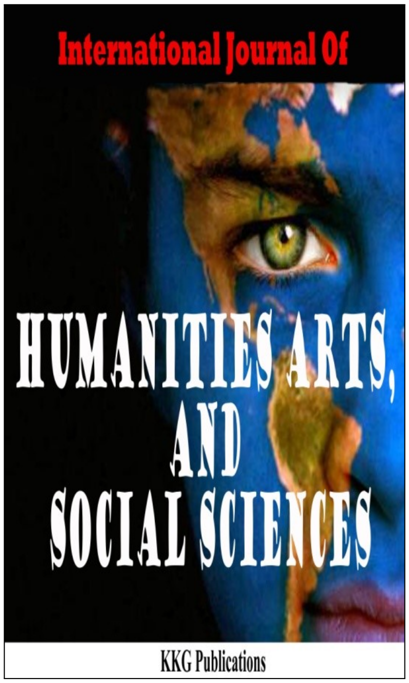

Key Knowledge Generation
Publication details, including instructions for author and subscription information:
http://kkgpublications.com/social-sciences/

Collaborative Knowledge Management: Examining the Challenges in the Rural Banking Industry in the Eastern Region of Ghana

NICODEMUS OSEI OWUSU

Department of Management Studies, School of Business, College of Humanities and Legal Studies, University of Cape Coast, Ghana

Published online: 18 June 2016

To cite this article: Owusu, N. O. (2016). Collaborative knowledge management: Examining the challenges in the rural banking industry in the eastern region of Ghana. *International Journal of Humanities, Arts and Social Sciences, 2*(3), 111-120.
DOI: https://dx.doi.org/10.20469/ijhss.2.20005-3

To link to this article: http://kkgpublications.com/wp-content/uploads/2016/2/Volume2/IJHSS-20005-3.pdf

KKG PUBLICATIONS

International Journal of Humanities, Arts and Social Sciences
2016, 2(3), 111-120

IJHASS

COLLABORATIVE KNOWLEDGE MANAGEMENT: EXAMINING THE CHALLENGES IN THE RURAL BANKING INDUSTRY IN THE EASTERN REGION OF GHANA

NICODEMUS OSEI OWUSU *†

Department of Management Studies, School of Business, College of Humanities and Legal Studies,
University of Cape Coast, Ghana

Keywords:
Collaboration
Knowledge Management
Challenges
Rural Banks
Eastern Region
Ghana

Received: 30 March 2016
Accepted: 08 April 2016
Published: 18 June 2016

Abstract. In todays global world, the business need to collaborate in knowledge management has become more important since more than ever before. However, in practice, implementing such collaboration has been challenging. Thus, this study examines these challenges associated with Collaborative Knowledge Management (CKM) in the rural banking industry in Ghana. The study is quantitative, with 105 employees surveyed. The study results indicate that challenges indeed exist, and amongst them are Mistrust; fear of loss of autonomy; different business cultures with different power structures; different funding cycles causing different creditworthiness; difficulty in combining skills due to different knowledge levels; and finally, difficulty in coordinating affairs with full management commitment. However, the study also revealed that the individual respondents opinions on challenges are contingent upon their demographic features. In view of these, it is recommended that management must commit itself to the task through communication and put into place the appropriate rewards and incentives for knowledge management activities. Also, employees need to develop knowledge management skills through training to participate effectively. The conclusion is that without an appropriate culture and management commitment, the challenges connected with implementing collaboration in knowledge management should not be underrated.

INTRODUCTION

In recent times, organizations are going beyond rivalry and focusing on collaboration, in particular knowledge management, as that will enhance effective competitive advantage over their main rivals. In this sense, in today's business world, tangible assets no longer present sustainable competitive advantages, rather the focusing of intangible assets and or intellectual capital are those that can be viewed as the basis for future sustained competitive advantages (Burton-Jones, 2001). With the arrival of the new information technologies, the need for collaboration has even become more imperative. Consequently, the structures of enterprises have altered considerably, moving the focus of value creation from tangible based activities to intangible based value creation. According to Daum (2003), the value of intangible assets has therefore doubled in the last two years from an average of 40% of total market value of business corporations to over 80%. As companies search for ways to gain a competitive advantage, they are more and more leveraging their knowledge capital and as we progress in transition from the industrial to the knowledge society, effective use of knowledge amongst companies is becoming one of the most significant unique factors. With the information age unseating the industrial age, managers realised that knowledge would be more vital than financial capital in creating wealth (Martin & Salomon, 2003). For example, according to International Data Corporation (IDC) (2001), worldwide, revenue for CKM services was to increase from $2.3 billion in 2000 to $12.696 billion in 2005, a 40.7% compound annual growth rate.

The implication is that many commentators see labor-intensive manufacturing with a large pool of relatively cheap homogenous labor and hierarchical management giving way to knowledge-based organizations (Drucker, 1994; Davenport, 2013). Organizational hierarchies are being put aside as knowledge work calls for more collaboration and recent developments have created a strong need for a deliberate and systematic approach to cultivating and sharing a company's knowledge base. In essence, more than ever before companies are accepting the value of having more than one mind tackling a business problem. Consequently, in today's global world, businesses and even public bodies are moving towards collaborative arrangements in the context of knowledge management with a large number of

*Corresponding author: Nicodemus Osei Owusu
†Email: nowusu@ucc.edu.gh

organisations engaging in joint ventures, strategic alliances or other forms of inter-organisational relations. All with the aim of achieving some form of "collaborative advantage" (Marwick, 2001; Huxham, 1996). For example, a study of over 2,000 decision makers from 12 countries across government, business and non-governmental organizations by Bank of America found that nine out of 10 believe greater collaboration between business, government and other sectors is essential for global economic recovery. Thus, effective collaboration in knowledge management is no more a competitive advantage for companies instead it is essential for business accomplishment today since they cannot address their problems and innovative activities in seclusion (Handoll et al., 2012; Vangen & Huxham, 2003).

However, in spite of these benefits that are derived from collaborative activities, a relatively a small amount of research has been dedicated to the collaborative activities in management studies. According to Heath (2003) knowledge management has been a ten year buzzword, yet few successful CKM projects have been written up in literature and few organisations seem to claim strategic advantage from it. In addition, just as collaboration in knowledge management is becoming truly international there is relatively lack of knowledge on the challenges involved in such collaborative business working particularly in developing countries like Ghana. This means that CKM amongst firms can be viewed as an underestimated instrument of modern organisation management. Compared with the situation in the developed countries where the popularity of inter-firm/organizational collaboration in tackling current national and global challenges is well illustrated by the growing number of articles, books, workshops, and policies addressing that topic there has been lack of research in this area (Foster-Fishman, Salem, Allen & Fahrbach 2001; Lewis, 2006). Consequently, in developing countries like Ghana, this has led to paucity of information and the understanding of what effective inter-firm CKM means. It is in view of this that this study is undertaken. The study has two main objectives. The first objective of this study is to investigate into the challenges that undermine CKM in the Rural Banking industry in the Eastern Region of Ghana. Another objective is to assess the relationship between demographic features and challenges associated with CKM.

Significance of the Study

The significance of this study is that the research offers insights into the nature of challenges that exist in the field of CKM in business. It gives practitioners in the management field some food for thought on what to expect in their competitor knowledge management, particularly how to make it truly efficient. The study also has the potential to bring employees to be aware of the challenges involved in collaborative practices, thereby helping them to identify these challenges in their companies and creating a capacity for better collaborative performance. Accordingly this study can be useful not only to the business management community but also the employees as well as other stakeholders who are interested in collaborative working.

LITERATURE REVIEW

While in various ways knowledge can be defined, Davenport and Prusak (1998) see it as "a fluid mix of framed experience, values, contextual information, and expert insight that provides a framework for evaluating and incorporating new experiences and information" (p. 5).

What this implies is that while debate is still going on, there appears to be an acknowledgment amongst most well-known knowledge management scholars that there is some form of interaction between data, information and knowledge. With data usually considered as being raw facts and figures, data may be ordered in significant and intentional patterns to stand for information. Nonetheless, according to Terrett (1998), the notion of knowledge entails a body of information that is of a superior level than information itself. The general position appears to suggest that information in large quantities does not by itself unravel business problems, neither does it produce value or enhance competitiveness, but rather organisational knowledge creation entails an uninterrupted interplay between dimensions of knowledge. In terms of dimension, Polanyi (1967) proposed the knowledge dichotomy of Explicit and Tacit dimension in the 1950s. Polanyi (1967) claimed that the initial starting point should be from the fact that "we can know more than we can tell." Polanyi (1967) termed this pre-logical phase of knowing as tacit knowledge. Polanyi (1967) further argues that Tacit knowledge is difficult to articulate and difficult to put into words, text, or drawings. On the other hand, Explicit knowledge represents content that has been captured in some tangible form such as words, audio recordings, or images. From the view of Polanyi (1967), former type of knowledge tends to exist within the heads of "knowers", whereas the latter knowledge is more often than not contained within tangible or concrete media. However, it should be noted that this is a rather simplistic dichotomy. In fact, the features of tacitness is a feature of the knower which is effortlessly expressed by one person and may be very hard to be externalised by another. The same content may be explicit for one person and tacit for another. Edvinsson and Malone, (1997) too assert that there is to some extent a contradiction at play here: highly skilled, experienced, and expert individuals may find it harder to articulate their know-how. In contrast, those without high level of knowledge may be more suitable to articulate what they are attempting to do with ease because they are typically following a manual or how-to process.

In sum, the critical difference between Tacit and Explicit knowledge relates to how easy or difficult it is to codify or express the knowledge in a way that can easily be understood by a large audience. If knowledge can be codified in this way, according to (Burton-Jones, 2001), then it can be made explicit and thus readily transferable. In the knowledge management domain, However, Herschel, Nemati and Steiger, (2001) are of the opinion that the conversion of tacit knowledge to explicit knowledge is critical because knowledge becomes part of an organisation's network.

With regards to the concept of knowledge management, it can be said that it is a multidisciplinary field of study that covers a lot of grounds and as such has been defined in various ways. For example, from the business perspective, Barclay and Murray (1997) argue that knowledge management is a business activity with two primary aspects: Treating the knowledge component of business activities as an explicit concern of business reflected in strategy, policy, and practice at all levels of the organization; and, making a direct connection between an organizations intellectual assetsboth explicit (recorded) and tacit (personal know-how), and positive business results. Grey, (1996) also sees knowledge management as a collaborative and integrated approach to the creation, capture, organization, access and use of an enterprise's intellectual assets. However, Bhatt (2001) has a different opinion arguing that knowledge management is more than the capturing, storing and transferring of information and states it requires interpretation and organisation of information from multiple perspectives. Bhatt (2000) confirms that knowledge is more difficult to control than manufacturing activities because only part of the knowledge is internalized by the organisation, the other part is internalized by the individual. Nonaka and Konno (1998) also argue that in the context of knowledge management both explicit and tacit knowledge interact to generate process of organizational knowledge creation. However, according to Grant (Despres & Chauvel, 2000), if knowledge exists in two principal forms, explicit and tacit, and at two major levels, the individual and the organisation then there are significant benefits to the organisation in shifting its main knowledge base from individually held tacit knowledge to organisation-wide explicit knowledge.

Collaborative management, or co-management, on the other hand has been defined by Borrini-Feyerabend, Farvar, Nguinguiri and Ndangang (2000) as a situation in which two or more social actors negotiate, define and guarantee amongst themselves a fair sharing of the management functions, entitlements and responsibilities for a given territory, area or set of natural resources'(p. 1). The idea here is that there are some significant features of collaborative management based on the principle of active involvement of all team members in the planning and control process as well as in networking those using information, communication, and collaboration modules. Management is not regarded as an activity reserved exclusively for managers but as an integral part of the team work of all team members. It creates a high level of transparency and a shared awareness of quality among team members (Eden & Huxham, 2001; Gray, 1989). In this way, collaborative management is not about giving up control. It's about revising traditional attitudes that the manager must always be "right." It's about letting go of ego and applauding all contributions to organizational success, creating a strong sense of pride shared by all (Linden, 2002).

RESEARCH METHODOLOGY

Research Design

The study design was cross-sectional and an exploratory in nature which seeks to discover the challenges of CKM as perceived by employees in the Rural Banks in Eastern Region of Ghana.

It was a quantitative study with the use of an exploratory approach which was based on the argument made by Robson (2002). According to Robinson, exploratory study is valuable particularly when there is very little information known about the phenomenon and one wishes to clarify ones understanding of a problem, particularly when one is unsure of the precise nature of the problem. Thus, such an approach is a valuable means of finding out "what is happening; to seek new insights; to ask questions and to assess phenomena in a new light" (Robson, 2002). In this perspective, this study used approach because the study was considered to be addressing an issue which lacks knowledge and awareness in the area. In addition the problem was considered to be not very well understood with very little existing research on the subject area. Hence, the need to use exploratory research which has the purpose of identifying the relevant factors that might be contributing to the understanding of the research study.

Being an exploratory in nature, there was the need to use a case study method to achieve our research objectives as it could help to collect detailed information from various sources. In addition, it was believed that using a case study could help in getting a deeper insight into the problem and to have a better understanding on the viewpoints of my respondents (Yin, 1994).

The Study Setting

Rural Banking industry is the field of the study and it was selected because it is a promising industry in the financial sector in Ghana which provides financial services in both the areas of cities and towns particularly in "difficult to reach" communities in Ghana. They are unit banks owned by members of the rural community through purchase of shares and are licensed to provide financial intermediation. They were first initiated in 1976 to expand savings mobilization and credit services in rural areas not served by commercial and development banks. The number expanded rapidly in the early 1980s, mainly to service the government's introduction of special checks instead of cash payment to cocoa farmers, though with adverse consequences for their financial performance (Nissanke & Aryeetey, 1998).

The Target Population and Sample Size

The study population comprised employees in the selected rural banks in the Eastern region of Ghana. The total population was 125. The selected rural banks within the region in which the study was carried out was purposively selected for its convenience because it was easily accessible to the researcher.

With regards to the sample size, the researcher decided to use the whole population of 125 employees. Thus, a census sample was used since the entire population is very small and as such reasonable to include the entire population. In this way data was gathered on every member of the population.

However, out of the sample size of 125, 20 respondents (16%) never returned the questionnaires but 105 (84%) did, hence 105 respondents took part in the study. Data entry was done after completing the data collection.

The Data Collection Procedure

The tool that was used for data collection was through questionnaires which were self-administered. The language used throughout was English. The frame of the accessible population was identified by the personnel records of the individual Banks. The list of employee participants was provided directly by each Banks from their personnel management databases. Questionnaires were distributed to the employees personally by the researcher at their work stations.

Part I of the questionnaires contained questions that helped to obtain information on the demographic features of the respondents while the second part had questionnaires on the challenges.

Perceptions of on challenges were measured on a five point Likert scale with 1 = strongly disagree; 2 = disagree; 3 = neither agree nor disagree; 4 = agree; and, 5 = strongly agree.

The Pre-Test

Before the actual data collection, a pre-test study was done in one of the two of the local banks that are not Rural Banks but within the area. These banks were chosen for pre-testing because they had facilities and human resources which were similar to the rural banks in the study area.

The pre-test of the research questionnaire was done aiming at testing the accuracy and strength of the questionnaire in eliciting data needed for the study. In other words, this was to help the researcher assess the clarity of the questions to the respondents and to elicit their understanding with respect to the questions. The answered pre-tested questionnaires were analysed but the results were not exempted from the main results of this study.

The Data Analysis

The data were analysed by the use of SPSS. Demographic characteristics were summarised using frequencies and percentages for all variables including: age; gender; job classification; years on the job.

The main objective was also analysed by measuring the perceptions based on a five Likert scale as stated earlier with 1 = strongly disagree; 2 = disagree; 3 = neither agree nor disagree; 4 = agree; and, 5 = strongly agree. The mean and standard deviation were calculated for each item. The first stage in the analysis was the frequencies. This was done using simple and cross tabulations. For each set of questions, a percentage number of people involved was calculated. Cross-tabulations and statistical techniques of Chi-square tests were also used to describe two or more variables at the same time. Correlation (r) was also calculated to confirm the kind of association that exists between the demographic features and the various challenges.

Ethical Consideration

The study was approved by the Ethical Committee of the School of Business, University of Cape Coast. Besides, the following issues were emphasized along with the intentions to use several strategies to deal adequately and ethically with the prospective participants prior to engaging in the study. Each participant was provided with an information sheet explaining the aim and purpose of the study and what was expected from their participation. Furthermore, all participants were made aware of the fact that they had the right to withdraw from the study at any time. Confidentiality, self-determination and subject anonymity were strictly preserved and all efforts were undertaken to avoid any identification or disclosure of individuals, entities, organizations or systems in order to maintain appropriate anonymity and to safeguard confidentiality.

STUDY RESULTS AND DISCUSSION

Socio-Demographic Characteristics of the Respondents

The socio-demographic characteristics of the respondents indicated that 53.3% of the respondents were males and 46.7% were females. With respect to the age of the study respondents, the largest group was those in 51and above years age group (n=32, 30.5%). The second largest group was those within the 31-40 year group (n=27, 25.5%). This was followed by those who were in 41-50 age group (n=25, 23.8%) while those within 20-30 age group were the minority (n=21, 20.0%). The implication here was that most of our respondents were comparatively older ones with long tenure in the banking industry whereas the youngest age group was least represented.

With regard to the number of years of working experience, the results indicate that a greater number of the respondents, about 29%, have worked for more than 10 years, (11 years and above) with 23% of employees having worked for 3 to 10 years, while 26.7% has worked for only one to two years. 22% have worked for less than 1 year. What this suggests is that those with more experience are strongly represented, while those with less experience are least represented. This is reflected in the professional ranking of the respondents with the junior staff forming the minority of the respondents (48.6%), while the senior staff is the majority of 51.4%.

Challenges of CKM in the Rural Banking Industry in the Eastern Region of Ghana

On the issue of the challenges, the results of the study showed that a good percentage number of the employees have the opinion that challenges to CKM abound. Indeed, it was only 6.7% of those who took part in the survey, at least disagreed with the statement that there were no challenges with only 3.8% remaining neutral. This is in contrast to almost 90% of respondents who either agreed (41.9%) or strongly agreed (47.6%) that there were so many challenges to a firm when it comes to CKM.

In terms of the challenges, the study results revealed a number of them which included: Mistrust; loss of autonomy; different organizational cultures; different funding cycles causing different creditworthiness; different common vision; lack of influence due to different funding cycles; difficulty in combining resources; lack of coordination and commitment; and different power structures.

These results were obtained by asking the respondents the extent to which they agreed or disagreed with the statement about the challenges associated with the CKM. The analysis of the answers were presented in the table 1 below:

TABLE 1
Challenges Associated with Collaborative Knowledge Management

	K=105				
Statements	**SD %**	**D%**	**N%**	**A %**	**SA%**
In CKM, there can be a problem of Mistrust among partners	9.5	83.6	20.0	25.7	36.2
In CKM, there is the problem of loss of autonomy	6.7	19.0	5.7	32.4	36.2
In CKM, there is lack of influence in partnership activities	7.6	13.3	4.8	41.0	33.3
In CKM, different organizational cultures Can inhibit innovation	3.8	17.1	9.5	44.8	24.8
In CKM, there is a problem of combining perspectives, resources and skills of others due to different missions, visions and interests	1.9	5.7	18.1	43.8	30.5
In CKM, there is a problem of coordination and commitment	1.9	7.6	21.0	27.6	41.9
In CKM, there is a problem of different Powers and hierarchy structures causing Blurred accountability	4.8	9.5	11.4	44.8	29.5

Source: Fieldwork, 2015
(K= Number of respondents, CKM= Collaborative Knowledge Management, SD= strongly disagree, D= disagree, N= neutral, A= agree, SA= strongly agree)

Table 1 above reveals barriers associated with CKM as perceived by employees in the rural banking industry in the Eastern region of Ghana. From the results, it can be concluded that majority of the employees have an idea that one of the challenges in CKM is “mistrust amongst partners.” On this issue, the majority of the respondents (36.2%) strongly agreed while 25.7% agreed. Only 9.5% and 8.6% strongly disagreed and disagreed respectively with a percentage number (20%) higher remaining undecided. In total, at least, 61.9% at least agreed with the statement as against only 18.1% who also at least disagreed. This finding is supported by the Berger, Cunningham and Drumwright (2004) who argue that mistrust has been a major problem to organisations involved in collaborative efforts. From the perspectives of Berger et al. (2004), when mistrust exists, it can lead to covert behaviour, opportunism, and further collapse in communication, which worsen other problems. The writers further argue "as in relationship marketing, social alliances cannot reach their potential without trust to underpin commitment to the relationship" (Berger et al., 2004, p. 69). Sherwood and Covin (2008) also argue that the first important item in collaborative arrangement is trust, not only on an individual but also on an organizational level, between parties. This is because it is a factor that is needed to avoid barriers in the transfer, consisting of a resistance to both initiation of change and the practices connected to it.

In terms of loss of autonomy as a challenge, about 25.7% disagreed while 5.7 remained undecided. However, almost 69% agreed that individual firms tend to lose their independence with CKM. This lack of autonomy as perceived by the employees often leads to lack of influence in partnership activities. This is reflected in the extent to which they agreed or disagreed with the statement that in CKM, there is lack of influence in partnership activities. For example, in line with this statement, while only 20.9% disagreed, at least 74.3% agreed (with 33.3% strongly agreed and 41.0% agreed) with the notion that lack of influence in partnership activities due to loss of autonomy is one of the challenges. It is only 4.8% who remained undecided. This finding is significant in that according to Berger et al. (2004) this kind of problem comes about as a result of mismatch of power or how the collaboration can be controlled by one of the partners. Berger et al. (2004), claim that the balance of power depends on the assets each partner brings to the partnership. If the balance shifts towards one of the partners, this could minimise the motivation for further contributions by the other and weaken the collaborative efforts. Supremacy by one partner over the other could lead to issues related to feeling lack of ownership of the partnership and a disagreement between the parties (Berger et al., 2004). The loss of autonomy as a challenge also supports Wilson's (1989) argument that the fear of losing territories and or autonomy is one of the biggest barriers. Wilson (1989) argues that high priority is attached by bureaucracies to autonomy and in collaboration firms are often worried about losing their independence. This leads to a struggle which makes coordination between firms very difficult. According to Wilson's (1989), there are two parts of the loss of autonomy: external and internal autonomy. The external aspect of autonomy refers to independence which is equivalent to jurisdiction or domain of the organization. The internal aspect of autonomy represents identity or mission which is defined as a shared understanding of the core task of the agency. When firms are involved in collaborative activities by having similar tasks or coordinating tasks, the struggles over autonomy become especially visible. From the perspective of Wilson (1989) turf conscious organizations are averse to division of labor and cooperation, because they do not want to share power or they fear being dominated by other agencies.

Another challenge that was considered by the employees surveyed was the fact that differences on organizational cultures could inhibit innovation. With this issue, 59.6% at least agreed (44.8% agreed and 24.8% strongly agreed) in contrast to only 20.9% who also in most cases disagreed. Only 9.5% were unconvinced. Differences in culture also bring about the problem of different powers and hierarchy structures causing blurred accountability. From the results it can be noted that 74.3% at least agreed whilst only 14.3% disagreed with only 11.4 remaining unsure. Consistent with the literature, it can be said that such differences in cultures can result to misunderstanding which ranges from macro-level to misunderstanding of the context within which the partner is working to micro-level misunderstanding of the partner's objectives for partnering (Berger at al., 2004). Berger et al. (2004) find that managers in dissimilar organisations and businesses regularly have naive understandings of the partners' efforts and context and have misconceptions or misinterpretations of their partnership objectives. This leads to resistance to change in knowledge capture because of the effort required, the fear of loss of job security. Cantoni, Bello and Frigerio (2001) also asserted that culture differences can cause psychical disruptions based on the difference in understanding, norms and practices in the respective organization. As a result of these differences in culture, there is often a defining dimension of collaboration that captures both the potential dynamism and frustration implicit in collaborative endeavors which in truth makes partners share a dual identity.

Alongside with differences in culture as a challenge, another challenge brought out by the study was the problem of combining perspectives, resources and skills of others due to different missions, visions, and interests. With this problem, at least, 74.3% agreed with only 7.6% at least disagreeing. Those who remained uncertain were only 18.1%. Not surprisingly, majority of the respondents 43.8% agreed with this challenge whilst 30.5% strongly agreed. These differences according to Berger et al. (2004) can result to mismatched partners which involves partners that cannot support one another. While it is essential that the partners have complementary skills or resources, with little or no overlap, collaboration will be difficult. Mismatch can cause divergences in organizational goals, missions, visions and decision processes. The effect of this is that it makes it difficult to promote synergies in the collaborative efforts, which ultimately can lead to failure if issues are not addressed properly (Berger et al., 2004). Thus difference in cultures can also bring about different power structures which are also significant as it can cause ineffective leadership struggle creating power vacuum. This is in line with Danaher (2011) who argued that lack of effective Leadership has been a barrier in collaborative management. According to Danaher (2011) leadership develops out of trust among partners and in turn fosters trust and good working relationships. The collaboration needs to know it can count on the person representing their best interests and put the common good before personal gain. Effective leadership requires excellent communication. It is effective leadership that ensures the various partners participate on an equitable footing. Strong leadership is needed to communicate the vision, particularly with those at higher levels (e.g. regional or provincial) or when seeking funding. Leadership is also needed to frame the vision from the perspective of the various sectors based on an understanding of how each sector is needed to describe the desired change. It is through effective leadership that the group can be inspired and the momentum kept going (Fawcett, Magnan & McCarter, 2008).

Another challenge revealed was the problem of coordination and commitment in collaborative efforts of knowledge management. The reality in this case is exemplified in their responses. On this problem, 44.8% agreed, whereas 29.5% strongly agreed. Only 14.4% disagreed at least and only 9.5% remained in doubt about this challenge and therefore could not decide. This revelation is supported by De Bruijn and Tukker (2002) who argued that no strategic joint venture can survive without the commitment of the management body. This is backed by the argument that top management is influential, and their commitment is necessary to secure the long-term participation of the organisations in the partnership. Rondinelli and London (2001) also content that commitment is a crucial ingredient to strengthen the understanding and motivation for partnership within the organisation and without the joint relationship, such partnership cannot be sustained.

The Relationship between Demographic Features and Challenges Associated with CKM

In line with the second objective, the study also revealed that the individual respondents' opinions on challenges are contingent upon their demographic features as it can be seen from the results of the examination as shown in the Table 2 below

TABLE 2
Corelational Analysis

Demographic Features	Spearman Correlation	Approx. Sig	Pearson Chi-Square Critical (x^2)	Asymp. Sig.(2-sided)
Sex	0.105	0.287	7.263	0.123
Age	0.107	0.278	17.127	0.145
Staff ranking	0.075	0.445	1.660	0.798
Experience	0.134	0.173	12.542	0.403

Source: Field Survey, August, 2015
Significant at 0.05 (CI: 95%)

Considering the demographic features, when it comes to sex, it was found that amongst the respondents, majority of the male 53.6%) strongly agreed and 35.7% agreed to the statement that CKM has challenges. In all 89.3% believed in the fact that there are challenges involved in CKM. Only 1.8% strongly disagreed and 7.1% disagreed with 1.8% undecided. In the case of the female, analogous to males, a majority of 49.0% and 40.8% agreed and strongly agreed respectively. For those who strongly disagreed, only 4.1% of the females took that position whereas only 6.1% remained neutral. These relatively insignificant variations between both male and female are highlighted in the values of Pearson Chi-Square values and P-values (χ^2 = 7.263; p=0.123 $>\alpha$ 0.05) in Table 2 above. The implication here is that being a female or male does not explain any significant difference in perceptions on collaboration in knowledge management. This is supported by a Spearman Correlation, (r) of 0.105 and 0. 287 which depicts that there is only a trivial amount of relationship between the perceptions of gender and collaboration in knowledge management

In respect to Age, the story does not seem to be different. Amongst those within the age bracket of 20-30, while there was nobody who strongly disagreed, only 14.3% disagreed. However, a large percentage number (42.9%) agreed while at the same time 38.1% strongly agreed leaving only 4.8% as undecided. Similarly within the age group of 31-40, there was no disagreement amongst this age group. In contrast, amongst these, whereas 42.4% agreed a larger percentage figure of 48.5% strongly agreed, and 9.1% remained neutral. The idea here is that majority of about 90% within this age group really perceived CKM to have a number of challenges. In the same way, those in the age group of 41-50 had the same pattern of agreements. For instance, while only 6.9% disagreed, the majority of 44.8% agreed whilst a higher percentage figure of 48.3% strongly agreed without any percentage figure being neutral Finally, taking into account those in the higher age group of 51 and above, the results showed that only 9% at least disagreed (4.5% strongly disagreed and 4.5% disagreed) with no undecided. In contrast, the high percentage figure of 36.4% agreed whilst a higher figure of 54.5% strongly agreed. These relatively minor differences are reflected in the values of Pearson Chi-Square values and *p*-values (χ^2 = 17.127; *p*=0.145 $>\alpha$ 0.05). This suggests that being in a younger age group or older age group does not significantly explain the differences in perceptions on collaboration in knowledge management. This is also consistent with a Spearman Correlation, (r = 0.107 and 0.278) which indicates an insignificant amount of relationship between age group and perceptions on collaboration in knowledge management.

Considering staff ranking, among the junior staff, only 3.9%and 5.9% strongly disagreed and disagreed respectively, whilst 41.2% agreed and 45.1% strongly agreed. Only 3.9% did not decide on this matter. For the senior employees, there was only 3.8% who at can be said to have at least disagreed with 3.7% remaining neutral. However, a large percentage number of 42.6% and 50.0% agreed and strongly agreed. However, in contrast to junior staff, while majority of the senior staff (50.0%) a strongly agreed, a relatively smaller number of employees 38.9% agreed. These differences are insignificant as it is revealed in the values of Pearson Chi-Square values and *p*-values (χ^2= 1.660; *p*=0.798 $>\alpha$ 0.05). This suggests that the ideas the respondents have on the challenges of CKM have nothing to do with being a senior or junior. In other words, the perception on the challenges of collaboration in knowledge management is not dependent on the ranking of the individual employees. This is supported by a Spearman Correlation, (r) of 0.075 and 0.445 indicating relatively small significant association between staff ranking and their views on collaboration in knowledge management.

Lastly when it comes to experiences the results are almost the same with majority being in either agreement or strongly agreement with the assertion that there are barriers involved in CKM. With those who have less than 1 year, there was no employee who strongly disagreed rather only 8.7% disagreed with no undecided. However, there were 43.5% of respondents who agreed and a large percentage number of 47.8% also strongly agreed. In a similar function, those within the experience of 1-2 years had almost the same results. For instance, 5.6%; 2.8%, 8.3%; 50.0% and 33.3% strongly disagreed, disagreed, neutral, agreed and strongly agreed respectively. Thus majority of the respondents in this group actually believe that CKM has some challenges. Much in the same way, those with more experience of 3-10 years also had the idea that CKM has a number of barriers. For instance, while only 4.2% disagreed, 37.5% agreed 58.3% also strongly agreed. Equally, those who had more experiences of 11 years and above had interesting results as majority of them also strongly agreed (59.1%) and 31.8% also agreed. Relatively a small percentage figure (4.5%) disagreed with 4.5% remaining neutral. In terms of differences, it can said that they are really significant as it is can be seen in the values of Pearson Chi-Square and P-values (χ^2 = 12.542; *p*=0.40 3$>\alpha$ 0.05). The idea here is that the perceptions on the challenges in collaboration in knowledge management that employees have is not greatly influenced by being an experienced employee or inexperienced employee. This is backed by a Spearman Correlation, (r) of 0.134 and 0.17 which depict small significant relationship between staff experience and their views on collaboration in knowledge management.

Over all, it can be said that the challenges that are identified with CKM arise largely as a result of the complexities involved when firms engage in collaborative ventures (Wilkin, Murfield, Lamont, Kinder & Dyson, 2008). This suggests that promoting collaboration is more complex than imagined and that CKM is neither automatic nor effortless. It requires proper planning and if it is not well planned benefits such as skill development can be stifled due to the challenges involved (Gieskes, Hyland & Magnusson, 2002).

CONCLUSION AND RECOMMENDATIONS

The aim of this study has been to examine the challenges that undermine CKM in the selected Rural Banks in the Eastern Region of Ghana.

The general purposes were two-folds: First, is to have a deeper understanding of the challenges involved in CKM that exists in business circles in Ghana in the context of rural banking industry. The second objective is to make a contribution to the existing literature on CKM in the context of Africa.

The challenges revealed in this study included problems of:

- Mistrust, loss of autonomy; different organizational culture; different common vision; lack of influence due to different funding cycles; difficulty in combining resources; lack of coordination and commitment, and different power structures.

With all these challenges, it was observed that there was no significant difference amongst the demographic variables. This is to say that gender, age, rank and experience do not play any significant roles in explaining the differences in employees' opinions on the challenges. Thus it is fair to conclude that the challenges involved in CKM in the rural banking industry are generally well accepted amongst the employees in the study area.

Recommendations

Based on the finding of this study, the following recommendations are provided. In the first place there must be the appropriate knowledge management technology that must be supportive so that the identified challenges could be addressed. Besides, management must also commit itself to putting into place the appropriate rewards and incentives for knowledge management activities. Finally, employees need to develop knowledge management skills in order to participate effectively through training. These skills and competencies are quite diverse and varied, given the multidisciplinary nature of the field, but one particular link is often neglected, and that is the link between knowledge management skills and information acquisition skills. These two must be complementary to each other through training.

REFERENCES

Barclay, R., & Murray, P. (1997). *What is knowledge management?* Retrieved from http://www.media-access

Berger, I. E., Cunningham, P. H., & Drumwright, M. E. (2004). Social alliances: Company/nonprofit collaboration. *California Management Review, 47*(1), 58-90.

Bhatt, G. D. (2000). Organizing knowledge in the knowledge development cycle. *Journal of Knowledge Management, 4*(1), 15-26.

Bhatt, G. D. (2001). Knowledge management in organizations: Examining the interaction between technologies, techniques, and people. *Journal of Knowledge Management, 5*(1), 68-75.

Borrini-Feyerabend, G., Farvar, M. T., Nguinguiri, J. C., & Ndangang, V. (2000). *Co-management of natural resources: Organizing negotiation and learning by doing.* Germany: Kasparek Verlag, Heidelberg.

Burton-Jones, A. (2001). *Knowledge capitalism: Business, work, and learning in the new economy.* Oxford: Oxford University Press.

Cantoni, F., Bello, M., & Frigerio, C. (2001). Lowering the barriers to knowledge transfers and dissemination: The Italian cooper- ative banks experience. In *Proceedings of ECIS 2001,* 665-673, June 27-29, Bled, Slovenia.

Danaher, A. (2011). *Reducing health inequalities: Enablers and barriers to inter-sectoral collaboration.* Toronto, Canada: Wellesley Institute.

Daum, J. H. (2003). *Intangible assets and value creation.* Chichester: John Wiley & Sons.

Davenport, T. H. (2013). *Thinking for a living: How to get better performances and results from knowledge workers.* Boston, MA: Harvard Business Press.

Davenport, T. H., & Prusak, L. (1998). *Working knowledge: How organizations manage what they know.* Boston, MA: Harvard Business Press.

De Bruijn, T., & Tukker, A. (2002). *Partnership and leadership: Building alliances for a sustainable future* (Vol. 8). Dordrecht, Netherlands: Kluwer Academic Publishers, Springer.

Despres, C., & Chauvel, D. (2000). A thematic analysis of the thinking in knowledge management. In D. Charles & C. Daniele (Eds.), *Knowledge horizons: The present and the promise of knowledge management.* Boston, MA: Butterworth-Heinemann

Drucker, P. (1994). The social age of transformation. *Atlantic Monthly. 274*(5), 53-80. Retrieved from https://goo.gl/TKObuq

Eden, C., & Huxham, C. (2001). The Negotiation of purpose in multiorganizational collaborative groups. *Journal of Management Studies, 38*(3), 373-391.

Edvinsson, L., & Malone, M. S. (1997). *Intellectual capital: Realizing your companyś true value by finding its hidden brainpower* (1st ed). New York, NY: Harper Business.

Fawcett, S. E., Magnan, G. M., & McCarter, M. W. (2008). Benefits, barriers, and bridges to effective supply chain management. *Supply Chain Management: An International Journal, 13*(1), 35-48.

Foster-Fishman, P. G., Salem, D. A., Allen, N. A., & Fahrbach, K. (2001). Facilitating inter organizational collaboration: The contributions of inter organizational alliances. *American Journal of Community Psychology, 29*(6), 875-905.

Gieskes, J. F., Hyland, P. W., & Magnusson, M. G. (2002). Organisational learning barriers in distributed product development: Observations from a multinational corporation. *Journal of Workplace Learning, 14*(8), 310-319.

Gray, B. (1989). *Collaborating: Finding common ground for multiparty problems.* San Francisco, CA: Jossey-Bass.

Grey, D. (1996). *What is knowledge management?* The Knowledge Management Forum, Boston, US.

Handoll, H. H., Stott, D. J., Elstub, L. J., Elliott, J. C., Kavanagh, A. L., & Madhok, R. (2013). A framework for effective collaboration between specialist and broad-spectrum groups for delivering priority Cochrane reviews. *Journal of Clinical Epidemiology, 66*(5), 490-495.

Heath, J. (2003). Harvesting and using corporate knowledge. *Work Study, 52*(4), 184-189.

Herschel, R. T., Nemati, H., & Steiger, D. (2001). Tacit to explicit knowledge conversion: knowledge exchange protocols. *Journal of Knowledge Management, 5*(1), 107-116.

Huxham, C. (1996). Collaboration and collaborative advantage. In C. Huxham (Ed.), *Creating collaborative advantage.* Thousand Oaks, CA: Sage Publications.

Lewis, L. K. (2006). Collaboration: Review of communication scholarship and a research agenda. In C. Beck (Ed.), *Communication yearbook 30* (pp. 197-247). Thousand Oaks, CA: Sage.

Linden, R. M. (2002). *Working across boundaries: Making collaboration work in government and nonprofit organizations.* San- Francisco, CA: Jossey-Bass.

Martin, X., & Salomon, R. (2003). Knowledge transfer capacity and its implications for the theory of the multinational corporation. *Journal of International Business Studies, (4)*34, 356-373.

Marwick, A. D. (2001). Knowledge management technology. *IBM Systems Journal, 40*(4), 814-830.

Nissanke, M. & Aryeetey E., (1998). *Financial integration and development: Liberalization and reform in Sub-Saharan Africa.* UK: Routledge.

Nonaka, I., & Konno, N. (1998). The concept of "ba": Building a foundation for knowledge creation. *California Management Review, 40*(3), 40-54.

Polanyi, M. (1967). *The tacit dimension.* New York, NY: Anchor Books.

Robson, C. (2002). *Real world research* (2nd ed). Oxford, UK: Blackwell.

Rondinelli, D., & London, S. (2001). *Partnering for sustainability: Managing nonprofit organization-corporate environmental alliances.* Centre for Global Business, Chapel Hill, NC.

Sherwood, A. L., & Covin, J. G. (2008). Knowledge acquisition in universityindustry alliances: An empirical investigation from a learning theory perspective. *Journal of Product Innovation Management, 25*(2), 162-179.

Terrett, A. (1998). Knowledge management and the law firm. *Journal of Knowledge Management, 2*(1), 67-76.

Vangen, S., & Huxham, C. (2003). Enacting leadership for collaborative advantage: Dilemmas of ideology and pragmatism in the activities of partnership managers. *British Journal of Management, 14*(s1), S61-S76.

Wilkin, A., Murfield, J., Lamont, E., Kinder, K., & Dyson, P. (2008). *The value of social care professionals working in extended schools.* National Foundation for Educational Research, Slough, UK.

Wilson, T. (1989). Towards an information management curriculum. *Journal of Information Science, 15*(4-5), 203-209.

Yin, R. (1994). *Case study research: Design and methods.* Newbury Park, CA: Beverly Hills.

— This article does not have any appendix. —