

JIMMA UNIVERSITY  
COLLEGE OF NATURAL SCIENCES  
DEPARTMENT OF INFORMATION SCIENCE

ASSESSMENT OF KNOWLEDGE SHARING PRACTICES ON  
DEVELOPMENT AND SUCCESS IN SELECTED BRANCHES OF  
ETHIOPIAN INSURANCE CORPORATION OF WESTERN MAIN  
BRANCH

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A Thesis Submitted to the Department of Information Science in Partial  
Fulfillment of the Requirements for the Degree of Master of Information  
Science (Electronic and Digital Resources Management)

By  
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## APPROVAL SHEET

This Thesis entitled “Assessment of Knowledge Sharing Practices on Development and Success in Selected Branches of Ethiopian Insurance Corporation of Western Main Branch” has been read and approved as meeting the partial fulfillment for the award of degree of Master of Science in Information Science (Electronic and Digital Resources Management), Department of Information Science, Jimma University, Jimma, Ethiopia.

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## **List of Abbreviations**

KM knowledge management

KS knowledge sharing

KSP knowledge sharing practices

KMS knowledge management system

EIC Ethiopian Insurance Corporation

IT Information technology

ICT Information and communication technology

CoP Communities of practices

SECI Socialization, Externalization, Combination and Internalization

CBE Commercial Bank of Ethiopia

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## Abstract

*Knowledge is one of the most important assets for an organization to create values and sustain competitive advantage. To obtain this advantage proper knowledge management in the organization needed. The presence of knowledge in an organization is useless unless it is shared among its employees. Thus, there should be a good knowledge sharing mechanisms in place for a given organization to achieve its goals. The major objective of this study was to assess the knowledge sharing practices of selected branches of Ethiopian Insurance Corporation (EIC) of Western Main Branch for the development and success of the Corporation. The knowledge sharing tools and the barriers that hinder knowledge sharing has been investigated. For this study, survey research method was used. The required data was collected using questionnaire, interview and observation. Then data was coded, checked and analyzed using SPSS version 16.0. One-way ANOVA statistics was used to examine whether significant difference exist among employees of different educational status on knowledge sharing practices in EIC, to examine whether significant difference exist among staff of different position on knowledge sharing tools and barriers of knowledge sharing in EIC, and a Pearson correlation coefficients was used to examine whether significant relationship exist between knowledge sharing and development/success of EIC. The result of the study were interpreted and described in text, graphs and figures. A total of 53 questionnaires were distributed to the study participants of which 48 questionnaire were filled and returned, a response rate of 90.6% which allows the researcher to continue. A mixed knowledge sharing practices was identified among employees of EIC. Similarly, the result of One-way ANOVA revealed significant difference among employees of different educational status on knowledge sharing practices. Face-to-face communication 87.5%, documentation 83.3% and group discussion 72.9% were with high percentage knowledge sharing mechanism in EIC. Lack of recognition 77.1%, individualism 64.6%, lack of ICT facilities 62.5%, uncomfortable working environment 62.5% and lack of leaders' commitment 56.2% were among the identified barrier of knowledge sharing in EIC. Significant difference was found on both KS tools and barriers of KS among employees of different position. Conclusively more have to be done on changing the cultural mindset of hoarding knowledge, developing motivational activities, enhancing usage of ICT facilities, provision of different trainings and formal further education. Lastly practice of knowledge management is highly recommended for EIC.*

# CHAPTER ONE

## 1.0 INTRODUCTION

### 1.1 Background of the study

The world is in the era of knowledge age, where it is common to hear about knowledge economy. That means knowledge is the most important in the today's world economy. Today knowledge is seen as one of the most significant resources in any organization (Smith, 2001; Ofek and Sarvary, 2001). Stewart (1997) argued that "Knowledge has become the most important factor in economic life. It is the chief ingredient of what we buy and sell, the raw material with which we work." Thus, a success in any organization depends on the efficiency of managers in managing the knowledge of the employees as well as promoting knowledge sharing in their respective organizations.

Nonaka and Takeuchi (1995) provide a definition of knowledge starting from the traditional definition of knowledge as "justified true belief." They define knowledge as "a dynamic human process of justifying personal belief toward the "truth". These authors argued that in order to produce innovation, it is necessary to create knowledge. For them, organizational knowledge creation is "the capability of a company as a whole to create new knowledge, disseminate it throughout the organization and embody it in products, services, and systems".

As Polanyi (1958) described, knowledge can be conceptualized as tacit knowledge and explicit knowledge. Nonaka and Takeuchi (1995) pointed out the often overlooked asset of companies are intangibles like insights, intuitions, hunches, feelings, values, images, metaphors and analogies. Tacit knowledge is usually in the domain of subjective, cognitive and experiential learning which is mainly embedded in the individual's mind that is difficult to access, communicate, articulate and more difficult to transfer whereas explicit knowledge deals with more objectives, rational and technically articulated knowledge like policies, manuals, procedures which are easy to communicate, transfer and access. Therefore, managing these intangible assets can add great value

to the daily operations of the organization, its competitiveness and successful achievement of its goals.

Knowledge Sharing is the process through which employees mutually exchange knowledge and jointly create new knowledge (Hooff and Weenen, 2004). It helps to exchange the acquired knowledge among personnel within an organization and increase quality of work (Dave and Koskela, 2009). Knowledge sharing can influence and shape skills, attitudes and activities of employees in achieving organizational goals (Collins and Clark, 2003). From these scholars' thoughts, it is possible to say that, as knowledge is shared among staff, new knowledge will be created in the organization and individual's skills will be developed. Then the staff in that organization can develop new ways of problem solving and attaining their organization's objectives.

Many researchers have argued that knowledge sharing is the process by which an individual imparts his or her expertise, insight, or understanding to another individual; so that the recipient may potentially acquire and use the knowledge to better perform his or her tasks, which plays a crucial role in knowledge management (Bock and Kim, 2002; Markus, 2001; Wasko and Faraj, 2005; Yu et al., 2009). Knowledge sharing is one of the knowledge management (KM) processes which include knowledge creation and acquisition, knowledge codification and knowledge sharing, which is similar to knowledge transfer, and knowledge use of application (Alavi and Leidner, 2001; Bock and Kim, 2002; Kankanhalli *et al*, 2005).

To share knowledge there should be a captured and structured knowledge which is about knowledge management. Knowledge management was initially defined as the process of applying a systematic approach to the capture, structure, management and dissemination of knowledge throughout an organization in order to work faster, reuse best practices, and reduce costly rework (Nonaka and Takeuchi, 1995; Pasternack and Viscio, 1998; Pfeiffer and Sutton, 1999; Ruggles and Holtshouse, 1999). Knowledge management is a process that helps organizations find, select, organize, disseminate and transfer important information and expertise necessary for activities such as problem solving, dynamic learning, strategic planning and decision making (Gupta *et al*, 2000).

The main goal of knowledge management in organizations is to encourage knowledge sharing among employees of the organization. However, sharing of knowledge is hard to ensure, because it is in the minds of staff of the organization. Davenport and Prusak (1998) said that “one operationally considers knowledge sharing as a process that includes the attempt to transfer knowledge by a sender, the completion of the transfer, and the successful absorption of this knowledge by a recipient”. To be more specific, knowledge sharing is the extent to which an individual shares the knowledge he/she has acquired or created with the people who are working within the organization. The idea deals with components in the knowledge sharing process like sender (owner of knowledge), the knowledge wants to be shared, the tools used to share the knowledge and the receiver (destination) the part which absorbs and uses the knowledge.

Having a strong knowledge sharing culture can contribute to organizational effectiveness and innovativeness that leads the organization to success (Nonaka and Takeuchi, 1995). But applying knowledge management throughout the organization will require taking a systematic view of the knowledge plan: understanding of the strategic role of knowledge, linking it to key management decisions and business processes, and improving processes for knowledge creation, sharing and use (Skyrme and Amidon, 1997). Beijerse (1999) argued that through the application of proper KM, organizations can improve efficiency; improve the market position by operating more intelligently on the market; enhance the continuity and profitability of the company; optimize the interaction between product development and marketing; improve the relevant competencies; make professionals learn more efficiently and effectively; provide a better foundation for making decisions like make-or-buy of new knowledge and technology; improve communication between knowledge workers; enhance synergy between knowledge workers; ensure that knowledge workers stay with the company; and make the company focus on the core business and on critical company’s knowledge.

Reducing costs, enhancing product or service quality, and creating value to customers are the necessary business strategies for designing and implementing knowledge management in order to create competitive advantage (Ofek and Sarvary, 2001). Through the effective management of knowledge, learning becomes the core of an organization, where available knowledge for decision making in aiding and sustaining competitive advantage can be increased (Walker et al., 1997). It is

important to emphasize that by implementing knowledge management and changing tacit knowledge into explicit may not improve the organizational competitive advantage unless the organization becomes a learning society (Senge, 1994). The individuals in the organizations should apply the knowledge they get through knowledge sharing to bring change towards achieving their organizations' aim.

Polanyi (1966) in identifying the types of knowledge (tacit and explicit) stated that "We can know more than we can tell". This shows that more knowledge is embedded in individuals mind than what is documented and articulated. According to Hafizi and Nor (2006), up to 80% of knowledge is in the mind of individuals; only about 20% of the knowledge is available in the form of explicit knowledge. Based on this evidence it is possible to say that in any organizations around 80% of any organization's knowledge exists in tacit form which certainly requires proper capturing and sharing of this knowledge possessed by employees to create new knowledge.

Knowledge is unique among organizational resources in that no other resource increases in value through use except knowledge (Probstetal, 2000). Davenport and Prusak (1998) explained the central role of ideas in this process: "Unlike material assets, knowledge assets increase with use: ideas breed new ideas, and shared knowledge stays with the giver while it enriches the receiver. Only new knowledge resources, ideas have unlimited potential for growth". However, this truth is not clear to many of the users. Hence, within any organization knowledge must be shared among employees in order for it to grow and benefit the organization. The organization that shares knowledge among its management and staff grows stronger and becomes more competitive (Cavusgil *et al*, 2003).

Since most of the knowledge is embedded in individuals mind in tacit form knowledge sharing is not an easy task. It is influenced by many factors. As Yu *et al* (2009) stated, knowledge sharing behavior cannot be forced but can only be encouraged and facilitated. However, there are various factors that should be identified to foster sharing of knowledge. Yang and Chen (2007) categorized the influencing factors regarding knowledge sharing into three aspects: organizational, individual, and knowledge level. The factors like organizational culture, organizational structure and supportive technologies belong to organizational category, and factors such as trust and social

capital fall into the individual category. As Lee and Ahn (2005) described, unwillingness of employees to share their knowledge effectively with their peers was a key reason for lack of knowledge management viability.

Yang and Wu (2008) noted that people owning specific knowledge could enjoy special benefits and unique positions. They believe as knowledge is power and sharing of it may reduce their competency and position; especially in developing countries like Ethiopia, where the implementation of KM is new in many organizations. Therefore, the issue of knowledge sharing involves the social dilemma, and complex interactions between personnel and organization policy.

Ethiopia is one of the countries in which uninterrupted (continuous) economic growth has been achieved in the previous years and its growth domestic product (GDP) increased by 11.6% during this fiscal year. The registered growth was in the agricultural 7.5%, the manufacturing industries 10.4% and the service sectors 17%. With regard to the Ethiopian Insurance Corporation, which operates in the competitive environment, a gross premium of Birr 541.1 million was reported showing an increase of 19.2% over the previous year's achievement depicting a fairly close growth compared to the average growth rate of the insurance industry during the same period. The profit before tax was Birr 78.2 million which is 13.8% higher than the preceding year's profit. The Corporation has, therefore, managed to keep its market leadership position by taking about 43.2% share of the Ethiopian Insurance Market, despite the fierce competition and the coming of new entrants into the market (EIC annual report, 2008).

Moreover the Managing Director of Ethiopian Insurance Corporation (EIC) described in the annual report of 2007-2008 that the Ethiopian Insurance Corporation has extended its performance successfully despite the strong competition in the insurance industry in Ethiopia (EIC annual report, 2008).

Similar informations have reported in the annual report of 2010. Despite the slow growth of the world economy, EIC exhibited another significant stride by embracing higher performance which witnessed superior results from the previous year surpassing projections for the period in review. EIC has been doing extremely well; the executive team and employees have done a remarkable job



in supporting our customers, managing to underwrite a gross premium of 833.7 million which shows an increase of 30.9% over previous year's achievement and delivering before tax profits of Birr 129.3 million which is 38.4% higher than the previous year's profit. The corporation continues to keep its market leadership position by taking about 43.2% share of the Ethiopian Insurance Market, despite the fierce competition and the coming of new entrants into the market (EIC annual report, 2010).

Thus, it is important to assess knowledge sharing practices in EIC and its contribution for this organization's development/success to provide efficient and reliable insurance services to its customers.

## **1.2 Statement of the problems**

Financial institution is an institution that provides financial services for its clients or members. Financial institutions encompass banks, insurance companies, credit unions and microfinance institutions. Knowledge is essential to these financial institutions and hence knowledge management is a determining factor for their survival. A number of studies have demonstrated that knowledge sharing is essential because it enables organizations to enhance innovation performance and reduce redundant learning efforts (Calantone et al., 2002; Scarbrough, 2003). Knowledge sharing could facilitate the knowledge creation process (Nonaka, 1994) and help an organization to retain its competitive advantage over others (Nonaka, 1994 and Richard, 2004). Organizations can achieve several benefits through knowledge management (Davenport and Prusak, 1998). Hafizi and Nor (2006) noted, knowledge sharing has benefits of cost effectiveness, time saving, quality, innovation and motivation.

Financial organizations practices knowledge sharing because there is a need of connecting profession, avoiding mistakes, leveraging best practice, reducing time and building reputation. Hence, knowledge sharing is the heart for organization's sustainable development.

As noted by Paloti ( ) team meetings, video conferencing, training programs, workshop and seminars were among the popular knowledge sharing mechanisms used by many organizations. Knowledge sharing have more benefits i.e expertise can be shared, turnover and job changes don't

cripple the system, saving of time and costs, more efficient use and reuse of knowledge assets, enhances functional effectiveness, increases value of existing products and services.

Even though knowledge sharing has benefits, implementing effective knowledge sharing practices faces different obstacles i.e organizational culture, loss of knowledge power, motivation factors (intrinsic or extrinsic), avoidance of exposure because of insufficient confidence in the knowledge, high respect for hierarchy and formal power and other (Huang and Davison, 2008). Knowledge sharing constitutes a major challenge in the field of knowledge management, because some employees simply do not want to share their knowledge and ideas with anyone else (Raja *et al*, 2011). According to Atul and Jason (2002), sharing of significant knowledge is power and concluded to impact the formation of competitive advantage. They also investigate two mediating factors for ensuring proper dissemination of knowledge, such as communication facilitation and organizational culture development.

Similarly Davenport (1997) argues, sharing knowledge is often unnatural. People will not share their knowledge as they think their knowledge is valuable and important. Hoarding knowledge and looking suspiciously upon knowledge from others are the natural tendency, which is difficult to change. The biggest difficult in implementation of knowledge management is “changing people’s behaviour” (Ruggles, 1998). Hence, rather than mandating knowledge sharing, fostering the motivation to share knowledge must precede.

It is necessary to understand those factors that affect KS in the organization. There are studies that explore the knowledge sharing behavior to implement successful KM initiatives in different organizations. Chatzoglou and Vraimaki (2009) studied about the knowledge sharing behavior of bank employees in Greece with the aims to develop an understanding of the factors that influence knowledge-sharing behavior within the organization. Knowledge sharing is influenced by different factors especially in the case of sharing tacit knowledge. In this aspect, Nya *et al* (2010) studied about motivational factors influencing knowledge sharing among banks in Malaysia.

However in case of Ethiopia, to the knowledge of the researcher, few studies have done on financial institutions of Ethiopia especially on EIC. Habtamu (2011) studied on evaluation of

knowledge sharing practices in Commercial Bank of Ethiopia. He also considered factors affecting knowledge sharing in the bank.

Hence, this study aims to assess knowledge sharing practices in EIC. The knowledge sharing tools and barriers affecting knowledge sharing were also considered. What will be the contribution of KS for the development/success of EIC; with the reality of the existing fierce competition and the coming of new entrants into the insurance market is the other considered issue.

### **1.3 Research Questions**

- 1.3.1 How is knowledge sharing practices among staff in the selected branches of Ethiopian Insurance Corporation in the Western Main Branch performed?
- 1.3.2 What are the knowledge sharing tools or mechanisms used to enhance the smooth flow of knowledge within the organization and among its customers?
- 1.3.3 What are the identified barriers of the knowledge sharing practices in the selected branches of Ethiopian Insurance Corporation in the Western Main Branch?
- 1.3.4 What is the relationship between knowledge sharing practices and development/success in the selected branches of Ethiopian Insurance Corporation in the Western Main Branch?

### **1.4 Hypotheses**

- 1.4.1a There is no significant difference among employees of different educational status on KS practices in EIC
- 1.4.1b There is significant difference among employees of different educational status on KS practices in EIC
- 1.4.2a There is no significant difference among employees of different position on KS tools for enhancing the smooth flow of knowledge within EIC and among its customers
- 1.4.2b There is significant difference among employees of different position on KS tools for enhancing the smooth flow of knowledge within EIC and among its customers
- 1.4.3a There is no significant difference among employees of different position on the identified barriers of KS in EIC

1.4.3b There is significant difference among employees of different position on the identified barriers of KS in EIC

1.4.4a There is no significant relationship between KS practices and development/success of EIC

1.4.4b There is significant relationship between KS practices and development/success of EIC

## **1.5 Objectives of the study**

The general objective of the study is to assess the knowledge sharing practices on the development and success in selected branches of Ethiopian Insurance Corporation of Western Main Branch. The specific objectives include:

1.5.1 To assess the knowledge sharing practices among staff in the selected branches of Ethiopian Insurance Corporation in the Western Main Branch.

1.5.2 To find out the knowledge sharing tools or mechanisms that enhances the smooth flow of knowledge within the organization and among its customers.

1.5.3 To identify the barriers of the knowledge sharing practices in the selected branches of Ethiopian Insurance Corporation in the Western Main Branch.

1.5.4 To find out the relationship between KS practices and development/ success in the selected branches of Ethiopian Insurance Corporation in the Western Main Branch.

## **1.6 Significance of the study**

As noted by Ipe (2003), Knowledge is the main and strategic resource of an organization; so, managing knowledge is crucial for success of organizations. If an organization needs to sustain its existence, knowledge sharing culture should be integrated within its employees and other knowledgeable experts outside the organization.

One of the most valuable assets of an organization is the experience and expertise that resides in the mind of its managers and employees. The importance of KM in such cases will be capturing, codifying, sharing and managing such valuable assets properly. If proper KM is implemented more collaborative environment can be created, duplication of effort will be removed and KS could be encouraged and considerable savings of time and cost can be seen. Therefore, the result of the

study would be very important for the selected branches of Ethiopian Insurance Corporation of Western Main Branch in the understanding of knowledge and knowledge management, how to manage it properly, which mostly belonged to individual staff of the organization and possible ways of sharing that knowledge in the corporation. Hence, it allows better understanding of knowledge management, especially of KS in the organization. Again, it alerts the EIC on the factors affecting knowledge sharing practices of the organization and encourages them to knowledge sharing. Thus, the beneficiaries of the outcome of this research would be EIC and its employees. Moreover, the result of this study could serve as a benchmark for further research in the study area and helpful for the investigator to achieve his academic duty.

On the other hand it paves a way to promote the profession of knowledge management opened in Jimma University and remind the organization to recruit information science professionals for implementation of effective knowledge management in the organization.

Lastly, the document can serve as reference in Jimma University library and electronically as institutional repository resource of the university library.

### **1.7 Scope and Limitation of the study**

The study is on the assessment of knowledge sharing practices on the development and success of selected branches of Ethiopian Insurance Corporation, Western Main Branches. EIC has around 38 branches country wide and grouped to six main branches namely North Western Main Branch, North Eastern Main Branch, Southern Main Branch, Western Main Branch, Eastern Main Branch and Life Main Branch. Western Main Branch has seven branches namely Jimma, Mizan Teferi, Mettu, Ambo, Assosa, Gimbi and Nekemte. Three branches namely Jimma, Nekemte and Mettu were considered for the study because of limited resources and for the reason that the branches are located far away from each other.

During data collection period there were some constraints i.e unwillingness to respond, carelessly responding and unavailability of respondents due to different reasons. Thus, 5(9.4%) were not

responded because two respondents have no interest to respond and the other three respondents were not available during data collection period.

## **1.8 Operational Definitions of terms**

**Knowledge:** experiences, values, beliefs and understandings of employees

**Tacit knowledge:** knowledge in mind, personal knowledge

**Explicit knowledge:** documented/articulated knowledge

**Knowledge Management:** systematic way of capturing, structuring, storing, sharing and utilization of knowledge for organizational development

**Knowledge Sharing:** mutually exchange of knowledge to jointly create new knowledge

**Knowledge sharing tools:** are channels/mechanisms through which knowledge can be shared or transferred from individual to individual, individual to group, group to group within an organization and between organizations.

**Barriers:** are factors that hinders/obstacles knowledge sharing activities

**Ethiopian Insurance Corporation:** is the first and large government insurance corporation in Ethiopia

**Western Main Branch:** One of the six main branches of EIC located in the western part of the country consisting seven branches under it.

**Assessment:** study of the progression activities to describe the current situations exist

**Successes:** achievements or accomplishments of the organization's desired outcome.

**Development:** growth, improvement and expansion of the organization

## CHAPTER TWO

### 2.0 LITERATURE REVIEW

#### 2.1 Overview of Ethiopian Insurance Corporation (EIC)

Ethiopian Insurance Corporation (EIC) was established in 1976 by proclamation No.68/1975. The Corporation came into existence by taking over all the assets and liabilities of the thirteen nationalized private insurance companies, with Birr 11 million (USD 1.29 million) paid up capital aiming the following objectives: to engage in all classes of insurance business in Ethiopia and to ensure the insurance services reach the broad mass of the people. Subject to the provision of Article 18 of the Housing and Saving Bank establishment proclamation No. 60/1975, promote efficient utilization of both material and financial resources.

As stated on the official website of the organization, EIC was operating the business for about nineteen years under protected monopolistic system as state owned-sole insurer. After the demise of the Marxist regime in mid-1991 a fundamental change has taken place and there was a shift in political, economic and social orientation from totalitarianism to that of liberalism. Therefore, EIC was re-established as public enterprise under proclamation number 201/94 with Birr 61 million (USD 7.13 million) paid up capital. Upon re-establishment of the Corporation in 1994 as state owned enterprise, the law covers the following new objectives to the Corporation: to engage in the business of rendering insurance services and to engage in any other related activities conducive to the attainment of its purposes ([www.eic.et.com](http://www.eic.et.com)).

EIC provide insurance services which cover life, property and liability risks. EIC provides services to its customer's safety and satisfaction; by making use of the right mix of expertise, up to date ICT and cost effective strategies. EIC has share with firms i.e African Import and Export Bank, African Reinsurance Corporation, Motor Engineering Company of Ethiopia (MoENCO) and Universal Investors Share Company, Federation of Afro-Asian Insurers and Reinsurers (FAIR), African Insurance Organization (AIO) and Organization of Eastern and Southern African Insurers (OEASI) ([www.eic.et.com](http://www.eic.et.com)).

The EIC has six main branches and around 38 branches under the six main branches. The six main branches are North Western Main branch, North Eastern Main Branch, Southern Main Branch, Western Main Branch, Eastern Main Branch and Life Main Branch. For this study the Western Main Branch was selected. The following figure1 shows the organizational structure of the Ethiopian Insurance Corporation.

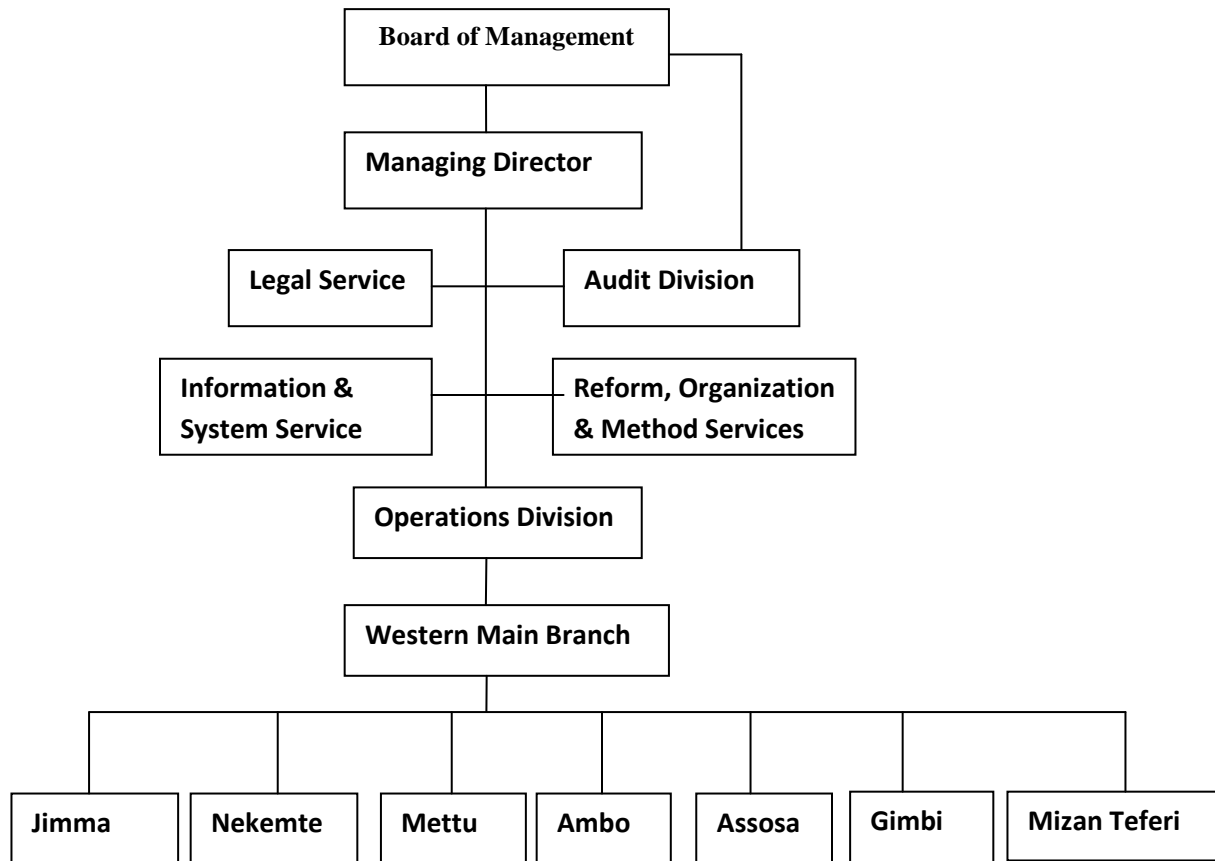


Figure 2.1: Organizational structure of the Ethiopian Insurance Corporation ([www.eic.et.com](http://www.eic.et.com)).

## 2.2 Overview of Knowledge

In today’s world, the creation of new knowledge and sharing of it; is essential for the survival and competences of almost all businesses. Davenport and Prusack (1998) stated on proper utilization of knowledge as: “the only sustainable advance a firm has comes from what it collectively knows, how efficiently it uses what it knows; and how quickly it acquires and uses new knowledge.”



Hence, an organization in the knowledge age is one that learns, remembers and acts based on the best available information, knowledge, and know-how in it.

In today's knowledge economy the ability to manage knowledge is becoming more crucial issue. As Dalkir (2005) argued, the creation and sharing of knowledge is more important factor for organization to be competitive. Dalkir (2005) described the characteristics of knowledge with four key points, namely (1) use of knowledge does not consume it, (2) transferrable of knowledge does not result in losing it, (3) knowledge is abundant but the ability to use it is scarce and (4) much of an organization's valuable knowledge walks out the door at the end of the day. From these key points, one can understand that only the presence of knowledge is not enough unless it is shared and properly used. Sharing of knowledge is not losing of it; rather it creates a new knowledge in the absorber. Hence, everybody should understand the importance of sharing knowledge. In order to clearly understand the knowledge management needs, it is first necessary to establish a clear definition of what knowledge is and what knowledge management is as well as the importance of knowledge sharing for organization's success.

## **2.3 Types of knowledge**

### **2.3.1 Tacit knowledge**

Tacit knowledge is knowledge which is embedded in people's mind and is accumulated through experience, common sense, rules of thumb, values, beliefs, etc. (Polanyi, 1966,), while J.C. Spender ( 1996) described tacit knowledge as not yet explicated. Tacit knowledge can be shortly described as knowledge which is present in people's minds. Extracting tacit knowledge can often be a painful process as people who possess the knowledge won't easily share it with others and also because it is hard to externalize such knowledge. Usually people gained their life time experience and professional expertise sometimes during long working years and this individual tacit knowledge, from personal opinion is worth not to be shared with others easily. Other barriers in extracting this knowledge is sometimes the fear tacit knowledge holders have of making public the way they do and their approach to different matters at working environment. Hence, extracting the tacit knowledge is a difficult task to achieve (Nonaka and Takeuchi, 1995).

Unclassified and unstructured tacit knowledge can be difficult to be organized and in many aspects difficult to capture in a document or a database. Tacit knowledge can become explicit knowledge through different mechanisms of capturing and sharing. Usually people are not fully aware of the knowledge they possess and its valuable content. Polanyi (1966) valued tacit knowledge by stating: “we can know more than we can tell”. The author brought to the matrix of knowledge that “people’s mind is a complex algorithm which collect knowledge everyday and store it to be later used by our human nature, when we need it.” People’s tacit knowledge which was accumulated by experience, common sense or belief, combined with human creativity results in a new form of knowledge in some sense, new ideas, which creates a new set of knowledge (Nonaka and Takeuchi, 1995). Tacit knowledge represents a special attribute of knowledge as many organizations are determined to invest a substantial amount of effort to materialize it (Tamer *et al*, 2003). Modern technology through digitalization allow knowledge to be easily stored and retrieved, organized and searched, accessed and updated without being altered by any of these processes. The importance of this knowledge is gaining an increased attention as this asset produces new organizational strategies and unlock innovative paths which companies can built on to achieve competitive advantage (Fuller, 2002).

Tacit knowledge opens large communication gates through socialization and determines this to grow by use of phone, by email, or video conferences (Hansen, et al, 1999). In order to achieve an effective transfer of tacit knowledge, in general a level of trust is required. Usually, people make use of personal creativity to explain and demonstrate their point to communicate personal tacit knowledge to others (Steward, 1997). Tacit knowledge refers to a knowledge which is only known by an individual and that is difficult to communicate to the rest of an organization.

Nonaka and Konno (2000) added that tacit knowledge is deeply rooted in an individual’s actions and experience, as well as in the ideals, values or emotions he/she embraces. It has two dimensions where the first is the technical dimension, which encompasses the kind of informal personal skills or crafts often referred to as know-how and the second is the cognitive dimension, which consist of beliefs, ideas, values, schematic and mental models which are deeply ingrained in us which are

often taken for granted. While difficult to articulate, this cognitive dimension of tacit knowledge shapes the way we perceive the world.

### **2.3.2 Explicit knowledge**

Hubert (1996), Nonaka and Konno (2000) and Seubert et al. (2001) defined explicit knowledge as knowledge that can be captured and expressed in words and numbers, and shared in the form of scientific formulae, specifications, manuals and the like. Explicit knowledge is codified. It is stored in documents, databases, websites, emails and the like. It is knowledge that can be shared and accessible to others easily (Uriarte, 2008). This author argued that explicit knowledge is not completely separate from tacit knowledge; the two are mutually complementary. From this scholar's idea, without tacit knowledge it will be difficult to understand explicit knowledge because knowledge will be created due to the interactions of the two, tacit and explicit (Nonaka, 1995). Hence, unless we try to convert tacit knowledge to explicit knowledge, it will remain hidden and inaccessible inside the mind of the person that possesses it.

## **2.4 Knowledge Management (KM)**

Different authors defined KM in different perspectives. Gupta et al. (2000) stated that, there is still no one definition or consensus about what KM means and Reinhardt (2001) said that there is no single perspective that describes KM completely. The business perspective, the cognitive science or knowledge science perspective, and the process/technology perspectives are the three main perspectives with which different scholars define KM. Definitions of KM from these perspectives are as follows:

From the business perspective, 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 organization's intellectual assets both explicit (recorded) and tacit (personal know-how) and positive business results (Barclay and Murray, 1997). Knowledge

management is a collaborative and integrated approach to the creation, capture, organization, access and use of an enterprise's intellectual assets (Grey, 1996).

From the cognitive science or knowledge science perspective, Knowledge is the insights, understandings, and practical know-how that we all possess is the fundamental resource that allows us to function intelligently. Over time, considerable knowledge is also transformed to other manifestations such as books, technology, practices, and traditions within organizations of all kinds and in society in general. These transformations result in cumulated expertise and, when used appropriately, increased effectiveness. Knowledge is the principal factor that makes personal, organizational, and societal intelligent (Wiig, 1993).

From the process/technology perspective, Knowledge management is the concept under which information is turned into actionable knowledge and made available effortlessly in a usable form to the people who can apply it (Tobin, 2003). Knowledge Management leverages collective wisdom to increase responsiveness and innovation. It is a systematic approach to manage the use of information in order to provide a continuous flow of Knowledge to the right people at the right time enabling efficient and effective decision making in their everyday business. A knowledge management system is a virtual repository for relevant information which is critical to tasks performed daily by organizational knowledge workers.

Wiig (1993) also emphasized that given the importance of knowledge in virtually all areas of daily and commercial life, two knowledge-related aspects are crucial for viability and success at any level. These are knowledge assets that must be applied, nurtured, preserved, and used to the largest extent possible by both individuals and organizations; and knowledge-related processes to create, build, compile, organize, transfer, apply, and safeguard knowledge that must be carefully and explicitly managed in all affected areas.

Wiig and Grey (1996) described that historically, knowledge has always been managed at least implicitly. However, effective and active knowledge management requires new perspectives and techniques that touch all facets of an organization.

Innovations and knowledge management (KM) play key roles in managing and increasing organizations' competitive advantages (Porter, 2001). Knowledge originates and is used in the mind of people and circulated within organizations (Nonaka and Takeuchi, 1995); becoming integrated with internal processes, norms, and practices (Davenport and Prussak, 1998). The characteristics of knowledge namely, its complexity, unstructured qualities and changeability have spawned a series of KM working definitions, paradigms, frameworks, concepts, propositions, perspectives, measurements, and impacts evaluation (Liao, 2003).

## **2.5 Knowledge Management Processes**

Uriarte (2008) argued that a complete knowledge management system must contain four elements. These are: (a) knowledge creation and capture, (b) knowledge sharing and enrichment, (c) knowledge storage and retrieval, and (d) knowledge application and utilization.

### **2.5.1 Knowledge creation and capture**

The first element of knowledge management process is knowledge creation and capture. Knowledge is continually being created in any group, corporation or organization since the very interaction among people generates knowledge. One of the primary aims of knowledge management is to capture the knowledge that is produced during such interactions. As a consequence of the highly competitive nature of today's markets, there is an increasing need within corporations and organizations to create new knowledge, generate novel ideas and concepts, and to capture these knowledge, ideas and concepts carefully. Creativity and innovation are the two important factors in determining the organizations competitiveness and essential for its long term viability. Unless an organization is able to create new products, develop more efficient manufacturing processes, or introduce improvements of design or function, it will have great difficulty in competing in fast changing markets. Sharing of individual insights and experiences plays significant role for this.

### **2.5.2 Knowledge Sharing and enrichment**

The second element of knowledge management process is knowledge sharing and enrichment. This element is probably the most crucial among the four. It is during the process of sharing that knowledge is usually refined and enriched. Knowledge can be shared by the organization with its employees through memos and instructions, besides sharing of knowledge can occur between employees of the organization through group discussions and internal meetings as well as with people outside of the organization through attending seminars and workshops.

The competitive advantage of many organizations is generally determined by the magnitude of knowledge sharing that takes place within the organization (Uriarte, 2008). This Knowledge sharing can be enhanced through the implementation of appropriate technologies, operations and systems that stimulate collaboration, facilitate the process of sharing, and reward those individuals that share the most knowledge as well as the individuals that actually utilize knowledge that have been shared. Organizations are generally able to make decisions with impact when knowledge is efficiently shared. They are able to make and execute decisions rapidly when individuals throughout the organization can gain access to important strategic ideas (Uriarte, 2008). Therefore, Knowledge managers must ensure that employees have direct access to one another to share information or knowledge they need.

### **2.5.3 Knowledge Storage and Retrieval**

The third element of knowledge management is its storage and retrieval. The organization should ensure that the acquired or shared knowledge is readily accessible to others. This can be done by storing information and knowledge in a centralized location with sufficient provisions for easy retrieval and access. For example, reports, statistical data on economic, social and environmental areas can be stored in databases while official documents, once approved, should be categorized and stored electronically in suitable file systems. The documents and information in databases could then be retrieved easily through the Internet or the organization's intranet websites. Uriarte (2008) categorized the storing options of information/knowledge that are captured or shared in to

four main options. These are: file system storage; databases; e-mail; and websites (intranet and external).

#### **2.5.4 Knowledge Application**

Knowledge application is the main process of the knowledge management process. This is the process in which the knowledge is directly applied to task performance or problem solving. Knowledge may be possessed and applied by individuals or in group (Ajmal & Koskinen, 2008; Chen, 2005). Organizations benefit not from the existence of knowledge but from its proper application (Alavi & Leidner, 2001). Organizational routines, direct guidelines and instructions, and self-organizing teams constitute the main mechanisms that guarantee the integration of knowledge with work that is performed and applied (Grant, 1996). Knowledge application may take on different forms, such as its elaboration (when knowledge requires a different interpretation than in the original situation), infusion (finding underlying issues), or thoroughness (when different people or teams develop different understanding) (King et al., 2008).

### **2.6 SECI Model: Modes of Knowledge conversion**

An organization creates knowledge through the interactions between explicit and tacit knowledge. The interaction between the two types of knowledge is called knowledge conversion. Through the conversion process, tacit and explicit knowledge expands in both quality and quantity (Nonaka and Takeuchi, 1995). There are four modes of knowledge conversion. They are: (1) Socialization (2) Externalization (3) Combination and (4) Internalization. These authors explained these modes as follows and also depicted in figure 2.1.

#### **2.6.1 Socialization**

Socialization is the process of converting tacit knowledge through shared experiences. Since tacit knowledge is difficult to formalize and often time and space specific, tacit knowledge can be acquired only through shared experience, such as spending time together or living in the same environment, and face-to-face communication. Socialization typically occurs in a traditional

apprenticeship, where apprentices learn the tacit knowledge needed in their craft through hands-on experience, rather than from written manuals or textbooks.

Socialization may also occur in informal social meetings outside of the workplace, where tacit knowledge such as world views, mental models and mutual trust can be created and shared. Socialization also occurs beyond organizational boundaries. Firms often acquire and take advantage of the tacit knowledge embedded in customers or suppliers by interacting with them (Nonaka *et al*, 2000).

### **2.6.2 Externalization**

Externalization is the process of articulating tacit knowledge into explicit knowledge. When tacit knowledge is made explicit, knowledge is crystallized, thus allowing it to be shared with others, and it becomes the basis of new knowledge. Concept creation in new product development is an example of this conversion process. Another example is a quality control circle, which allows employees to make improvements on the manufacturing process by articulating the tacit knowledge accumulated on the shop floor over years on the job. The successful conversion of tacit knowledge into explicit knowledge depends on the sequential use of metaphor, analogy and model (Nonaka *et al*, 2000).

### **2.6.3 Combination**

Combination is the process of converting explicit knowledge into more complex and systematic sets of explicit knowledge. Explicit knowledge is collected from inside or outside the organization and then combined, edited or processed to form new knowledge. The new explicit knowledge is then disseminated among the members of the organization. Creative use of computerized communication networks and large-scale databases can facilitate this mode of knowledge conversion. When the comptroller of a company collects information from throughout the organization and puts it together in a context to make a financial report, that report is new knowledge in the sense that it synthesizes knowledge from many different sources in one context. The combination mode of knowledge conversion can also include the 'breakdown' of concepts.

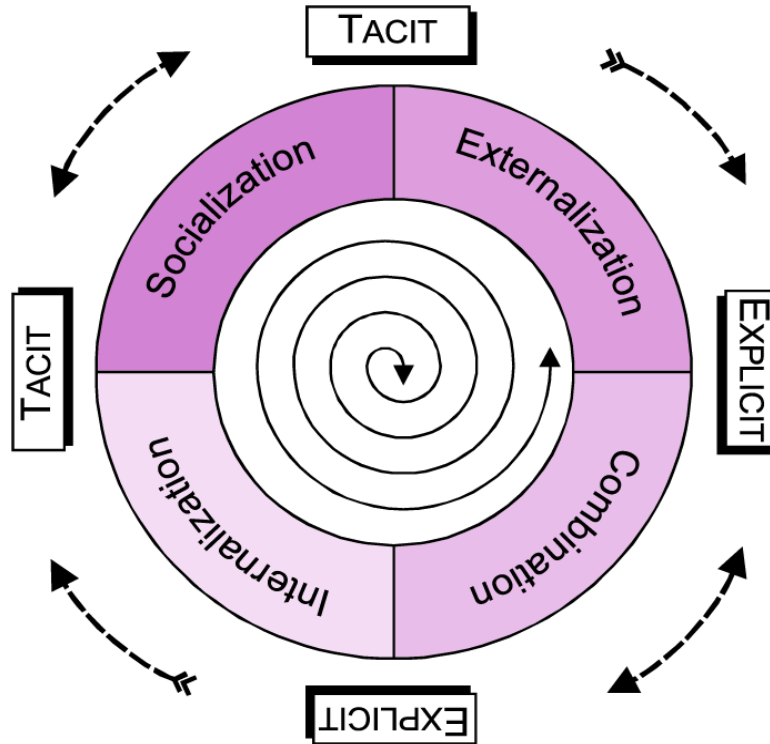


Breaking down a concept such as a corporate vision into operationalized business or product concepts also creates systemic, explicit knowledge (Nonaka *et al*, 2000).

#### **2.6.4 Internalization**

Internalization is the process of embodying explicit knowledge into tacit knowledge. Through internalization, explicit knowledge created is shared throughout an organization and converted into tacit knowledge by individuals. Internalization is closely related to learning by doing. Explicit knowledge, such as the product concepts or the manufacturing procedures, has to be actualized through action and practice. For example, training programmes can help trainees to understand an organization and themselves. By reading documents or manuals about their jobs and the organization, and by reflecting upon them, trainees can internalize the explicit knowledge written in such documents to enrich their tacit knowledge base. Explicit knowledge can be also embodied through simulations or experiments that trigger learning by doing. When knowledge is internalized to become part of individuals' tacit knowledge bases in the form of shared mental models or technical know-how, it becomes a valuable asset. This tacit knowledge accumulated at the individual level can then set off a new spiral of knowledge creation when it is shared with others through socialization (Nonaka *et al*, 2000).

Figure 2.2: SECI Model



**Source:** Theorized by Nonaka and Takeuchi (1995)

## 2.7 Barriers of knowledge sharing

Some of the common reasons people and ultimately organizations are skeptical in sharing knowledge are the reign of the principle “knowledge is power”, not realizing how useful particular knowledge is to others, lack of trust, lack of time, individualism, poor means of knowledge capture, inadequate technology, internal competition and top-down decision making. Moreover, Riege (2005) considered many knowledge sharing barriers based on an extensive literature review. The author categorized these barriers into three dimensions, namely Individual, Organizational and Technological. Some of these barriers are described below.

### 2.7.1 Organizational Structure

Working practices are constantly changing as individuals and organizations adapt within an ever-changing environment. New knowledge is created as best practice and working methods evolve

and are improved. When this creation of new best practice occurs below the level of upper management, at a more operational level, it becomes management's challenge to harness and spread this new knowledge throughout the organization in order to leverage maximum value and advantage from it (Brown & Duguid 2000).

Organizations with a centralized, bureaucratic management style can affect the creation of new knowledge, whereas a flexible, decentralized organizational structure encourages knowledge-sharing, particularly of knowledge that is more tacit in nature. Chung (2001) stated that: "In order to be successful in knowledge sharing, firms must be organized to be highly flexible and responsive".

### **2.7.2 Lack of ICT facilities**

Information and communication technology (ICT) can facilitate collaborative work and enable the knowledge-transfer process (Chung, 2001). But when there are no ICT supports, it negatively affects knowledge sharing. However, such technologies are inherently limited in their ability to transfer knowledge that is more tacit in nature (Hildreth & Kimble, 2002). In order to build knowledge sharing capabilities, the organization must develop a comprehensive ICT infrastructure that facilitates the various types of knowledge and communication (Kim and Lee, 2004). This shows how the ICT infrastructures influence KS capability of an organization.

### **2.7.3 Trust**

Trust is a much debated construct (Kramer & Tyler 1996). It involves a willingness to make one self open to others and involves trust in various facets of another party, namely: trust in their competence; trust in their openness and honesty; trust in their intentions and concerns; and trust in their reliability (Mishra, 1996). Trust is an important facilitator in communication. According to Mitzal (1996), "trust, by keeping our mind open to all evidence, secures communication and dialogue". Trust facilitates transactions and collaboration (Fukuyama, 1995). This suggests that "where relationships are high in trust, people are more willing to engage in cooperative interaction (Nahapiet & Ghoshal, 1998). Based on these scholars suggestions, when communicators (two

parties) trust each other in all directions, that means in competence, honesty and reliability they more share their knowledge with each other.

Organizational culture, lack of time, individualism, lack of recognition, misconception of knowledge is power, lack of comfortable work environment, low level of knowledge and lack of leaders commitment to facilitate conditions for knowledge sharing are the other barriers stated in many literature reviews (Yap *et al*, 2010; Szulanski, 1996; Ling et al., 2009; McDermott & O'Dell, 2001) and considered in this study.

## **2.8 Knowledge Sharing tools**

There are many tools used to share knowledge among individuals, within organizations and between organizations. Documentation, face-to-face communication, seminars, workshops, communities of practices (CoP), sharing of best practices, videoconferencing, instant messaging, chatting and using organizational portal are some of the tools used for knowledge sharing (Uriarte, 2008).

Some research works were done on knowledge sharing practices in different countries. Japang and Ahsan (2012) conducted a study on Knowledge management in risk management on Malaysian Multinational Insurance Companies to find out the role of ICT infrastructures (network-based system and knowledge network) in managing knowledge assets among the multinational insurances operators in Malaysia. The study focused on practices of knowledge management activities in selected insurance companies operated in Northern Region of Peninsular Malaysia. Open-ended interview questions were used as data collection instrument from staff of different positions in the company and the result indicated that ICT infrastructures, knowledge-based system and knowledge network, had significant relationship towards respondent's personal knowledge management experience.

Chen and Chen (2010) conducted the study on how to manage knowledge well in the life insurance industry in Taiwan. In their conclusion they stated "without doubt, in today's knowledge-based economy, the more effective knowledge management and performance, the more solid are the competitive advantages that an organization can acquire". They recommended that developing

knowledge management as the primary solution for insurance companies to solve problems and achieve sustainable development.

Likewise, some studies have done on knowledge sharing practices in Ethiopia. Habtamu (2011) studied on evaluation of knowledge sharing practices in Commercial Bank of Ethiopia and has considered how knowledge sharing practices, knowledge sharing tools and barriers of knowledge sharing in the bank. He found that the knowledge sharing practices in CBE is at its infant stage and employees prefer to hoard knowledge for their benefits only. Face-to-face communication, telephone and documentation were the top three used knowledge sharing tools in CBE. Lack of time, unplanned discussion and lack of space were among the critical barriers affecting knowledge sharing in the bank.

Similarly Hareya (2011) studied on knowledge sharing among employees of Mesfin Industrial Engineering (MIE). In his study, he concluded that the IT infrastructures, personal benefits, management problems, individual attitudes, individual willingness, interaction and communication skills, and knowledge storage mechanisms are the significant variables that affect employees' knowledge sharing in MIE. Additionally, the study proposed two knowledge sharing models for proper implementation of knowledge sharing among employees within MIE. These are personalization versus codification and individualization versus institutionalization.

The base to initiate the present study was that to the knowledge of the researcher, there is no knowledge sharing research done on Ethiopian Insurance Corporation (EIC). Hence, this study aimed to assess knowledge sharing practices on the development and success of the selected branches of EIC of Western Main Branch. In this study, knowledge sharing tools and barriers of knowledge sharing is also addressed. Identification of contribution of KS for development/success of EIC was the other issue.

## CHAPTER THREE

### 3.0 METHODOLOGY

#### 3.1 Research Method

The survey research method has been used for this study, where the quantitative and qualitative data collection has been made. Survey method used to collect data at a particular point in time with the intention of describing the nature of existing conditions and determining the relationships that exist between variables.

#### 3.2 Research population

EIC country wide has around 38 branches grouped into six (6) Main Branches. Among the six Main Branches, Western Main Branch was considered for this study. Hence, the research population was all employees of EIC of Western Main Branch and this main branch was sampled through simple random sampling technique using lottery method. Western Main Branches of EIC has seven branches as shown below.

**Table 3.1: Branches of EIC under Western Main Branch**

S/N	Branches	Location	
		Zone	Region
1.	Jimma	Jimma	Oromiya
2.	Nekemte	East Wollega	Oromiya
3.	Mizan Teferi	Kefa	SNN of Ethiopia
4.	Gimbi	West Wollega	Oromiya
5.	Assosa	Assosa	Benishangul Gumuz
6.	Ambo	West Shewa	Oromiya
7.	Mettu	Ilu Ababora	Oromiya

Among these seven branches Jimma, Nekemte and Mettu branches were sampled through simple random sampling technique using lottery method. The sampled branches have total of 53

employees. Jimma branch have 24 staff, Nekemte branch 20 staff and Mettu branch 9 staff. Since the population was manageable all employees of the sampled branches were considered for data collection. Higgins et al (2001) stated during sample size determination it is better to consider the population when it was small in number.

### **3.5 Data Collection**

The instruments used for the data by the researcher included questionnaire, interview and observation checklist.

### **3. 6 Instrumentations**

#### **3.6.1 Questionnaire**

This questionnaire has two parts. Part I deals with socio-demographic information of respondents like gender, age, educational level, year of experience in EIC and their current position. Part II deals with main information. More part of this questionnaire (appendix A) contained close-ended and few question were open-ended.

For the employees of the corporation who were less than diploma holders, the questionnaire was translated to Amharic, the local language and for the quantitative data collection face-to-face interview was done. Translation was made to avoid language communication barrier (appendix D).

#### **3.6.2 Interview**

Key informants like branch managers and section/department heads were purposely selected and interview was conducted. The purpose of this interview was to get concrete qualitative data which enriches the quantitative data. These key informants were selected because they have more exposure to different training programs and can give more information. Appendix B contains the interview questions.

### **3.6.3 Observation**

Observation is more than just looking! It involves systematic, close viewing of actions, the recording of these actions, the analysis and interpretation of what has been seen and thus, detailed observation was done by the researcher at all the sampled branches during the study period. Appendix C contains the observation checklist.

### **3.7 Data Analysis and Interpretation**

Data has been checked for incompleteness. Then data has been entered into SPSS and analyzed using SPSS version 16.0. The standard 95% confidence interval (CI) and P-value of  $\leq 0.05$  has been considered. One-way ANOVA statistics was used to identify whether significant difference exist among employees of different educational level on knowledge sharing practices and, to check whether significant difference exist among employees of different position on knowledge sharing tools and identified barriers of knowledge sharing in EIC. A Pearson Correlation coefficient was used to analyse whether significant relationship exist between knowledge sharing practices and development/success of EIC. Finally the result has been presented in text, tables, graphs and charts.



## CHAPTER FOUR

### 4.0 DATA ANALYSIS, INTERPRETATION, RESULT AND DISCUSSION

#### 4.1 Data Analysis

##### 4.1.1 Response rate

Out of 53 (100%) distributed questionnaire, 48 (90.6%) filled questionnaire were returned and the response rate of 48 (90.6%) has allowed the researcher to continue with the research.

Respondents were requested to provide their socio-demographic information on their gender, age, years of experience and educational level (see table 4.1 on socio-demographic information).

Table 4.1 below, shows that majority of the study participants in terms of gender 31 (64.4%) were males and 17 (35%) were females.

As to the age group of the respondents, majority of them 21 (43.8%) were between 25-34 years followed by those below 25 years and within the range of 34-44 years, 10 (20.8%) each, within the range of 45-54, 5 (10.5%) and the rest, 2 (4.2%) above 54 years.

With respect to the educational level, majority of the study participants 30 (62.5%) had bachelor degree, followed by diploma holders 8 (16.7%). The rest were Certificate holders and Others (i.e those without any Certificate) 5(10.4%) for each. There was no employee with second degree or PhD in all the three branches.

The respondents hold various positions in the Corporation, like Branch Manager, Customer Officer and Finance. Accordingly, 20 (41.7%) of respondents were Customer Officers (Operations) *i.e.*, those who have direct interaction with customers and doing insurance activities followed by Finance 12 (25.0%).

The result of the study revealed also, that 19 (39.6%) of the study participants have work experience of 0-5 years followed by 10 (20.8%) having an experience of 6-10 and 11-15 years. Only 4 (8.3%) respondents have more than 20 years of experience (see table 4.1 Socio-demographic information)

**Table 4.1 Respondents socio-demographic information**

Respondent's socio-demographic information		Frequency	Percentage
Gender	Female	17	35.4
	Male	31	64.6
	<b>Total</b>	<b>48</b>	<b>100</b>
Age	Below 25	10	20.8
	25-34	21	43.8
	35-44	10	20.8
	45-54	5	10.4
	Above 54	2	4.2
	<b>Total</b>	<b>48</b>	<b>100</b>
Education level	PhD	0	0
	Masters	0	0
	Bachelor's degree	30	62.5
	Diploma	8	16.7
	Certificate	5	10.4
	Others	5	10.4
	<b>Total</b>	<b>48</b>	<b>100</b>
Position	Branch manager	3	6.2
	Customer Officer	20	41.7
	Finance	12	25.0
	Others	7	14.6
	No response	6	12.5
	<b>Total</b>	<b>48</b>	<b>100</b>
Year of experience	0-5	19	39.6
	6-10	10	20.8
	11-15	10	20.8
	16-20	5	10.4
	>20	4	8.3
	<b>Total</b>	<b>48</b>	<b>100</b>

#### 4.1.2 Knowledge Sharing Practices among staff of EIC

Knowledge can be shared through social interactions and referring to different documented resources. New knowledge is created when employees share what experiences, thoughts and ideas they have. The knowledge sharing of staff of the organization has been considered in table 4.2a on knowledge sharing practices. However, the table has a decision column where decisions are taken from the response to the statements on knowledge sharing practices based the percentage.

**Table 4.2a knowledge sharing practices among staff of EIC**

Items		Respondents				Total responses	Decision
		Certificate	Diploma	Degree	Others		
Participation on KS activities of orienting and coaching of new employees	Yes	0.0%	1 (2.1%)	18 (37.5%)	0.0%	19 (39.6%)	No
	No	5 (10.4%)	7 (14.6%)	12 (25.0%)	5 (10.4%)	29 (60.4%)	
Willingness to share knowledge	Yes	3 (6.2%)	7 (14.6%)	23 (47.9%)	3 (6.2%)	36 (74.9%)	Yes
	No	2 (4.2%)	1 (2.1%)	7 (14.6%)	2 (4.2%)	12 (25.0%)	
Employees of the organization have willingness to share knowledge among one another	Yes	3 (6.2%)	4 (8.3%)	18 (37.5%)	3 (6.2%)	28 (58.2%)	Yes
	No	2 (4.2%)	4 (8.3%)	12 (25.0%)	2 (4.2%)	20 (41.7%)	
Provision of training programs and seminars frequently	Yes	0.0%	2 (4.2%)	19 (39.6%)	0.0%	21 (43.8%)	No
	No	5 (10.4%)	6 (12.5%)	11 (22.9%)	5 (10.4%)	27 (56.2%)	
Using charts, figures and graphs to share knowledge	Yes	2 (4.2%)	4 (8.3%)	12 (25.0%)	1 (2.1%)	19 (39.6%)	No
	No	3 (6.2%)	4 (8.3%)	18 (37.5%)	4 (8.3%)	29 (60.4%)	
Using ICT to share knowledge	Yes	2 (4.2%)	3 (6.2%)	21 (43.8%)	1 (2.1%)	27 (56.3%)	Yes
	No	3 (6.2%)	5 (10.4%)	9 (18.8%)	4 (8.3%)	21 (43.7%)	
Availability of up-to-date documents in the organization	Yes	3 (6.2%)	4 (8.3%)	12 (25.0%)	2 (4.2%)	21 (43.7%)	No
	No	2 (4.2%)	4 (8.3%)	18 (37.5%)	3 (6.2%)	27 (56.2%)	

**Table 4.2a knowledge sharing practices among staff of EIC**

Participation on updating/compiling organizational documents	Yes	0.0%	2 (4.2%)	16 (33.3%)	0.0%	18 (37.5%)	No
	No	5 (10.4%)	6 (12.5%)	14 (29.2%)	5 (10.4%)	30 (62.5%)	
Distribution of up-to-date documents frequently	Yes	3 (6.2%)	4 (8.3%)	15 (31.2%)	3 (6.2%)	25 (51.9%)	Yes
	No	2 (4.2%)	4 (8.3%)	15 (31.2%)	2 (4.2%)	23 (47.9%)	
Provision of a chance of further education to attend postgraduate program	Yes	4 (8.3%)	4 (8.3%)	5 (10.4%)	2 (4.2%)	15 (31.2%)	No
	No	1 (2.1%)	4 (8.3%)	25 (52.1%)	3 (6.2%)	33 (68.8%)	
Culture of promoting knowledge sharing	Yes	1 (2.1%)	2 (4.2%)	16 (33.3%)	1 (2.1%)	20 (41.7%)	No
	No	4 (8.3%)	6 (12.5%)	14 (29.2%)	4 (8.3%)	28 (58.3%)	
Awareness on benefits of KS the development	Yes	1 (2.1%)	3 (6.2%)	19 (39.6%)	0.0%	23 (47.9%)	No
	No	4 (8.3%)	5 (10.4%)	11 (22.9%)	5 (10.4%)	25 (51.9%)	

On Table 4.2a above, the result reveals positive response (Yes) on knowledge sharing practices in EIC for the items: individual employee willingness to share knowledge 27(74.9%), employees of the organization have willingness to share knowledge among one another 28(58.2%), using ICT facilities for knowledge sharing 27(56.3%) and distribution of up-to-date documents 25(51.9%).

However on the same table 4.2a, the result reveals negative response (No) on knowledge sharing practices in EIC for items: participation on knowledge sharing activities of orienting and coaching of new employees 29(60.4%), the organization provide training programs and seminars frequently 27(56.3%), sharing knowledge with colleagues using charts, figures and graphs 29(60.4%), availability of up-to-date documents in the organization 27(56.2%), participation on updating of organizational documents 30(62.5%), the organization provide a chance of further education to attend postgraduate program 33(68.8%), there is culture of promoting knowledge sharing in the organization 28(58.3%) and there is awareness on benefits of knowledge sharing for the development of the organization 25(51.9%).

Thus, the result shows that there is mixed knowledge sharing practices among staff of EIC in areas that include: orientation and coaching of new employees, individual employee willingness to share knowledge with colleagues, employees of the organization have willingness to share knowledge among one another, provision of training programs and seminars frequently, sharing knowledge using charts, figures and graphs, using ICT to share knowledge with colleagues, availability of up-to-date documents in the organization, participation on updating of organizational documents, distribution of up-to-date documents frequently, provision of opportunity for further education to attend postgraduate program, culture of promoting knowledge sharing in the organization and awareness on benefits of knowledge sharing for the development of the organization. However, the most considered KSP was on individual employee willingness to share knowledge with colleagues 36 (74.9%) for positive response, while the least was on provision of chances for further education to attend postgraduate program by the organization, 15 (31.2%) for negative responses.

Statistically, the result of the hypothesis was treated in table 4.2b, which used a One-way ANOVA on KSP among employees of EIC based on their educational status (i.e. Certificate, Diploma, Degree and Others (i.e those who have no any certificate) at  $p \leq 0.05$ .

**Table 4.2b Summary of ANOVA on KSP among staff of different education level**

		Df	F	Sig.
Participation on KS activities of orienting and coaching of new employees	Between Groups	3	6.183	.001
	Within Groups	44		
	Total	47		
Willingness to share knowledge	Between Groups	3	.608	.613
	Within Groups	44		
	Total	47		
Employees of the organization have willingness to share knowledge among one another	Between Groups	3	.084	.968
	Within Groups	44		
	Total	47		
Provision of training programs and seminars frequently	Between Groups	3	5.796	.002
	Within Groups	44		
	Total	47		

**Table 4.2b Summary of ANOVA on KSP among staff of different education level**

Using charts, figures and graphs to share knowledge	Between Groups	3	.366	.778
	Within Groups	44		
	Total	47		
Using ICT to share knowledge	Between Groups	3	2.360	.084
	Within Groups	44		
	Total	47		
Availability of up-to-date documents in the organization	Between Groups	3	.269	.848
	Within Groups	44		
	Total	47		
Participation on updating/compiling of organizational documents	Between Groups	3	3.735	.018
	Within Groups	44		
	Total	47		
Distribution of up-to-date documents	Between Groups	3	.098	.961
	Within Groups	44		
	Total	47		
Provision of a chance of further education to attend postgraduate program	Between Groups	3	3.854	.016
	Within Groups	44		
	Total	47		
Culture of promoting KS in the organization	Between Groups	3	1.527	.221
	Within Groups	44		
	Total	47		
Awareness on benefits of knowledge sharing for the development of the organization	Between Groups	3	3.556	.022
	Within Groups	44		
	Total	47		

Level of significance  $p \leq 0.05$

Table 4.2b above, reveals that there is significant difference at p-value  $p \leq 0.05$  on five items. These items include: Participation on knowledge sharing activities in terms of orientation and coaching of new employees ( $p=0.001$ ), the organization provide training programs and seminars frequently ( $p=0.002$ ), participation on updating of organizational documents ( $p=0.018$ ), the organization provide a chance of further education to attend postgraduate program ( $p=0.016$ ) and there is awareness on benefits of knowledge sharing for the development of the organization ( $p=0.022$ ).

But not significant difference revealed on seven items at  $p \leq 0.05$ . These items include: individual employee willingness to share knowledge with colleagues ( $p=0.613$ ), employees of the organization

have willingness to share knowledge with each other (p=0.968), sharing knowledge with colleagues using charts, figures and graphs (p=0.778), using ICT to share knowledge with colleagues (p=0.084), availability of up-to-date documents in the organization (p=0.848), there is distribution of up-to-date documents frequently (p=0.961) and there is culture of promoting knowledge sharing in the organization (p=0.221).

From this result it is possible to conclude that there is significant difference among employees of different educational status on knowledge sharing practices in EIC. Hence, the researcher rejects the null hypothesis and accepts the alternative hypothesis.

Furthermore, the Post Hoc multiple comparisons test using the Scheffe test was applied on those overall variables that were significant in order to determine which of the specific knowledge sharing practices reflected the difference.

**Table 4.2c Scheffe test result on knowledge practices among employees of EIC**

Dependent Variable	(I) Educational level of respondent	(J) Educational level of respondent	Mean Difference (I-J)	Std. Error	Sig.
Provision of training programs and seminars frequently	Others	Certificate	.000	.277	1.000
		Diploma	-.250	.250	.801
		Bachelors	-.633*	.212	.042
	Certificate	Others	.000	.277	1.000
		Diploma	-.250	.250	.801
		Bachelors	-.633*	.212	.042
	Diploma	Others	.250	.250	.801
		Certificate	.250	.250	.801
		Bachelors	-.383	.175	.201
	Bachelors	Others	.633*	.212	.042
		Certificate	.633*	.212	.042
		Diploma	.383	.175	.201

**Table 4.2c Scheffe test result on knowledge practices among employees of EIC**

Provision of a chance of further education to attend postgraduate program frequently	Others	Certificate	-.400	.272	.546
		Diploma	-.100	.246	.983
		Bachelors	.233	.208	.740
	Certificate	Others	.400	.272	.546
		Diploma	.300	.246	.686
		Bachelors	.633*	.208	.037
	Diploma	Others	.100	.246	.983
		Certificate	-.300	.246	.686
		Bachelors	.333	.171	.300
	Bachelors	Others	-.233	.208	.740
		Certificate	-.633*	.208	.037
		Diploma	-.333	.171	.300

\*. The mean difference is significant at the 0.05 level.

Then the Post Hoc multiple comparison tests revealed significant difference among employees of different educational status on two items: ‘the organization provides training programs and seminars frequently’ and ‘the organization provides a chance of further education to attend postgraduate program.’ Hence, significant difference was found among employees that holds a Degree, Certificate and those without any Certificate on the provision of training programs and seminars, and provision of chance of further education to attend postgraduate program at  $p=0.042$  and  $p=0.037$  respectively.

#### 4.1.3 Knowledge sharing tools

Knowledge sharing can take place through the use of different tools or mechanisms based on the development of the organization and the knowledge they want to share. Mainly this can be done through social interaction, referring documented resources or using technologies. The identification of these tools aimed to whether the tools they use allow them to utilize their tacit knowledge and are the employees use technology. Table 4.3a shows the frequency and percentages knowledge sharing tools in EIC as responded to the items.



**Table 4.3a Knowledge sharing tools in EIC**

Knowledge sharing tools/ mechanisms	Frequency	Percentage
Face-to-face	42	87.5
Group discussion	35	72.9
Documentation	40	83.3
Telephone	29	60.4
E-mail	14	29.2
Video conference	1	2.1
Trainings	22	45.8

The result of the study as presented in table 4.3a above shows that knowledge can be shared among employees of EIC using tools such as: face-to-face communication 42 (87.5%), documentation 40(83.3%), group discussion 35(72.9%), telephone 29(60.4%), training 22(45.8%), e-mail 14(29.2%) and video conferencing 1(2.1%).

Face-to-face communication, documentation and group discussion were the three most used mechanisms for sharing knowledge. These are helpful to utilize the personal knowledge of individual staff for development of the organization. On the other hand it implies the possibilities of sharing knowledge informally among voluntary employees to ask what was unclear and find solution for immediate problems that take place on the job.

Only a single respondent 1(2.1%) have indicated video conferencing as knowledge sharing tool among respondents. He/she might have had a chance of participating on video conferencing to share knowledge in the organization. However, as responses of interviewees and researcher's observation there is no video conferencing room in the considered branches of EIC.

Additionally, during the interview, interviewees indicated that there was monthly meeting schedule to evaluate their performance and discussion on the problems they might face on the job. During this time each participant at the meeting was expected to share personal knowledge and experiences to overcome their organization's problems or to improve their performances. Hence,

through this meeting schedule employees could share their individual knowledge and create new knowledge which could be critical for sustainable development of the organization.

Statistically, the result of the hypothesis was treated in table 4.3b, which used a One-way ANOVA on knowledge sharing tools in EIC based on the position of the employees in EIC (i.e. Branch Manager, Customer Officer, Finance and Others (i.e Security, Messenger and Cleaners) at  $p \leq 0.05$  level of significance.

**Table 4.3b Summary of ANOVA on KS tools among staff of different position**

		Sum of Squares	Df	Mean Square	F	Sig.
Face-to-face	Between Groups	.450	4	.113	1.008	.414
	Within Groups	4.800	43	.112		
	Total	5.250	47			
Group discussion	Between Groups	4.688	4	1.172	1.517	.214
	Within Groups	33.229	43	.773		
	Total	37.917	47			
Documentation	Between Groups	10.200	4	2.550	2.202	.085
	Within Groups	49.800	43	1.158		
	Total	60.000	47			
Telephone	Between Groups	9.038	4	2.260	.556	.695
	Within Groups	174.629	43	4.061		
	Total	183.667	47			
E-mail	Between Groups	51.250	4	12.813	2.801	.037
	Within Groups	196.667	43	4.574		
	Total	247.917	47			
Video conference	Between Groups	1.050	4	.262	.330	.856
	Within Groups	34.200	43	.795		
	Total	35.250	47			
Trainings	Between Groups	65.800	4	16.450	1.365	.262
	Within Groups	518.117	43	12.049		
	Total	583.917	47			

Table 4.3b above, reveals that there is significant difference at  $p=0.05$  for one item: e-mail ( $p=0.037$ ).

But significant difference was not revealed at  $p=0.05$  for six items. These items include: face-to-face communication ( $p=0.414$ ), group discussion ( $p=0.214$ ), documentation ( $p=0.085$ ), telephone ( $p=0.695$ ), video conference ( $P=0.856$ ) and training ( $p=0.262$ ).

Based on this result the researcher concludes that there is significant difference among employees of different position on knowledge sharing tools. Hence, the researcher rejects the null hypothesis and accepts the alternative hypothesis.

Furthermore, the Scheffe test was applied on the significant variable to determine between which positions of employees this significant difference revealed on the given KS tool, e-mail.

**Table 4.3c Scheffe test result on KS tools in EIC among employees of different position**

(I) Position of respondent	(J) Position of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Branch manager	Operations	2.333	1.324	.547	-1.93	6.59
	Finance	1.667	1.380	.833	-2.78	6.11
	Others	3.333	1.476	.294	-1.42	8.08
	No response	.000	1.512	1.000	-4.87	4.87
Operations	Branch manager	-2.333	1.324	.547	-6.59	1.93
	Finance	-.667	.781	.946	-3.18	1.85
	Others	1.000	.939	.887	-2.02	4.02
	No response	-2.333	.995	.259	-5.54	.87
Finance	Branch manager	-1.667	1.380	.833	-6.11	2.78
	Operations	.667	.781	.946	-1.85	3.18
	Others	1.667	1.017	.615	-1.61	4.94
	No response	-1.667	1.069	.660	-5.11	1.77
Others	Branch manager	-3.333	1.476	.294	-8.08	1.42
	Operations	-1.000	.939	.887	-4.02	2.02
	Finance	-1.667	1.017	.615	-4.94	1.61
	No response	-3.333	1.190	.117	-7.16	.50
No response	Branch manager	.000	1.512	1.000	-4.87	4.87
	Operations	2.333	.995	.259	-.87	5.54
	Finance	1.667	1.069	.660	-1.77	5.11
	Others	3.333	1.190	.117	-.50	7.16

Significance level  $p \leq 0.05$

However on table 4.3c above, the Post Hoc multiple comparison tests reveals no significant difference among employees of different position on knowledge sharing tool e-mail.

#### 4.1.4 Barriers of knowledge sharing

While there are drivers for people and organizations to involve in knowledge sharing, on the other hand there are also barriers that hinder the knowledge sharing activity in an organization. The respondents were asked to what extent they agree or disagree with the given barriers (see table 4.5a barriers of knowledge sharing).

In order to interpret the perception scores of respondents on the factors that affect knowledge sharing in EIC, which was based on the five point Likert scale; the researcher adopted the method used by Gojeh *et al* (2013) by converting the ranked order Likert scale to interval scale using an equal interval of 0.80. Hence, a mean score was considered 1.00 - 1.80- Strongly Disagreed; 1.80 - 2.60- Disagreed; 2.60 - 3.40- Neutral; 3.40 - 4.20- Agreed; and 4.20 - 5.00- Strongly Agreed.

**Table 4.4a Barriers of knowledge sharing in EIC**

Barriers of Knowledge Sharing	Respondents level of agreement					% of Agreement	Mean	STD	Decision
	SA	A	N	D	SD				
Organizational structure	3 (6.2%)	13 (27.1%)	7 (14.6%)	15 (31.2%)	10 (20.8%)	16 (33.3%)	2.67	1.260	N
Organizational culture	4 (8.3%)	13 (27.1%)	5 (10.4%)	17 (35.4%)	9 (18.8%)	17 (35.4%)	2.71	1.288	N
Lack of time	11 (22.9%)	13 (27.1%)	9 (18.8%)	9 (18.8%)	6 (12.5%)	24 (50%)	3.29	1.352	N
Lack of trust	9 (18.8%)	11 (22.9%)	10 (20.8%)	10 (20.8%)	8 (16.7%)	20 (41.7%)	3.06	1.375	N

**Table 4.4a Barriers of knowledge sharing in EIC**

Individualism	14 (29.2%)	17 (35.4%)	6 (12.5%)	8 (16.7%)	3 (6.2%)	31 (64.6%)	3.65	1.246	A
Lack of ICT facilities	10 (20.8%)	20 (41.7%)	5 (10.4%)	7 (14.6%)	6 (12.5%)	30 (62.5%)	3.44	1.319	A
Lack of leaders commitment	12 (25.0%)	15 (31.2%)	8 (16.7%)	9 (18.8%)	4 (8.3%)	27 (56.2%)	3.46	1.288	A
Lack of training	10 (20.8%)	17 (35.4%)	5 (10.4%)	9 (18.8%)	7 (14.6%)	27 (56.2%)	3.29	1.383	N
Lack of recognition	12 (25.0%)	25 (52.1%)	0 %	7 (14.6%)	4 (8.3%)	37 (77.1%)	3.71	1.237	A
Uncomfortable work environment	7 (14.6%)	23 (47.9%)	6 (12.5%)	9 (18.8%)	3 (6.2%)	30 (62.5%)	3.46	1.148	A
Low level of knowledge	1 (2.1%)	22 (45.8%)	14 (29.2%)	8 (16.7%)	3 (6.2%)	23 (47.9%)	3.21	.967	N
Misconception of 'knowledge is power'	7 (14.6%)	10 (20.8%)	11 (22.9%)	15 (31.2%)	5 (10.4%)	17 (35.4%)	2.98	1.246	N

**Key**

STD=standard deviation, A=agree, SA= strongly agreed, N=neutral, D=disagreed,

SD= strongly disagreed

From the analysis on table 4.4a above, respondents were in agreement with individualism 31(64.6%), lack of ICT facilities 30(62.5%), lack of leader's commitment 27(56.2%), lack of recognition 37(77.1%) and uncomfortable working environment 30(62.5%) as factors affecting knowledge sharing practices in EIC. These reflect problems of culture of hoarding knowledge for personal benefit, lack of leader's commitment to be role model in sharing knowledge and absence of motivation.

However, respondents were neutral on the same table 4.4a on seven items of the stated barriers for knowledge sharing in EIC. These items include: organizational structure 16 (33.3%), organizational culture 17(35.4%), lack of time 24(50%), lack of trust 20 (41.7%), lack of training 27 (56.2%), low level of knowledge 23 (47.9%) and misconception of knowledge is power 17 (35.4%). Even though respondents were neutral to decide on these items as barrier for knowledge sharing or not, these items as considered by the researcher have their own effects on knowledge sharing practices. They are therefore considered as barriers for knowledge sharing in EIC.

The researcher can conclude that the identified barriers for knowledge sharing in EIC to include: individualism, lack of ICT facilities, lack of leader’s commitment, lack of recognition and uncomfortable working environment. Other factors affecting knowledge sharing practices in EIC include: organizational structure, organizational culture, lack of time, lack of trust, lack of training, low level of knowledge and misconception of knowledge is power.

Statistically, the result of the hypothesis was treated in table 4.4b, which used a One-way ANOVA on barriers of knowledge sharing based on the position of the employees in EIC (i.e. Branch Manager, Customer Officer (operations), Finance and Others (i.e security staff, cleaners and messengers) at  $p \leq 0.05$  level of significance.

**Table 4.4b Summary of ANOVA on barriers of knowledge sharing in EIC**

		Sum of Squares	Df	Mean Square	F	Sig.
Organizational structure	Between Groups	4.286	4	1.071	.655	.627
	Within Groups	70.381	43	1.637		
	Total	74.667	47			
Organizational culture	Between Groups	4.443	4	1.111	.650	.630
	Within Groups	73.474	43	1.709		
	Total	77.917	47			
Lack of time	Between Groups	2.260	4	.565	.290	.883
	Within Groups	83.657	43	1.946		
	Total	85.917	47			

**Table 4.4b Summary of ANOVA on barriers of knowledge sharing in EIC**

Lack of trust	Between Groups	8.084	4	2.021	1.076	.380
	Within Groups	80.729	43	1.877		
	Total	88.812	47			
Individualism	Between Groups	16.232	4	4.058	3.075	.026
	Within Groups	56.748	43	1.320		
	Total	72.979	47			
Lack of ICT facilities	Between Groups	5.134	4	1.283	.720	.583
	Within Groups	76.679	43	1.783		
	Total	81.812	47			
Lack of leaders commitment	Between Groups	16.236	4	4.059	2.830	.036
	Within Groups	61.681	43	1.434		
	Total	77.917	47			
Lack of training opportunities	Between Groups	3.938	4	.985	.492	.741
	Within Groups	85.979	43	2.000		
	Total	89.917	47			
Lack of recognition	Between Groups	2.550	4	.637	.395	.811
	Within Groups	69.367	43	1.613		
	Total	71.917	47			
Uncomfortable working environment	Between Groups	8.093	4	2.023	1.616	.188
	Within Groups	53.824	43	1.252		
	Total	61.917	47			
Low level of knowledge	Between Groups	8.152	4	2.038	2.450	.060
	Within Groups	35.764	43	.832		
	Total	43.917	47			
Misconception of 'Knowledge is power'	Between Groups	6.946	4	1.736	1.131	.355
	Within Groups	66.033	43	1.536		
	Total	72.979	47			

Significance level  $p=0.05$

Table 4.4b above reveals significant difference among employees of different position on barriers of knowledge sharing in EIC for two items: individualism ( $p=0.026$ ) and lack of leaders' commitment ( $p=0.036$ ).

Not significant difference was revealed on the same table 4.4b on ten items. These include: organizational structure ( $p=0.627$ ), organizational culture ( $p=0.630$ ), lack of time ( $p=0.883$ ), lack of trust ( $p=0.380$ ), lack of ICT facilities ( $p=0.583$ ), lack of training opportunity ( $p=0.741$ ), lack of

recognition (p=0.811), uncomfortable working environment (p=0.188), low level of knowledge (p=0.060) and misconception of knowledge is power (p=0.365).

From this result the researcher can conclude that there was significant difference among employees of different position on the identified barriers of knowledge sharing practices in EIC. Hence, the researcher rejects the null hypothesis and accepts the alternative hypothesis.

Furthermore, the Post Hoc multiple comparisons test using the Scheffe test was applied on those overall variables that were significant in order to determine between which of the specific group these barriers of knowledge sharing reflected the difference.

**Table 4.4c Scheffe test on barriers of KSP among employees of different position**

Dependent Variable	(I) Position of respondent	(J) Position of respondent	Mean Difference (I-J)	Std. Error	Sig.	95% CI	
						Lower Bound	Upper Bound
Individualism	Branch manager	Operations	.867	.711	.828	-1.42	3.16
		Finance	1.833	.742	.211	-.55	4.22
		Others	1.238	.793	.658	-1.31	3.79
		No response	.167	.812	1.000	-2.45	2.78
	Operations	Branch manager	-.867	.711	.828	-3.16	1.42
		Finance	.967	.419	.275	-.38	2.32
		Others	.371	.504	.968	-1.25	1.99
		No response	-.700	.535	.787	-2.42	1.02
	Finance	Branch manager	-1.833	.742	.211	-4.22	.55
		Operations	-.967	.419	.275	-2.32	.38
		Others	-.595	.546	.878	-2.35	1.16
		No response	-1.667	.574	.097	-3.52	.18
	Others	Branch manager	-1.238	.793	.658	-3.79	1.31
		Operations	-.371	.504	.968	-1.99	1.25
		Finance	.595	.546	.878	-1.16	2.35
		No response	-1.071	.639	.595	-3.13	.99



**Table 4.4c Scheffe test on barriers of KSP among employees of different position**

Lack of leaders commitment	Branch manager	Operations	1.067	.742	.723	-1.32	3.45
		Finance	1.500	.773	.449	-.99	3.99
		Others	2.238	.826	.140	-.42	4.90
		No response	.500	.847	.986	-2.23	3.23
	Operations	Branch manager	-1.067	.742	.723	-3.45	1.32
		Finance	.433	.437	.911	-.97	1.84
		Others	1.171	.526	.308	-.52	2.86
		No response	-.567	.557	.903	-2.36	1.23
	Finance	Branch manager	-1.500	.773	.449	-3.99	.99
		Operations	-.433	.437	.911	-1.84	.97
		Others	.738	.570	.793	-1.09	2.57
		No response	-1.000	.599	.598	-2.93	.93
	Others	Branch manager	-2.238	.826	.140	-4.90	.42
		Operations	-1.171	.526	.308	-2.86	.52
		Finance	-.738	.570	.793	-2.57	1.09
		Others	1.738	.666	.167	-.41	3.88

Significance level  $\leq 0.05$

On table 4.4c above, the Post Hock multiple comparisons result reveals no significant difference among employees of different position on barriers of knowledge sharing in EIC for the given two items: individualism and lack of leaders' commitment.

#### **4.1.5 Relationship between knowledge sharing practices and development/success of EIC**

As Gurteen (1999) described, the survival of almost all businesses is dependent upon the creation and utilization of new knowledge and it is therefore inevitable that knowledge needs to be shared. Hence, to create knowledge sharing culture the organization needs to encourage employees to work together more effectively, to collaborate and to share in order to make organizational knowledge more productive. From this concept one can understand as knowledge sharing is a key activity for sustainable development of an organization.

To assess the relationship between knowledge sharing practices and development/success of EIC the items on table 4.5a were used on the relationships between knowledge sharing practices and developments/successes of EIC.

In order to interpret the perception scores of respondents on the factors that affect knowledge sharing in EIC, which was based on the five point Likert scale; the researcher adopted the method used by Gojeh *et al* (2013) by converting the ranked order Likert scale to interval scale using an equal interval of 0.80. Hence, a mean score was considered 1.00 - 1.80- Strongly Disagreed; 1.80 - 2.60- Disagreed; 2.60 - 3.40- Neutral; 3.40 - 4.20- Agreed; and 4.20 - 5.00- Strongly Agreed.

**Table 4.5a Relationship between KSP and development/success of EIC**

Knowledge sharing for development of the Organization	Respondents level of agreement					% of agreement	Mean	STD	Decision
	SA	A	N	D	SD				
Creates common understanding among employees	15 (31.2%)	18 (37.5%)	2 (4.2%)	8 (16.7%)	5 (10.4%)	33 (68.7%)	3.62	1.362	A
Enhance problem solving skill of employees	13 (27.1%)	22 (45.8%)	2 (4.2%)	8 (16.7%)	3 (6.2%)	35 (72.9%)	3.71	1.220	A
Increase right decision making ability of staff	13 (27.1%)	17 (35.4%)	5 (10.4%)	7 (14.6%)	6 (12.5%)	30 (62.5%)	3.50	1.368	A
Opens a way to exploit tacit knowledge of employees	11 (22.9%)	17 (35.4%)	5 (10.4%)	9 (18.8%)	6 (12.5%)	28 (58.3%)	3.38	1.362	N
Create competitive environment within organization	11 (22.9%)	17 (35.4%)	6 (12.5%)	10 (20.8%)	4 (8.3%)	28 (58.3%)	3.44	1.287	A
Enhance creativity and innovativeness within the organization	17 (35.4%)	13 (27.1%)	6 (12.5%)	5 (10.4%)	7 (14.6%)	30 (62.5%)	3.58	1.442	A

Key

STD=standard deviation, A=agreed, SA= strongly agreed, N= neutral, D=disagreed, SD= strongly disagreed

Table 4.5a above revealed that respondents were in agreement on five items on relationship between knowledge sharing practices and development of the organization. These items include: creating common understanding among employees 33 (68.7%), enhance problem solving skill of

employees 35 (72.9%), increase right decision making ability of staff 30 (62.5%), create competitive environment within organization 28 (58.3%) and enhance creativity and innovativeness within the organization 30 (62.5%). These could give an impression that employees are somewhat sympathetic on how knowledge sharing adds value to the development of their organization.

However, respondents were neutral on the same table 4.5a with one item, which is the opening of a way to exploit tacit knowledge of employees 28 (58.3%). Although respondents were neutral and considered an agreement by the researcher as responded on the item; knowledge sharing is very important to exploit/utilize the tacit knowledge of employees, which is highly personal. New knowledge will be created in the organization when employees bring together their thoughts and experiences through knowledge sharing and apply for development of their organization.

Nonetheless, the researcher can conclude that there is relationship between knowledge sharing practices and developments/successes in EIC as it relates to: creating common understanding among employees, enhance problem solving skill of employees, increase right decision making ability of staff, create competitive environment within organization, enhance creativity and innovativeness within the organization, and an opening of a way to exploit tacit knowledge of employees.

Statistically, a Pearson correlation coefficient was used to analyze whether significant relationship exist between knowledge sharing practices and developments/successes in EIC. Table 4.5b shows the relationship between of knowledge sharing practices and development/success of EIC.

**Table 4.5b Correlations between KSP and development/success of EIC**

		Creation of common understanding	Problem solving skill	Right decision making ability	Exploit tacit knowledge	Competitive environment	Creativity & innovation
Participation on KS of orienting and coaching new employees	P/Correlation Sig. (1-tailed) N	.280*	.196	-.016	.122	.056	.027
		.027	.091	.458	.204	.352	.427
		48	48	48	48	48	48
Willingness to share knowledge	P/Correlation Sig. (1-tailed) N	.125	-.140	-.142	.018	-.217	.270*
		.199	.172	.168	.452	.069	.032
		48	48	48	48	48	48
Employees of the organization have willingness to share knowledge	P/Correlation Sig. (1-tailed) N	-.047	-.064	.125	.235	-.075	-.128
		.376	.332	.199	.054	.307	.192
		48	48	48	48	48	48
Provision of training programs and seminars frequently	P/Correlation Sig. (1-tailed) N	-.097	.004	-.047	.097	.159	.140
		.255	.488	.377	.255	.141	.172
		48	48	48	48	48	48
Using charts, figures and graphs to share knowledge	P/Correlation Sig. (1-tailed) N	-.249*	-.122	-.142	-.004	.056	.087
		.044	.204	.169	.489	.352	.278
		48	48	48	48	48	48
Using ICT to share knowledge	P/Correlation Sig. (1-tailed) N	-.121	-.039	.016	.090	-.093	.184
		.207	.396	.458	.272	.265	.105
		48	48	48	48	48	48
Availability of up-to-date documents	P/Correlation Sig. (1-tailed) N	-.004	-.170	-.016	-.090	.093	-.066
		.490	.125	.458	.272	.265	.327
		48	48	48	48	48	48
Participation on updating / compiling documents	P/Correlation Sig. (1-tailed) N	-.231	-.098	-.032	.231	-.266*	-.226
		.057	.254	.415	.057	.034	.061
		48	48	48	48	48	48
Distribution of up-to-date documents frequently	P/Correlation Sig. (1-tailed) N	.012	-.128	-.046	.112	-.129	.188
		.469	.193	.378	.224	.191	.101
		48	48	48	48	48	48
Provision of a chance to further education to attend to attend postgraduate program	P/Correlation Sig. (1-tailed) N	.088	.088	.017	-.121	-.090	.197
		.277	.275	.455	.207	.270	.090
		48	48	48	48	48	48
Culture of promoting KS in the organization	P/Correlation Sig. (1-tailed) N	-.078	-.216	.250*	.360**	-.158	.158
		.298	.070	.044	.006	.142	.142
		48	48	48	48	48	48
Awareness on the benefits of KS for the development of the organization	P/Correlation Sig. (1-tailed) N	-.290*	.128	.231	.043	.260*	-.041
		.023	.193	.057	.387	.037	.390
		48	48	48	48	48	48

. Correlation is significant at the 0.01 level (1-tailed).

Correlation coefficient (0.0=No correlation, <0.3=Weak correlation, 0.3-0.7=Moderate correlation, >0.7 =Strong correlation) (Source: Cronk, 2008)

Table 4.5b above reveals that significant relationship was found between knowledge sharing practices and developments/successes in EIC. A weak positive correlation was found between knowledge sharing practices and developments/successes in EIC on five items, they include: participation on knowledge sharing activities of orienting and coaching of new employees, and creation of common understanding among employees ( $r=0.280$ ,  $p=0.027$ ), individual employee's willingness to share knowledge and enhancement of creativity and innovativeness within the organization ( $r=0.270$ ,  $p=0.032$ ), culture of promoting knowledge sharing and increment of right decision making ability of the staff ( $r=0.250$ ,  $p=0.032$ ), and having awareness on benefits of knowledge sharing for development of the organization and creation of competitive environment within the organization ( $r=0.260$ ,  $p=0.037$ ).

A moderate positive correlation was found between knowledge sharing practices and development/success in EIC on one item: culture of promoting knowledge sharing in the organization and exploitation of tacit knowledge ( $r=0.360$ ,  $p=0.006$ ). This implies, as culture of knowledge sharing developed the utilization of individual tacit knowledge will also develop.

A weak negative correlation was found between knowledge sharing practices and development/success of EIC on three items: sharing knowledge with colleagues using charts, figures and graphs, and creation of common understanding among employees ( $r=-0.249$ ,  $p=0.044$ ), participation on updating documents and creation of competitive environment within the organization ( $r=-0.266$ ,  $p=0.034$ ), having awareness on benefits of knowledge sharing for development of the organization and creation of common understanding among employees ( $r=-0.290$ ,  $p=0.023$ ). This implies as knowledge shared with these given items, development with the stated items will decrease, which was unexpected result.

From these result the researcher can conclude that there is significant correlations between knowledge sharing practices and development/success in EIC based on these items: participation

on knowledge sharing activities of orienting and coaching of new employees, and creation of common understanding among employees ( $r=0.280$ ,  $p=0.027$ ), individual employee willingness to share knowledge and, enhancement of creativity and innovativeness within the organization ( $r=0.270$ ,  $p=0.032$ ), culture of promoting knowledge sharing and increment of right decision making ability of the staff ( $r=0.250$ ,  $p=0.032$ ), having awareness on benefits of knowledge sharing for development of the organization and creation of competitive environment within the organization ( $r=0.260$ ,  $p=0.037$ ), culture of promoting knowledge sharing in the organization and exploitation of tacit knowledge ( $r=0.360$ ,  $p=0.006$ ), sharing knowledge with colleagues using charts, figures and graphs, and creation of common understanding among employees ( $r=-0.249$ ,  $p=0.044$ ), participation on updating organizational documents and creation of competitive environment within the organization ( $r=-0.266$ ,  $p=0.034$ ), having awareness on benefits of knowledge sharing for development of the organization and creation of common understanding among employees ( $r=-0.290$ ,  $p=0.023$ ). Hence, the researcher rejects the null hypothesis and accepts the alternative hypothesis.

## **4.2 Discussions**

### **4.2.1 Knowledge sharing practices among employees of EIC**

Knowledge is the most strategically significant resource for organizations to gain competitive advantage, sustainable development and superior performance. Due to this reason different business organizations practices knowledge sharing. EIC is one of the business organizations practicing knowledge sharing.

Based on their percentage response majority of employees indicated their positive response on the given knowledge sharing practices items: individual employee willingness to share knowledge, employees of the organization have willingness to share knowledge among one another, using ICT facilities for knowledge sharing and distribution of up-to-date documents.

Sharing personal knowledge highly depends on the ability and willingness of the person possessing it to convey with others (Uriarte, 2008). If the organization can do more on these employees and facilitate opportunities for knowledge sharing, employees can share their personal knowledge and

experiences among one another and jointly create new knowledge for competitive advantage of their organization. Supporting such practice through ICT technology and distribution of updated documents among employees can foster the knowledge sharing practices in EIC. Huysman and Wulf (2006) described, ICT use and knowledge sharing are closely linked, because ICT can enable rapid search, access and retrieval of information, and can support communication and collaboration among organizational employees. Hence, EIC is advantageous in using the technology for speedup of communication and creating collaboration among its employees and branches.

However, majority of employees indicated, they have no participation on the given knowledge sharing practices items. These items include: participation on knowledge sharing activities of orienting and coaching of new employees, the organization provide training programs and seminars frequently, sharing knowledge with colleagues using charts, figures and graphs, availability of up-to-date documents in the organization, participation on updating of organizational documents, the organization provide a chance of further education to attend postgraduate program, there is culture of promoting knowledge sharing in the organization and there is awareness on benefits of knowledge sharing for the development of the organization.

This implies that knowledge sharing practices with these items were covered by few employees. Because employees those holders of higher position and with higher educational level have high opportunities of knowledge sharing practices and, the juniors or those with less educational level and without position have less participation.

Significant difference was revealed among employees of different educational level on the knowledge sharing practices in EIC. On the other hand, this result is not in line with the previous study result of Ismail and Yusof (2009). They have concluded demographic factors as general and specifically varied education level have no significant impact on knowledge sharing quality among public officers in central agencies in Malaysia.

#### **4.2.2 Knowledge sharing tools**

Different organizations may use different mechanisms to share knowledge. As revealed in the study result, face-to-face communications, documentation, group discussion, training, telephone and e-mail were the employed mechanisms in EIC. These mechanisms were helpful to utilize the tacit knowledge of individual staff and usage of technology result to speed up the knowledge sharing for development of the organization. This result is inline with Habtamu (2011). He identified face-to-face communication, telephone and documentation as the top three used mechanisms to share knowledge within Commercial bank of Ethiopia (CBE).

#### **4.2.3 Barriers of knowledge sharing**

While there are factors that initiate knowledge sharing in the organizations whereas the other factors hinder such activity. Based on the analysis result, the following identified barriers of knowledge sharing in EIC were found. These barriers include: individualism, lack of ICT facilities, lack of leader's commitment, lack of recognition, uncomfortable working environment, organizational structure, organizational culture, lack of time, lack of trust, lack of training, low level of knowledge and misconception of knowledge is power.

Other previous researchers also reported related findings. Babu and Gopalakrishnan (2008) found that lack of transparent rewards and recognition system were the critical organizational barriers for knowledge sharing. Yap et al (2010) reported, individualism and low level of knowledge were among the serious factors affecting knowledge sharing in Malaysia. This can gives the impression that those who assume themselves as knowledgeable prefer to hoard their knowledge for personal benefit and those assumed themselves lower knowledgeable are fear to share knowledge. Habtamu (2011) identified as lack of time, no planned discussion and shortage of space were critical barriers for knowledge sharing in CBE.



Rad et al (2011) identified organizational culture, structure and organizational ICT infrastructure did not exert any influence on knowledge sharing. However this result contradicts this research's findings and other researcher's findings like (Hoof and Huysman, 2009) as well as the theoretical discussion within the existing knowledge sharing behavior literature, where these organizational factors are often explained as important determinants of the knowledge sharing behavior.

Riege (2005) described these barriers by categorizing into three dimensions as individual, organizational and technological factors. Lack of time, lack of trust, fear of loss of power and lack of social network were among individual barriers. Lack of leadership, lack of transparent reward and recognition system, lack of training opportunities, organizational culture and organizational structure were organizational barriers. Lack of integrated IT systems, lack of compatibility and lack of technical support were technological barriers.

Generally, all these researchers reflect as knowledge sharing can be affected by different factors which have seen in EIC. So, implementation of effective knowledge sharing requires considering these factors and; having strategic plan on how to overcome these barriers and promote knowledge sharing for development/success of the organization. On the other hand significant difference was found among employees of different position on the identified barriers of knowledge sharing in EIC.

During interview schedule interviewees have raised other problems that they are facing and could affect the knowledge sharing practices of the organization. These are stated below.

One respondent stated in the questionnaire "Sharing knowledge is mandatory in our organization. However, some employees are reluctant to share their knowledge, especially the old employees". This may be due to less social interactions among employees and fear of loss of power.

"There is no tea/coffee break since the work is business oriented and customer based, each employee should avail on his/her area at work time". [Branch Manager]

“EIC have prepared a strategic plan to be a worldwide insurer. But there is high staff turnover looking for better salary and other facility. With high turnover of these experienced and knowledgeable staff achieving the plan may be difficult.” [Principal Senior Customer Care Officer].

“There is staff turnover in the Corporation. More percent of experienced employees within other insurance companies were those who turnover/flee from EIC. Inadequate salary is the possible reason because EIC is comparable with Banks but low payment in salary” [Branch Manager].

The two different interviewees revealed similar problem which reflects how the issue is serious and need solution.

“There is shortage of computer when compared with the number staff that has to do with it and there is low network for Internet access” [Branch Manager].

“The implementation of ICT is good and doing well. But there is no technical staff to solve for immediate technical problem happened on job” [Principal Customer Care Officer].

The response raised on ICT issue reflects shortage of resources and technical support.

“EIC provides different training programs to develop the knowledge and skill of employees. But there are two problems we are facing. 1) The training programs are scheduled at Head Office by Training Department without considering the branches schedule. Because of this reason sometimes employees miss the chance to participate on trainings when branches are busy. 2) More of the trainings concerned on insurance activities and employees working on that area have more chance to participate. But employees with other sections don't get equal chances of participating on training programs” [Branch Manager]. This shows communication gap and less collaboration to prepare appropriate schedule.

“The chance of further education to attend postgraduate program is limited/rare. Most of the time the chance to further education is upto first degree” [Two Branch Mangers].

“Employees with higher education, more experiences and good performance will be taken to top management. After that their involvement to share knowledge with lower staff will be reduce due to they are so busy with top management activities” [Branch Manager].

But, concerning human resource development through training programs and formal education the managing director have stated the following idea in the annual report of 2007-2008. “Provision of training to the management members as well as to employees, with the aim of enhancing their knowledge, skill, and ability in making them always competent and responsive in performing their duties, is considered to be one of the key strategies that enhance the Corporation’s efforts to achieve its objectives. The Corporation, in this regard, has continued in this budget year, as in the previous years, to provide different trainings to its personnel with the same vigor. Accordingly, 1158 staff members were able to attend short-term training and skill development in the area of Management, Marketing and Customer Services, Strategic Management, Information Technologies, as well as Insurance Principles and Auditing. Besides, formal education opportunities were given to 273 employees to pursue their education at various schools, higher institutions, and colleges. In addition to the above, 51 employees were able to attend insurance courses through correspondence” (Yewondwossen, 2008).

#### **4.2.4 Relationship between knowledge sharing practices and development/success of EIC**

In one-way or the other the development of organizations relates to its ability of creating, sharing and utilizing its critical resource knowledge. Significant relationship was revealed between KS practices and development/success of EIC as it relates to: creating common understanding among employees, enhance problem solving skill of employees, increase right decision making ability of staff, create competitive environment within organization, enhance creativity and innovativeness within the organization, and an opening of a way to exploit tacit knowledge of employees. This result is inline with other previous research result. According to Pasquariella (2003), knowledge sharing fosters innovation by encouraging the free flow of ideas; encourages staff creativity, streamline response time and productivity, reduces costs by eliminating redundant processes, re-use knowledge for the benefit of the organization and improves performance. Additionally Reid

(2003) states, the process of KS create an opportunity for organization to maximize efficiency, solutions and requirements needed in generating competitive advantage.

All these researchers' idea indicates as knowledge sharing plays significant role to the development/success of any business organization. From these concepts, without proper knowledge sharing and its utilization; development for any business organization will be unthinkable.

## **CHAPTER FIVE**

### **5.0 SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Summary of Findings**

It was found that there was knowledge sharing practices among staff of EIC in areas that include: orientation and coaching of new employees, individual employee willingness to share knowledge with colleagues, employees willingness to share knowledge among one another, the organization provides training programs and seminars frequently, sharing knowledge with colleagues using charts, figures and graphs, using ICT to share knowledge with colleagues, availability of up-to-date documents in the organization, participation on updating of organizational documents, distribution of up-to-date documents frequently, organization providing opportunity for further education to attend postgraduate program, culture of promoting knowledge sharing in the organization and having awareness on benefits of knowledge sharing for the development of the organization. However, the most considered KSP was 74.9% on individual employee willingness to share knowledge with colleagues, while the least was 31.2% on provision of chances for further education to attend postgraduate program by the organization. There was significant difference among employees of different educational status on knowledge sharing practices in EIC and the difference was among those with degree, certificate holders and those employees without any certificate.

It was also found that knowledge can be shared among employees of EIC using tools such as: face-to-face communication 87.5%, documentation 83.3%, group discussion 72.9%, telephone 60.4%, training 45.8%, e-mail 29.2%. However, the ANOVA analysis revealed that there was significant difference with e-mail as a tool for KS at  $p=0.037$ .

The researcher found that there were barriers for knowledge sharing in EIC and they include: individualism, lack of ICT facilities, lack of leader's commitment, lack of recognition and uncomfortable working environment. Others include: organizational structure, organizational

culture, lack of time, lack of trust, lack of training, and low level of knowledge and misconception of knowledge is power. There was staff turnover, which was discovered from staff at an interview in the organization to serve as the other barrier for knowledge sharing in EIC. There was significant difference among employees of different position on barriers of knowledge sharing in EIC on individualism ( $p=0.026$ ) and lack of leaders' commitment ( $p=0.036$ ).

Lastly, it was found that there was relationship between knowledge sharing practices and developments/successes in EIC as it relates to: creating common understanding among employees, enhancement of problem solving skill of employees, increase right decision making ability of staff, create competitive environment within organization, enhance creativity and innovativeness within the organization, and an opening of a way to exploit tacit knowledge of employees. There was significant correlations between knowledge sharing practices and development/success in EIC based on: participation on knowledge sharing activities of orienting and coaching of new employees, and creation of common understanding among employees ( $r=0.280$ ,  $p=0.027$ ), individual employee willingness to share knowledge and, enhancement of creativity and innovativeness within the organization ( $r=0.270$ ,  $p=0.032$ ), culture of promoting knowledge sharing and increment of right decision making ability of the staff ( $r=0.250$ ,  $p=0.032$ ), having awareness on benefits of knowledge sharing for development of the organization and creation of competitive environment within the organization ( $r=0.260$ ,  $p=0.037$ ), culture of promoting knowledge sharing in the organization and exploitation of tacit knowledge ( $r=0.360$ ,  $p=0.006$ ), sharing knowledge with colleagues using charts, figures and graphs, and creation of common understanding among employees ( $r=-0.249$ ,  $p=0.044$ ), participation on updating organizational documents and creation of competitive environment within the organization ( $r=-0.266$ ,  $p=0.034$ ), having awareness on benefits of knowledge sharing for development of the organization and creation of common understanding among employees ( $r=-0.290$ ,  $p=0.023$ ).

## **5.2 Conclusion**

Knowledge sharing benefits the Ethiopian financial organizations for effective implementation of KM. In this dynamic world, the insurance companies should have to invest in such new programs

to obtain values and to be competent. In this context, an effective knowledge sharing programs was seen as an appropriate tool to control business focus.

Although, the findings of the study revealed that knowledge sharing practices exist in EIC, the practice did not cut across the educational status of the employees. So, it is possible to conclude that the knowledge sharing was not uniformly practiced among employees of different educational status and KS in EIC was at its low level. More of the knowledge sharing tools used in EIC was traditional where modern knowledge sharing tools were required for future to fasten knowledge sharing in the organization.

Knowledge sharing provides business opportunities and it is an engine to transform knowledge into business value. However, implementation of knowledge sharing is not an easy task because there are many obstacles. Even though, there are barriers that hinder knowledge sharing practices in the EIC, these barriers did not cancel out the knowledge sharing practices, hence the researcher conclude that barriers of knowledge sharing at EIC can be managed. Knowledge sharing has significant contribution for development/success of business organizations. Hence, if EIC implement effective KM and develop good KS culture in the organization it can sustain as competitive and advantageous.

### **5.3 Recommendation**

Based on the findings of the study the following recommendations were forwarded.

- Without availability of captured, organized and structured knowledge it is unthinkable to implement effective knowledge sharing. Hence, the practice of knowledge management is highly recommended for EIC.
  
- The KM practices will be effective only when there is assigned responsible body. Hence, there should be Chief Knowledge Officer (CKO) in the organization.

- The EIC should develop knowledge sharing practices which cut across employees of different educational level
- The EIC should implement other modern knowledge sharing tools i.e social networks, groupware, video conferencing to fasten its knowledge sharing.
- To foster knowledge sharing in the organization, EIC should overcome the identified barriers of knowledge sharing. To overcome these barriers:
  - ✓ Each employee should have to change the cultural mind set of hoarding knowledge to share it and work in collaboration.
  - ✓ The leaders should have to be role model to share knowledge, facilitate environment and create good social interactions among staff.
  - ✓ EIC should provide sufficient trainings to staff, create good working environment, develop culture of knowledge sharing via giving recognition to employees who share knowledge and wisely invest on ICT technology to be competent.

### Future Research Works

Knowledge sharing is a key resource for any business organizations sustainable development and this study was concerned only on Ethiopian Insurance Corporation. Hence further study is recommended for Private Insurance Companies and other financial institutions.



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# Appendices

## Appendix A

### Questionnaire

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*Dear respondents!*

This questionnaire is distributed to the selected branches of Ethiopian Insurance Corporation of Western Main Branch (Jimma, Nekemte and Mettu) employees *to Assess knowledge sharing practices on the development and success of the Corporation*. The researcher would like to thank you for taking your precious time to fill out the questionnaire. Be confident your response will use only for this research purpose and didn't given to any third party.

Thanks for your good cooperation!

#### Part I: General information

1. Gender: Male  Female
2. Age: Less than 25  25-34  35-44   
45-54  Above 54
3. Year of experience in the EIC: \_\_\_\_\_
4. Educational level: \_\_\_\_\_
5. Position: \_\_\_\_\_

#### Part II: Main information

*Instruction: Please read and understand it. Then circle on your right answer.*

#### 6. Knowledge Sharing Practices

1. Do you participate on knowledge sharing activities like orienting and coaching of new employees? Yes  No
2. Do you have willing to share knowledge with your colleagues? Yes  No

3. Do employees of your organization have willing to share knowledge with you?  
Yes  No
4. Does your organization provide training programs and seminars frequently?  
Yes  No
5. Do you share knowledge with your friends using charts, figures and pictures?  
Yes  No
6. Do you use ICT to share knowledge with colleagues? Yes  No
7. Is there availability of up-to-date documents in your organization? Yes  No
8. Do you participate on compiling of organizational documents like policies, procedures and job descriptions? Yes  No
9. Is there distribution of up-to-date documents frequently? Yes  No
10. Does the organization provide education training development to postgraduate study frequently? Yes  No
11. Is there culture of promoting knowledge sharing in the organization?  
Yes  No
12. Is there awareness on the benefits of knowledge sharing for the development of the organization? Yes  No

7. What are the knowledge sharing tools/mechanisms used in your organization?

- A. Face-to-face                      B. Group discussion                      C. Documentation
- D. Telephone                      E. E-mail                      F. Video conferencing
- G. Participating on seminar/workshop programs

H. If any other \_\_\_\_\_

8. Knowledge sharing can be affected by many factors/barriers. Please indicate the extent to which you agree or disagree with the following knowledge sharing barriers in your organization by putting a tick (√) mark in the appropriate box.

Strongly agree=5, Agree=4, Neutral=3, Disagree=2 and Strongly disagree=1



S/N	Barriers of Knowledge Sharing in the organization	5	4	3	2	1
	Organizational structure					
	Organizational culture					
	Lack of time					
	Lack of trust each other					
	Individualism (Self-centrism)					
	Lack of Information and Communication Technologies (ICT)					
	Lack of leaders commitment to facilitate the environment					
	Lack of training opportunities (short and long term) for employee					
	Lack of recognition					
	Uncomfortable working environment					
	Low level of knowledge					
	Misconception of 'knowledge is power'					

9. What solutions you suggest to overcome these Knowledge Sharing barriers?

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10. Knowledge sharing is important for development of organization. Please indicate the extent to which you agree or disagree with the following statements on the importance of knowledge sharing for development of your organization by putting a tick (√) mark in the appropriate box.

Strongly agree=5, Agree=4, Neutral=3, Disagree=2 and Strongly disagree=1

S/N	Knowledge Sharing for Development of the organization	5	4	3	2	1
	Creates common understanding among employees					
	Enhance problem solving skill of employees					
	Increase right decision making ability					
	Opens a way to exploit tacit knowledge of employees					
	Create competitive environment within organization					
	Enhance creativity and innovation within the organization					

11. Do you think knowledge sharing has relationship with the development of your organization?

Yes  No

12. How do you see the knowledge sharing culture of employees in your organization?

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## **Appendix B**

### Interview for branch managers and Departments

1. Is there knowledge sharing practice in your organization?
2. How knowledge sharing practices take place in your organization?
3. What are the knowledge sharing tools your organization uses?
4. What are the barriers of knowledge sharing in your Organization?
5. How much your organization uses the ICT technology to enhance the smooth flow of knowledge within the organization and with its customers?
6. To what extent the organization trains its employee to develop their knowledge and to adapt with the changing environment for effective service provision? Is there job orientation training for the new employed staff? Documentation or face-to-face discussion/training?
7. Does the structure and culture of the organization encourages sharing of knowledge freely?
8. Is your organization's working environment is conducive for employees to share their tacit knowledge?
9. Is there culture of promoting knowledge sharing in your organization?
10. Is there awareness on benefits of sharing knowledge for development of organization?
11. How do you explain the relationship between knowledge sharing and your organization's development and success?

## Appendix C

### Observation Checklists

Here are lists of what the researcher wants to be observation:

- ✓ The availability of ICT infrastructures
    - Telephone
    - Computer
    - Printer
    - Fax
    - Internet connection (e.g. e-mail service)
  
  - ✓ The availability of conducive physical environment for knowledge sharing
    - Discussion room/hall
    - Lounge for tea/coffee break
    - Notice board
  
  - ✓ The availability of :
    - Documents, manuals, procedures
    - Annual reports, newspapers, files
  
  - ✓ Approaches of the staff with customers
-



1. እዉቀትን የመለዋወጥ ተግባር ላይ ትሳተፋለህ ለምሳሌ አዲስ ተቀጣሪ ሰራተኛን መለማመድ?

አዎ

አልሳተፍም

2. ያለህን እዉቀት ከባልደረቦችህ ጋር ለማለዋወጥ ፍላጎት አለህ? አዎ  የለኝም

3. የመስራቤትህ ባልደረቦች እዉቀታቸውን ከአንተ ጋር ለመለዋወጥ ፍላጎት አላቸው? አዎ  የላቸውም

4. መስራቤታቸው የተለያዩ የስልጠና ፕሮግራሞችንና ሰሚናሮችን በየግዘዉ ይሰጣልን? አዎ  አይሰጥም

5. እዉቀትን ከባልደረቦችህ ጋር ለመለዋወጥ ቻርቶችንና ግራፎችን ትጠቀማለህ? አዎ  አልጠቀምም

6. በመስራቤታቸው እዉቀትን ከባልደረቦችህ ጋር ለመለዋወጥ ICT ን ትጠቀማላቸው?

አዎ

አንጠቀምም

7. በመስራቤታቸው በየግዘዉ የምታተሙ ዶክመንቶችን በቀላሉ ማገኘት ይቻላለን? አዎ  አይደለም

8. የተለያዩ የመስራቤትህ ዶክመንቶችን ማዘጋጀት ላይ ትሳተፋለህ? አዎ  አልሳተፍም

9. በየግዘዉ የምታተሙ ዶክመንቶች ስርጭት ይኖራልን? አዎ  የለም

10. መስራቤታቸው ሰራተኞቹ እዉቀታቸውን እንድያሳድጉ የድህረ ምረቃ ትምህርት እድልን በየግዘዉ ይሰጣልን?

አዎ

አይሰጥም

11. በመስራቤታቸው እዉቀትን የመለዋወጥ ባህል እንድያድግ ሙከራ አለ? አዎ  የለም

12. በመስራቤታቸው እዉቀትን መለዋወጥ ለመስራቤቱ እድገት ያለዉ ጥቅም ላይ ግንዛቤ አለ?

አዎ

የለም

7. በመስራቤታቸው እዉቀትን ለመለዋወጥ የምትጠቀሙት መንገዶች ምንድናቸው?

ሀ) ፊትለፊት ለ) የቡድን ውይይት ሐ) ዶክመንቱሽን መ) ስልክ ረ) ኢሜይል

ሰ) ቪዲዮ ኮንፍራንስ ሸ) የተለያዩ ሰሚናርና ዎርክሾፕ ፕሮግራሞችን በመካፈል በ) ሌላ

8. እዉቀትን የመለዋወጥ ተግባር በተለያዩ እንቅፋቶች ልደናቀፍ ይችላል; በመስራቤታችዉ ቀጥሎ በተጠቀሱት የእዉቀት መለዋወጥ እንቅፋቶች ምንያህል እንደምትስማሙ (✓) ምልክት በማድረግ አሳዩ::

በጣም ይስማማለሁ= 5 ይስማማለሁ= 4 መወሰን አልችልም= 3 አልስማማም= 2 በጣም አልስማማም= 1

ተቁ	በመስራቤቱ እዉቀትን የመለዋወጥ እንቅፋቶች	5	4	3	2	1
1	የድርጅቱ መዋቀር					
2	የድርጅቱ በህል					
3	የግዜ እጥረት					
4	አለመተማመን					
5	ራስ ወዳድነት					
6	የ ICT መሳሪያዎች እጥረት					
7	የሀላፊዎች ሁኔታን ለማመቻቸት አለመስጠት					
8	የሰልጠና እጥረት					
9	እዉቅና አለመስጠት					
10	የስራ አከባቢ አለመመቻት					
11	የእዉቀት ማነስ					
12	“እዉቀት ስልጣን ነዉ” የምለዉን በተሳሳተ መልኩ መረዳት					
13	ሌላ _____					

9. እነዝህን እዉቀትን የመለዋወጥ እንቅፋቶቻን ለመፍታት የምትሰጠዉ የመፍትሔ ሐሳብ ምንድ ነዉ?

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10. እዉቀትን የመለዋወጥ ተግባር ለአንድ ድርጅት ስኬታማነት አስፈላጊ ነዉ:: በመስራቤታችዉ ዉስጥ እዉቀትን የመለዋወጥ አስፈላጊነት ላይ ቀጥሎ በቀረበዉ ሀሳብ ምንያህል እንደምትስማማ (✓) ምልክት በማድረግ አሳዩ::

በጣም ይስማማለሁ= 5 ይስማማለሁ= 4 መወሰን አልችልም= 3 አልስማማም= 2 በጣም አልስማማም= 1

ተቁ	በድርጅቱ ውስጥ እዉቀትን የመለዋወጥ አስፈላጊነት	5	4	3	2	1
1	የጋራ ማስተዋሊን ይፈጥራል					
2	ችግርን የመፍታት አቅምን ያዳብራል					
3	ትክክለኛ ዉሳኔ የመስጠት ችሎታን ይጨምራል					
4	ሰዉ ከአእምሮዉ ያለዉን እዉቀት ለሌላ እንድያካፍል ያደርጋል					
5	በድርጅቱ ዉስጥ የዉድድር መንፈስን ይፈጥራል					
6	ፈጠራንና ግኚትን ያበረታታል					

11. እዉቀትን መለዋወጥ ከድርጅቱ ስኬታማነት ጋር ቀጥተኛ ግንኙነት አለዉ በለህ ታስባለህ?

አዎ

አልሰብም

12. የመስረያቤታችዉ ሰራተኞችን እዉቀትን የመለዋወጥ ባህል እንዴት ታያለህ?

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