

THE PROSPECTS OF ADULT LEARNING AND ITS BARRIERS IN THE ASKARI BANK OF KARACHI

By

KHALID MAHMOOD

26379

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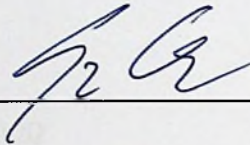


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ABSTRACT

Purpose- The discussion on learning methodologies is a continuing phenomenon in various education communities. The critique and discussion have led to greatly advance the learning theories resulting into exponential growth in the financial sectors in last few decades. The major aim of this study was to describe the prospects of adult learning and its barriers in the banking sector of Karachi. Therefore, the opportunities of this learning methodology besides ongoing learning practices in banks prompted researcher to conduct this study.

Methodology/sample- A descriptive study is conducted based on the combination of quantitative and qualitative approaches. A sample of 87 respondents, of Askari Bank Limited at Karachi only, at managerial and non-managerial positions, was based on Stratified Random Sampling Method. The quantitative data was collected through questionnaires and for qualitative data, 7 senior managers were interviewed. The primary data collected through questionnaire was analysed through Excel by applying mathematical tools. Response from managerial and other staff was computed separately. Content analysis was also used to aid in classification of textual interview data to match with categories/constructs of this research.

Findings- The analysis and comparative results clearly described that overall opportunities for adult learning in the banking sector of Karachi are minimum and employees have less information about adult learning. Consequently, it is concluded that there is critical requirement to make specific efforts to implement the adult learning methodology for adult learners in various banks. Even though people are unsure about the necessity of adult learning; however, depending upon the external means of learning is preferable in which most of the managers can work with the outside agencies.

Practical Implications- The outcomes of the research might help the stakeholders, policy makers and strategists to implement and analyze various issues such as political will or commitment, the allotment of various resources, the educational program and lastly life-wide and multi-sectoral methodologies of adult learning through strategy and legislature documents.

Limitations of Research- Owing to less knowledge of staff about this learning methodology, the response of respondents was not encouraging and lack of motivation was experienced. The study was confined to adult learners (in branches of one bank only) working at Karachi. Adult learners under government, non-governmental organizations and civil societies were not involved in this study. Like a characteristic master's degree thesis work, this research was time constrained.

Keywords: Adult learning, Prospects, Working environment, Supervisors, Barriers, Banking sector