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Continuous Learning:
The Career Challenge For The New Century

Prologue

Today's business environment is highly turbulent and complex. Job requirements, work group dynamics, and organisational structures are evolving rapidly in response to rapid changes in technological, market, and economic forces. These changes are quite radical and immediate for some organisations and industries, while for others: the changes are incremental, providing managers with ample time for preparation.¹ Such dynamic changes in the business environment have resulted in, and are constantly leading to a more ambiguous and contradictory career signals. The traditional psychological contract whereby an employee entered the job, performed well, was loyal and committed, and thus received rewards and job security, has been replaced by a new contract based on continuous learning and identity change.² Today's productive workforce must be highly skilled and flexible, characteristics that can only be developed through extensive training and experiences in a variety of job assignments. Business enterprises must, therefore, reorganise their workplaces to create a workforce of lifelong learners who will continuously upgrade their talents and skills, and promote continuously learning on the job an essential part of their work life.

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Contemporary management scholars are placing increasing emphasis on continuous learning and business enterprises are carrying out numerous researches to devise ways to train and educate their workforce along this line to strive in the complex and ever changing business world as they stand at the threshold of the new millennium.

This research paper summarises some notable recent writings in the context of continuous learning and various efforts that are being made in managing and promoting the philosophy in business enterprises. It reviews the various aspects of continuous learning and discusses the means of increasing the ability to learn on a continuous basis both at individual and organisational levels. The paper also briefly discusses as to how certain concepts, tools, and techniques apply or can be applied to educating and developing the work force at a rural micro lending institution operating in a developing country called Bangladesh.

Continuous Learning and its Dimensions

Learning, as defined by psychologists, is any permanent change in behaviour that occurs as a result of experience. With continuous learning however, every individual in an organisation is involved in an ongoing process of learning new skills. This method of learning helps workers and organisations deal with the threats of technological obsolescence and adopt to continual changes in all phases of business. Continuous learning differs from conventional training in three major ways, (1) employees are active participants, not passive recipients, (2) learning is an everyday part of the job, not just a special course or seminar, (3) employees share knowledge with one another.

Thus with continuous learning, the acquisition of knowledge is not a one shot deal and behavioural change is not permanent. The entire process of knowledge acquisition and behavioural shaping moves continuously along line with changes in business environment.

Hall (1996) has described learning in terms of two dimensions. (1) short term or long term learning, which describes the time span
of the learning, and (2) task or personal learning, which describes learning about one's self and identity. Short term learning about task involves learning about developing one's skills and performance while short term learning about self involves learning about developing positive attitude towards one's work. On the other hand, long term learning about task performance requires that one learns how to adapt to changed task conditions over time while long term learning about self is concerned with learning about one's identity and how one constructs one's views of reality. The more a person can learn to adapt to changed task conditions and to form new images of self as the world changes, the more the person will learn how to learn.

In order to develop mastery in learning to strive in the 21st century corporate environment, one's adaptability and identity learning must be sufficed by one's learning in two delicate areas. (1) Relational learning: the learner must learn to collaborate with others (rather than exhibiting his or her individual heriocis) through developing such qualities as interdependence, mutuality, and reciprocity. (2) Diversity learning: the learner must learn to value differences as a source of learning. He or she must learn to be receptive to differences among people by learning about people that one regards as different, learning about oneself and learning how to work with different people differently.

Managing and Promoting Continuous Learning

Role for the individual employee:

In order for continuous learning to be successful, the workforce of the new century must make it a habit to engage in new learning on a regular basis. While the organisation/management has a lot to contribute to the process of continuous learning, the core responsibility for learning lies in the individual employees themselves. Peter F. Drucker (1986) pointed out that people must take responsibility for their own learning and relearning and stressed the need for liberal educational background rather than specialised vocational training. Hall (1996) states that people must learn how to develop self-knowledge and adaptability (the metaskill).
Koonce (1996) states that in order to ensure his/her receptiveness to learning, the individual employee should, (1) forget the idea that learning is about listening to classroom lectures, and (2) look for ways to make professional learning fun and energising.

As mentioned in the earlier section, in addition to adaptability and identity training, it is also crucial for individuals to learn to connect and interact with other people and to learn about the diversity among people. However, the individual’s ability to develop the metaskills (i.e., learning how to learn) also depends on his or her capacity to learn, either from experience or reading and other observations. Ben Pitman (1994) offered a number of tips on how one can make the learning process easier and faster. These tips are summarised below:

Planning the learning program: The learner should begin his learning process by listing the topics that he wishes to learn over a period of time in the future; prioritising them; determining the sources of information, literature, tapes etc. to cover; and estimating the amount of time he will need to get through the materials.

Daily sessions: At the beginning of each session, the learner should set a target for the number of pages/items that he will cover during the session. This will program his mind to complete the materials he wants to cover. Then he should spend a couple of minutes reviewing what he covered in the previous sessions.

Previewing: After reviewing the learning from the previous sessions, the learner should quickly scan (in about three minutes) what he will cover during the current day’s session. This may be done by going over the headlines, graphs, pictures, captions, table of contents and so forth.

Timed reading at impulse speed: At this stage, the learner will have a good idea of what he will cover. He should set a timer and goals to increase his speed. Before ending the day’s session, the learner should spend 1-3 minutes reviewing thing he has just covered.

Memory: Finally, the learner should make effort to retain his knowledge from previous sessions through periodic reviews on a regular basis.
Role of the organisation

Continuous learning, to be effective, has to be incorporated into the organisation as a part of its whole system. Bennet and O'Brien (1994) states that a company is a collection of interconnected, interdependent subsystems, all of which continuously affect one another. When changes are made to one part, the whole system is affected. Organisational learning therefore requires examining and working with the entire system. It is therefore, the company's responsibility to create an atmosphere within the workplace that will foster and encourage self-directed continuous learning by organisational members. Management experts are conducting various researches and organisations are experimenting with various models to promote continuous learning at their workplace.

In order to train its graduate management trainees, Lever Brothers Ltd. included a work study group in the first year training program. Over the years the trainees have been taught that (1) learning must be viewed as a part of work and not something added on, (2) group learning is possible and desirable, (3) people learn in different ways and (4) managing a technical operation involves managing a social group.

In its effort to shifting from passive to proactive learning, British company 'TSB Retail Banking and Insurance' adopted a policy of putting five core and complementary initiatives, (1) implementation of policy, strategy, and structure that reposition personnel roles toward emphasis on individual responsibility, (2) establishment of a project team to study learning organisations and the concept of continuous learning, (3) establishment of a directory of learning resources which lists training courses and differentiates between training and development, suggesting the use of a wide range of learning resources, such as a work based activities, computer assisted learning packages, interactive video, video and audio tapes, and other distance learning materials, (4) introduction of a new framework of development program through action learning and mentoring, and (5) to have a performance management system that promotes personal development plans as an integral part of the continuous learning process. In this regard, TSB plans to integrate...
a few more aspects into the continuous learning program, (a) further development of a common language for learning across all parts of the business, (b) integration of a learning culture and the use of a 'best practice' approach, and (c) raising the value of continuous learning by introducing more formal reward and recognition mechanism.

The results and findings of TSB's effort were quite remarkable. Their seniors managers recognised the value of self-managed continuous learning as an investment capable of producing measurable returns in the medium to long term. Moreover, it helped them achieve competitive advantage through staff working smarter; achieving role clarity, by focusing on core activities and outputs; using more local learning resources more often to achieve cost effective, sustained performance improvement; using learning activities appropriate to their learning styles, thereby shortening the learning curve; applying learning back in the workplace; creating a learning improvement climate; carefully planning implementation, validation, and evaluation of learning approaches; and understanding the consistency and integration of the various corporate strategies, including total quality management. TSB also found that encouraging managers, to become effective learners and developers of others was the key to achieving their mission. With respect to development framework, action learning and monitoring proved to be very powerful mechanisms in achieving new managerial insights into learning. They discovered that conscious, effective learning becomes really powerful when it arises out of personal experience. They also learned that focus and repetition were keys to effective learning; a common language and vision, constantly reinforced, both verbally and behaviourally, were critical steps in changing values.

Creating the environment for continuous learning

After studying the practices of 25 successful companies that had announced commitment to becoming learning organisations and demonstrated that commitment, Bennet and O'Brien compiled 12 fundamental factors (which they called the dozen building blocks of organisational learning) that "supplied the action behind the
Continuous Learning rhetoric of perpetual learning.\textsuperscript{12} These factors are summarised as follows,

1. **Strategy/vision**: The organisation and its members must have a vision as to where they want to go so as to anticipate what they need to do to get there. The vision must be accompanied by a broad strategy for reaching the goal.

2. **Executive Practices**: Company executives must support the vision of organisational learning by their acts and words. They should ensure a rational environment that values trust, and human dignity, and provides the opportunity for personal development and self-fulfilment.

3. **Managerial Practice**: Managers, as the immediate superiors, should support their staffs' attempts to grow and develop; help them integrate what they have learned, and encourage risk-taking. They should share the resulting innovation and insights with the executives, who can use the information to explore further improvements.

4. **Climate**: A climate of openness and trust must prevail in the organisation, so that people can share their ideas and speak their minds without fear. The management-employee barrier should be eliminated so that every body can work hand in hand to support collective well being.

5. **Organization/job structure**: Practices such as job/assignment rotation and the use of self-directed, cross functional work teams are forces favourable to the development of a learning organisation. Bureaucratic policies that inhibit information flow should be minimised as much as possible.

6. **Information flow**: Learning oriented companies use advanced technology to obtain and disseminate information, such as computer to promote quick and easy communication among employees and ensure that all workers get company data relevant to their jobs.

7. **Individual and team practices**: Individuals and teams should work in an atmosphere where they can share their learning, see mistakes as learning opportunities, take responsibilities for their own learning, and discuss problems honestly and work toward
solution.

8. Work processes: Work processes, such as problem solving techniques, bench marking, information sharing etc. are some of the common work processes that are used by successful learning organisations.

9. Performance goals/feedback: Organisations that use learning as a tool to provide customer services, must look at how well their performance goals and performance appraisal systems conform with customer needs and expectations. Such feedback is crucial for learning and improvement.

10. Training/education: In learning organisations, formal training programs focus on helping people learn from their own experience and become more creative and efficient problem solvers. However, informal training programs, such as on the job learning, intact team training, study teams, demonstration projects, monitoring, business based projects (action reflection learning) etc. are more characteristic of a learning organisations.

11. Individual/team development: Organisations can learn only if teams learn collectively. True teamwork and individual empowerment can lead to radical shifts in thinking for the business world and enhance the organisation's learning capacity.

12. Rewards/recognition: Reward and recognition system can most certainly, encourage perpetual learning within the organisation. Rewards and recognition can be given in the form of honouring individual employees, honouring teams, profit sharing plans in the event of organisational growth and so forth.

The authors concluded that no single organisation excels in all 12 of these areas. Some companies are more efficient in some areas, while others are more efficient in some others. Companies have to develop their own unique path, which, by no means, static. They have to constantly change and improve as they learn more about themselves and their customers and continue their march toward the new century and beyond.
Problems and Opportunities for Continuous Learning at Palli Karma-Sahayak Foundation (Rural Employment-Assistance Foundation)

Palli Karma-Sahayak Foundation (Rural employment-assistance Foundation) was organised and established for helping the poor, the landless and assetless of Bangladesh in order to gain access to resources for their productive self employment, to encourage them to undertake activites of income generation and poverty alleviation and to enhance their quality of life. The Foundation provides the credit facilities to various local institutions scattered throughout the country, who in turn lend the money to the landless assetless poor organised by them in their operational areas.

The various requirements for continuous learning in corporate businesses apply to the Foundation. In addition, as a financial institution in a very unique area of operation, it has to look at other matters that are specific to its nature of operations. Driscoll (1995) notes that ‘For financial people, the challenge is making their specialised knowledge and analytical skills more relevant to operations managers. This goes beyond learning more about how businesses and markets operate: it means; first, developing good pedagogical skills and; second, teaching line managers to anticipate and analyse the financial consequences of their operating decisions.’

The modus operandi of the Foundation is very different from other typical financing institutions. Its clients are medium to large size development oriented organisations, not profit oriented corporate businesses; its target customers are a large number of people living in extreme poverty, not consumption oriented buyers. Therefore the tools and techniques that it has to use in monitoring, supervising, appraising and lending to our clients are very different from those of other commercial and investment lenders. Moreover, rural micro lending as a means of achieving economic development in the developing countries is a rather recent phenomenon. It was only in 1976, when Professor M. Yunus started his much-acclaimed ‘Grameen Bank’ in Bangladesh. Therefore, whatever the Foundation is doing to carry out its operations effectively and efficiently are derived from experimentation, on the job learning and relearning. Thus continuous learning is an integral part of its operations.
The Foundation offers an excellent opportune for personal development and self motivated learning on a continuous basis. With the divine vision of bringing about economic emancipation of the downtrodden mass of the country, the Foundation is pursuing a broad strategy of developing the organisational, managerial and technical capabilities of its client organisations so that they can efficiently serve the target customers, the poor. The top management encourages new and innovative ideas from the lower and mid level officers while senior level officers are always to help their juniors generate new ideas, solve problems, and develop ways to implement new ideas. Although bureaucratic structure and formal chain of command are there to maintain discipline and accountability, interpersonal relationship within the organisations are very friendly and informal. Transparency exists in the flow of information, employees have free access to all files and data related to loan operations and client organisations. Continuous interaction among employees are strongly encouraged so that they can learn about the problems faced by different officers with the client organisations under their supervision, share ideas as to how such problems can be resolved, and analyse the outcomes of various solution approaches. Formal means of discussing operational matters are provided through weekly and monthly co-ordination meetings where all executive level personnel from the Managing Director (CEO) to the junior level loan officers are present to discuss the pros and cons of the current loan operations and share each other’s ideas and experience.

With respect to performance, Foundation’s motto is “The Sky is Our Limit, but we are Down to earth.” Its workforce try their best to improve the quality of the client organisations, but they also realise that such improvements cannot be accomplished overnight. The Foundation conducts regular studies and research at the field level to see the effect of its credit program on the economic condition of the beneficiaries. These studies serve as important feedback on its overall performance. Formal seminars and training programs are organised by the Foundation to help its officers update their knowledge about various development efforts that are taking place in relevant fields of rural credit operations, and learn about
the experiences of other organisations working in the same field. Various research publications on rural development and rural credit from different institutions from all over the world, and different international bodies (such as UNDP, the World Bank etc.) are made available to enhance the pedagogical knowledge of the officers. Their first and foremost source of training, however, comes from practical experience and on the job learning. They learn from mistakes and consolidate their learning by not repeating the same mistake.

However, Improvements are needed to be made in certain areas of the Foundation’s operations. Technological facilities available at the Foundation are not very advanced. Computer aided information system that is available to us is far less than what is needed, Hierarchy of authority needs to be minimised so as to speed up the flow of information, reduce the chain of approvals to implement possible solutions, increase the pace of process implementation and follow up. Group based work operations should be introduced to facilitate generation of quicker and more effective problem solution approaches. Each group of employees should be given the responsibility for supervising and developing certain number of client organisations instad of assigning them to individual officers. Merit based reward and recognition system should be introduced to motivate employees to put more effort to increase their learning skills.

Poverty alleviation is our national agenda. Therefore, the more and the quicker the Foundation workforce can learn, the faster the Foundation can move toward this ultimate goal.

Notes

2. Douglas T. Hall, Protean Careers of the 21st Century; Academy of Management Executives; Vol. 10, Iss. 4, Nov 1996, p. 8
5. Douglas T. Hall, op. cit. p. 11-12
6. Peter F. Drucker, Learning to Face New Challenges (Part 4); Modern Office Technology, Vol. 31, Iss. 4, April 1986
7. Hall, op. cit., p. 11
11. Harry A Barrington: Continuous learning and the management of change; Research and Development Management, Vol. 17, Iss. 2 April 1987, p. 119-125,