconomic statistics, debt sustainability framework for low-income countries, financial markets analysis, financial programmes and policies, macro-econometric forecasting and diagnostics, and other policy-related courses.

However, during the 2016/2017 recession, the public bank saw the need to do more training with fewer funds. As a result, it launched a new E-Learning platform during this research in 2017. The new platform was proposed to be mandatory for employees and was said to cover more modules than the previous platform. Some of the content introduced with the new platform included behavioural learning such as time management, anger management, customer service, as well as banking operations, project management, finance, accounting standards and security.

> The focus has really changed, and we have more people that we need to train with less and we need more people to benefit from this training. So, it will cost us less to reach more people through the E-Learning process and build the capacities and competences that we want within the organisation. And, yes, it

is tied to dwindling financial resources that we have and because we want to do more with less. So, we need to innovate more ways and ideas to reach out to people (Male, Mid-40s, Programme & Training Officer, Public Bank).

While the bank was aiming to save cost, as stated by the respondent above, with the introduction of E-Learning and at the same time ensure that a significant number of employees were trained, the idea of making participation mandatory received mixed reactions. The response from a member of the Joint Consultative Council (JCC) showed that the motive of management was questioned and seemed to have hampered participation. For instance, during this research's investigations, a module on the overview of banking principles was sent out to all employees, who were expected to complete it within two weeks. Although it was a very short module that took just about half a day or a few hours to complete, the majority of the respondents in the public bank said they had not gone through the module and claimed they would complete it at some later time, even though a significant number shared the same sentiments as the JCC representative. The reaction and attitude of employees here speak of the role of employee agency in learning, which will be discussed further in chapters six and seven.

Data showed that both banks participated in E-learning; however, how they implemented it varied. The private bank was heavily reliant on E-learning, which was mandatory and contributed to employees' annual assessment through appraisals. The public bank used less E-learning, although there was an attempt at making it mandatory. While both banks believed that the learning they aimed to achieve through E-learning was important and relevant, employees' perceptions and their reactions were mixed, and this will be discussed further in chapters six and seven. Overall, the commitment of these employers to learning could be seen in their flexible and innovative interventions, even in a period of recession. All forms of learning activities continued, even though some reduced, whilst others increased. Employers viewed their commitment to these activities as learning taking place in the banks, questions regarding whether these activities actually achieved their purpose or met the aspirations and desires of employees will be discussed further in chapters six and seven.

5.6 Discussion and Conclusion

This chapter has presented findings in this research that pertains to employer-funded

learning. It examined the structure that the banks had in planning, organising and implementing learning, the learning needs identification process and employee selection. The chapter pointed out innovations the banks introduced during the recession in regard to learning by exploring implants, collaborations and E-learning. In spite of all the challenges observed, the banks were committed to learning and kept it going even within a period of recession. While this is commendable, employers had the opportunity provided by the recession to re-evaluate their learning systems and redesign them for more efficiency and effectiveness. Their actions and commitment spoke also of their interest in having well-trained employees who could add value to their organisation. This section of the chapter aims to discuss these findings and present its conclusions.

In analysing the learning structure that the banks maintained, it was found that the public bank had a structure with more bureaucratic levels than the private bank. This bureaucratic structure meant that, in regard to planning, organising and implementation, all of these levels played a role. What this did to formal learning was that, although it provided some structure, the structure became more rigid and sluggish with additional layers. These layers, although intended to improve the entire learning process and experience, constituted additional hurdles. While there was a clearly outlined structure, processes did not always follow the expected flow. As a result, there were instances of functions overlapping, which created additional problems. The aim of formal learning, which is to help organisations achieve their goals, was slowed down or made difficult to achieve (Krieger, 2003). Learning, as discussed in Chapter two, is achieved when employees and organisations are able to gain and implement the skills, knowledge and competences required to achieve their goals (Eraut and Hirsh, 2010). With the structure that the banks maintained, it was observed that the development of training plans, upon which the banks' learning activities/strategy were hinged, arrived late. This affected the entire implementation of learning, leading to other ripple effects, which will be discussed in chapters six and seven.

Closely linked to the problem of structure was the process of learning needs identification and employee selection. Identifying learning needs through appraisals, job descriptions and competency profiles, was a holistic approach and would ideally produce an effective learning needs analysis. However, the process of producing this was a combination of automated software and manual collation. The link between the two took a significant amount of time and affected the production of training plans for

the banks. These training plans were relied upon to implement the banks' learning strategy on a yearly basis. While the training plans were still produced late, even after they were developed, the research observed that incomplete appraisals (without skill gaps) provided flawed information. All of these impacted learning outcomes and employees in different ways and these will be discussed in Chapter six. As a result of this cumbersome administrative process, the selection of employees for learning activities was affected. While a fraction of employees participated in learning activities, some were left out, leading to an uneven spread of learning experiences for employees.

What this data means is that, first, employers were committed to learning. Their resolve to continue to train even within difficult circumstances showed that they valued learning and it played an important role in their organisations (Brown, 2009b). The way their systems were also designed showed that the systems were expected to support learning needs of employees, as individual employee learning needs were expected to feed into the training plans. However, these systems experienced bureaucratic challenges which affected the overall efficiency and effectiveness of the banks' learning systems. Deficiencies were noted that slowed down the process of developing training plans and this had a ripple effect into other parts of the learning system. Part of this was poorly prepared training plans, which also arrived late, when training of employees had already commenced. With training plans arriving late, it also meant that a number of employee learning needs were unmet, as the ability to deliver learning was also constrained by funds and time. These factors led to disconnections within the system which could have impacted employees and learning outcomes in diverse ways. These will be discussed further in Chapter six.

With the recession and inherent challenges, the employers decided to be more innovative by introducing collaborations, implants and increased the use of E-learning. While these innovations are commendable and showed commitment to learning, they also created additional challenges. Collaborations were good because they connected employees with experts in other organisations and helped them to learn by working together. Implants, which were also aimed to help bring different foreign learning to Nigeria, experienced the challenge of having the right complement of trainers and the diversity of participants, although they did reduce the cost of learning. This will be discussed further in Chapter six. The resilience and commitment shown by the banks were also in tandem with HR strategies that used learning for

retention and motivation (Keep, 1992; Grugulis, 2006). The actions of the banks sent a message to employees that showed that they were valued and worth investing in and having their abilities developed.

Innovation in work is highly sought by employers (Wiethe-Körprich et al., 2017), especially when recruiting new employees. This is because change is constant, and this affects work as well as learning. The banks in this thesis demonstrated some level of innovation in their delivery of learning needs. This showed their commitment to learning and the value they placed on it. However, care was not taken to ensure that quality was maintained; rather, it seemed the banks just spent to train their employees without deriving maximum benefit from doing so. There was also poor motivation for increased E-learning by employers, which in turn affected employee engagement with this learning tool. As a result, there was a lower learning outcome with E-learning. It is important to note that these employers demonstrated a commitment to learning, as seen through their changed strategies, which was observed with other employers who continued to train in periods of recession (Felstead and Green, 1994). While some employers maintained learning at regulatory levels, others restricted themselves to training floors (Felstead et al., 2014), as seen in Chapter two. The lack of buy-in by employees showed poor industrial relations in regard to learning, and this will be discussed further in subsequent chapters.

Although formal learning was planned and designed by employers, it was important that these structures delivered on the learning required. Learning systems need to be effective and efficient in order to thrive and be beneficial (Eraut, 2000). However, learning has been one of those areas of work and employment relations that employers seem to design with little consideration of employees' perception or engagement, as many consider learning at work as a bonus for employees (Lohman, 2005), rather than considering it as a value that adds to both the organisation and the individuals. The design of learning systems seems to take lower priority in organisational designs, when it comes to management strategies (Boud and Garrick, 2012). These banks, however, showed that, although attention was paid to the design of the learning system, its levels of effectiveness and efficiency were not being monitored or evaluated for maximum benefits. This could be seen in the sluggishness of the system to changes and urgent learning needs, deficiencies within the system, poor employee selection and unmet learning needs. Inflexible systems in regard to addressing any need could be problematic (Cairns and Malloch, 2011). Although this chapter has

shown that the banks as organisations were involved in and committed to learning, it has also revealed inherent challenges that could affect employee agency in learning. The chapter examined the delays caused by bureaucratic structures and the deficiencies in identifying and connecting learning needs to the right employees, as well as learning activities that did not quite meet the desired goals and objectives. In addition to cumbersome learning administration, which impacted employee participation in learning, these issues showed that there were disconnections in employers' desire to promote adequate learning and employee experience of employer-funded learning. This information provides a background to chapters six and seven, which go on to further show employee agency in learning at work.

This chapter contributes to this thesis in regard to the importance of learning at work. Employers engage in learning at work because it has the purpose of helping them meet organisational goals and develop their employees (Tynjälä, 2008; Manuti et al., 2015). While many employers may be rhetorical about this aspect of work, these banks showed commitment to learning at work through their policies and practices. Their practices also showed that employer-funded learning was mainly hinged on formal learning structures, and this meant that such learning was designed to meet specific outcomes (Eraut, 2011). The banks' learning policies showed that they had created an avenue for both formal and informal learning to thrive, thereby enabling an expansive learning environment that could encourage employees to own their learning (Fuller and Unwin, 2004; Brown, 2009b). In addition, the employers showed that learning needed to be planned to succeed (Eraut and Hirsh, 2010).

Overall, the chapter contributes to the idea that learning systems need to be designed deliberately to support learning; and, for these systems to support learning, employers need to consider employees' perception and experience in their plans and design. In regard to this, the thesis argues that, although employees' experience of employer-funded learning did not meet all desired expectations, even where there was a partial coincidence of interest between employers and employees. While employers were interested in having better-skilled and more competent employees through training, employees' interest in learning was in developmental training. To understand fully how this coincidence has been established, the next chapter presents findings on employee experiences of employer-funded learning and how this influenced employee agency in learning at work.

Chapter 6

Employee Experience of Learning at Work

6.1 Introduction

After a detailed analysis of employer-funded learning in the previous chapter, this chapter analyses employees' learning experience. The previous chapter showed employers' commitment to learning and deficiencies within the system. In this chapter, how these deficiencies influenced and impacted employee agency, as something individuals have, will be the focus. Agency involves the capacity and tendency to make intentional choices, to initiate actions based on these choices, and to exercise control over the self and the environment (Goller and Harteis, 2017). In this way, it contributes to research questions two and three: how do organisations sustain learning in challenging situations? And, what is the role of employee agency in determining their own learning? It shows employee perception and ability to interpret outcomes from learning at work, and how they relate to it. The chapter contributes to the thesis by making a connection between employee perceptions, in which their agency is built with employers' practices. It presents employee views on learning at work and what informs employee actions, which will be seen in Chapter seven. The chapter has been separated into six areas of focus and a discussion section to explore and analyse the evidence.

The first area examines employees' perception of their bank's learning policy, how they related to and interpreted the policy to ensure that learning at work continued. The second area examines the declining quality of learning and how employees interpreted this decline to question their employer's practices. Furthermore, section three analyses communication channels and how they impacted employees' learning experiences. It discusses the impact of communication in such systems and how any lag could negatively impact learning at work. The fourth section identifies irrelevant learning, and it defines what employees meant by this and establishes a relationship between employee experience with dissatisfaction and frustration. Closely linked to this is section five, which looks at a reduction in employee experience of learning. It examines how the reduction in employee experience of learning activities affected employees and how they expressed dismay and agency in tackling this. The sixth section deals with issues around career progression and gender imbalance in learning

at work. The section examines employees' perceptions of these and what their resolve seemed to project. The last section of the chapter discusses the findings in this chapter and provides a conclusion based on the analysis. This chapter's findings present evidence on employee agency as something individuals have and are an essential foundation for understanding the agentic actions explored and discussed in Chapter seven. Following this overview, the next section delves into a presentation and analysis of employee experience concerning the banks' learning policies and practices.

6.2 Learning Policy & Employee Experience

Chapter four of this thesis discussed the learning policies that the banks practised. These policies provided various avenues of learning and opportunities for employees. Interviews with respondents in this research revealed that, while employers had their views of and intentions with the learning policies they formulated, employee agency in learning was influenced differently. As seen in Chapter five, with internal and external learning, employees confirmed that they had experienced learning funded by their employers, and some of the learning was expensive and extensive. For instance, in the public bank, a male economist participated in an IMF course on macro-economic diagnostics and financial innovations, while a female portfolio manager also referred to a World Bank course she attended on managing portfolio funds. Both of these learning activities were conducted outside the country and were funded by their employer. Other respondents in the private bank confirmed attending courses on risk management and credit management with external trainers in the course of their career. All the respondents in the research said they had similar experiences of being in different employer-funded learning activities. Many said they found these learning activities valuable and meaningful.

Another aspect of learning respondents referred to was collaboration with other institutions. More respondents in the public bank talked about participating in collaborations than those in the private bank. The public bank employees said they had a significant number of transactions with clients outside the country and were involved in functions that they could only learn from other countries. These collaborations provided them with opportunities to learn from experts who were performing these functions. The private bank's respondents also confirmed participation in collaborations with other banks within the country. A collaborative learning activity that pulled all the banks in the sector together is described below:

> Yes, we had to go to Lagos because the vendor is in Lagos. We had to involve other departments of the bank because it is about automating a process that affects the entire banking industry. The training had to cut across the industry because every bank in Nigeria is licensed to bring in inflows into Nigeria. That process used to be manual, and that process had to be automated, so the developer, the vendor who developed the software, had to train everyone, including our bank staff (Male, Late 40s, Trade/Policy Manager, Public Bank).

Although a respondent in the public bank made this statement, it showed collaboration between all banks. Essentially, the public bank had already trained its employees in the automation of this process but saw the need to expand it to the entire industry. It is essential to note that employees saw these types of collaborations as avenues to learn from trainers and other participants. The uniqueness of the banks enriched the employees' learning experience. While the banks planned collaborations at an organisational level, employees also used their networks in other organisations for informal learning opportunities. Employee-initiated collaborations will be discussed in Chapter seven.

The banks' policies also provided learning opportunities through the study leave avenue. For the employer-funded study leave, three respondents from the public bank confirmed participation in this. Two were at the Master's level and one at the PhD level. All three employees studied economics; two of them were senior employees, while one was an executive. It was interesting to hear the executive say that the Master's degree he acquired had no significant impact on his career progression, although, as at the time of this research, he was the head of his department's training committee and the editor of the bank's journal. He did not mention whether his degree contributed to his appointment to the roles he occupied. Moreover, other executives in his department who could have also performed in such roles were not given such responsibilities. The other senior respondents both said they found their degrees valuable and relevant for the jobs they performed, as stated by the respondent below:

> Of course, the skills I came in with were entry requirements. Between then and now, a lot needed to change, because you need to keep improving yourself to adapt to change in the environment and the changing challenges on the job as you get promoted. So, I came with a first degree. However, between then

and now, I have acquired two extra degrees, a Master's degree and a PhD in Economics, and extra experiences as a post-doctoral student also in Economics. Under those, I did different types of analysis, but then I have attended other things like seminars and workshops to hone my skills and improve my capacity to fit into the new challenges of a higher calling (Male, Early 40s, Economist/Researcher, Public Bank).

It was also noted that the public bank had streamlined its study leave policy to address the lack of high and academic-level skills at Master's and PhD levels. The selection process for employees to be sponsored was clearly defined to include fields that the bank considered relevant, although specific disciplines were left to employees' discretion. As we shall see in Chapter seven, employees who could not secure the employer's sponsorship had to sponsor themselves or find sponsorship elsewhere. The private bank had just one respondent who had participated in study leave, and this respondent was self-sponsored. This confirmed the aspect of non-sponsorship study leave in the private bank. Respondents from the private bank expressed a desire for such learning but, knowing that the bank's policy did not support sponsorship, expressed their dismay since they felt the bank would benefit from the acquired knowledge.

The Certificate Assisted Program (CAP) was another learning strategy outlined in the banks' learning policies. It provided funding to assist employees in acquiring professional certifications. A female branch lead in the private bank benefited from the reimbursement of her expenses from the bank when she enrolled for risk analyst certification. This was the case for some specified professional programmes. In the public bank, a female portfolio manager said she had started the Certified Financial Analyst (CFA) qualification but found it too expensive to continue. Since she needed to cover the registration and examination fees, as well as travel expenses as the course was always outside the country, this certification proved too expensive, and she abandoned it and took the stockbrokers' certification instead. Although she said that, later on, the bank introduced the CAP and reimbursed expenses for the CFA, she had already decided to move on and chose not to carry on with it. The reality was that employees were only reimbursed after passing each examination level, so they had to cover the initial cost, with the hope that they pass the examination to qualify for this reimbursement. The introduction of the public bank's unique sponsorship scheme to

pay for the certification of 50 CFAs, became a boost for many employees who had initially withdrawn from the process.

The experiences mentioned above showed that employees had positive learning experiences, which also shaped their perception of employer-funded learning. They engaged with it, wherever possible. Employers were committed to learning and some learning practices achieved the banks' purpose. There were various learning avenues, internal and external learning, acquiring expert skills through collaborations, academic skills through study leave and professional skills through the CAP strategy. Employees' perception of the learning policy showed that the banks understood that they might not be able to provide adequate learning for their employees; as a result, avenues were created for employees to own their learning, and this is further discussed in Chapter seven. These positive experiences seemed to have reinforced employees' desire to engage with learning activities and use them for their jobs. However, these positive experiences did not come without other challenges and perceptions. Although the policy was elaborate, employees also talked about experiences that were not so positive. The section below will explore employee experience of declining quality of learning from other learning strategies such as implants, E-learning and in-house training.

6.3 Declining Quality of Learning and Development

While employers continued to provide learning, one of the issues employees said they experienced was a decline in the quality of some learning outcomes. This decline was noted before the recession and became more pronounced with the modification of some learning delivery methods. In an attempt to continue to do more with less, the banks also increased in-house training. This in-house training relied on employees assigned to train their colleagues while still having the primary responsibility of doing their jobs. This meant that the time allowed for in-house trainers (who were also employees doing these jobs) to prepare and develop content was limited. As a result, employees felt that the quality of learning from this type of training was lower than from a properly structured internal or external learning activity. Where in-house learning could not be organised or achieved, employees resorted to on-the-job learning.

One of the issues noted from Chapter four, from the employment statistics, was a general decline in employment rates. However, there was also a shift in the employee

demographic. This shift showed that the banks adopted a strategy of recruiting less-qualified employees, who also cost the banks less, to carry out more core and permanent roles. This could be seen in the response of one temporary employee in the private bank. She explained that, although she was recruited as a contract employee, she was assigned duties that core employees did. Meanwhile, her induction training did not include all the modules for core employees. To perform her job adequately, she had to rely on on-the-job training provided by her colleagues. This, she said, required her to learn more in a short time. Also, because the training was not structured, so much fell through the cracks, and this affected her learning quality.

In a similar situation, in the public bank, recruitment continued, which also led to a situation where lower-quality learning was experienced by new recruits, even those who had specialist roles. To achieve learning for these new recruits, implant learning was adopted for specialist roles, as explained by the portfolio manager below:

> That [at the start of the recession] was when we started getting a sharp increase in the number of staff and the gaps were definitely getting wider. And it was definitely cheaper to get someone down and train a large number of people than to plan on sending people out. They were our staff but were drawn from different departments. They were staff who needed similar skill sets; they were invited for the training. It was good; the facilitator was an experienced staff [member] of the World Bank. She was able to carry us along certain course areas. The course was on fixed income analysis, so she was able to really navigate through, but the downside was that it was just her as opposed to going to the World Bank where you have these pools of knowledge so you could get different people come to talk to you on different areas. That was just the downside (Female, Early 40s, Portfolio Manager, Public Bank).

While there were more staff to train, the training budget was insufficient to cover all learning needs. The bank's attempt to provide learning for these employees presented the opportunity to use implants. However, although implants were a promising avenue for continuous learning, the example above shows that the learning quality was affected. Rather than have the full complement of trainers, only one person taught the entire course. Since the manager had attended both the course in Washington and the implant, she was able to assess the learning quality of both. The respondent did not explain why she participated in this course twice. Apart from having fewer trainers,

another downside of implants was the lack of diversity of participants. Often, when these training programmes took place at the trainers' location, participants were usually drawn from different countries and organisations. It was noted that learning also occurred among participants when different experiences were shared. However, with implants, the participants were mainly from one organisation, which took away the aspect of learning from other participants. To remedy this, the public bank decided to open up some of the implant programmes they organised to other organisations, as seen in the case of the security training mentioned in Chapter five. While sharing the cost of training with other organisations, they also improved the diversity of participants in the learning activity.

In addition to the experience of implants, there was also that of E-learning. In Chapter five, we saw how both banks increased their usage of E-learning. The private bank specifically converted classroom-based modules to E-learning modules. Since it was also mandatory for employees to engage with any E-learning module assigned to them, E-learning was approached with a 'tick box' exercise attitude. The statement by the branch operations head talks about that:

> It [online learning] is a wide range of things; some have to do with anti-money laundering, new skills like cybercrime that fraudsters are using on the bank. They send you modules on the system, and you get generated messages that keep reminding you that you have a course to do and that you have been set up for a course for a specified period of time. And, if you do not do this course, you are going to be penalised and, once the date for the course elapses, you are going to get an auto-generated query. So, it is expected that, within that timeframe that you are given, you are expected to maybe come early one day and go through the courses and take the test. It is expected that you must get 80% of that test right before you are able to satisfy the requirements of the course. Everyone is on that platform, and it also forms part of your appraisal, and you must pass on that module. There are different courses, and they send these different modules, and you must complete them before the end of the year. Otherwise, your appraisal is going to be low (Male, Late 30s, Head, Branch Operations, Private Bank).

The pressure that comes with completing these E-learning modules could be heard in this employee's response. Time to complete it was usually short, and employees also

felt they had a workload that did not make engaging in these modules very feasible. While they grappled with the pressure, there was also the knowledge that E-learning played a significant role in appraisals. This made employees approach E-learning more as an appraisal target rather than an opportunity to learn. Their engagement level with it was low. Employees said they felt more engaged with the Thursday lectures. Thursday lectures required employees' physical presence in a learning session, and they had the opportunity to brainstorm; this was missing with E-learning. The attitude of employees in the public bank to E-learning was similar to that of those in the private bank. Since it was not mandatory, employees approached it with less enthusiasm and questioned management's motives in introducing it.

Another area where declining quality was an issue was noted in the content of learning programmes and sometimes the training providers. Employees felt that some of the learning activities they had attended did not quite meet their expectations, especially when the course curriculum seemed to have implied or suggested what the content of the module would contain.

> The course itself was good, but I thought, [that] my level of understanding was slightly above the course that was being delivered. I learnt very little extra from it – [but] I appreciated going – [although] there were little things that I did not know before. Even though the course, to me, looked a bit elementary – not elementary, but lower than my current level – I was still able to learn a few things. And the networking that came with it was excellent, and, with that, I was able to get people from other organisations whom I could call to get things done very quickly or to collaborate with on some assignments (Male, Early 40s, Economist/Researcher I, Public Bank).

This respondent stated that the course did not meet his expectations, although the course curriculum seemed to have implied some specific knowledge. The problem here could be attributed to the difficulty in finding appropriate training providers for high-skilled learning, as noted in Chapter five, as implied by the respondent. The economist's experience was also confirmed by a respondent in the development finance department of the public bank, who also went on a training course and said the content did not quite meet his expectations. Where this continued to be the case, employees said they had to devise other ways to bridge this gap. These employee initiatives will be discussed further in Chapter seven. Overall, more of the public bank

employees expressed dissatisfaction with the quality of some learning activities. In contrast, in the private bank, it was the temporary employee that seemed to complain more. Other private bank employees did not quite complain about quality since they already had a significant ratio of training in-house. As employees complained of the lower quality of learning, poor communication was another perceived issue. Communication in the banks depended on the cumbersome bureaucratic learning structure that existed and this will be the focus of the next section.

6.4 Poor Communications and Bureaucracies

Chapter five of this thesis showed that banks had a bureaucratic learning structure. While the public bank had four levels and the private bank had two, communication flow for both planning and implementation leveraged the structure. However, because of the several layers, communication was either slow or missing. The diagram below presents a picture of the ideal communications channel for implementing learning in both banks.

Figure 6-1 Ideal Communication Flow

After a training plan had been produced and approved, it was passed down to the training unit or CDD for implementation. These units ideally were expected to inform the business units of these approvals. However, since they were usually overwhelmed with other responsibilities, their focus was on implementation. With this, many business units never saw or knew what their approved training plans were. This also meant that employees never received this information either. Employees complained of never receiving any advance information regarding their learning and having to

wait for whatever training they were scheduled for. This information usually came a week or two before the scheduled training.

> Usually, every year, it is not like I have a plan per se, but I know it comes every year, so I am always alert to know when it comes. To me, it is not supposed to be my plan because my employer has already planned that for me, and I know it will come because there has never been a year that they have not sent us on one training [course] or another (Female, Mid-30s, Clerical Assistant, Public Bank).

With information about training activities, like the response above showed, employees basically played the waiting game. This was coupled with the fact that most jobs had no learning pathways that employees could refer to for guidance. As a result, they had no idea of what kind of training was required for their roles. Although job descriptions specified the skills required, employees said there were no guarantees that learning activities would follow them.

Participants uncovered the realities of the learning structure operated by the banks. All levels in the structure had responsibilities that required them to either receive an input from one level or give an output to another. For instance, the development finance manager, when asked whether he was aware of a training plan for the department, his response seemed to show that these levels did not communicate as they should.

> I want to believe so, there is a training committee, and I am sure that, somewhere in that mix, they have a plan, and [I am] not sure how that fits in, but I also know that budgets are an issue. So, there is a training committee that handles all that (Male, Late 30s, Development Finance Manager, Public Bank).

This development finance manager in the public bank, who was required to collate his subordinates' skill gaps and submit the same to the next level of responsibility in the learning structure, was not sure what the responsibilities of the training committee were. His response also showed that he was not sure if the training plan existed or how it was developed. In the structure of learning, he played a significant role in skill gap identification. His lack of knowledge on these issues showed that the communication of responsibilities was not quite adequate, and this may have affected the overall output of training plans. Managers were also meant to be informed of their

subordinates' training events in advance. However, they were only informed at the same time as their subordinates when employees were scheduled for learning activities.

The public bank's bureaucratic structure also hampered the need to communicate urgent skill needs. The recession had thrown up some urgent demands, and these demands were mainly identified at office level. Communicating these needs was expected to follow the normal process since the banks did not quite have a process for communicating urgent learning needs. For instance, in the private bank, the need to develop an Artificial Intelligence (AI) system to provide more efficient services had to get to the bank's management for approval. After going through the process and having approval granted, the head of the training unit said they had to wait for the next budget period to implement any learning related to the project. Employees who were part of this project were also unaware of what the plan was. Meeting learning needs associated with this lagged and slowed the entire process. In contrast, the public bank's training committees, who were saddled with the responsibility of forecasting skill needs and providing urgent skill needs, hardly ever came up with such a forecast. The portfolio manager said that, to meet some of these urgent needs, sometimes they had to leverage personal relationships with people they knew in some other organisations informally for what they needed while they waited for formal training. This was because formal learning seemed to always lag in providing their learning needs.

The volume of information gathered from appraisals made specialised learning needs challenging to achieve in the private bank. Employees who said their supervisors recommended specialised learning needs hardly ever received training in these areas. The bank seemed focused on meeting job-related learning needs and did very little in meeting specialised needs. Employees of both banks felt that either that was not a priority for the banks or they did not plan to provide training for these specialist needs. It was also worse since they received no explanation regarding why these special learning needs were not met. One respondent in the private bank, who seemed particularly unhappy with attending only generic or job-related training, expressed his dismay by saying, after all, the funds for training belonged to the bank, and the bank was at liberty to spend it whatever way it pleased. His response reeked of dissatisfaction and frustration. Employees understood that specific information was meant to be passed down on learning activities, which could improve their learning experience. However, not having this information kept them in the dark and uncertain.

Additionally, the bureaucratic structure seemed to have affected the flow of communication and the speed of meeting learning needs. These factors all increased the frustration felt by employees, which happened to be what the majority of employees felt when sent for learning activities they considered irrelevant, as seen in the following section.

6.5 Irrelevant Learning Experiences

Employees expressed further dissatisfaction and disappointment at learning they considered irrelevant. One of the areas where irrelevant learning seemed to have emerged was the use of competency profiles to schedule employees for learning activities. For instance, in the public bank, the project manager who was in the support and procurement department said she was sent for a course that was specifically on procurement. After attending the course, she found out that it was utterly irrelevant to her job. She said she must have been selected for it because she was a member of the department and was selected just for that reason, without a thorough check of her job role and learning needs. Her response below showed her frustration and dissatisfaction.

> The supply chain one I just told you of, I had that in August or September – I am not too sure right now – which was the same thing I had last year. It is almost as if they do this training to fulfil all righteousness: "Let us just spend this money" (Female, Early 40s, Project Manager, Public Bank).

As observed by the project manager, about half of the employees said they had similar experiences because they attended courses relevant to their department's competency profile but not for their jobs. Although the project manager stated that she was selected for the same course two years in a row, she did not explain why she did not opt-out of the course the second time, since she also saw it as a waste of resources and time. In addition to grouping individuals into learning activities from competency profiles, employees also experienced being part of learning activities that did not align with their skill gaps or learning needs. With appraisals being done by all employees, many expected that the learning activities they would participate in would emanate from this. However, this was not always the case. Again, a statement from the project manager expressed this concern when she referred to a software program provided by the public bank for architectural drawings.

> For instance, I am an architect, and my job role is I supervise architects. They send us their drawings; I am supposed to read them, I am supposed to critique them and all that, but then most of these drawings are sent as soft copies. I could say 80% of the employees in my division do not know how to use this [software]. The bank has graciously given us the tool, but what is the use of the tool when you cannot use it? (Female, Early 40s, Project Manager, Public Bank).

She noted that her learning needs had been identified and documented during appraisals for many years. When she noticed that the learning activities she was selected for did not align with her skill gaps or learning needs, it influenced her reasoning on whether this skill gap identification process during appraisals was necessary. Furthermore, her frustration was also regarding the fact that, once she had attended a learning activity in a given year, it was deemed that she had met the policy expectation of one training activity per year, per employee, even if it left her with unmet learning needs and insufficient skills to perform her job. Her experience was similar to the development finance manager, who said he attended training where he found the content irrelevant to his current job. He seemed more optimistic in his response, because he considered no knowledge gained as a waste but rather useful for future job roles, when the opportunity arose. Working in different job roles within the bank before his current role influenced such a perception. It is important to note that, although these two jobs, project manager and the development finance manager, were specialist roles, the development finance manager had more flexibility if he wanted to switch roles in the bank compared to the project manager. The skills he developed were relevant for many roles, whereas, for the project manager, her skills were limited to a specific role, and she may not have had the opportunity to move around or switch roles. This may have contributed to her frustration and that of other specialists in similar circumstances.

Another area where irrelevant learning was noted was with E-learning. The public bank introduced a new platform during the time when this research was conducted; a further investigation into the module content showed that many modules focused on generic skills. For instance, a female recruitment manager's response showed the content of a module she took.

> Okay, the module was on anger management, and then we had a test; you could do the test before you did the module. There are smaller topics, so what I did, I went ahead to do the test, and I got about 65%, which showed that I had much more learning to do. So, I went on and then started looking at it again before doing the test. The second time around, I got about 95%, so I was able to look at anger management in an office setting. What things trigger anger? How people handle anger and the right way to do it in an office setting (Female, Early 40s, Recruitment Manager, Public Bank).

Anger management is a generic skill for individuals in workplaces. However, it may be considered more appropriate for a recruitment officer or someone who deals with customers daily. However, the response showed the type of content available on the E-learning platform. The training head had said they had more specialist modules such as accounting standards, but this could not be corroborated with respondents even though respondents' overall attitude to E-learning seemed inadequate. The previous E-learning platform in the public bank was said to have had more software-related modules. Employees' overall perspective showed that they did not actively engage with E-learning because they did not find it essentially relevant. This was different to the E-learning modules deployed by the IMF and World Bank, as the respondents who participated in them said they found those modules relevant to their jobs and engaged with them fully.

In this regard, the attitude was similar in the private bank. Employees' attitude to E-learning was more around ticking that box for appraisals. Although they participated more in E-learning compared to the public bank, many respondents said they felt the modules did not contribute significantly to their job performance. Many said they would have preferred to use the time spent studying these modules to meet their marketing targets, since these modules did not help achieve them. Without the bank making these E-learning modules compulsory, the impression perceived from these respondents was there would have been a much lower participation rate than what was observed. Like the public bank's respondents, the frustration could be heard in these respondents' responses.

While many of the banks' respondents complained about internal learning, it was noted that the public bank's junior employees were not given access to the E-learning platform. Meanwhile, the module content seemed more relevant to their jobs since

many performed more of the front office roles. Junior employees also expressed their disappointment and dissatisfaction with this, as expressed below.

> Actually, E-learning, I tried to open the site, so when I contacted them, they said that it is for senior staff and not for junior staff. I want to participate, just that they said it is for senior staff, and I tried to log in but I couldn't log in (Clerical Assistant 1, Male, Late 30s, Public Bank).

It seemed to have been a case of misalignment of resources. Those who seemed to need the training were not provided with it, while those who had other options received it. The project manager's statement, who felt that the money spent on training was just an obligation being met, without careful consideration of quality and appropriateness, seemed to confirm this perception. Participation or non-participation of employees in irrelevant learning activities triggered frustration. This feeling of frustration will be explored further in the next section, as we turn to examine other employee experience in the reduction of participation in learning activities.

6.6 Training Reduction and Employee Frustrations

The impact of the recession on dwindling funds regarding the value of the naira had affected the banks' ability to maintain the volume of learning activities and led to a reduction of learning activities. A significant number of respondents stated that they had fewer learning activities than in earlier years in their careers. While the banks maintained the same training budget for two years in a row, including the recessionary period, funding some learning activities became increasingly complex, and employees experienced a further decline in their level of participation in learning activities, as described below.

> Before 2016, I could have up to four training activities a year. I could have up to two or three foreign training [activities] in addition to local ones. I would say, for instance, in about 2014, I had the opportunity of being trained; in 2012-2013, that was when I did the training in the UK. I had two training [courses] in the UK, one in corporate investigation and interviewing, and, of course, in information security management. I was also able to attend the course in the US where we talked about security programming and initiation, but, in the last four years, I would say it has been pretty scantier. I have also seen the totality in the number of staff that attend training relative to the actual number of staff in the department dwindle. Not just in terms of funding; there

were times you could have 200 staff, out of about 440 then, being trained in a year. Last year, we had basically about 61 out of about 620 plus staff in 2017. In 2016, when I was still on the training committee, we could only train about 97, but what we tried to do was to try to spread [the training], so that if you have benefitted from training – that is what we are doing right now, this year – it might take you the next four years or five to be trained again. Because we want to see how much we can bring in those people who have not been trained over the last four or five years. We are rationing finances, rationing training slots and rationing training opportunities (Male, Early 40s, Security Manager, Public Bank).

The statement above confirmed that the reduction in learning activities started before the recession, while the recession may have only made it worse and more pronounced. His statement also showed that so many employees missed out on learning activities for extended periods. In four to five years, many of these employees should have been promoted, and it meant that many may have moved on to higher responsibilities without adequate skills and competencies. The IT specialist in the public bank noted this and said he was moving into a supervisory role and did not have the adequate leadership or management training required. Respondents who felt this pressure of having inadequate skills or competence exercised their agency in different ways. This will be discussed further in Chapter seven. One of the things that employees expressed about this deficiency was a feeling of frustration. This frustration could also be seen in other areas of learning.

Employees also talked of an uneven spread in participation. Two junior respondents who performed similar jobs had different experiences. A male clerical assistant in the finance department said he attended four learning activities in 2017. This included specialist training that was conducted for employees in his department. In contrast, a female, also a clerical assistant in a different department, quoted in section 6.4, said she had to wait for at least one learning activity in a year. She sounded hopeful because she knew that there were specific learning activities for employees in her job role each year. However, she expressed sadness over the fact that she knew that was not the case for many. She noted that there was no apparent justification for this and had resigned herself to fate. This resignation to fate was noted in a number of respondents who also said they understood that the recession may have impacted the provision of learning activities. While these two junior respondents had fewer learning activities,

the trade and policy manager had a different experience from theirs. This reiterates what the banks had said in terms of more training going to higher-skilled employees. The reality of this uneven spread did not entirely deal with the anxiety regarding the need to have adequate skills and competencies, knowing it could impact career progression.

While there was an uneven spread of learning experiences for employees, respondents also spoke of having learning activities that merged contents of different learning activities in the past. For instance, the statement by the female clerical assistant below presents this:

> It [training] used to be numerous in the past years, but now it has been regulated to at least two to three [courses] in a year, because it is limited for junior staff, but we are contented with that because, even if you go for one, it is always jam-packed because, when you go for one, it is like you have attended 10 training [courses] in a day. Most of the time, I feel like I have attended several training [courses] together because [each] always has several things (Female, Mid-30s, Clerical Assistant 3, Public Bank).

The merging of courses, although it may have been necessary, left employees feeling overwhelmed. The respondent above explained it as going for 10 courses in one. There was too much information for one learning activity. This meant that employees only assimilated as much as they could and left unsatisfied. Why trainers restructured the course content in this way was not clear, as trainers were outside the limits of this research.

Reduced participation in the private bank saw a different twist. Rather than an outright reduction in overall learning activities, there was a reduction in external learning activities, while more internal classroom-based courses were converted to E-learning. The frustration around this has been discussed earlier; however, respondents said they preferred to have more external learning because it freed them from work while they participated. Many respondents in the private bank also seemed to have resigned themselves to fate concerning participating in external learning activities, which they considered valuable, as was mentioned earlier by the private bank's head of operations, where he stated that the money spent on learning belonged to the private bank. They were at liberty to spend it in the way they deemed fit. This was the attitude

of many of the private bank respondents about their lower participation in learning activities.

Coupled with all of these experiences, employees in both banks said they did not have an adequate employee voice to air their grievances or frustrations. The private bank had no form of employee voice for any collective bargaining. A female branch lead said it was prohibited to the point that, if the idea of any collective action was heard, the employees stood the risk of losing their jobs. Meanwhile, the public bank, which had some form of employee voice, did not confirm any strong representation in regard to learning. Although the JCC representative had said they expressed their dissatisfaction with the introduction of the new E-learning platform, they did not say whether they had represented employees in the past on other issues regarding learning at work, since the JCC was mainly consultative and the bank's management only agreed to what they considered important. Although employees felt dissatisfied over the frequency of participating in learning activities, many referenced the recession as a reason for this reduction. However, other realities such as the need for skills and competencies to perform their jobs only increased their anxiety and their desire to participate in them. These experiences continued to shape employee agency and influenced the agentic actions we will see in Chapter seven. Further anxiety was noted as employees linked their learning with career progression. Observations from the thesis also noted some gender imbalance in learning experiences and these issues are discussed in the next section.

6.7 Career Progression & Gender Imbalance

Regarding career progression, employees opined that there was no link with employer-funded learning. Often, employees were sent on learning activities that were expected to enhance their skills and competencies and not necessarily prepare them for future responsibilities. A number of the respondents felt that, since progression was expected in their careers and more would be expected of them, then the banks' learning strategy should include that rather than wait until after their promotion, when the race for upskilling or learning would begin. The IT professional in the public bank specifically complained about moving into higher grades without having the required managerial skills, and this will be further discussed in Chapter seven. The closest the banks referred to learning in regard to progression was the private bank sending

employees for leadership training at Harvard. However, none of the respondents had participated in such.

Linked to this was also the case of employees not having learning pathways for their careers. Learning pathways would have provided some guide on what kind of learning may be required for each grade level. The closest to this was the bank examiners' course. Although the bank examiners' course did not have an impact on career progression, it did, however, provide learning for a specific career path within the public bank. In this case, a lower-ranked employee could attain the highest level of the qualification and still belong to a team led by a more senior employee who had not yet passed the level three examination. Attaining the qualified status of a bank examiner required one to sit four examinations over a period of four years. Qualification was determined based on when each employee commenced the course and how well they performed. If a manager and their subordinate commenced the qualification at the same time, and for some reason the manager did not pass any level of the course before their subordinate, the public bank would not simply place the more junior employee in charge of the team, but would rather retain the manager in that role until they passed the examination. Respondents felt this was demotivating since employees had to work so hard to qualify. There was also no definite advantage for the employee who had the level three qualification of the bank examiners' course in regard to promotion. One of the things noted by respondents was that, even though learning was not linked to career progression, it was demanded at the point of promotion. Employees were required to demonstrate knowledge of some speciality or expertise during the promotion interviews. The project manager specifically complained about this and wondered why it was the case, especially when learning did not align with such demands. This was more so for many respondents who were in specialist roles. With this understanding and having to face this reality, respondents exercised agency, which will be discussed in Chapter seven.

Regarding gender, responses by respondents revealed an uneven spread of learning experiences between male and female employees. The private bank had an almost equal ratio of men to women, while the public bank had more male than female employees. However, the spread of learning activities did not seem to follow this ratio. There were only three female training committee chairpersons out of 67 business units in the public bank. The membership of these committees was crucial because it could influence the selection of employees for learning activities. It was not clear whether

the lower female representation was deliberate. However, lower female representation may have affected employee selection for learning activities, considering the fact that training committees played a role in selecting employees for learning activities. Meanwhile, out of the 27 respondents from the public bank, 11 were female. Three of them were particularly unhappy with either their level of participation in learning or the type of learning activity they engaged in. Five seemed indifferent, while only three said they were pleased. One female respondent said she had received no training in the three years before the research. This was not the case with any of the male respondents. All the male respondents had participated in continuous learning activities, and only a small number of them had similar complaints as the female employees. This statistic may have been coincidental, since this research was not a survey and the numbers above are not statistically generalizable. However, this raises worrying concerns about the under-representation of women in learning activities.

The study leave policy was another avenue through which the public bank trained employees. It is important to note that the study leave was a particularly high investment. All those who had the sponsored study leave from the public bank were male employees. Female employees who had also been on study leave said they were all self-sponsored. There was no apparent reason why this was the case, although the female employees said they would have preferred sponsorship from their employer since they also met the criteria. The female employees who felt that they were being disenfranchised from valuable learning opportunities said they believed that they needed to own their learning – knowing that additional knowledge meant better employability, progression and flexibility. This resolve could be seen in some actions taken by these employees, and these will be discussed further in Chapter seven.

Employees' focus on and interest in career progression and issues around gender imbalances contributed to respondents' frustrations. While employers provided training to meet some specific needs, employees felt that it should have included other learning content that would meet some of their desires and aspirations. An imbalance in the frequency of training for female respondents was noted in the investigations conducted. There were more complaints from female employees than from male respondents. This imbalance could persist because none of the banks' training units made a deliberate effort to address this when asked. It seemed not to have been flagged up by any of those responsible for learning.

These feelings of frustration, anxiety and dissatisfaction experienced by employees in learning influenced employee agency in their intentional choice to exercise control over the self and their environment. As individuals, they had a choice in how they felt and their perspectives on employer-funded learning. In this bouquet of experiences, employees clearly stated their perspective, which was not as optimistic as that of the employers. However, what agentic actions they expressed will be further discussed in Chapter seven. Together with all of the experiences examined in other sections, the next section will discuss the contribution of employee experiences to this thesis.

6.8 Discussion and Conclusion

The evidence in this chapter presents employees' experiences of employer-funded learning at work. Employees, who were the main recipients of learning activities and the policies around learning, had their own view of learning at work. Chapter five explored the policies, procedures and processes around learning at work in the two banks. Here, in line with the focus of this thesis, employee experience and perspective were explored and examined. It is interesting to note that, while employers painted a very positive and robust picture of learning within their organisations, employees seemed to have had a more mixed perspective. Employees demonstrated that they were not only recipients of learning but that they could also have an opinion on their learning experience. They played roles in the planning and, to some extent, administration of learning and participated as learners (Antonacopoulou, 2000; Eraut and Hirsh, 2010). This thesis has shown that, when it comes to the design of learning systems, employees' perceptions could contribute to the effectiveness and efficiency of the system, thereby contributing to its overall success.

The data in this chapter showed that employees did engage in learning activities which employers funded. These employers planned, managed and executed their employees' primary learning activities in the best way they could. Employees were able to confirm the commitment of their employers to learning. It was impressive to note that, even within a period of recession, and although learning activities may have declined, these employers remained committed to their employees' learning and development (Felstead et al., 2013; Jewson et al., 2015; Green et al., 2016). This commitment to learning was also seen in the employees' responses, where they also interacted with the banks' learning policies. Employees explained that the policies and their organisations' attempts to implement them suggested the priority placed on learning

at work. Expectations by employees were high as they hoped for learning that would meet their job and career aspirations. While existing evidence showed that during recessions many employers cut down on training, with some innovations in the case of those that carry on with training, the banks in this study showed that they valued learning, and this was perceived by employees in a positive manner. This aligns with existing HR strategies of employee motivation and retention (Keep, 1992; Keep and Bach, 2005). However, there were deficiencies noted by employees, which were not triggered by the recession alone but had been part of the design of the banks' learning system.

The chapter, however, went further to explore employees' perception and experience regarding different aspects of learning. While employees held positive views of learning, they also pointed to deficiencies they noted in employer-funded learning and expressed how they felt about it. The data showed the declining quality of learning, which was impacted by flexible learning strategies fuelled by dwindling funds. In an attempt to reduce costs, employers had introduced implants and increased E-learning. Employees noted these to be of lower quality than what they had previously had. The data also pointed to poor communication of learning pathways and learning activities approved for employees. The structure that supported learning seemed quite bureaucratic and not flexible enough to support particular needs or changes. Also, employees experienced learning activities they considered irrelevant, as they did not meet their learning needs (Eraut, 2007; Eraut and Hirsh, 2010). Formal learning structures were designed to meet specific learning at work, and these were usually designed by employers (Malloch et al., 2010; Cairns and Malloch, 2011). Similarly, literature showed that formal learning is usually designed to meet specific learning needs planned, designed and implemented within a certain timeframe (Eraut, 2000). While employers expect that their learning systems would meet their desired purpose (Hirsh and Tamkin, 2005), this research has shown that that may not always be the case. Deficiencies within the system may exist that could affect an organisation's overall learning strategy. In the case of these banks, employees' perception and experience showed that the deficiencies in the learning system affected employee morale, motivation and commitment to learning (Wenger, 1998). The bureaucratic system reduced the flexibility of the banks to make changes when they were required within a reasonable timeframe.

The data showed that, while employees knew the type of skills, knowledge and

competences required to meet job demands, they also expected that learning activities would meet those. As the banks' deficiency in meeting learning needs remained persistent in some instances, it caused employees to have a rethink. Further frustration was noted in employees' responses when there was further reduction in participating in learning activities. With the challenging economic situation, the banks were forced to also reduce the frequency of some learning activities, in spite of the learning needs that needed to be met. Employees' anxiety heightened with this, and the discomfort could be heard in individual responses. Employees continued to show displeasure at other disconnections they experienced with learning at work in regard to career progression: since the banks seemed to demand some element of intellectual or skill development at the point of progression, then the learning systems should reflect that. The lack of that connection heightened employees' frustration.

The chapter went further to show that employees experienced a reduction in training participation. This was not limited to the recessionary period but was noted to have commenced earlier. At the same time, some learning activities did not deliver the skill, knowledge or competencies that were expected. Employees complained of the lack of a link between career progression and learning provided by employers. This link was considered necessary because there was an element required and expected of employees in considering them for any progression. Many employees believed that this lack of connection violated existing norms and learning rules (Frese and Fay, 2001; Kwon, 2017). These issues around learning at work seemed to have caused frustration and dissatisfaction among employees, these emotions which were further emphasised by many female respondents who felt side-lined because they had not received the best learning. The data also seemed to suggest a gender imbalance in the experience of learning by female respondents.

Evidence from existing research has shown that employers control both the type of learning employees engage in and the frequency of participation (Felstead, 2016). To a larger extent, the employers determined how learning at work occurred and was delivered. What type of learning employees may be interested in has usually hovered around job-related learning and the evidence in this thesis supports that. Employees were not just passive participants in learning. Their dissatisfaction, frustrations and anxiety showed that they cared enough, not just to participate in learning activities, but also in the content and quality of what they experienced. They wanted to derive the full benefit of these learning activities because they believed it was for their overall

good eventually. This perception also meant that disgruntled employees might not always produce their best work, and this could affect the overall quality of work. Even employee participation in further employer-funded learning could be affected.

The chapter, therefore, contributes to literature by showing employees as those who were not just passive recipients but willing to be actively involved in their learning experience. Here, employees showed that they had a mind-set that wanted to determine how they achieved learning. The chapter also pointed to issues in learning at work that interested employees. If they were not interested in learning, they would not show displeasure; however, their dissatisfaction and frustration pointed to their commitment to also have adequate learning experiences. Although employees corroborated the existence of employer-funded learning, they were not shy in identifying deficiencies within the system that affected their learning experience. Many felt that, if the learning system was expected to achieve a specific purpose that it fell short of, then it was not reaching its full potential. Many of these experiences left employees frustrated and wondering what learning was essential to their employers (Ylén, 2017). Employees explained feeling anxious, resigned to fate and demoralised about having their learning needs unmet. Even though many expressed these views, this perception contributes to the idea of a partial coincidence of interest between employers and employees. Employees' disappointment was also because they saw the value of learning and wanted to obtain that value, while employers who provided this learning also wanted the value of better-skilled and more competent employees. Employees' perception demonstrated a passion and desire for learning. This chapter, therefore, contributes to the thesis by drawing out the perception that employees had of employer-funded learning. This, in turn, influenced their agency and the actions they took, which will be explored in Chapter seven.

Chapter 7

Employee Agency and the Realities of Learning at Work

7.1 Introduction

The last two chapters presented research findings on employer-funded learning and employee experiences, which provided the bedrock of understanding why employees became motivated to take on agency in their own learning. This chapter, therefore, explores employee agency in learning at work. It examines agency as something individuals express regarding learning, and, in this case, the focus is on employee-initiated learning. The chapter contributes to this thesis by examining employees' interests in learning at work through their agentic actions and rationale for learning. While employers had their own interests in providing learning, employees engaged in learning activities with a different set of interests from their employers. To understand this idea and analyse its contribution to this thesis, the chapter has been divided into three broad parts.

The first part of the chapter explores and analyses employees' responses in sustaining learning and it is split into sections on withdrawal and learning activities. It analyses employees' responses to deficiencies in developing training plans and the management of E-learning. The section also explores the learning activities employees initiated and engaged in, and where and how they sourced these learning activities. The second part of the chapter looks at employee rationale for learning at work. These are rationales that were peculiar to the employees; these included career progression, adapting to changing circumstances and avoiding redundancy. These were the more prominent reasons for self-initiated training that were observed. The third part of the chapter discusses these findings and concludes the chapter. To present the findings of this chapter, the following section focuses on employee responses in sustaining learning.

7.2 Employee Responses in Sustaining Learning

Chapter five of this thesis presented employer-funded learning at work and showed some of the system's deficiencies. The chapter showed that the employers were committed to learning. They put in place systems, funds and a structure to support learning; however, in Chapter six, we could see that the system's deficiencies had an

impact on employees that produced different perceptions. This section of the chapter explores and examines employees' responses to some of the experiences noted in chapters five and six. Employees complained because they were frustrated, and this influenced their agency in learning at work. In regard to the development of training plans, E-learning and poor communication, this section will analyse employees' responses and show what agentic actions emanated from these. To discuss employees' responses, the section has been separated into two major sub-sections. The first examines employees' withdrawal from some aspects of the employer's learning system, whilst the second part looks at the many ways employees took control of their own learning in the absence of appropriate learning provision and initiated learning for themselves.

7.2.1   Employee Withdrawal

Employee perceptions and experiences relating to employer-provided learning, as detailed in Chapter six, showed that there was dissatisfaction and frustration over a number of issues in the learning system. In response to these issues, employees withdrew from some aspects of the learning system discussed in this section. One of the major deficiencies that led to this withdrawal was the process of learning needs identification.

> I have never had anybody… okay, the way I understand needs assessment is that you should be able to profile a staff [member], even engage them, find their proficiencies and their deficiencies, and be able to come with training programmes that would meet their skill gaps. In my 13 years in the bank, I have never seen that happen (Female, Early 40s, Project Manager, Public Bank).

While supervisors had the responsibility for identifying the learning needs of their subordinates, the process was meant to be achieved through the appraisal system. The response by the project manager above showed that she felt her supervisor did not do a good job of this assessment. As a result, what was produced at the end of the appraisal process did not quite reflect her skill gaps or learning needs. This perception of the learning needs assessment led to employees questioning the entire process as well as its outcome, which was reflected in the learning activities that they were selected for. The majority of respondents in the public bank reiterated this opinion.

Respondents in the private bank also conveyed a similar experience with development plans developed from appraisals. Many stated that, when specialist learning needs were identified and recommended for training, employees hardly ever had these met. Although they were not strong on their desire to abandon development plans, they said they just went through the motions because they needed to be filled out during their appraisals. Their responses indicated that adequate thought was not given to developing these plans because their learning experiences did not quite reflect these learning needs. From respondents' responses, it was observed that employees' expectations of having skill gaps met seemed very low.

Further to this, training plans were developed based on these development plans. The training plans, as discussed in Chapter five, were meant to reflect learning activities that were based on employees' identified learning needs, as well as other job-related learning. It was, however, noted by a clerical assistant in the public bank that junior employees were not even included in training plans, as stated below:

> Yes, I have had the opportunity to see the training plan, but, actually, junior staff are not usually on the training plan. So, I think, that one, is basically coming from the Capacity Development Department. In the departmental training plan, junior staff are not usually included (Male, Mid-30s, Clerical Assistant 1, Public Bank).

In referring to a learning activity he had attended, this respondent credited his participation to the Capacity Development Department in one of their generic learning activities. This meant that the learning activity was not necessarily linked with the skill gap identified for him during his performance appraisal. Therefore, whether he participated in the development of training plans or not, he was likely to still receive training from the public bank. The statement by the clerical assistant showed that junior employees were not included in training plans which determined the learning activities in which employees were likely to participate. Other respondents also held the opinion that some of the learning activities in which they participated did not reflect the learning needs identified during appraisals. As a result, many withdrew from further production of development plans during appraisals. By this withdrawal, employees may have also contributed to the deficiency of having training plans that adequately provided the learning they also needed. This is in addition to supervisors not putting in the effort to identify learning needs through a thorough process.

Another area where employees withdrew was in E-learning. Respondents in the public bank who had already questioned their employer's motives in introducing a new E-learning platform and the need to make it compulsory/mandatory showed reluctance in participating during the platform's release, although the resolve of the majority of the respondents was that they would get it done at some point. However, a smaller number clearly said they were not interested because it did not meet their learning needs. This reluctance and refusal to participate in the new E-learning platform could be heard strongly in the response of the public bank's Joint Consultative Council representative.

> Even before this so-called launch today, we have had E-learning platforms before now, and it went well. Mainly, I know I learnt my MS Excel from the E-learning platform here in the bank and not the one that is being launched now. That was the one that was here about a decade ago. That went offline until now, when somebody came up with this E-learning again. Let us see how it is going to go. We hope that it will go well (Male, Mid-40s, Inventory Officer/JCC Representative, Public Bank).

The representative had complained about the proposal to make this 'so-called' E-learning platform mandatory. He questioned why that was the intention and felt that it was a ploy to reduce other learning delivery methods and costs, to focus more on E-learning. He believed this would affect the quality of learning, and, at the same time, that it was a way to force employees into mandatory learning systems that could impact career progression in a negative way, similar to what was found in the private bank.

In the private bank, employees did not refuse to participate in E-learning; rather, their attitude questioned whether E-learning was developmental. Although employees could name some of the modules they had participated in through E-learning, they considered it more of an appraisal target than a learning opportunity. There was a display of reluctance among the respondents from the private bank, and a significant number said they only became involved with the modules after receiving several reminders and sometimes threatening emails to complete them. This attitude was similar to employees having to wait to know about learning activities and plans in regard to poor communication. While some of these reactions seemed passive, the employees also took more active and extensive actions, which will be discussed in

subsequent sections. Employees' withdrawal in this section points to employees' agentic actions in the learning process. These actions showed that employees who understood the importance of learning, acted and made decisions that impacted the overall learning outcome. While employers were interested in providing learning through different mediums, employees' withdrawal, especially from E-learning, showed that they were less interested in (narrow, short) E-learning but were very interested in developmental training which was linked to qualifications, as can be seen in the learning activities discussed in the next section.

7.2.2 Employee Learning Activities

To remedy the deficiencies caused by employer-funded learning, employees exhibited agency by initiating learning for themselves. Although they had expressed frustration and dismay at some of the aspects of employer-funded learning, they demonstrated an ability to take on learning for themselves. To fill in this gap and meet their desires and aspirations, they involved themselves in different learning activities: formal learning, such as academic, professional and non-certified learning, and informal learning from other colleagues. The table below gives a picture of the learning activities and the number of respondents involved in each.

Table 7-1 Employee Participation in Learning Activities

CATEGORIES	ACADEMIC			PROFESSIONAL	NON-CERTIFIED
	UG	PG	PhD		
EXECUTIVE	0	2	1	1	2
SENIOR	0	15	5	20	24
JUNIOR	4	1	0	1	0

The information in the table shows the types of learning activities employees engaged in and what qualifications were obtained. Essentially, the learning activities engaged in by employees were either academic, professional or non-certified. The table above shows the respondents by employee categories and the type of learning activity they had been involved in through their careers in the banks. Although this reflects the research population, it may also provide a glimpse of what could be found in the banks. Details of what disciplines were engaged in and where these learning activities were achieved will be focused on in this section. It is important to note that employees funded all of the learning activities discussed in this section. These learning activities

have been categorised into formal and informal learning activities, in order to structure this in line with the learning at work framework. What constitutes each of these learning categories was discussed in Chapter two.

Formal Learning Activities

Employees initiated formal learning activities for themselves. These were mainly academic and professional qualifications, some non-certified online courses and in-house learning activities. Academic qualifications were the most popular among the respondents. These academic qualifications covered undergraduate, postgraduate and PhDs. Employees of all categories achieved these qualifications. It was noted that undergraduate programmes were taken mainly by junior employees, while senior employees and executives took on postgraduate courses and PhDs. They studied in different fields such as economics, statistics, accounting, business management, security, law and agriculture. Many banks provide agricultural loans to their clients, and this made the field of agriculture relevant in the banks. To achieve these qualifications, employees either leveraged the study leave policy or part-time study policy. The outcome was more employees with skills in these disciplines within the banks. Why employees embarked on these academic pursuits, in addition to employer-funded learning deficiencies, will be discussed in section 7.3 of this chapter. For example, one junior respondent talked about acquiring an undergraduate degree or its equivalent with the hope that they would be upgraded to senior employee level.

Employees sourced these learning activities from different places and were able to achieve them through relying on different policies that the banks provided. Part-time programmes were the most popular for academic qualifications, and these were mainly sourced from higher institutions within the country. For instance, a male relationship officer in the private bank who enrolled on a Master's programme with a local university explained that he attended most of his lectures over the weekend and a few in the evenings on weekdays (mainly Fridays) after work. This meant that most of his free time was taken up in attending the programme. It was also a similar situation with the public bank. The public bank's part-time study policy was particular and specific on what kinds of programmes employees could attend as part-time programmes and how these programmes should be structured. They had to be conducted in such a way that they did not have any significant conflict with work hours. Employees were required to seek official approval to attend them, which was

granted after ensuring that they met the bank's requirements. Employees were allowed a maximum of four working hours in a week where they could physically leave the bank environment and go for their studies. However, they were required to pay back overtime on days they were not going on educational pursuits. Otherwise, certificates obtained without the bank's approval would not be accepted for any official purpose and could incur a disciplinary consequence such a warning letter that could impact an employee's career progression in the bank.

While most part-time programmes were run locally, there was allowance for international part-time programmes. Three respondents in the public bank said they attended self-funded international part-time programmes. Two were PhD programmes and one was a Master's programme.

> But I have trained myself outside the country anyway, fully funded by myself because I needed the training, and the bank was not going to pay for such training (Male, Legal Adviser, Early 40s, Public Bank).

The respondent above said he attended the programme in South Africa, where he had to travel twice each year to meet the programme's requirements. He used his annual leave to do so and to cover his absence from the bank. This was expensive and explored by few respondents.

The other avenue for academic programmes was through study leave programmes. While the public bank sponsored some study leave programmes, a number of respondents confirmed that they funded theirs. Of the seven respondents who had been on study leave, four from the public bank were self-funded. As earlier mentioned, study leave was a policy that covered full-time education. The four respondents said they covered their expenses from personal savings and with support from family members. All of them also studied Master's programmes at different universities in the UK. When asked whether the bank required him to have the Master's programme he embarked on, the bank examiner said,

> No, I was not required to, but, like you are aware, I did my Master's in International Banking and Finance Studies from the University of Southampton because it was something I had always wanted to do. I had been in the banking line, and I felt that I should gain more, a higher degree in that same field, so that is why I chose that (Male, Bank Examiner 2, Late 30s, Public Bank).

When asked whether he was required to have the skill or knowledge he studied for, the respondent above said he did it to improve his career prospects and skills. All the respondents believed that their studies were relevant to their jobs and would have preferred to be sponsored by their employer. A critical criterion for the study leave programmes was the proximity of the institutions to where the employees worked and whether the skill could not be found within the country in the case of foreign courses. Although all the respondents who were on study leave studied internationally, it was gathered from the training administrator that some employees embarked on study leave at local universities. There was one respondent in the private bank who participated in self-funded study leave as well. She also acquired her Master's from a UK university. She held a similar opinion about having her employer fund her studies; however, her bank's policy did not support that. Since she had studied for a Master's in HRM, on resumption of work at the private bank, she was deployed to the bank's HR department, where she worked for 10 years. Her opinion was that her certificate played a significant role in this posting, and the bank benefitted from her training without contributing to its funding.

Professional certification programmes were another activity in which employees participated. These were programmes in different fields. Many were similar to the academic fields; however, these were certifications that provided employees with expertise and professional standards to adhere to. The more popular professional fields were accounting, finance, IT, HRM, security, risk management, project management and procurement. Some of these certifications were ACCA, ICAN, CFA, ITIL, CISA, CISCO, Prince II, PMP, SHRM, CIPD, CIPM and CIBN. Although the employers had a reimbursement programme for some of these certifications, most were funded by the employees. On achieving these certifications, employees became associate members or chartered members, which meant that the profession's standards and statutes bound them. Many said it improved the quality of their job performance, as mentioned below.

> Some are required in the course of the roles I have played in the bank and some I considered as baseline qualifications I should also have, and some also added to my career and placement in the bank (Male, Mid-40s, Risk Analyst, Public Bank).

These professional qualifications were also sought from different institutions and locations. Several certifications ran within Nigeria, such as ICAN, ACCA, CIBN, PMP, NIM, CIPM and the Stockbrokers' certifications. At the same time, qualifications such as CFA, CIPD, CISA, ITIL, Risk management and Prince II were acquired internationally. A number of the qualifications required several levels of examinations to qualify. Acquiring these qualifications required employees to take examinations after personal study. Many of the certifications were expensive to achieve, but respondents said they pursued them because they were relevant to their careers and jobs. For the international qualifications, employees had to deal with the naira's devaluation during the recession. They said they chose to continue even though the cost had gone up to complete them and earn their certificates. To take the examinations for these certifications, often they had to travel outside the country, and they also covered the travel costs associated with this.

In addition to academic and professional certifications, there were several non-certified learning activities that respondents engaged in. One area of learning that seemed of interest among respondents was leadership development. Many respondents felt that they were growing in their careers but did not have adequate leadership skills and competence. The portfolio manager in the public bank said she embarked on an MBA to develop herself in this, while the IT specialist in the public bank also stated that:

> After I did the Harvard diploma, I took it [leadership development] upon myself because I realised my subordinates were actually in the same environment [that] I am. So, the same constraint I have on training is the same constraint they have. So, what we did was to look for massive open online courses and give them a target, that everyone must run such and such. The good thing is they all ran the courses, so I can proudly say that people that I work with, especially for things like leadership, got some required training (Male, Mid-40s, IT Specialist, Public Bank).

Apart from taking an online diploma from Harvard University, he encouraged his subordinates to take courses that would enhance their leadership competence as a team. He believed that leadership occurred at different levels of one's career, and said that his subordinates needed to take such courses due to the need for the skill, despite the dwindling funds being made available for training. Also, many other respondents

said they went on different online platforms for modules they found relevant and useful. A small majority of respondents in the public bank said they had attended courses with the IMF, World Bank and United Nations, which in some cases were a month or two long. Some of the modules were economic modelling, forecasting in finances, monetary policies, microfinance, and debt management. Other sources of online courses were those provided by universities or open learning platforms. Most were free, and a few were paid for, while some modules were funded by other organisations that offered them. Employees said they used their free time to achieve these.

Where there were colleagues who had knowledge and skills in some specific functions in the banks, in-house training was also engaged in. For instance, the risk manager said that, because of the need to build employees' capacity in the newly established risk management department of the public bank, several in-house training sessions were organised. He noted that, when they realised that the skill levels of many members of the department were low, they drew up a training programme in-house and trained their subordinates. This was to fill in gaps in employer-funded learning.

> The way we structured the risk management of the bank and the enterprise risk management for the bank has been like focus group discussions and workshop approaches. Any time we have any risk issue to discuss, we usually have it as a workshop. At such instances, the first thing we do is organise training, so we make it training at every workshop (Male, Mid-40s, Risk Analyst, Public Bank).

This type of in-house learning organised by employees for themselves was also common in the private bank. Respondents noted that colleagues who knew certain functions better than others had to find the time to teach their colleagues. This in-house learning often happened at branch or unit level and was at the discretion of the branch employees. This practice, they noted, has often helped them to bridge the gap in skills and competencies.

Another significant in-house learning activity observed in the public bank was around employees' preparations towards promotion examinations. Since promotion required employees to sit an examination and undergo interview in the public bank, preparations for these were planned and organised by employees. During the research investigation, these sessions were conducted within the bank's premises after work

hours. In a 500-capacity auditorium filled by employees after work, they listened to lectures by more knowledgeable colleagues. The lectures covered monetary policy, fiscal policy, international trade, banking and finance regulations, Basel Accords, currency operations, risk management, security, development finance and other banking-related topics. These sessions were streamed live to colleagues in other locations and recorded for those who were unable to attend the live sessions. These sessions were expected to help employees prepare for promotion examinations. They attempted to cover likely topics that the examinations would cover. Employees of different levels sat through these sessions as many considered the knowledge relevant. Those who taught the sessions were either employees who were also eligible for promotion but knew the processes or topics well, and/or did this as part of their jobs. The sessions were usually organised by volunteers. During the research, these sessions ran for two hours daily between Mondays and Fridays after work, for a period of three weeks. This meant that over 30 hours of preparation went into them. Employees were quite enthusiastic in participating in these sessions and showed more commitment than they had expressed with E-learning.

Although the management of the public bank was aware of these examination preparations, they did not contribute to, control or influence them in any way. The training head said that the bank could not be involved and preferred to be neutral because the bank was the examiner. However, he acknowledged that these examination preparations were an advantage to the public bank because the type of knowledge they wanted their employees to have was being achieved through the preparations. Here, his statement demonstrated a clear link of the idea of a partial coincidence of interest between employers and employees in learning at work through these employee actions.

Other places where employees sourced formal learning opportunities were personal networks, as described below.

> I attended a course, but it was not… how do I put it, it was organised by [the BM]. It was fully funded by the [BM] and not by the bank. It was when I went for the programme last year, and I met other professionals. It was through networking that I got to know, I got wind of it, and then I applied (Female, Early 40s, Currency Specialist, Public Bank).

The respondent above, who had been in a specialist role, said she needed specific skills and had not been sent on any public bank training. She contacted friends who provided information on training she eventually attended and was fully sponsored by the organisers. Employees leveraged such relationships for additional knowledge. Overall, employees engaged in formal learning activities that they considered relevant for their jobs and careers. These were mainly structured learning activities that had clearly defined outcomes and contributed to the employees' learning. Employees also mentioned other learning activities that did not follow the formal learning structure, and these will be discussed in the next section.

Informal Learning Activities

Employees sourced learning in many informal ways. A popular learning method was on the job, and all respondents mentioned that they had gone to one colleague or another to learn something that improved their performance at work. On-the-job learning was the most prominent area that respondents in the private bank talked about; most of their jobs were routine-based and needed hands-on experience. Respondents said they went to colleagues who already knew how to perform these functions even when they had undergone formal training in some instances. This they did to avoid making some mistakes that could be very critical or expensive.

The employee on a temporary contract said she needed to continuously engage in this form of learning because she was assigned some tasks that were really for core employees. She felt she could not complain but rose to the demands of the job. Respondents in the public bank also had similar experiences they shared. For instance, the project manager mentioned that she had to teach her colleagues how to use Auto-CAD software because the public bank had provided them with the software but did not train them on how to use it. This was software they required to perform their jobs. This experience was reiterated by a number of respondents who also felt the need to go to other colleagues to learn different aspects of their jobs. Some explained it as something you do every day.

Another significant informal learning avenue used by respondents was accessing information through personal networks. Respondents talked about how they sought additional skills when they noticed either another department or organisation had the expertise, as explained below.

> After I returned from my Master's, which gave me the needed skills for this job, we needed more skill. Somehow, whatever we have also done, we have learnt on the job, going to the internet, then networking with other professionals. Then [the National Council], we interact with them a lot and, most of the time, we have been liaising with them (Female, Mid-40s, Currency Specialist, Public Bank).

The currency specialist talked about speaking with friends in other government agencies, performing similar roles, getting advice, and asking them to come over and teach herself and her colleagues on areas they found challenging. Connecting with personal networks seemed to have come in very handy when employees needed to achieve some work targets quickly. A similar experience was related by the portfolio manager in the public bank as well. She said, at one time, at the peak of the recession, they were required to produce some urgent data. Knowing that they did not have the expertise or competence for this, she also contacted friends in another organisation to help them, and they learned through the process. Although it was an official task that needed to be done, the absence of quick training from the public bank left them with no choice but to pursue the best way possible. It was interesting to note that all the respondents in this research confirmed participating in personal learning that could enhance and improve their work performance. As noted above by the currency specialist, a large number of respondents also talked about going online to source knowledge for processes and procedures they needed to learn.

Initiating learning activities for themselves was a significant action regarding learning at work observed in this research. Employees used both formal and informal learning avenues to do this. It was more impressive to see that these were not always free learning opportunities, but some cost the employees to engage in. While employees seemed to have been responding to employer-funded learning deficiencies, it was noted in analysing the research data that there were other reasons why employees engaged their agency in learning. The following section will discuss factors other than employer-funded learning deficiencies that contributed to these employees' responses in learning at work.

7.3   Employee Rationale for Learning at Work

While deficiencies in employer-funded learning led to some level of employee frustration and dissatisfaction in learning, employees had other reasons for initiating

learning for themselves. This section analyses the responses that employees revealed for why they engaged with the particular activities in which they engaged and showed how much they were willing to sacrifice and offer. Further investigation showed that, while employees' interest in participating in these learning activities may have differed from that of their employers, it overall achieved what the employers also desired, which was having better-skilled and more competent employees at work. To discuss these rationales, the section has been separated into three parts.

The first part looks at the rationale around further training for career progression. Employees understood that learning played a significant role in their progression within the banks, and, as a result, they engaged in these activities. The second part examines the rationale for further training in order to adapt to changing circumstances. The Nigerian economy was an emerging economy conducting business within a global economy. Trends changed quickly, and employees understood that they needed to improve their skills to adapt to these changes. The third part examines employees' pursuit of further training to avoid redundancy. This was due to the turbulent Nigerian labour market, with a high and growing unemployment rate and the need to remain employable. These rationales provide a deeper insight into employees' agency and their actions in learning at work. The following section will focus on further training for career progression to start the discourse and examine these rationales.

7.3.1   Further Training for Career Progression

Concerning career progression, employees revealed how important they considered progression to their careers. As discussed in Chapter four, the banks provided a platform for their employees' career progression. The banks had some learning elements as a requirement for employees at lower levels to be eligible for growth. In examining the banks' promotion, upgrading and conversion processes, employees needed to demonstrate some level of continuous development and take examinations to be moved to higher grades. Promotion in the public bank explicitly had examinations and interviews as part of the process, while the private bank adopted this process for upgrade and conversion. The entire learning structure of the banks had no plans or modules designed to address career progression. This meant that any learning in preparation for these processes was entirely an employee's endeavour. Also, as observed in previous chapters, employer-funded learning did not focus on

learning that was aimed at career progression. Career progression in the banks followed the steps shown in the table below:

Table 7-2 Employee Grades & Promotion Ladder within the Banks

Grade Level	Public Bank	Private Bank	Types of Career Progression
Board	Governor	Managing Director	Exempted
Executive	Director	Executive Director	By appointment
	Deputy Director	General Manager	Promotion
	Assistant Director	Asst. General Manager	
Senior Level	Principal Manager	Principal Manager	
	Senior Manager	Senior Manager	
	Manager	Manager	
	Deputy Manager	Deputy Manager	
	Assistant Manager	Assistant Manager	Promotion, upgrade and conversion
	Senior Supervisor	Senior Supervisor	
Junior Level	Supervisor	Supervisor	
	Senior Clerk	Senior Clerk	
	Clerk	Clerk	
	Service Staff	Service Staff	

This table shows how employees progressed in both public and private banks. The movement is from the bottom up, with the lowest grades at the bottom of the table and seniority progresses upwards in the table. For instance, the project manager in the public bank who was a senior manager at the time of interview would have the principal manager grade as her next promotion. She also confirmed that no document stated a learning pathway for her job; however, her response below revealed what the promotion examination could look like. On answering whether she needed a professional qualification to move to the next grade, she had this to say:

> I would say informally, yes, but why I would say informally is because most of the examinations that we write for the bank's promotion examinations, you know, the questions come from Prince II. So, if you have no knowledge of Prince II, you can imagine? (Female, Early 40s, Project Manager, Public Bank).

The promotion examinations had questions that came from Prince II – a project management professional examination. She said she knew that because she had taken the qualifying examinations. Prince II was not stated as a requirement for employees

in her role. However, this experience told employees that they needed to gain knowledge from wherever it was possible. Not having such knowledge could affect their ability to progress career-wise. This was the case with a number of the respondents in the public bank. On the other hand, the private bank did not require examinations for promotion, but promotion was based on appraisals that had learning as an aspect. Employees' overall ranking on appraisals included how well they had proved themselves in learning, although this was predominantly employer-provided learning. Promotion interviews, which followed the public bank's promotion examinations, also expected employees to demonstrate some level of involvement in personal development. Respondents said they were usually asked if they had engaged in any form of learning. Questions could be asked during interviews that demanded employees to demonstrate knowledge in specific fields. Although the employers did not make it categorically clear in any document, the practice found through the promotion process, and employees' experience, said learning played an essential role in career progression.

Unlike the promotion process, upgrade as a specific route to career progression demanded additional qualification at either degree level or professional qualification to be eligible. This affected mainly junior employees in the public bank and temporary employees in the private bank. The process for an upgrade was similar to the promotion process in the public bank. Examinations were taken and followed by interviews. It was also the same process in the private bank. Additionally, no junior employee could also be promoted to a senior grade without possessing the minimum of an undergraduate degree. This meant that any desire for career progression among junior employees required personal discipline and engagement in learning.

> Yes, they [further qualification] would give me an advantage within the system because, after graduation, I would present the certificate to the bank and, during the promotion, I expect to be promoted to a senior supervisor (Male, Late 30s, Clerical Assistant 1, Public Bank).

All the junior respondents in the public bank gave a similar response to the one above. They had all engaged in part-time academic programmes to acquire the degrees to make them eligible for promotion or upgrade. In the private bank, contract employees went through a similar process once vacancies were advertised. Closely linked to upgrading was conversion, which involved a horizontal change of career paths. It was

the exact requirement of obtaining an undergraduate certificate to be eligible. As a result, employees participated in self-initiated learning to be eligible for promotion, upgrade or conversion.

Interestingly, while the junior employees could see the connection and benefit of additional qualifications to their career progression, some senior employees did not feel quite the same.

> That is why I believed that maybe a BSc is just it. There is no need because you are not encouraged or rewarded for getting additional certifications in any way, so the argument would be, why? Why are you doing it? It does not add anything to you, so? And I believe any organisation that wants to encourage self-development of its employees should be able to reward that behaviour. When you reward it, more people will seek knowledge. People are going out of their way and taking the initiative to develop themselves. You are not recognising it or rewarding it, so what is the motivation for them to even use the tools that they have (Female, Early 40s, Project Manager, Public Bank).

The respondent's statement above expresses frustration because there is no direct link between additional qualifications and progression, like it was with the junior employees. For many senior employees and executives, progression was not hinged on additional qualifications; instead, it came with job responsibilities or the types of roles they were assigned to. These qualifications created additional flexibility and employability, which will be discussed later in this chapter. However, at promotion interviews, they came in handy as a plus for those who possessed them over those who did not. Some job descriptions mentioned additional qualification as an added advantage, even though not required.

From the way career progression was structured in the banks, employees assumed the requirement for additional qualifications to maintain continuous development. Even if the desire to learn was not paramount, the desire to progress career-wise propelled these actions. Employers seemed to have leveraged this desire and gained better-skilled employees through the process of career progression in the banks; as agentic beings, employees took the initiative and acted accordingly. Further to this, changing circumstances in the work landscape also motivated employees to adapt by initiating learning for themselves. This will be examined in the next section.

7.3.2   Further Training to Adapt to Changing Circumstances

Employees continued to engage in further training in response to changing circumstances. The financial sector proved to be dynamic, with new products, services and processes for accomplishing work. These all came with a demand for additional skills and competencies. With highly bureaucratic learning structures, the learning units played catch up to achieve learning outcomes for employees. With this understanding and knowledge, employees proactively decided to initiate learning to bridge this gap in their learning experience. For instance, an outcome of the global financial crisis saw the need to improve the banks' risk management practices. As a result, the public bank established a risk management department. This department was mandated to develop a risk management framework for the bank and work with other banks to develop one for the sector. Employees were deployed from different departments to form the new one. The outcome was that many of these employees were professionals in different fields but had no adequate experience in risk management or developing a risk management framework. The risk analyst in the public bank said that, even months after establishing the department, employees had not received the required training to perform optimally. Many then chose to find skills and knowledge from different sources. They went online to participate in short courses/modules, registered with professional bodies to get certified, and liaised with networks in other organisations to learn more. In the private bank, it was a similar situation also:

> I had my Master's and then a professional exam which I am still on, in risk management, provided by GARP – Global Association of Risk Management Professionals. I am still on that; it is a challenging exam, but we are pushing. (Female, Late 40s, Branch Manager, Private Bank).

The branch lead explained that, as an employee of her bank and with the role she performed, she must have risk management knowledge. As a result, and despite her workload, she registered for the risk management professional examination, intending to be certified. This approach to engaging in personal development was reiterated by a majority of respondents in this research.

New processes were also introduced within departments, and these also demanded additional skills and competencies. In the public bank, the currency department

established a new specialist unit with entirely new processes that the bank did not perform before that time. The currency specialist who was also deployed to this unit explained the predicament they found themselves in, concerning learning. She explained what she decided to do – referring to her statement in section 7.2.2, which showed how training and learning were made available to employees even in the face of significant changes. It seemed the plan of establishing new departments or units did not include the training of personnel deployed to those places. Her Master's programme lasted a whole year, and on returning from that she met untrained colleagues and it was demoralising. This Master's was also self-funded, and she added that her training equipped her to find additional skills and knowledge through networks and other organisations. Her attitude to learning and developing other colleagues was proactive and commendable. The public bank's project manager had also mentioned training her colleagues on using software that the bank provided without training employees how to use it. She had also learnt this by personally paying to learn to use the software. Apart from establishing new processes and departments, there were also changes within the economy and sector that demanded new skills and competencies, as mentioned by the public bank's IT specialist.

> I have moved across the various functions, but the functions that are in technology are very dynamic, the financial service sector is very dynamic. So, you expect that the processes have matured with the organisation along with the changes in the environment. It was not a requirement for my job; it was a personal target I set for myself to achieve, to help me be better at my job at times, and 99% of my development was personal development. Out of all the programmes, my employers only paid for one, which is the ITIL, the Information Technology Library. For the leadership, I have done a Diploma in a Business School in London, self-funded. I have done a Diploma in Harvard, self-funded; the only one that my department sponsored was a leadership programme in the Lagos Business School that the bank organised for managers (Male, Mid-40s, IT Specialist, Public Bank).

The banking industry experienced changes with IT protocols, banking principles, international trade and other banking activities. The IT respondent above captured this reality in his statement and how he responded to these needs. With fast-changing trends, he approached his development as a personal target and worked on developing himself as the need arose. His focus was on his professional field and development

for leadership as well. Most of his learning was sourced from online learning platforms and some institutions where these skills and competencies could be found. Employees who were members of the CIBN benefited from when the institute responded to changing trends by introducing new modules that helped their members, as stated below:

> There is a recent trend on issues like bitcoin, cryptocurrency and all these things. We do run courses on them and workshops to enlighten [staff], educate them and inform them. To enable them to have better information and a better understanding of what is happening around them. We also recently included things on artificial intelligence and Fintech. We do collaborate with organisations to train banks. So much is ongoing, even on Brexit. We did a Brexit session: what is the learning point and how the bankers will brace themselves. And what are the stands that we would take, and what is the effect on Nigeria? These are things that we do periodically. We have a third arm, the Centre for Financial Studies, in the institute. This is a research-based division that usually goes in-depth to organise such classical and highly placed issues to discuss with the public generally (Male, Early 50s, CIBN Liaison Officer).

Many respondents explained that, with changing trends, they knew that, even if the banks were to provide training, this usually came too late. Employees felt that their ability to learn these new skills could keep them employable and enable them to perform better in their jobs. The demand by professional bodies also created a learning culture for many respondents; knowing that learning was part of being a member made employees more willing to learn and seek it when the opportunity arose. Employees also revealed that the Nigerian labour market's employment landscape also strengthened their need to remain employable with the right set of skills, competencies and abilities. This rationale will be discussed in the next section.

7.3.3   Further Training to Avoid Redundancy

Chapter four of this thesis showed fluctuations in employee numbers in the banks during the recession. These fluctuations, which may have happened due to layoffs and resignations, sent a message to employees about employability in a period of recession. Many respondents had faced or experienced redundancy themselves or seen others laid-off in the course of their careers in the banks. These redundancy exercises were said to have been conducted for different reasons. However, employees

perceived the laying-off of employees who had insufficient skills or qualifications for specific jobs or grade levels as demoralising. Respondents from both the private and the public banks had similar opinions on skill and employability, as indicated below.

> The income line for banks is actually shrinking, and the banks cannot sustain the staff strength that they used to have. And part of the strategy of the bank is to disengage management people and promote some lower-cadre people. And in that way, they would have saved some money that they would have paid those top management people. In fact, there have been a lot of lures recently, and [this] is causing some sort of hysteria and panic in the system, but what can one do? Life must go on. If you find yourself going through this, and if you do not find yourself here tomorrow? I am sure you would not die; you would probably be heartbroken, and you would pick your pieces back together again. In fact, part of the reason why I am in this bank today is because I have suffered [in] my previous place before, but here we are again, still doing banking. One bank took over ours, and some of us were asked to go, but I was lucky, I got another [job], and here I am still doing it (Male, Early 40s, Head, Branch Operations, Private Bank).

The recession exposed the banks to financial pressure, and the head of branch operations' response reiterates what other respondents had said. The uncertainty of looming redundancy was on the horizon, and employees who also knew about the Nigerian labour market's volatility did not want to be faced with the need to go job searching after a redundancy. This need to remain employable was closely associated with a perception of layoffs being associated with skill deficiency. Respondents seemed to believe that better-skilled employees with some flexibility were more likely to be retained by their employers, as mentioned by the head of operations in the private bank.

> At the moment, the way things are going on, we foresee a situation in the future where, if there are going to be layoffs, they may ask if you have stayed for 10 years, 12 years; they may ask which other additional qualifications have you had? They will tell you to go to school and get additional qualifications, but the job is so tasking that you barely even have enough time to live your normal life. And, if you are not a determined person, you can stay [in the bank] for 20

> years and not be able to do some other things (Male, Early 40s, Head Branch Operations, Private Bank).

It was because of a similar perception that many of the respondents pursued further qualifications. Employees in the public bank seemed to have a more flexible work environment that allowed them to acquire additional qualifications. However, those in the private bank found it difficult to achieve these qualifications while working, even though respondents seemed to realise the importance of these additional qualifications to career progression and employability. Respondents in the public bank had a similar experience of a significant restructuring in the mid-2000s, where employees were laid off because they did not have specific qualifications at certain levels. This can be heard in the response of the development finance manager.

> What happened was, for the employer-sponsored [learning], you had a situation where the employer decided that, at this level, you needed these skill sets, and these are the training [activities] available within the training budget of the institution. However, I also had to do a personal audit and say, "Listen, you need these skill sets and [they need] to be relevant in this area". And so, I went out of my way to commit some resources for my development (Male, Late 30s, Development Finance Manager, Public Bank).

The perception that certain skill levels were required for particular grade levels propelled employees to focus on their personal development, primarily where the banks did not provide such training. This happened to be the mind-set of a majority of the respondents after they had experienced the restructuring exercises in their bank. Some departments were also closed down, while employees who were considered to have versatile skills, mainly associated with flexibility and skills that could be used elsewhere, were redeployed to other units or departments. Further to such restructuring exercises, a private bank respondent painted a picture that portrayed the bank's layoffs, where only a specialist employee was retained.

> And, about a year ago, that was 2017, towards the end of the recession, one person was laid off and then two people resigned, or rather two people were laid off, one resigned and one redeployed, and another person was brought in to work with me. We were about five, but I was the only person retained between 2016 and 2018; in fact, two were laid off, two resigned and one was redeployed. So, I was the only person left until I was merged with the export

> division. It was only agriculture before then, but, in January this year, I was merged with the export division. The division was renamed Export and Agriculture Division (Male, Late 30s, Agriculture Economics Specialist, Private Bank).

The specialist above recounted what had happened in his department. After everything was done, he was the only employee in his department that survived the department's layoff and closure. He attributed this to being the only one in the department with a Master's degree in the field and one who had also performed satisfactorily to provide the technical expertise needed for the job. This experience clearly showed that, when redundancies were implemented, skills could play a role in retention. Although the employers never categorically mentioned that having specific skills was relevant to remaining employable, their actions clearly showed that they were inclined to retain better-skilled employees when the chips were down. Employees, in using their agency, figured out that employability depended on additional skills that the bank found useful; many of the respondents referred to this passively. It seemed at the fore of their pursuit of additional qualifications and certifications. While the private bank seemed to have a higher turnover rate, the public bank's share in this experience of redundancy sent the same message to employees. The next section of this thesis will discuss this chapter's findings and how the chapter contributes to the research.

7.4 Discussion and Conclusion

The data in this chapter showed that employees withdrew from some aspects of the learning system that the employers managed. This happened for a number of reasons, some of which have been mentioned in chapters five and six. Employees withdrew from fully participating in the preparations of development plans which fed into training plans and also from learning activities that did not quite meet their expectations. This withdrawal showed that they were concerned about the quality of the learning they received and what the learning activities were expected to accomplish. This response may have also stemmed from the fact that employee voice mechanisms within the banks did not achieve much, and the learning systems designed by management did not work as seamlessly as the management suggested. The process looked good and appropriate; however, employees' withdrawal showed the deficiencies the system had. The chapter, therefore, points to employee agency in

learning at work (Goller and Harteis, 2017), from both seemingly passive responses and active responses by employees.

This chapter's data showed that employees responded to deficiencies in the employer-managed learning system by withdrawing from fully engaging in some aspects of the learning system, such as skill gap identification. Many abandoned the process when they realised that it did not impact their learning experiences. There was also a reluctance in engaging with E-learning which saw increased usage during the recession (Frese and Fay, 2001; Collin et al., 2015; Collin et al., 2017). While many employees felt that E-learning was aimed at just trying to present some semblance of learning, others felt that it was being used to cut costs at the expense of quality learning. These responses had an impact on the overall learning strategies of the banks. Where formal learning was designed based on skill gaps identified through appraisals, it meant that decisions made with such data were faulty if employees did not provide the relevant information. This gap would have also led to the increasing experience of training plans not reflecting the actual learning needs of employees.

Another response that the chapter presented was the learning activities that employees engaged in. Employees' actions included initiating learning for themselves by enrolling for different academic and professional qualifications, which they paid for. There was broad evidence of this engagement in both the public and private banks. Employees were seen to have organised and planned in-house learning activities themselves, and all were aimed at improving their skills and competencies for their jobs. A significant contributor to this was also organised around the promotion process of the public bank. Employees engaged in extensive learning activities that increased their knowledge of the bank and equipped them for improved performance (Smith, 2017). Learning was not only formal; informal learning activities such as on-the-job learning, networking with other colleagues and exploring the internet were also used by the employees (Brown, 2009a; Eraut and Hirsh, 2010).

These employee responses showed that employees were not fully fulfilled by employer provision of learning. Unfortunately, their response of withdrawing from fully participating in the development of training plans would have affected the quality of the plans, which would have eventually also affected their experience of employer-funded learning. In addition to the irrelevant learning experiences, formal learning structures did not provide real-time learning or meet urgent learning needs.

This increased employees' level of anxiety, frustration and dissatisfaction. As a result, employees exercised agency in initiating learning for themselves, rather than just waiting for their employers to provide it. This response by employees helped to sustain learning within the banks, and showed that employee agency played a very significant role in the success of learning at work. Learning in itself has been described as an agentic activity (Paloniemi and Goller, 2017), because it requires agency to learn. Apart from just learning, decisions around learning are also agentic actions, and these are observed in these employees, whose actions showed that employee agency could help in the sustenance of learning within organisations. There has to be a buy-in of participating in learning activities and fully engaging in the acquisition of knowledge, skills and competencies that the learning activities aim to achieve. This suggests that employees also play an essential role in learning at work; they are not just recipients of learning decisions by employers but also crucial in planning, organising and administration. Additionally, employee actions demonstrate a partial coincidence of interest with employers in learning at work, as both groups' activities led to improved skill, knowledge and competencies within the organisations (Hitlin and Long, 2009; Grugulis, 2016).

The second part of the data focused on the additional rationale for why employees demonstrated such agentic actions and commitment, other than because of deficiencies in employer-funded learning. The data also showed that employees engaged in learning because they hoped it would improve their chances of career progression, help them adapt to changing situations, and avoid redundancy. These reasons were important to employees and not necessarily the employers; however, they propelled employees to initiate learning activities for themselves. It was interesting also to note that employees did not just participate in random learning but engaged in learning that led to qualifications and had a positive impact on their jobs, where we even saw employees teaching other colleagues after going to acquire this knowledge themselves.

Although the chapter showed employees being able to reason these rationales for themselves and caused them to take deliberate actions that seemed self-sustaining and of self-interest, this coincides with the employer's interest in having better-skilled and more competent employees (Grugulis, 2016; Palesy and Billett, 2017). Since most of the learning presented in this chapter was employee-funded, it meant employers also enjoyed the benefit of having these skilled employees at a lower cost to themselves.

These pursuits by employees, for whatever reason, also helped to sustain learning within these organisations, especially within a period of recession. Where employers experienced dwindling funds and income, these better-skilled employees also contributed to making their organisations more viable. These employees' agentic actions also helped the organisations succeed in the realisation of learning as an art and science because employees engaged fully to the extent of funding their learning. In their reactiveness, employees decided to train themselves by demonstrating agentic competence such as the concept of intrapreneurship (IP) competence as described by Wiethe-Körprich et al. (2017).

Evidence from existing literature has shown that full-time or permanent employees are more likely to rely on employer-funded learning and would not consider initiating learning for themselves because they do not see a need to, while self-employed or freelance employees are more likely to take ownership of their own learning and even fund it (Eraut, 2004; Eraut and Hirsh, 2010). However, this thesis shows that full-time/permanent employees initiating learning for themselves that did not only relate to their work/jobs but also impacted on their career progression. Previous research has shown that permanent employees have demonstrated this trait in circumstances where personal value can be derived (Palesy and Billett, 2017). In contrast, the employees in this research showed that they were ready to be actively involved in work-based learning at a cost to themselves where they could see that it would have a positive impact on their employability, career progression (Brown, 2009a) and, even more interestingly, where employer provision falls short and the skill, knowledge or competence is required for their job performance. Employees were seen sharing acquired skills and knowledge with other colleagues to improve their job performance. These actions by employees certainly benefitted the employers because they did not have to pay for them but enjoyed the benefit of better-trained employees. The employment climate of the Nigerian economy in regard to high unemployment rates, as seen in Chapters two and four, may have contributed to this behaviour, as one of the reasons for initiating learning employees pointed to, was training to avoid redundancy.

This employee response showed that there was a coincidence of interest between employers and employees. It meant that employers were having trained employees without having to pay for their training and they leveraged this, which could have also affected their desire to achieve this type of learning. It saved the employers money to

train employees in the way employees trained themselves. Informal learning also proved to have been an avenue of supporting learning. Where formal learning structures did not meet the need, informal learning structures covered some learning gaps as well (Eraut, 2011; Marsick and Watkins, 2015). The data also showed that external factors such as economic recessions could impact learning within organisations, and other work and employment relations functions. These may not be planned or intended but have played a role in shaping the responses of both management and employees. These responses showed that employee agency could impact learning at work in both a positive and a negative way. The realisation of this and knowing how to harness it may help achieve more positive outcomes at work.

The learning activities embarked on by employees were mainly developmental programmes. These were programmes that could impact and improve their chances of career progression or development. However, although employees were actively engaged with learning, it was noted that learning such as E-learning, which mainly covered narrow and short topics or scopes, did not interest them as much. Rather, E-learning organised by the World Bank and IMF found more engagement, as employees could relate this to their job needs. Learning that led to certification was mainly pursued by employees because it placed them at an advantage in regard to job roles or progression. It is also important to note that the executives in this research did not show as much enthusiasm towards learning for themselves as other employees did. This further points to employees pursuing learning that is developmental since these executives were already at the peak of their careers – although they had also pursued similar learning when they were at more junior levels.

Overall, this chapter contributes to this thesis by showing that employees' agency and actions were critical to achieving learning in organisations, which in turn contributed to sustaining learning over time (Kwon, 2017) and even in difficult periods such as recessions (Felstead and Green, 1994), while employee agency played a significant role in understanding learning at work and how to achieve its purpose (Goller and Billett, 2014). The chapter also points to informal learning as an avenue that helps to sustain learning in organisations. Employees leveraged informal learning structures and persisted in learning (Eraut, 2004; Eraut and Hirsh, 2010). Although the actions recorded here were mainly employee actions, they also coincided with employers' interests. This chapter concludes the presentation of the empirical data and findings

of this research. Chapter eight will aim to answer the research questions and conclude the thesis.

Chapter 8

Conclusion

8.1 Introduction

This thesis, by answering the three research questions, draws out implications of employer roles and employee agency in learning at work in work and employment relations. The thesis has analysed employer practices as well as employee agency in learning at work. It examined the policy, procedures and practices of learning and development systems that were designed to support learning within organisations. This was done by investigating two banks and their learning systems and considering their employees' perspectives. The thesis examined how organisations sustained learning in challenging situations and what the role of employee agency was in determining the learning of individuals. The key contribution of this research is that it has found that, in learning at work, employee agency plays an important role in ensuring that learning is sustained in the workplace. When employees can initiate their learning, this in turn contributes to the overall learning experience of the organisation, where a partial coincidence of interest between employers and employees is evident.

The thesis set out to make new contributions to knowledge around employer practices and employee agency in learning at work. To do this, key questions were addressed, and this was done in three empirical chapters. This concluding chapter discusses the findings that emerged as a result of the thesis's key research questions and contributes to the ongoing debate on the persistence of learning at work in the field of work and employment relations. The first finding showed that, although employers may have well-set-out policies, processes and procedures, when implementing these practices, administrative and bureaucratic encumbrances could affect the effectiveness of their purpose and outcomes. The thesis showed that employer-funded learning contributed mainly to formal learning experiences and determined the learning and development systems that organisations implemented. This, in turn, influenced how learning was sustained within the organisations, especially during challenging periods.

The second finding showed that, although employers may approach learning at work with a view that learning was provided effectively, employees could have a different view. The thesis found that, while employers designed and implemented learning

systems, employee experiences of the learning activities were somewhat different from what the employers aimed for because the systems did not always work as intended. In this regard, it led to frustrations, inconsistencies and deficiencies which were reflected in employee withdrawal from engaging fully with the learning systems.

The third finding focused on the role of employee agency in responding to the learning and development system designed by their employers. The thesis found that employees were able to analyse and recognise the deficiencies within the systems, which encouraged them to exercise their agency by initiating their own learning. In this way, learning persisted within the banks. Employees did this for a number of reasons - to remedy employer deficiencies, for career progression, to avoid redundancy and to keep up with changing trends.

To conclude the thesis, this chapter discusses the key research questions set out at the beginning of this thesis. The first section answers the question on how learning and development systems were designed to support learning. The second section responds to how organisations sustain learning in challenging situations, while the third section answers the question regarding the role of employee agency in learning at work. The discussion on these questions presents the main contribution of this thesis to the fields of learning at work and employee agency. The chapter goes on to discuss the implications of this thesis to theory, practice and future research, and outlines the research limitations, before ending with a brief conclusion.

8.2 How Are Learning and Development Systems Designed to Support Learning?

In Chapter two, learning at work was explored from the perspective of different authors, and it was noted that there were different definitions of learning at work. The research identified learning to be an endeavour or activity that enables individuals or organisations to acquire a skill, knowledge or competence that enables them to achieve a particular task or set of tasks. Learning is demonstrated in the capacity and ability that individuals and organisations have in delivering on certain responsibilities or tasks, since learning can occur within different contexts (Tynjälä, 2008; Manuti et al., 2015). It is important to understand the concept of learning, in order to know how learning and development systems are designed to support it.

The research showed that learning and development systems have been predominantly viewed and studied as employer-led. This is because, when it comes to learning at

work, employers take the lead and determine how learning is achieved. The employers in this research designed the learning system with structure, roles and responsibilities; they devised a structure that also provided a flow of activities. Within this structure, there was a method that was created for identifying learning needs of individuals and jobs. This was significant because it meant that learning was tailored to meet specific learning needs, rather than being random learning. As part of their operational strategy, funds were set aside specifically to fund learning activities. They also ensured that learning was implemented through an administrative process they had put in place.

This study found that employers formulated policies, procedures and practices to guide learning and development within their organisations. The systems were designed with a specific aim: to improve the skills and competencies of employees. The thesis showed that the organisations designed these systems with the hope that they would sustain both formal and informal learning. To achieve these aims, the employers introduced procedures that identified learning needs through performance appraisals. They developed learning strategies that incorporated different learning delivery avenues such as off-the-job learning, on-the-job learning, E-learning, conferences, professional development support, workshops and seminars. The findings showed that, although the employers were committed to learning and development within their organisations, there were, however, noted difficulties and challenges that affected the effectiveness and efficiency of learning and development (McMurray and Dorai, 2001). There were noted disconnections between the policies, procedures and practices both in terms of internal factors, such as cumbersome skill identification processes, multi-layered bureaucratic systems and budgetary constraints, and external factors, such as economic recessions that impacted organisational sustainability. In regard to employee agency, the research found that employers were yet to understand the robust role that employee agency played in the success of their learning and development systems. The thesis showed that, although employees were involved in the skill need identification process, they had no say in how and when learning was to be delivered. The systems were not designed to recognise or consider employee agency in the success and sustainability of learning and development. Employees were primarily recipients of employers' learning initiatives.

The significance of this to learning and development showed that, first, organisations still designed, planned and organised learning systems because they agreed with and acknowledged the importance of learning. As previous research has shown, the presence and practice of learning and development within organisations improves employee development, increases employee retention, improves organisational competitiveness, and influences employee awareness of the need for continuous learning and the overall productivity of the organisation (Edwards, 2005; Felstead et al., 2009; Obi-Anike et al., 2014). The thesis further confirmed that organisations understood that continuous changes occur within the work environment, and that the ability to keep up with these changes could be achieved through learning and development (Mason and Bishop, 2010). In addition, organisations that understand that the business environment presents unexpected situations, prepare by deliberately designing their learning and development systems to be flexible enough to thrive within challenging circumstances.

In connection to structure and administration, the learning system was also designed to create and develop avenues and strategies for learning activities. These learning activities were the main instruments used for learning to be delivered to employees. The employers attempted to be flexible and creative in meeting emerging learning needs when the need arose by introducing new learning delivery methods and opportunities. They focused on employees as their target for learning activities and included employees in the planning and attempted to engage them in the design of and participation in learning. In addition to all of these aspects, the employers also formulated learning policies that provided not only guidance to support learning, but also created a platform that focused on learning as an organisational priority (Eraut and Hirsh, 2010; Eraut, 2011).

These policies were further interpreted by employees in assessing the relevance and importance of learning to work and employment. The strategies deployed by these employers seemed to demonstrate some level of normative control in learning at work (Grugulis et al., 2000), where employees were not only made to consider themselves as recipients of employer-funded learning but also as active enablers of learning. The policies provided a platform for employees to feel some form of power and control over their learning experiences and, as a result, not engage passively but actively with learning in the case of reimbursement of professional certification fees. This attitude towards learning meant that, for many employees, the system did not only provide

learning activities but also an opportunity to learn and develop. This attitude fed into the sustenance of learning within these banks even within a period of recession, which will be explored in the next section.

8.3 How Do Organisations Sustain Learning in Challenging Situations?

The challenging situations considered in this research were economic recession and cumbersome bureaucratic systems of learning administration that could impact on the overall sustainability of learning at work. Organisations are primarily known to make plans and policies on how to survive as businesses or entities during challenging situations (Felstead and Green, 1994; Abram and Berge, 2010). In making these plans, aspects of the organisation that are considered vital become the focus. Therefore, issues such as employee numbers, compensation and benefits, as well as some operational practices, come to the fore (Van Wanrooy et al., 2013). Organisations deliberately plan out how to survive recessionary periods because of the harsh economic realities. In doing this, work and employment relation practices such as cuts in learning funds affect their overall learning strategies. However, the importance of learning at work influences how these cuts and reforms are carried out, to ensure that learning is sustained within the organisations.

This research was conducted during a period of economic recession in Nigeria (2016/2017), and the two cases were players within the economy. Challenges that organisations face during recessions, as discussed in Chapter four, were experienced by both banks. Most notable was dwindling funds for operating their businesses (Felstead and Green, 1994; Felstead et al., 2012; Jewson et al., 2015). To manage this challenge and ensure that learning was sustained during such a period, the banks became innovative and also relied on some practices they had laid down prior to the recession. The banks became more prudent with their spending in regard to learning at work. Some of the ways this was achieved were by introducing implants, collaborations and increasing E-learning. These were learning strategies they had used in the past but not as much as they did within the recessionary period. These measures seemed desperate; however, they ensured that learning was sustained during the period of recession, except for the question of the quality of the learning. The backbone of their ability to carry on with learning activities within such a period was the policies and practices they had before the recession. These gave them a guide and a focus and maintained their vision on the value of learning to their organisations.

The banks leveraged practices that had enabled them to succeed. There was a reward system for learning achieved mainly at the lower grades which seemed to establish a discipline of learning at work for employees who joined the banks at those levels, which they seemed to carry on as they rose through the ranks. Where learning was part of the career progression process such as promotion examinations, the banks provided a platform for employees by allowing the use of their facilities and IT infrastructure for learning. For employees who wanted to achieve professional qualifications that the banks considered important and relevant to their operations, the banks introduced reimbursement policies for those certifications. At the same time, there was some form of recognition of employees who had these certifications or qualifications when it came to deployment to job roles and special responsibilities.

In regard to cumbersome bureaucratic systems of learning administration, the employers increased the levels of approval and implementation, which reduced the effectiveness of achieving learning outcomes and participation. Rather than improve flexibility, which was desperately needed during such times, this reduced flexibility, which in turn heightened the frustration already found among employees. On the other hand, employees decided that, rather than succumb to these encumbrances and difficulties, they would sustain their endeavours in personal learning and development. Respondents were seen to have continued initiating and pursuing learning in spite of the economic conditions. Where employer-funded learning did not meet their learning needs, employees went online or to other sources where they could access the knowledge, skill and competence required, to learn. Literature (Paloniemi and Goller, 2017) has noted that, for learning to take place effectively, employees must be willing to engage with learning activities and have a deliberate intention to learn. Therefore, in sustaining learning, employee engagement with and commitment to learning play a vital role. It therefore suggest that, for both formal and informal learning to thrive within organisations, employee agency should be considered by employers. This thesis contributes to the fact that agency helps employees to interpret and relate to learning and development systems. How they relate to and interact with these systems determines the success and sustainability of learning at work.

The thesis showed that, while learning systems were designed to ensure employees learnt, as employees related to and interacted with the system, they influenced the transformation of their organisation (Tynjälä, 2008). Their engagement with this system in turn determined the success or failure of the learning outcomes of their

organisation. This reflects the exercise of employee agency in regard to learning and development within organisations (Kreuzer et al., 2017; Wiethe-Körprich et al., 2017). Within the learning and development system, employees were recognised as stakeholders who participated in learning activities. However, the findings further showed that employers failed to include employees in the design of these learning systems, which affected sustainability because employees had somewhat different expectations of the systems, including career progression, personal development and sustained employability, in addition to meeting organisational goals.

Although there were noted deficiencies in employer-funded learning which became additional challenges in learning, employees were not deterred by this from initiating learning for themselves. While the learning policies and practices seemed to have pointed towards the value of learning, they were robust enough for employees to leverage and initiate their own learning. Employees leveraged these policies to carry on with learning in spite of the challenges faced. Employee agency accepted the value of learning for themselves and their career; that the learning they engaged in was useful to both themselves and their organisations. In participating in learning as they did, they also contributed to the sustainability of learning during such challenging periods. How employee agency in learning at work continues to play a significant role will be the focus of the next section.

8.4 What is the Role of Employee Agency in Determining Their Own Learning?

Employee agency in learning at work has been predominantly studied in the way employees learn; however, how employees determine their own learning has had little focus. This thesis, therefore, focuses on employees' active participation in determining their own learning by examining employee agency. The research discovered that, although the employers involved in this research were committed to learning and indeed continued to provide learning in a period of recession, there were deficiencies in their learning provision that had an impact on their employees. Employees felt frustrated, disappointed, anxious and sometimes confused as to what employer-funded learning was meant to achieve. As a result, a number of reactions were observed which will be discussed subsequently. The literature reviewed in the thesis considered the limited material available concerning the connection between learning at work and employee agency. The literature review showed that, in regard

to agency, the focus was on how employees learned within organisations but was silent on employees' initiation of their own learning (Eraut et al., 2004; Brown, 2004). The literature presented employees as recipients of employer-funded learning and not as active participants in the planning, organising and implementation of their learning.

The thesis showed that employees had agency which they exercised in regard to learning at work. To showcase this agency, the research presented employee responses to their learning experiences. A major employee response to employer deficiencies in learning outcomes was that employees initiated learning for themselves. They sought learning to improve their knowledge, skills and competences in different ways. They engaged in certified and non-certified learning activities that were on-the-job, off-the-job, E-learning, conferences and seminars which were either academic or non-academic. The overall observation was that employees did not allow the challenges within the organisations they worked for deter them from persisting to learn for themselves. They engaged in these learning activities even where they were required to pay for the learning they received. The data showed that employees were able to engage in these learning activities because of the policies within their organisations, which enabled them to pursue some form of personal learning and development if they wished to. It was further interesting to note that, even where there were no policy provisions that allowed for certain learning activities, employees went ahead to train themselves in skills and abilities they considered useful to their jobs and career aspirations.

Employees predominantly initiated learning for themselves in order to remedy deficiencies in the banks' formal provision of learning and development. Apart from employer-funded learning deficiencies, the research also observed a number of reasons why employees became involved in initiating learning for themselves, including employees' personal interests, such as a need for career progression. Although career progression was not predominantly hinged on learning, it played a significant role in the criteria considered and, in some cases, examinations were taken. Changing trends within the financial and economic landscape also demanded additional skills. The thesis showed that employees did not always wait for employers to provide such training, but went in search of it themselves. The last observed reason for employee learning was to avoid redundancy and remain employable. The recession heightened the risk of redundancy and also led to some job losses; knowing that better-skilled employees with more flexible skill sets were more likely to be

retained also led to employees' engagement with learning activities. Some of the rationale identified that encouraged employees to take this line of action bordered on their personal benefits within the organisations or the labour market (Palesy and Billett, 2017). Although the reasons employees engaged in learning seemed different from those of their employers, their actions, however, contributed to the overall objective of sustaining learning that the organisations valued. What this implies is that employee agency at work impacted learning at work.

While employees had all of these rationales before them, rather than just wait for, complain about or demand more learning from their employers, they engaged themselves in learning activities initiated and funded by themselves. Employees in this research were observed to have participated in both formal and informal learning activities such as academic and professional qualifications, and networking with colleagues and acquaintances to gain skills, knowledge and competence. They often searched the internet to learn or participate in online learning to gain knowledge and skills as well. Employees learnt from each other and organised in-house training sessions to bring each other up to speed on different work functions and tasks. These employee activities demonstrated agency that analysed and saw value in learning. In all of these learning activities in which employees engaged, there was a passion and personal drive towards learning that coincided with the employers' desire to have better-skilled and more competent employees. This thesis, therefore, contributes to the idea of employees' contribution to learning at work as initiators rather than just as recipients of learning. Employee agency, being a vital aspect of work and employment relations, seemed to have been ignored by the employers (Emirbayer and Mische, 1998).

For employers to ensure that they administer successful learning and development systems, they need to explore employees' perceptions (Billett, 2011). The thesis has shown that employees valued skills and were interested in their development (Green, 1998). Informal learning systems played a vital role in learning and development, especially in its sustainability (Eraut, 2007; Eraut and Hirsh, 2010). Employers can ensure that their learning and development environment can stimulate positive learning cultures that could encourage learning. This finding has important implications in regard to employee agency and how it is exercised at work. While employers have been seen to influence learning for the overall success of their organisations, particular attention needs to be paid to development. This is important

because learning and development systems are designed by employers, and they desire that these systems achieve their purpose. While employees, who are also stakeholders in the learning and development system, are largely ignored in its design and implementation, the synergy between the two becomes particularly important when learning needs to be sustained.

8.5 Theoretical Implications

This thesis argues that, in order for learning to be sustained in organisations, there needs to be a deliberate synergy or collaboration between employers and employees at different levels and areas of learning at work. Rather than approach learning as mainly an employer-led activity, it should be considered one for both employers and employees because they share a partial interest. They both desire to see their organisations do well, long-term survival of their organisations and jobs. In relation to this, employers desire to have well-trained and competent employees. Employees also desire to be competent and remain employable, with the hope that better skills could also enhance their chances of career progression. Learning becomes the tool used by both employers and employees to achieve these aspirations.

Apart from focusing on how learning is achieved in organisations, the thesis, which was conducted in a period of recession, also explored the idea and implications of learning within such a time. Studies have shown that learning in a period of recession usually faces peculiar challenges, mainly around funding and the retention of talent (Felstead and Green, 1994). Funding drops and this invariably affects the volume and participation of learning. This happens because employers are forced to reconsider spending habits and the value of different items within their operations. Training habitually receives a cut (Van Wanrooy et al., 2013). However, a number of employers still attempt to continue with some form of learning, while others cut off significantly (Felstead, 2016). This thesis studied two employers who sustained learning by being more innovative and creative in meeting learning demands. It was observed that they were able to sustain this because of the robust learning and development systems they practised. This laid a foundation for learning to continue. While previous studies were predominantly silent on employee agency and response to learning in a period of recession, this thesis explored this topic. It found that employees did not behave like recipients of learning only but also as initiators of

learning, thereby contributing to the sustainability of learning. This showed that employees' participation in learning needs more focus.

The research showed that employers design learning systems to support learning, which has been seen in previous research (Eraut and Hirsh, 2010; Tynjälä, 2013; Manuti et al., 2015). While employers design these systems to meet learning needs within their organisations, the thesis has shown, however, that the systems may encounter inherent malfunctions that may cause deficiencies to occur. The employers were certainly committed to learning at work; they designed their systems in such a way that learning needs were expected to be addressed and also put processes and procedures in place to ensure that the strategy delivered skills, competences and knowledge to employees. Deficiencies arose where encumbrances cut short these expectations. Rather than create a seamless system where learning could thrive, this led to observed unpleasant perceptions and experiences of employees.

Another theoretical angle that this research leveraged was employee agency in learning at work. However, studies in collective employee agency in learning (Munro and Rainbird, 2000, Stuart, 2007 and Stuart et al, 2013) all show that the collective agency of organised labour has had a positive impact on learning at work in the UK. These studies showed how unions managed partnerships with employers to enhance learning and skills. Where non-traditional learners were the significant beneficiaries of these initiatives. This points to the significance of the role and presence of union in workplaces and their involvement in learning at work. However, this thesis contributes to an understanding of worker agency in the absence of organised labour, as the case was with both banks, where the public had a consultative council and the private bank, had no employee voice. This implies that the absence of a strong collective voice, shifts the responsibility and challenges of employer gaps and lapses in learning to individual employees. Thereby, placing a demand on employee agency to respond as seen in this thesis to the needs of learning at work.

While employee agency has been predominantly studied in work, the few studies in learning at work seem to focus on how employees learn (Eraut et al., 2004; Brown, 2004; Eteläpelto et al, 2014; Palesy and Billett, 2017; Paloniemi and Goller, 2017). This thesis found that employees made decisions about learning based on the experiences they had and the perceptions they held. Employees also actively played a role in how learning progressed, the type of learning that was delivered and what was

learnt. This area of employee agency in learning has had far fewer studies and provides an avenue for future research. These studies make the assumption that a deliberate collaboration in design, planning and implementation of learning between employees and employers will deliver more robust and successful learning at work outcomes, since learning at work plays a significant role in organisational success and the realisation of organisational goals (Brown, 2009a). However, where learning was not achieved or other deficiencies came into play, employees became frustrated, dissatisfied and anxious. These feelings led to an observation of employee agency in learning. The thesis showed that employee agency plays a role and could influence employee experience of learning at work. Employees showed that they were not passive participants of learning but rather active participants who were interested in the outcome of the learning activities they were engaged in. The thesis further showed that, when it comes to solving some problems at work, employees may find solutions and this may involve owning learning and ensuring that learning occurs (Orr, 1999; Edwards, and Wright, 2001; Eraut, 2004; Kamoche and Maguire, 2011).

While employers tried to find solutions to different work problems, employees initiated learning for themselves. These employees may act where there are employer learning deficiencies or where they find reasons such as the ones seen in this thesis to exercise agentic behaviour in different aspects of work, thereby displaying intraprenuership competence (Wiethe-Körprich et al., 2017; Paloniemi and Goller, 2017). This thesis has observed employees exercising agentic behaviour in workplace learning such as seen in some previous studies (Edwards, 2005; Palesy and Billett, 2017; Eteläpelto, 2017). The thesis further argues that employees as well as employers are interested in learning enough to invest into it. Employees have also been seen to invest personal time and resources in learning that relates to work. This belief and behaviour, by both employers and employees, enriches learning at work and produces a more robust and vibrant work environment. While employers may invest in learning for reasons that may specifically lead to meeting organisational goals, employees pursue learning at work for both organisational and personal goals.

8.6 Implications for Practice

Learning at work as an aspect of work and employment relations has served a strategic role. Knowledge and practices around it need constant review and consideration, as the landscape of work changes and learning strategies are also constantly being

improved. Research on learning at work has investigated predominantly learning strategies, designs and delivery, and it is more often seen as an employer-led activity. Employee agency in learning has had far less focus and this thesis aims to change this. The thesis is also concerned with the sustainability of learning especially in periods of recession, noting that other studies have shown a reduction of learning in such periods. This thesis, therefore, contributes to further understanding the dynamics that affect this and also looks at strategies that could be used to improve the experience of learning at work. For the cases in the research, an insight into employee participation in learning by an examination and exploration of agency provided an insight into the sustainability of learning at work.

Further to the findings in this thesis, the banks had the advantage of being able to improve learning policies that could enable employees' participation in learning to increase and be more focused on learning that impacted the organisations. Employers who formulate learning policies could realise that, because there is a partial coincidence of interest between themselves and their employees. Where employee learning interests are considered practical, realistic ways of learning are incorporated into the policy, where informal learning is also encouraged by creating knowledge-sharing platforms that could enable employees to explore and share. Employers may also recognise these learning efforts by employees and find a way to compensate or reward these efforts, especially where learning is at the expense of employees' resources. Inequalities in learning should also be looked into, as other inequalities that affect work such as gender, disability, age and race may become issues. While the thesis points to some gender inequality in the provision of learning, it is important that employers also deliberately design policies that could address various forms of inequalities.

Evidence from this thesis suggests that women were disadvantaged by the formal learning system. More women were seen to complain of fewer learning participation than their male colleagues. However, employee initiated learning offered these women and other disadvantaged employees, like junior employees, the opportunities that they would not have had, if it had been left to the employers. Even where employees are able to initiate learning for themselves, these inequalities could impact the ability of some employees to achieve learning for themselves. It is also important to note that employees' ability to initiate learning for themselves in some instances requires financial ability to pay. Not all employees are able to achieve this because of

different inequalities that exist at work. It is, therefore, important that both HR and learning policies strive to consider employees that may be side-lined in learning provision.

While this carries on, employers could be more deliberate in connecting learning with some work and employment relations practices such as career progression, employability, reskilling and rewards; since this thesis shows that employees pursued learning in view of its impact on other work and employment relations benefits. Learning could also be improved and diversified within organisations especially since there is a link between employee interests and learning. Rather than pass down the cost of learning to employees, employers should also be innovative in reducing this cost. Since learning during periods of recession takes a hit due to budget reduction, other sustainable strategies adopted by employers in non-recessionary periods could form a bedrock for learning to carry on, in spite of dwindling resources.

Employers need to pay close attention to the effectiveness and efficiency of learning and development systems that they have in place within their organisations. It is not just enough to provide policies and design systems that show that learning takes place within the organisations, or even invest funds into this. This thesis helps employers to focus on the administration and implementation of learning systems. Just having the systems in place does not guarantee that adequate and useful learning occurs within organisations. This could also save the financial resources of employees and the time taken for further learning which may impact valuable time that could be used to achieve more at work. Employers need to harness these and consolidate them into a formidable venture that would enrich all stakeholders involved in the learning process at work. The thesis draws attention to the fact that a fragmented system will produce fragmented results, which in the long run will cost more and achieve less. There should be consideration towards a habit of continuously overhauling the learning system to ensure that it provides the learning required and necessary for the organisation. Checks should also be put in place to ensure that the system is suitable for learning and that, when it needs to be redesigned, a framework should be put in place for that as well. Learning needs to be addressed in a holistic manner, and streamlined with employee needs and those of the organisation, to ensure that learning remains an organisational success.

8.7 Limitations of the Research and Future Research

This thesis was a case study research of two banks in the Nigerian banking sector. The research was conducted from the UK, which required several trips to Nigeria to collect data. It was also a piece of qualitative research, and the method of data collection was primarily interviews and observation. Interviews needed to be scheduled and planned properly in order to use time effectively. The research design had initially considered focus group discussions for data collection. This was to increase the quality of data and to expand the data for analysis. However, because of the logistics involved in travel and collection, focus group discussions were not conducted; rather, only interviews became the primary source of data collection. The scope of this study was limited in terms of research design and methodology. The research investigated two banks' employer practices and employee agency in the persistence of learning. There are more banks in the country, and this meant that the scope of the research could have been expanded to include more banks. However, as earlier noted, there were limitations of time and distance; three trips were made to achieve the data collection, and these journeys could only be made within a limited period of time. However, although only two banks participated, they were sufficient to provide enough evidence for the research to be conducted.

The research, being qualitative, brought the richness and in-depth information associated with qualitative research. The nature of case studies is such that it provides a glimpse into a research population, which was achieved with this research (Ackryod, 2010; Yin, 2013a). This gives a glimpse into the banking industry in Nigeria because the two types of banks within the country – that is, public and private banks – were represented. The nature of work within these banks, to some extent, influenced the number of participants from each bank. The public bank had more respondents than the private bank. This difference could be considered as a limitation of the research; however, it is important to note that the diversity of jobs within the two banks was also different. The public bank had more specialist jobs, while the private bank had fewer. More respondents from the private bank would have had similar job roles and basically would have been repeating the same information. Data saturation was reached at the point that data collection stopped. The research did not ask for more respondents from the private bank, therefore, the data collected was sufficient to meet the objectives of the research. Although more respondents had been slated for

interviews, the exigencies of time and distance affected the ability to interview all contacts, in addition to data saturation.

The implication of all these points to future research is that further or similar studies could be conducted in other contexts to further theoretical development of employer roles and employee agency in learning. More cases could also be included in the research to observe how widespread employee agency relates to learning at work, what the scope of involvement is and within what type of organisations are employee behaviours likely to be similar. Previous research has predominantly focused on employee agency as participants in learning and not as active stakeholders in learning at work. Future research would benefit more from a focus in this direction. In regard to learning policy, it is important that organisations develop and formulate learning policies that would be flexible in the implementation of learning. Learning policies should be such that organisations would be mindful of employee agency and ensure that employees are carried along in learning systems.

8.8 Conclusion

This thesis has contributed to an understanding of the contributions and role of employers and employees in the persistence of learning at work. It has been achieved through intensive qualitative research that showed that, although learning at work remains important, its design and administration could influence the effectiveness and efficiency of learning. The thesis has explained how learning systems that lack flexibility and the robustness to accommodate employee inputs can result in inferior learning outcomes. However, it uncovered the aspect of employee agency in ensuring that learning is sustained within organisations. The thesis showed that employees did not simply succumb to the deficiencies and inefficiencies within the systems. Rather, it showed how employees, in using their agentic capacities, channelled their focus towards learning that improved both their own skills and the collective skill capacity of their workplaces.

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Appendix A
Interview Questions

A.1 Interview Outline for Fieldwork – Employers & Training Committee

1. What is your organisation's mandate?

2. How old is your organisation?

3. How many branches do you have?

4. What is the staff strength of your organisation?

5. Nigeria is just emerging from a recession, how has the recession affected the operations of your organisation?

6. Which of your operations was worse hit and how did the organisation cope with it?

7. Did you have any HR restructure as a result or within the last 24 months?

8. Were there resignations or disengagement of employees as a result?

9. Within the last 24 months, was your training budget affected in any way, compared to previous years?

10. How did you augment for the shortfall or manage the increase as the case may be?

11. Do you have a competency profile or skills profile for your organisation and what kind of skills are required?

12. Do you recruit staff into different skill levels and what is the minimum educational qualification for each?

13. What is the training policy of your organisation?

14. How are different skill needs identified among the employees?

15. What kind of skills does your organisation's training policy aim to achieve?

16. Within the last 24 months were there demands for certain skills that were previously not demanded by employees?

17. How were these demands addressed?

18. Do you have a plan of addressing them in the near future and how do you plan to address them?

19. How are training programmes planned and implemented?

20. What forms of training does the organisation use? (Off-the-job, on-the-job, E-learning, team meetings, coaching?)

21. Did resignations or layoffs affect the skills available within the organisation?

22. Do you make use of online training platforms? What kind of skills do you aim to address by this?

23. How do you source vendors for your skill needs?

24. Do you collaborate with other organisations for training?

25. How do you measure the impact of training on employee performance/jobs?

26. What is the organisation's policy towards personal development embarked upon by employees?

27. Do you have a reward system?

28. Did you recruit new staff within the last 24 months? What was the rationale behind it?

29. What kind of training was provided for the new employees?

Training Committee

30. What is the process for developing training plans for the employees?

31. How are these plans implemented?

32. What criteria are used to prioritise trainings for employees?

33. What has been your experience within the last 24 months?

34. How have you coped with the budget within the recession?

35. Did you improvise any new strategies to meet skill demands?

36. How do you deal with a demand for new skills that were not previously demanded?

CIBN

37. What is the mandate of the institute?
38. Does the institute concern itself with the skill and competency of the employees within the industry or just its members?
39. How often is continuous development required?
40. What kinds of skills does the institute expect members to have?
41. Is there a way of monitoring these skill levels within the industry?
42. Are there training programmes organised by the institute for the industry or are they just for its members?

43. With the recent recession that Nigeria is emerging from, did the institute notice any demand for certain skills? What kind of skills were they?

44. Is there any plan to meet these demands?

45. What about layoffs within the recession by different banks, what kind of impact did they have on the industry?

46. Are some skills also disappearing or going obsolete within the industry?

47. Is technology being encouraged to improve skills?

48. What skills areas is technology aiding or improving?

49. What future skills is the institute aiming to develop or encourage within the industry?

A.2 Interview Outline for Fieldwork – Individual Employees

1. What is your name and which organisation do you work for?

2. How long have you worked for this organisation and what is your current job role?

3. When you joined the bank, what was the minimum educational qualification you were required to have?

4. Have you gained any additional qualifications since you started work?

5. If **yes,** what motivated you to acquire more qualifications?

6. How is your qualification helping you to achieve your job responsibilities?

7. Do you have an idea of what kinds of skills you require to perform your job?

8. What has the organisation done to enable you possess the required skill?

9. What do you know about your organisation's training policy?

10. Do you usually have a training plan for the year?

11. Do you have a personal training plan?

12. How many training activities have you participated in within the last 24 months, mid-2016 to mid-2018?

13. What was the duration of each training activity?

14. Who is responsible for identifying your training needs? You? Line Managers? Training Unit? Organisation?

15. Is training mainly for skills development, leadership, health and safety, administrative, technical improvement, technology improvement, innovation or for induction?

16. Does this training lead to certification/qualifications like those offered by professional bodies or academic institutions?

17. Do you collaborate with external bodies to provide training? What kind of training do they provide?

18. Do you have in-house training where employees within the organisation train other employees?

19. What other forms of training does the organisation use? (Off-the-job, on-the-job, E-learning, team meetings, coaching?)

20. Are you affiliated to any professional bodies that require compulsory yearly training? And have you been involved with any training within the last 12 months? (Like ICAN, CFA, ACCA, CIBN, etc.)

21. Within the last 24 months, has there been any need for a change in your job? **OR** Has your job been redesigned within the last 12 months? If **yes**, how has it affected skill needs and training?

22. If **yes**, what kinds of changes were made?

23. Have you been trained in any new skills within the last 24 months?

24. Are there new skills that you think you may require to be trained in, within the next 12 months? How did you identify these skills?

25. Have you had employees resign from their jobs within the last 24 months?

26. How has it affected you and other colleagues?

27. How has the economic recession impacted your organisation? What is different from times of prosperity?

28. Is there any difference between this recession and that of 2008-2009 for your organisation?

Appendix B List of Respondents

			LIST OF RESPONDENTS FOR RESEARCH		
S/N	RESPONDENTS	TYPE OF ORG.	JOB TITLE	GRADE LEVEL	CATEGORY
1	CB HR MANAGER	PUBLIC	RECRUITMENT MANAGER	MIDDLE-LEVEL MANAGER	SENIOR
2	CB SPECIALIST 1	PUBLIC	PORTFOLIO MANAGER	MIDDLE-LEVEL MANAGER	SENIOR
3	CB EMPLOYEE 1	PUBLIC	TRAINING & PROGRAMME OFFICER	MIDDLE-LEVEL MANAGER	SENIOR
4	CB EMPLOYEE 2	PUBLIC	ECONOMIST/ RESEARCHER I	MIDDLE-LEVEL MANAGER	SENIOR
5	CB EMPLOYEE 3	PUBLIC	BANK EXAMINER	MIDDLE-LEVEL MANAGER	SENIOR
6	CB UNION REP	PUBLIC	INVENTORY OFFICER/ JCC REP	MIDDLE-LEVEL MANAGER	SENIOR
7	CB EMPLOYEE 4	PUBLIC	IT SPECIALIST	MIDDLE-LEVEL MANAGER	SENIOR
8	CB EMPLOYEE 5	PUBLIC	BANK EXAMINER II	MIDDLE-LEVEL MANAGER	SENIOR
9	CB EMPLOYEE 6	PUBLIC	LEGAL ADVISER	MIDDLE-LEVEL MANAGER	SENIOR
10	CB EMPLOYEE 7	PUBLIC	STATISTICIAN	MIDDLE-LEVEL MANAGER	SENIOR
11	CB EMPLOYEE 8	PUBLIC	DEVELOPMENT FINANCE MANAGER	MIDDLE-LEVEL MANAGER	SENIOR
12	CB EMPLOYEE 9	PUBLIC	HEAD RESEARCH	MIDDLE-LEVEL MANAGER	EXECUTIVE
13	CB EMPLOYEE 10	PUBLIC	PROJECT MANAGER	MIDDLE-LEVEL MANAGER	SENIOR
14	CB EMPLOYEE 11	PUBLIC	TRADE/POLICY MANAGER	MIDDLE-LEVEL MANAGER	SENIOR
15	CB EMPLOYEE 12	PUBLIC	CURRENCY SPECIALIST	MIDDLE-LEVEL MANAGER	SENIOR
16	CB EMPLOYEE 13	PUBLIC	HEAD, OPERATIONS	MIDDLE-LEVEL MANAGER	SENIOR
17	CB EMPLOYEE 14	PUBLIC	LEARNING ANALYST & ADMINISTRATOR	MIDDLE-LEVEL MANAGER	SENIOR
18	CB EMPLOYEE 15	PUBLIC	RELATIONSHIP OFFICER (HR)	MIDDLE-LEVEL MANAGER	SENIOR
19	CB EMPLOYEE 16	PUBLIC	ECONOMIST/ RESEARCHER II	MIDDLE-LEVEL MANAGER	SENIOR
20	CB EMPLOYEE 17	PUBLIC	HEAD LEARNING/ CHAIRMAN TC	MANAGEMENT	EXECUTIVE
21	CB EMPLOYEE 18	PUBLIC	SENIOR CLERK	CLERICAL	JUNIOR
22	CB EMPLOYEE 19	PUBLIC	SENIOR CLERK	CLERICAL	JUNIOR
23	CB EMPLOYEE 20	PUBLIC	RISK ANALYST	MIDDLE LEVEL MANAGER	SENIOR
24	CB EMPLOYEE 21	PUBLIC	SECURITY MANAGER	MIDDLE LEVEL MANAGER	SENIOR

25	CB EMPLOYEE 22	PUBLIC	SENIOR SECURITY GUARD / JCC REP	CLERICAL	JUNIOR
26	CB EMPLOYEE 23	PUBLIC	TREASURY MANAGER	MIDDLE LEVEL MANAGER	SENIOR
27	CB EMPLOYEE 24	PUBLIC	SENIOR CLERK	CLERICAL	JUNIOR
28	FBB EMPLOYEE 1	PRIVATE	BRANCH MANAGER	MIDDLE LEVEL MANAGER	EXECUTIVE
29	FBB EMPLOYEE 2	PRIVATE	BRANCH MANAGER	MIDDLE LEVEL MANAGER	EXECUTIVE
30	FBB EMPLOYEE 3	PRIVATE	HEAD, BRANCH OPERATIONS	MIDDLE LEVEL MANAGER	SENIOR
31	FBB EMPLOYEE 4	PRIVATE	REGIONAL HR SPECIALIST	MIDDLE LEVEL MANAGER	SENIOR
32	FBB EMPLOYEE 5	PRIVATE	RELATIONSHIP MANAGER I	MIDDLE LEVEL MANAGER	SENIOR
33	FBB EMPLOYEE 6	PRIVATE	AGRIC ECONOMIC SPECIALIST	MIDDLE LEVEL MANAGER	SENIOR
34	FBB EMPLOYEE 7	PRIVATE	RELATIONSHIP MANAGER II	MIDDLE LEVEL MANAGER	SENIOR
35	FBB EMPLOYEE 8	PRIVATE	RELATIONSHIP OFFICER	MIDDLE LEVEL MANAGER	CONTRACT
36	FBB EMPLOYEE 9	PRIVATE	RELATIONSHIP MANAGER III	MIDDLE LEVEL MANAGER	SENIOR
37	FBB EMPLOYEE 11	PRIVATE	TRAINING MANAGER	MIDDLE LEVEL MANAGER	EXECUTIVE
38	BANKING INSTITUTE	PRIVATE	LIAISON OFFICER	MIDDLE LEVEL MANAGER	EXECUTIVE

Appendix C Consent Form

	Add your initials next to the statement if you agree
Consent to take part in research on: **Learning at Work: Employer Practices and Employee Agency**	
I confirm that I have read and understand the information sheet dated 7th December, 2017 explaining the above research project and I have had the opportunity to ask questions about the project.	
I understand that my participation is voluntary and that I am free to withdraw at any time before the analysis of the research data without giving any reason and without there being any negative consequences. In addition, should I not wish to answer any particular question or questions, I am free to decline. I also understand that, if I choose to withdraw from the research, information already collected from me shall not be used in the research. Phone number of Lead Researcher: 08037021482 or +447438360680.	
I give permission for members of the research team to have access to my anonymised responses. I understand that my name will not be linked with the research materials, and I will not be identified or identifiable in the report or reports that result from the research. I understand that my responses will be kept strictly confidential.	
I agree for the data collected from me to be stored and used in relevant future research in an anonymised form **or** I agree for the data I provide to be archived at the University of Leeds archive.	
I understand that other genuine researchers will have access to this data only if they agree to preserve the confidentiality of the information as requested in this form.	
I understand that other researchers may use my words in publications, reports, web pages and other research outputs, only if they agree to preserve the confidentiality of the information as requested in this form.	
I understand that relevant sections of the data collected during the study may be looked at by auditors from the University of Leeds where it is relevant to my taking part in this research. I give permission for these individuals to have access to my records.	
I agree to take part in the above research project and will inform the Lead Researcher should my contact details change during the project and, if necessary, afterwards.	

Name of participant	
Participant's signature	
Date	
Name of lead researcher	
Signature	
Date*	

*To be signed and dated in the presence of the participant.