

**MANAGEMENT OF CULTURAL DIVERSITY: IMPLICATION FOR
ORGANISATIONAL COMPETITIVENESS.**

**A CASE STUDY OF ASOKORE RURAL BANK LIMITED,
OFORIKROM AND KWADASO BRANCHES, KUMASI**

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DECLARATION

We hereby declare that this project work is the result of our own original research and that no part of it has been presented for another degree in this University College or elsewhere. It neither contains material previously published by another person, except where due acknowledgement has been made in the text.

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ABSTRACT

Due to globalization, a great many people claim the world as their workplace resulting in a very culturally diverse workforce. Workforce diversity has become an important issue in today's organizations. Diversity exists when an organization's members differ from one another along one or more important dimensions such as race, gender, age, colour, physical ability, ethnicity, etc. (Thomas and Ely, 2001; Kundu and Turan, 1999). Since it's not possible to have organizations without people, managers are increasingly gaining awareness of the importance of people for organizations' competitiveness (Orlitzky, 2007). It is against background that the researcher deems it expedient to conduct this study to investigate the implications of cultural diversity for organizational competitiveness of Oforikrom and Kwadaso branches of Asokore Rural Bank Limited. This exploratory study used both qualitative and quantitative methods to collect data from 47 respondents which comprised the total number of workers of the selected branches. The study revealed that the grounds for cultural diversity include age, gender, educational qualification, culture (social traditions), race, religion, language, values, ethnic groups and psychology (individual mind-set). It also found that cultural diversity and its management affects not only organizational competitiveness but also the ability of the organization to achieve its goals. Among others, it is cultural diversity

management policy that need to be established and also for workers to be consistently trained on cultural diversity management issues.

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In all, while the above take all the credit, any shortcomings and inadequacies of this study are our sole responsibility.

DEDICATION

This work is dedicated to our parents, our lovely families, siblings, our children and wonderful friends for their prayers, financial supports and encouragements.

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CHAPTER ONE

INTRODUCTION

1.0 Background to the Study

Globalization has been causing movement in the international labour markets for decades. It is more than just a question of a great many people claiming the world is their workplace. It's not possible to have organizations without people, and without minimum efforts to manage them and to manage their differences. The realism of this assumption has led academics to develop wide debates concerning the ways of achieving competitiveness based on this human side of organizations. This discourse has been acknowledged by managers, as they are increasingly gaining awareness regarding the importance of people for organizations' competitiveness. This is surely related to the fact that both academics and entrepreneurs have showed for quite some time that organizations need to have efficient procedures when dealing with their workers (Orlitzky, 2007).

In order to get an understanding on the concept of cultural diversity, the researcher began with looking at the most common definitions in relation to the subject topic. In business terms, diversity can be defined as a set of differences of individual traits including socio demographic variables and professional variables, which can be found in an organization's various levels (Cox, 1991; Thomas, 1991). Competitiveness on the other hand, is the ability of organizations, the economic branches and the state to operate, maintain, advance, and work according to the principles of efficiency and effectiveness to surpass the competition. Thus, competition is superiority over rivals and

other competitors in the market. In view of the above, a way of promoting competitiveness is to look at the organizations' resources and to manage them with a strategic sense. Despite the speed and the introduction of technological changes, globalization and the dynamics of business and internationalization of the market, learning and managing competitiveness is gaining importance.

Workforce diversity has become an important issue in today's organizations, as they are becoming increasingly diverse with respect to their workforce. Diversity exists in an organization when its members differ from one another along one or more important dimensions (Thomas and Ely, 2001). If everyone in the organization is exactly like everyone else, no diversity exists. But everyone is different along every imaginable dimension, total diversity exists. In reality, of course, these extremes are more hypothetical than real; most settings are characterized by levels of diversity somewhere between. Core (primary) dimensions of diversity include age, ethnicity and culture, gender, race, religion, sexual orientation, and capabilities (Das and Wagar, 2007) while secondary dimensions include education, status, language, income levels and so on. Diverse workforce (diversity) refers to the co-existence of people from various socio-cultural backgrounds within the company. Diversity includes factors such as race, gender, age, colour, physical ability, ethnicity, etc. (Kundu and Turan, 1999). It has a fairly wide connotation and could include everything from age, culture, gender, race, religion and even thought. Typically, diversity refers to the demographic description of the people working for an organization and human resource policies to correct gender and other imbalances.

From the foregoing background, the researchers deem it expedient to conduct this study to investigate the implications of cultural diversity for organizational competitiveness.

1.1 Statement of the Problem

In any given discipline, the success of a venture can nearly always be traced directly back to the ways deployed by organization to attain their goals. It is quite usual to find entrepreneurs and academics mentioning that the human factor is nuclear for organizations to find ways of positive differentiation, and to achieve higher goals (Neves, 2002; Hit, Bierman, Shimizu & Kochlar, 2001). Therefore, it is logical to assume that the method an organisation uses towards managing diverse forms the negative or positive outcomes they get and not the diversity itself.

1.2 Purpose of the Study

The purpose of this study is to examine management of cultural diversity and its implication on organizational competitiveness with the Oforikrom and Kwadaso branches (all located in Kumasi) of Asokore Rural Bank Limited as case study.

1.3 Research Objectives

The researcher seeks to achieve the overall purpose of this study by trying to achieve the following specific objectives.

- a. To determine how Asokore Rural Bank Limited, Oforikrom and Kwadaso branches, manages cultural diversity.
- b. To find out the specific grounds for diversity in Asokore Rural Bank Limited, Oforikrom and Kwadaso branches.

- c. To assess the effects of cultural diversity on competitiveness of Asokore Rural Bank Limited, Oforikrom and Kwadaso branches.
- d. To ascertain the effects of cultural diversity on the achievement of the goals of Asokore Rural Bank Limited, Oforikrom and Kwadaso branches.

1.4 Research Questions

In order to achieve the objectives of this research, the study will;

1. How is cultural diversity managed by Asokore Rural Bank Limited, Oforikrom and Kwadaso branches?
2. What are grounds for diversity in Asokore Rural Bank Limited, Oforikrom and Kwadaso branches?
3. In what ways does cultural diversity affect the competitiveness of Asokore Rural Bank Limited, Oforikrom and Kwadaso branches?
4. What effects does cultural diversity have on the achievement of organizational goals of Asokore Rural Bank Limited, Oforikrom and Kwadaso branches?

1.5 Significance of the Study

Most studies have focused on finding the effects of cultural diversity on performance, with an insignificant few shallowly covering the subject the implications of such diversity on organizational competitiveness which is the subject matter of this study. This study thus examines the implications of the proper management (or otherwise) of a culturally diverse workforce on the firm's ability to be and stay competitive.

The research will provide enough information to serve as reference for government and its policy makers on issues regarding the proper management of cultural diversity. Managers and administrators of both public and private organizations would also benefit from the research in terms of helping them determine the best mix of policies and programmes that they may adopt to achieve competitiveness in a culturally diverse organization.

It will provide reference for future researchers and academicians who will have any interests in the subject matter of the research. Last but not least, it will also contribute to existing literature on cultural diversity and organizational competitiveness.

1.6 Scope of the Study

The study covers the cultural diversity and its implications for achieving competitiveness for organizations. It will take into consideration the current situation as regards grounds for cultural diversity among workers as well as the current policies and programmes that organizations are implementing to manage such diversity. It will then zero in on the effects of cultural diversity on competitiveness and then the effects on the achievement of an organization's goals. The study will cover all staff of the Oforikrom and Kwadaso branches of Asokore Rural Bank Limited. Asokore Rural Bank is one of the giants in rural banking Ghana that has chalked a number of successes since its establishment. Coming from these backgrounds, the result of the research will be representative to organizations and the banking and financial sectors in general.

1.7 Limitations of the Study

The study will be conducted in one rural financial organization due to limited resources and time. In this regard, generalization about the effects of cultural diversity in the financial industry as well as in all other organizations may be difficult to articulate. In addition, it is speculated that data collection and access to information will be problematic. This is the result of the fact that the researcher is not a worker of the case study organization. Also, because of the legal implications of issues related to discrimination, racism, among others, people, and organizations alike, do not freely open up to issues of cultural diversity as they may be “opening themselves up too much.” However, the quality and accuracy of the study will not be compromised on the altar of the above-mentioned limitations.

1.8 Organization of the Study

The study is organized into five chapters. Each chapter is sub divided into various sections to allow for adequate coverage of the main point in each of the chapters. Chapter one talks about the general introduction with sections covering background of the study, problem statement, objectives of the study, research questions, significance of the study, scope of the study, limitations of the study, and organization of the study. Chapter two explores the opinions of practitioners, academicians, researchers and other commentators in the key topic areas of this research in the form of literature review. The researcher also reviewed studies that other individuals and authorities have done on specific issues related to the topic.

Chapter three discusses the methodology used in the study. It explains the research design, sample size and techniques. The method used in data collection and data analysis/statistical procedure are also explained in this chapter. Chapter four deals with empirical result and analysis of the data collected. Here, the data collected from the field are analysed using various tools of analysis and formally presented and discussed. Finally, chapter five summarizes the research findings, concludes and makes recommendations in respect of the findings which can be used to make well informed policy decisions. The final section of chapter five covers suggested subject areas for future researchers.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.0 Introduction

The chapter presents a review of the literature related to the study. Past studies are important as they guide the researcher on other studies done on the same topic. The chapter has been grouped into various relevant parts to enhance great achievement of the study objectives.

2.1 The Concept of Workforce Diversity in Organisation

One of the most important concepts of the globalizing business world is managing diversities and creating a competitive advantage to cope with the increasing global competition. The world's increasing globalization requires more interaction among people from diverse backgrounds. Companies need to embrace diversity and look for ways to become inclusive organizations because diversity has the potential to yield greater work productivity and competitive advantages. Diversity issues are now considered important and are projected to become even more important in the future due to increasing differences in the population of many countries. Companies need to focus on diversity and look for ways to become totally inclusive organizations because diversity has the potential of yielding greater productivity and competitive advantages. Diversity is a subjective phenomenon, created by group members themselves who on the basis of their different social identities categorize others as similar or dissimilar: "A group is diverse if it is composed of individuals who differ on a characteristic on which they base their own social identity" [O'Reilly, Williams, & Barsade 1998, p. 186].

There is a lot of diversity that arises from an organization. According to Magoshi and Chang (2009), diversity is shown in matters relating to citizenship, ethnicity, gender, age or physical and mental abnormalities. While Lestari (2015) with almost the same language, mentioned there are some characteristics of the signifiers of diversity. These characteristics will include the main characteristics, such as age, ethnicity, gender, ability, race, and other secondary characteristics such as geography, work experience, income, religion, language, communication style, family status, work style, and education (Handayani, Udin et al., 2017).

2.1.1 Understanding Cultural Diversity

According to Wambui et al., (2013) understanding diversity creates an environment that is inclusive, harmonious and promotes the good reputation of the organization as one that is able to attract the best workers in the market. It also makes employees feel valued, rewarded and motivated to give out high organisational performance. People no longer live and work in an insular environment; they are now part of a worldwide economy competing within a global framework.

According to Kottak (2011), the major goal of understanding diversity is to promote its importance amongst human beings and to understand that human diversity promotes the idea that diversity does not create them and us, but a more interesting us. Another author pointed out that a workplace cultural diversity could be both unfavourable and favourable. Unfavourable in the sense that harmony is difficult to achieve amongst work colleagues that could

also bring lost productivity, and favourable, in terms of creating a strong force on knowledge as a result of cultural differences or experience (Martin 2014).

Various challenges faced by modern organizations cause the organization to seek to leverage its potential to achieve goals. The most striking challenge for organizations today is the issue of managing diversity along with the changing business environment, the work also changed to become more diverse. To recruit a diverse workforce is hard and, to retain and maintain a diverse workforce is even a greater challenge. Likewise, the human resources that work in organizations also become increasingly diverse. Consequently, there is an increasing trend of variation and interaction among different human resources. In an organizational context, uniformity is described as a number of important characteristics of human beings that influence the values, opportunities, and perceptions of people in themselves and others.

2.1.2 Definition of Cultural Diversity

For a clearer understanding on the concept of Managing Cultural Diversity, the researcher began with looking at the most common contribution on Cultural Diversity. Several studies have confirmed that diversity is a complex and multidimensional concept of which we need deeper analysis; however, the following are definitions on Cultural Diversity by eminent personalities.

Diversity so far simply refers to human characteristics that make one people different from one another (Gómez - Mejia, Balkin, & Cardy 2001, p. 124). Substantially, the notion of diversity refers to what makes people different from each other; race, culture, age, gender, sexual preference, various

competencies, non-homogeneity, differentiation, uniqueness (Sebnem et al 2017).

Thomas and Ely (1996) explain that diversity could be understood as a varied perspective and approach to work in which members carry on different group identities. Others argue that diversity could be viewed as an environment in which business-related differences are part of organizational life.

Loden & Rosener (1991) define diversity as that which differentiates one group of people from another along primary and secondary dimensions. Primary dimensions of diversity, those exerting primary influences on our identities, are gender, ethnicity, race, sexual orientation, age and mental or physical abilities and characteristics. The primary dimensions shape our basic self-image as well as our fundamental world views. Additionally, they have the most impact on groups in the workplace and society. Secondary dimensions of diversity are less visible, exert a more variable influence on personal identity and add a subtler richness to the primary dimensions of diversity. They include: educational background, geographic location, religion, first language, family status, work style, work experience, military experience, organizational role and level, income and communication style. The secondary dimensions impact our self-esteem and self-definition.

Cultural diversity can be defined as the variety of differences between individuals in a business organization. This includes race, personality, cognitive style, tenure, organizational function, background, gender, ethnic group, age, education and so on. Cultural diversity is defined as the heterogeneity of national cultures of team members. An individual's national

culture is considered to be that of his or her country of residence according to Berry and Sam (2013). Diversity refers to people from various groups such as gender, religious groups, younger and older groups of people, ethnicity and nationality (Guirdham 2005).

Further studies observed diversity as categories of differences and similarities between one individual to another. It can include several human qualities, that is; age, origin, religion, ethnicity and gender. These qualities show the differences among various individuals. Nkomo and Taylor define diversity as “a mixture of people with different group identities within the same social system” (Nkomo & Taylor, 1999 p. 89). Diversity can be defined as acknowledging, understanding, accepting, and valuing differences among people with respect to age, class, race, ethnicity, gender, disabilities, etc. (Esty et al. 1995).

2.1.3 Grounds for Cultural Diversity in Organizations

The following grounds for diversity in organizations were identified in literature.

2.1.3.1 Age

Employees in a business organization belong to different age groups this causes diversity in workforce. In a company or business organization young employees may be enriched with health, merit, capacity for hard-work, etc.; while senior employees may possess more maturity than their junior counterparts and are full of experiences of life.

2.1.3.2 Gender

In a business organization, male workers are usually aggressive, bold and materialistic in comparison to females. The female workers possess sympathy for others and are more concerned with quality of life. What is important to observe is that people of both sex have material differences in outlook, nature, habits, etc.

2.1.3.3 Educational Qualification

In a business organization, employees may vary from less qualified to highly qualified. The qualified employees have a broad outlook and are open-minded. They are gifted with logic and rationality and usually dislike discrimination among individuals on patty grounds of caste, colour, race, religion and so on. They are more capable to handle the situations in a business organization.

2.1.3.4 Culture

Culture is a complex mixture of race, religion, language, social traditions, values, and so on in a specific area. In a business organization, employees from different cultural backgrounds may have an ethnic orientation that is a sense of favouritism towards their nation, race or tribe, which they belong to.

2.1.3.5 Psychology

Psychology is the type of mind that one has that makes one think or behaves in a particular way. In a business organisation, there is variety of employees with different psychology. Some may be optimistic or pessimistic; some may be bold or timid or so on. Psychology may be a gift of nature or a manifestation of family background or social affiliations to manage or handle critical situations in a business organisation.

2.2 Practices and Policies for Managing Cultural Diversity

Diversity management is a combination of two different words ‘diversity’ and ‘management’, where, diversity is differences of human beings’ age, nature, language, gender, income status, marital status, etc. while management is work of planning, organizing, directing, coordinating and controlling the management functions. In a layman language, diversity management is a process of managing individuals with diverse qualities at a common place. In other words, it can also be defined as the process of understanding the differences in a business organization for effective management. Similarly, “diversity management can also be defined as a process of planning, organizing, directing and applying all the inclusive managerial attributes for developing business environment for diverse employees, irrespective of their similarities and differences.”

There is no doubt that diversity management is considered one of the key challenges for HRM in modern organizations. That is, the diversity requires proper attention, understanding, and management in order for the organizations to get the real benefits, which in turn is expected to bring meaningful influence to achieve the organizational goals and also to create competitive advantage when managed properly. Robbins (2013) mentions that if diversity is not managed well then emerging is conflict, disagreement and reduced productivity. In addition, inability of management in managing diversity within the organization will cause its diversity to be barriers to organizational progress (Allison 1999).

Although challenges exist, some approaches can effectively help contemporary organizations to manage cultural diversity. In this section, the paper will introduce various practical approaches of managing cultural diversity, which we have collected from various prominent personalities. By viewing the “best practices” by Farren and Nelson (1999), aids in recognizing the tools to maintain and manage diverse workforce in an organisation. Farren and Nelson (1999) described four best practices for a healthier diverse workforce.

2.2.1 Open Communication

Communication is what holds an organization together. An open communication is the first critical step, which subsequently has to be followed by taking actions that shows the concern and needs of an employee in a workplace. In companies where the workers respect each other, they are more successful in retaining and maintaining the employees.

2.2.2 Education and Training

Educate and give training about other people's culture and to make them more sensitive towards discrimination and other employee's feelings. Some companies have training towards how to handle situations regarding the occurrence of cultural clashes.

2.2.3 Mentoring

In order to decrease discrimination, employers should allocate mentors to employees, aids in networking possibilities that can often be missed out for women, people of colour, and disabled people at work.

2.2.4 Make Managers More Accountable

Thus, managers should include diverse accountability in the job descriptions to intensify their actions towards diverse workforce. Even though the top managers believe that diversity programs are significant, however not many companies link the diversity practices to performance and compensation.

Seymen (2006) identified five practical approaches of managing cultural diversity. Below are the explanations.

2.2.5 Overcoming the Stereotypes and Increasing Fairness

How much culture of others should be allowed to be expressed? As people agree with that it is all behind them, cases of ethnocentrism, discrimination and cultural stereotyping can still be seen nowadays. According to Gong (2008, p. 28), stereotypes can easily result in discrimination against minority employees with cultural differences. And the discrimination may cause minority employees to feel ashamed of their culture and therefore lack the willingness to cooperate with others (Gong 2008, p. 28). Ethnocentrism is the belief that one's culture is superior over others. Stereotype, ethnocentrism or discrimination can take place in parts of the employees, or even among some managers. This negatively affects the whole company, which might result in further isolation of minorities. Companies that devote to diversity must first be aware of the stereotypes, ethnocentrism, and prejudice, and then create and adopt effective strategies to overcome biases. (Gong 2008, p. 24.) Fair treatment is completely essential, but for a company who wants to meet the multicultural challenge it is not enough. Completely evaluating diversity means treating people as individuals. Other people should not be seen as

cultures or as “pieces in some kind of multi-racial mosaic (Day 2007, p. 216)”. In an efficient diversity management system, companies should pay attention to the contributions that the diverse workforce and unique individuals can make to the companies. When dealing with cultural differences, a developmental method will help to increase fairness, diminish stereotypes, and make the diversity a reality. (Day 2007, p. 216; Gong 2008, p. 25.).

2.2.6 Blending Diversity with a Dominant Organization Culture

Some authors see cultural diversity management as an attempt to create a common culture in which individuals from different nations and different cultures in an organization can comfortably work together and where differences are not felt (Seymen 2006, p. 304). According to this view, organizational culture in large globally integrated organizations should present a mechanism giving the feeling of unity at a sufficient level to the people in different countries and provide corporation dependence. The culture spirit, cultural behaviour, cultural character or cultural image of organizations are all led by organizational culture, the core being commonly shared values. This will help as a common platform for the understanding of their diversified employees and the idea of the “creation of a common organizational culture” emphasizes the approach of trying to be integrated by blending the cultural diversity of an organization into this cultural texture. Similarities among the members of organizations help to develop cohesion and unity which, in turn, is related to the success of the organization (Seymen 2006, p. 304-305). Organizational culture is a group of ruling ideas that include ways of reasoning, ways of acting, common shared values, codes of behaviours and ethical standards, which are formed and developed over a long period with the

active consensus of their leaders and influenced by the social environment as the background (Seymen 2006, p. 305). As organizational culture acculturates employees around common values, it enables them to move in an acceptable behaviour model and constitutes transferable knowledge accumulation.

2.2.7 Dealing by a Human Resource Programme or Strategy

There are suggestions and examples of programs with the aim of providing effective management of cultural diversity in organizations. The most important property of this kind of program is its charging significant responsibilities to human resource departments and its intensely utilizing modern management techniques. There are studies which emphasize the necessity of getting a multicultural workforce by providing in-service training programs. With the help of these programs, how people from different cultures view work, how or by what they are motivated, what their attitudes are, what they value, etc. can be learned (Peppas 2001, p. 60; Seymen 2006, p. 307). In some studies, it is proposed that two management practices that are related to human resource functions, empowering and continuous improvement may be particularly sensitive to a practice culture fit and these programs give significant amounts of autonomy regarding their work. The success of these programs is possible by performing human resource applications which are appropriate to the perspectives and needs of members belonging to different cultures (Kranias 2000, p. 641; Seymen 2006, p. 308).

2.2.8 Use Variable Management and Organizational Behaviour Techniques

The increase of cultural diversity necessitates managers to possess the information and understanding about how to manage people who are very different from each other in order to reach their common goals. According to Wright and Noe (1996), managers working with a workforce that has cultural diversity have to use variable management and organizational behaviour techniques which harmonize different workforce needs and values (Seymen 2006, p. 308). Allen (1991) indicates that organizations are learning how to manage a culturally diverse workforce in hopes of improving human resource practices such as recruiting and retaining workers. According to Allen, making a transition to a multicultural organization requires time, commitment and, frequently, expert advice. It is very important for employees to be trained anti-culturally regarding business.

2.2.9 Adopt an Employee Relationship Management System

In addition to these strategies, another important and effective approach to manage cultural diversity in the workforce is to adopt an employee relationship management system. To integrate minority workers into the workplaces, managers should accept the cultural differences by all the employees and create good relationship with them. Some programs can help to build up the relationship, which include: teaching other language to local employees and celebrating different religious or traditional holidays of minority employees in the workplace, involving minority employees' families into some company activities, and emphasizing the importance of minority

workers to the companies. (C, Devine, & Hearn 2007, p. 353; Gong 2008, p. 21.)

It has been proved that creating such a family atmosphere can successfully help keep retention. Unfortunately, many managers tried to create such an atmosphere through some programs but finally failed. It is natural because they had not tried to know the personalities and backgrounds of their people. Managers should make an effort to build one-on-one relationship with employees, understanding where they came from by having conversations with them during the down time or some social events. Most minority employees of the tourism and hospitality industry are young and independent. They prefer being listened to and respected. Therefore, increasing communication with these minority employees and providing environment of understanding and appreciating these employees can effectively obtain their trust and loyalty. Once they become self-motivated, their productivity would also be enhanced accordingly (Gong 2008, p. 21).

2.2.10 Diversity Management Training Program

Another factor ensuring effective management of cultural diversity is training programs. Diversity training is defined as “a mean of establishing respect and developing sensitivity for all of the differences among employees and customers (Lim & Noriega 2007, p. 67). Diversity training and education are necessary and essential to help companies in the industry, to become competitive and successful and work effectively in foreign environments. Diversity management training program such as cross – cultural training can help oversee managers to learn knowledge about different cultures and help

them to develop skills of managing cultural diversity issues, which can therefore significantly reduce the potential costly failure caused by cultural difference problems. (Gong 2008, p. 22.). Diversity management training and multicultural education teach employees about various cultures. These training programs help to diminish stereotypes and allow trainees to see the cultural differences and the truth about other cultures. By the training, employees will show more respect to other people with different cultural backgrounds, and achieve more understanding of others' beliefs and their traditions.

According to Kundu (2001), in order for a company with a diverse workforce to effectively manage in a globally and in a domestic multicultural environment, they must identify the differences that may occur by working with a diverse people. Moreover, companies need to turn these differences into the advantages instead of ignoring them or allowing them to create even more issues. Thus, the managers need to be taught how to respect the diversity and also learn how to work with them in order to gain full contribution of each worker in an organization. It depends on how the managers and employees view the cultural diversity and its advantages and disadvantages, in order for the organization to manage the cultural diversity overall. He further explains three different strategies to manage cultural differences.

2.2.11 Ignore the Differences

The first and the weakest approach are to ignore the differences, where the managers in an organization do not see the cultural differences, or the effect it has on the company. The managers in this situation sees diversity as irrelevant, and believes in what they do is the correct way.

2.2.12 Minimize the Differences

Another method is to minimize the differences, which is followed by an ethnocentric organization. In this approach the managers see the diversity itself as a problem of the source, and reduces the problem by eliminating diversity overall.

2.2.13 Manage the Differences

The last strategy is to manage the differences, where an organization sees the effects of having a diverse workforce and also its advantages and disadvantages. The managers in this organization adopt a synergistic approach, where they try to minimize the issues by managing the impact of cultural diversity rather than eliminating the diversity itself and instead increasing the advantages of a diverse workforce. In this strategy, the organizations train the managers and employees to identify cultural differences and to turn them into advantages (Kundu, 2001).

2.3 Effects of Cultural Diversity on Organisational Competiveness

The following subsections discuss the effects of diversity on competitiveness.

2.3.1 Creativity

Advocates of the value-in diversity hypothesis suggest that work team heterogeneity promotes creativity and innovation. Research tends to support this relationship. Kanter's study of innovation in organizations revealed that the most innovative companies deliberately establish heterogeneous teams to "Increate a marketplace of ideas, recognizing that a multiplicity of points of view needs to be brought to bear on a problem". Kanter also specifically noted that companies high on innovation had done a better job than most on

eradicating racism, sexism, and classism and, tended to employ more women and racio-ethnic minorities than less innovative companies.

2.3.2 Marketing

Markets are becoming as diverse as the workforce. Selling goods and services is facilitated by a representational workforce in several ways. First, companies with good reputations have correspondingly favourable public relations. Just as people, especially women and racio-ethnic minorities, may prefer to work for an employer who values diversity, they may also prefer to buy from such organizations.

2.3.3 Knowledge of Employees

“Employee that comes from assorted environment has unique perceptions and knowledge. With the help of the diverse skills, organisation can immensely take advantage from the diverse employees by intensification.” The responsiveness and efficiency of the team to adapt to the varying conditions for future growth is enhanced. The diverse workplace culture has its own potencies and limitations.

2.3.4 Ability to Deal with Diverse Market

Culturally diverse employees can better understand the needs for global market.

2.3.5 Growth and Learning

Workplace diversity creates situations wherein by putting up diverse ideas the employees enhance the learning experience of the enterprise hence increasing the growth opportunities.

2.4 Effects of Cultural Diversity on Achievement of Organisational Goals

Many organizations talk about the actions needed to unleash their workforce's potential to deliver higher value from the market. Increasing diversity creates an opportunity to improve individual's performance, enhance organizational capabilities to innovate and serve all customers to succeed in the recent competitive world. Cultural Diversity is a "double edged sword" that generates both positive and negative results. However, if the diversity management is managed effectively, it can lead to great advantages. There are several benefits and advantages to cultural diversity at a workplace. The following are some importance managing cultural diversity.

2.4.1 Improved Staff Retention and the Ability to Attract and Recruit the Best Staff

Employees will give their best and are more in tune with the customer base. Problem-solving, creativity and innovation among employees will be enhanced. Other benefits can include competitive edge, better public image, increased productivity, job satisfaction and morale, as well as improved inter-staff relations and a satisfying work environment. It makes it easier to serve an increasingly global market since these organizations have a deeper insight of the requirements of the legal, political, social, economic and cultural environments of foreign countries. To retain a diverse environment results in employees being better at problem solving and suggesting multiple interpretations.

2.4.2 Acquiring Organisational Flexibility

Additionally, the employees are able to comply with the changes and they acquire organizational flexibility (Mazur, 2010). They also bring their own individual experiences, talents, and skills to easily adapt to customers' demands and further serve customers on a global basis. The presence of diversity in an organization also means that the institution is socially responsible and provides equal opportunity to the groups without discrimination (Cunningham & Melton. 2011).

2.4.3 Increases Innovativeness and Creativity

Other authors argue that diversity increases the innovativeness and creativity at a workplace (D'Netto et. al., 2013). According to these authors, diversity management improves quality of the decisions made, and it also increases the organizational effectiveness, efficiency and profitability. Overall, a diverse environment results in a positive effect on a firm's performance. And additionally, the author states that diversity management can lead to competitive advantage, while also improving the quality of an organization (D'Netto et. al., 2013). Thus, problem-solving is aided by staff with different perspectives, backgrounds and training. The more ideas there are on the table, the more likely the big winner is to emerge.

2.5 Summary

This chapter presented various contributions made on the subject matter, various approaches, managements and its effects on the organization. A diverse workforce is a reflection of a changing world and marketplace. A diverse work team brings high value to organizations and respecting individual

differences will benefit the workplace by creating a competitive edge and increasing work productivity. Diversity management benefits associates by creating a fair and safe environment where everyone has access to the same opportunities and challenges. The existence of this diversity of workforce requires considerable complex management especially when issues of diversity deal with human resource management issues such as compensation, promotion, training, leadership and other issues within the organization. That is, the diversity requires proper attention, understanding, and management in order for the organizations to get the real benefits, which in turn is expected to bring meaningful influence to achieve the organizational goals and also to create competitive advantage when managed properly.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter describes the procedures used to collect data for the study. The chapter focuses specifically on the research design, population, sampling procedure, instruments used, data collection procedure and data analysis.

3.1 Research Design

Myers (2009) defines research as executing an investigation to acquire an additional knowledge or idea to add to an existing understanding and knowledge of a particular discipline. He further explained research as the act of creating an activity that contributes to producing a new idea or knowledge. Burns and Grove (2003) defined a research design as “a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings”. To Polit, et al (2001), research design is the researcher’s overall plan for answering the research question or testing the research hypothesis. The research design used was an exploratory research design since it was a qualitative research. Exploratory research intends merely to explore the research questions and is usually conducted to study a problem that has not been clearly defined yet. Exploratory research does not seek to provide conclusive evidence, but helps to have a better understanding of the problem. (Saunders, et. al, 2012)

3.2 Population

Population refers to the total number of units from which data can be collected such as individuals, artifacts, events or organizations. It thus refers to the

larger group from which the sample is taken. (Parahoo, 1997) Burns and Grove (2003) described population as all the elements that met the criteria for inclusion in a study. The study is conducted among the workers of Asokore Rural Bank Limited, Oforikrom and Kwadaso branches, Kumasi. The total population for the study comprises all staff of the Oforikrom and Kwadaso branches of Asokore Rural Bank Limited, made up staff from all departments or units and all hierarchical levels in the organization. The total number of workers in the Oforikrom branch of the rural bank is 29 whereas the Kwadaso branch has 18 workers. Therefore, the total population for the study is 47 (i.e., 29 + 18) employees of the selected branches of the company.

3.3 Sample and Sampling Procedure

Polit, et al (2001:234) define a sample as “a proportion of a population”. According to Burns and Grove (2001, p.83) a sample is a segment that consists of the same characteristics as the population on whom the study is conducted. A carefully selected sample can provide data that is representative of the population. The decision of the sample size is based on the available limited resources of the researcher.

The sample size for the study comprises all 29 workers of the Oforikrom Branch and all 18 workers of the Kwadaso Branch, all located in Kumasi. Thus the total sample size is 47. The researcher worked in conjunction with the various heads of departments and superintendents in getting the respondents. Thus the study makes use of census sampling which describes a situation where all elements of the population are studied (Black, 2010). Since

every member of the population is involved, the researcher believes that they could obtain more representative findings for this research.

The table below presents the details of the population and sample for the study.

Table 3.1 Breakdown of Population and Sample for the Study

s/n	Job Ranking	Number of workers		
		Oforikrom Branch	Kwadaso Branch	Total
1	Management	2	2	4
2	Clerical/Tellers	9	3	12
3	Credit Officers	1	1	2
4	Security	1	2	3
5	Micro finance Officers	5	2	7
6	Drivers	1	0	1
7	Messengers/Cleaners	1	1	2
8	Mobile Bankers (Susu)	9	7	16
	TOTAL	29	18	47

Source: **Researcher's Own Construct, 2019**

3.4 Research Instrument for Collecting Data

The study makes use of both primary and secondary data sources and data collection methods. The primary data collection helps to obtain information that is unique to the researcher and the study. To the researcher, primary data is more accommodating because they are helpful to attain current information

and also enable the researcher to achieve research objectives easily. Primary data for the study was collected using a structured self-administered questionnaires administered to staff of Asokore Rural Bank Limited, Oforikrom and Kwadaso branches. The rationale for choosing this tool was to help obtain different perspectives on the phenomenon under investigation. The questionnaire contained both open-ended and close-ended questions framed for respondents to provide the most appropriate responses. The questionnaire was divided into various sections to ensure that each section addressed one research objective.

The secondary data collection method was employed data/information that has already been collected by someone else for similar (or different) purpose to that of this study. Secondary data was collected from books, journals, reports and internet. The results of this method are shown in the Chapter 2 (Review of Related Literature).

3.5 Data Collection Procedure

Data collection is the process of assembling information to address the research questions. The sources of data for this study and the procedure for collecting same are discussed in the next subsection.

3.5.1 Sources of Data

The study collected data from both primary and secondary data sources.

3.5.1.1 Procedure for Collecting Primary Data

The researcher obtained primary information through the use of self-administered questionnaires by distributing same at Asokore Rural Bank Limited, Oforikrom and Kwadaso branches. The researcher visited the

decimated organization for the study and followed necessary procedure to get in touch with all appropriate quarters of authority in the organization. In this regard, a colleague of the researcher was very supportive in getting the approval of management of the rural bank before the study could be conducted there. The researcher was then given access to the facility and staff for a brief introduction and explanation session where the researcher assured them of anonymity and confidentiality of the data needed for the study. The researcher administered the study questionnaire, mostly in English language, to staff and collected them on the same day.

3.5.1.2 Procedure for Collecting Secondary Data

The secondary data was collected by the researcher during the writing of chapter two and three. In addition to books, journals, articles, reports and other internet search sources of secondary data, the researcher requested for and obtained a write up on the approach of the rural bank in managing issues of cultural diversity in the bank. This document was made available through the colleague of the researcher who is also a staff of the bank.

3.6 Data Analysis

Data analysis is meant to organize, provide structure and elicit meaning. Analysis of quantitative data is an active and interactive process (Polit, et al 2001). Data analysis commences after the data collection. The empirical study was conducted in order to investigate the Management of Cultural Diversity and its Implication for Organizational Competitiveness. Analysis of the collected data was done with the use tables and figures (graphs, charts, etc.) derived using the Statistical Package for Social Sciences (SPSS). Scoring was

done on a 5-point Likert scale ranging from 1= strongly disagree to 5 = strongly agree.

3.7 Summary

This chapter described the methodology used for the study. Issues addressed in the chapter includes research design, population and sampling, data collection tools and procedure, and data analysis.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.0 Introduction

In chapter three, various issues regarding the methodology used for this study were thoroughly discussed. This chapter presents data collected from all categories of employees of the Kwadaso and Oforikrom Branches of Asokore Rural Bank Limited located in Kumasi, Ashanti Region. As stated earlier, a population and sample size of forty-seven (47) employees and management members – twenty-nine (29) from Oforikrom Branch, representing 61.7% of respondents; and eighteen (18) from Kwadaso Branch, representing the 38.3% of respondents – was used for the study. The chapter also presents analysis and discussion of key factors raised in this research with respect to addressing the objectives in this project work. The responses were screened and summarized before analysis was done.

The presentation, discussion and analysis of data in this chapter are divided into two main sections: background data of respondents and the main data. All the questionnaires submitted were retrieved, giving a 100% response rate. Data collected were analysed using the Statistical Package for Social Sciences (SPSS). Presentation of results is done with tables and figures for better illustration. The questionnaire used for this research contained positive statements related to small cultural diversity management and its implications for competitiveness and goal achievement. Most of the questions were asked with responses based on the level of agreement scale. This approach allocates weights to the frequencies of the responses as follows: Strongly Agree (SA) =

5, Agree (A) = 4, Not Sure (NS) = 3, Disagree (D) = 2 and Strongly Disagree (SD) = 1. For purposes of analysis, a weight is calculated by adding percentages for strongly agree and agree as well as those for disagree and strongly disagree. Whichever of the sums is greatest determines the general response. The following is a presentation of the data collected.

4.1 Presentation and Discussion of Biographical Data of Respondents

The biographical data included variables such as job class, length of service, age, gender, marital status and highest educational level. Table 4.1 presents the biographical data of respondents.

It can be observed from the table 4.1 that out of the 47(100%) employees, 33(70.2%) were junior staff, 10(21.3%) were senior staff and 4(8.5%) form part of management. It can be inferred from the table 4.1 that most of the staff are junior staff who deals with the day to day running of the affairs of the bank. On length of service, table 4.1 shows that 15(31.9%) of the employees have worked for less than three years, 21(44.7%) fell within three to six years, 8(17.0%) had worked seven to ten years whiles 3(6.4%) had worked for more than 10 years. It is clear that, majority of the workers have been working with the bank for less than seven years.

Table 4.1 also displays the age distribution of respondents. It can be seen that 1(2.1%) person is less than 20 years, 17(36.2%) are aged from 20-29 years, 13(27.7%) were within the age range of 30-39, and 16(34.0%) were within 40-49.

Table 4.1 Biographic Data of Respondents

Variables	Sub Scale	Frequency	Percent (%)
Job Class	Junior Staff	33	70.2
	Senior Staff	10	21.3
	Management	4	8.5
Period of Service	Less than 3 years	15	31.9
	3 to 6 years	21	44.7
	7 to 10 years	8	17.0
	More than 10 years	3	6.4
Age Group	Under 20 years	1	2.1
	20 to 29 years	17	36.2
	30 to 39 years	13	27.7
	40 to 49 years	16	34.0
	50 to 60 years	0	0.0
	Older than 60 years	0	0.0
Gender	Male	15	31.9
	Female	32	68.1
Marital Status	Single	16	34.0
	Married	31	66.0
	Divorced	0	0.0
Highest Educational Level	BECE	0	0.0
	WASSCE	12	25.5
	Diploma	9	19.1
	HND	16	34.0

	1 st Degree	6	12.8
	Masters	4	8.5
	Ph.D.	0	0.0

Source: Field Survey, 2019

None of the employees were older than 49 years. It can be deduced that the age of respondents is fairly distributed over the various age groups. Also, presenting gender of employees of the case study rural bank, table 4.1 shows that 15(31.9%) were males while 20(68.1%) were females. This is more likely to be caused by the fact that majority of such banks engage females for their savings mobilization roles.

The table again presents the distribution of employee's marital status which comprised 16(34.0%) who were single, 31(66.0%) were married with no one divorced. It can be seen that majority of the employees are married. Lastly but not the least, table 4.1 also shows that, on highest educational level, 12(25.5%) possess WASSCE, 9(19.1%) had Diploma, 16(34.0%) had HND whereas 6(12.8%) and 4(8.5%) possessed 1st and Masters degrees respectively. None of the respondents had BECE and Ph.D. as their highest educational qualification. It can be deduced that majority of respondents were people that held HND or lower academic qualification.

4.2 Presentation and Discussion of Main Data

The analysis of the main data was on assessing the implications cultural diversity has on organizational competitiveness of Asokore Rural Bank Ltd., Oforikrom and Kwadaso branches. The items to be considered include the

grounds for cultural diversity, practices and policies for managing cultural diversity, effects of cultural diversity on organizational competitiveness and finally, effects of diversity on achievement of organizational goals.

4.2.1 Grounds for Cultural Diversity

This part of results presents and discusses the responses regarding the grounds for cultural diversity in the Oforikrom and Kwadaso branches of Asokore Rural Bank Ltd, all located in Kumasi. The results are presented in table 4.2.

Table 4.2 Grounds for Cultural Diversity

Factor		SA	A	NS	D	SD
		(%)	(%)	(%)	(%)	(%)
8.	Age	70.2	23.4	2.1	4.3	0.0
9.	Gender	57.4	38.3	0.0	4.3	0.0
10.	Educational Qualification	36.2	48.9	12.8	2.1	0.0
11.	Culture: Social Traditions	31.9	40.4	23.4	4.3	0.0
12.	Race	21.3	27.7	25.5	25.5	0.0
13.	Religion	23.4	51.1	12.8	12.8	0.0
14.	Language	27.7	63.8	0.0	8.5	0.0
15.	Values	21.3	63.8	10.6	4.3	0.0
16.	Ethnic Group	42.6	31.9	0.0	14.9	10.6
17.	Psychology (Individual mind-set)	42.6	27.7	21.3	8.5	0.0

Source: Field work, 2019

Table 4.2 shows that, respectively, 93.6%, 95.7%, 85.1%, 72.3%, 49%, 74.5%, 91.5%, 85.1%, 74.5% and 70.3% of the respondents agree that age, gender,

educational qualification, culture (social traditions), race, religion, language, values, ethnic groups and psychology (individual mind-set) are grounds for cultural diversity in the two branches of Asokore Rural Bank Ltd with 4.3%, 4.3%, 2.1%, 4.3%, 25.5%, 12.8%, 8.5%, 4.3%, 25.5% and 8.5% of them, respectively, were not in agreement to these variable. However, some respondents (2.1%, 0%, 12.8%, 23.4%, 25.5%, 12.8%, 0%, 10.6%, 0% and 21.3% respectively) were not sure as to whether the stated factors were grounds for cultural diversity in their organization.

With regards to the above analyses, factors such as age, gender, educational qualification, culture (social traditions), race, religion, language, values, ethnic groups and psychology (individual mind-set) were identified as some the grounds for cultural diversity in the Kwadaso and Oforikrom branches of Asokore Rural Bank Ltd. This confirms the findings of Esty et al. (1995), Guirdham (2005) and Loden & Rosener (1991) who identified such factors as the grounds for cultural diversity in organizations.

4.2.2 Practices and Policies for Managing Cultural Diversity

Table 4.3 depicts some policies and practices for the management of cultural diversity. The respondents were asked to rate some specific policies and practices that can be used to manage cultural diversity related issues in organizations. Thus SA, A, NS, D and SD represent Strongly Agree, Agree, Not Sure, Disagree and Strongly Disagree respectively.

Table 4.3 Practices and Polices for Managing Cultural Diversity

Policy / Practice	SA (%)	A (%)	NS (%)	D (%)	SD (%)
Open communication	78.7	19.1	1.0	0.0	0.0
Education & training on different cultures	40.4	40.4	14.9	4.3	0.0
Mentoring	42.6	57.4	0.0	0.0	0.0
Making managers more accountable	55.3	36.2	8.5	0.0	0.0
Overcoming stereotypes & increasing fairness	12.8	72.3	8.5	6.4	0.0
Blending diversity with a dominant organizational culture	19.1	63.8	14.9	2.1	0.0
Dealing by Human Resource programme or strategy	23.4	40.4	23.4	4.3	8.5
Using variable management and organizational behaviour techniques	19.1	44.7	27.7	4.3	4.3
Adopting employee relationship management system	29.8	57.4	8.5	0.0	4.3
Diversity management training programming	27.7	57.4	10.6	4.3	0.0
Ignoring the difference	12.8	25.5	34.0	14.9	12.8
Minimize the difference	10.6	68.1	12.8	2.1	6.4
Manage the difference	25.5	51.1	17.0	2.1	4.3

Source: Field work, 2019

According to table 4.3, respectively, 97.8%, 80.8%, 100%, 91.5%, 85.1%, 82.1%, 63.8%, 63.8%, 87.2%, 85.1%, 38.3%, 78.7% and 76.6% of the respondents agreed that to effectively manage cultural diversity issues, organizations could implement policies such as open communication, education and training on different cultures, mentoring, making managers more accountable overcoming stereotypes and increasing fairness, blending diversity with a dominant organizational culture, dealing by Human Resource programme or strategy, using variable management and organizational behaviour techniques, adopting employee relationship management system, diversity management training programming, ignoring the difference, minimize the difference and manage the difference. There were, however, 4.3%, 6.4%, 2.1%, 12.8%, 8.6%, 4.3%, 4.3%, 27.7%, 8.5% and 6.4% of respondents did not agree to education and training on different cultures, overcoming stereotypes and increasing fairness, blending diversity with a dominant organizational culture, dealing by Human Resource programme or strategy, using variable management and organizational behaviour techniques, adopting employee relationship management system, diversity management training programming, ignoring the difference, minimize the difference and manage the difference as policies for managing cultural diversity, with no one disagreeing to open communication, mentoring and making managers more accountable. However, some respondents (2.1%, 14.9%, 0%, 8.5%, 8.5%, 14.9%, 23.4%, 27.7%, 8.5%, 10.6%, 34.0%, 12.8% and 17.0% respectively) were not sure whether those practices could be used to manage cultural diversity.

The analyses above show that to manage cultural diversity effectively, the policies and practices that could be adopted include open communication, education and training on different cultures, mentoring, making managers more accountable overcoming stereotypes and increasing fairness, blending diversity with a dominant organizational culture, dealing by Human Resource programme or strategy, using variable management and organizational behaviour techniques, adopting employee relationship management system, diversity management training programming, minimize the difference and manage the difference. This confirms the findings of Farren and Nelson (1999), Seymen (2006), Day (2007), Gong (2008), Peppas (2001) and Kundu (2001) who identified such factors as the grounds for cultural diversity in organizations. However, respondents found against the work of Kundu (2001) that ignoring the differences cannot be effective in managing cultural diversity.

4.2.3 Effects of Cultural Diversity on Organisational Competitiveness

Table 4.4, following, displays responses regarding the ways through which cultural diversity can affect the competitiveness of the two selected branches of the case study bank. The table shows that out of sampled population, respectively, 83.0%, 91.5%, 85.1%, 85.1% and 87.2% of the respondents were consented cultural diversity affects competitiveness of an organization by promoting creativity and innovation; facilitating marketing of goods and services; equipping employees with unique perceptions and knowledge that the company can take advantage of; helping workers to better understand the needs of the global market; and providing growth and learning opportunities for staff.

Table 4.4: How Cultural Diversity Affects Organisational Competitiveness

Effects	SA (%)	A (%)	NS (%)	D (%)	SD (%)
Promotes creativity and innovation	59.6	23.4	6.4	10.6	0.0
Facilitates marketing of goods and services	44.7	46.8	4.3	4.3	0.0
Employees have unique perceptions and knowledge that the company can take advantage of	53.2	31.9	6.4	8.5	0.0
Culturally diverse workforce can better understand the needs of global market	31.9	53.2	12.8	2.1	0.0
Growth & learning opportunities for staff	25.5	61.7	10.6	2.1	0.0

Source: Field work, 2019

However, 10.6%, 4.3%, 8.5%, 2.1% and 2.1%, respectively, were not in agreement, while only 6.4%, 4.3%, 6.4%, 12.8% and 10.6% of the respondents, respectively, were unsure as to whether the aforementioned effects related to cultural diversity and organizational competitiveness. This suggests that majority of the employees of the two selected branches of Asokore Rural Bank Ltd agrees that cultural diversity affects competitiveness of an organization by promoting creativity and innovation; facilitating marketing of goods and services; equipping employees with unique perceptions and knowledge that the company can take advantage of; helping workers to better understand the needs of the global market; and providing growth and learning opportunities for staff.

4.2.4 Effects of Cultural Diversity on Achievement of Organisational Goals

This section presents responses of respondents on the extent to which they agreed to a number of issues concerning the ways through which cultural diversity affects the ability of organizations to achieve their goals. The results are represented by table 4.5 below.

Table 4.5: How Cultural Diversity Affects Achievement of the Goals of Organizations

Effects	SA (%)	A (%)	NS (%)	D (%)	SD (%)
The ability to attract & recruit the best staff	42.6	31.6	8.5	12.8	4.3
Improved staff retention	17.1	51.1	8.5	17.0	4.3
Acquiring organizational flexibility	6.4	48.9	19.1	25.5	0.0
Increases innovativeness and creativity	23.4	42.6	17.0	17.0	0.0
Creates opportunity to improve individual performance	27.7	57.4	2.1	10.6	2.1
Enhances organizational capabilities to succeed in the recent competitive world	42.6	38.3	12.8	4.3	2.1

Source: Field work, 2019

According to the table, 74.2%, 68.2%, 55.3%, 66.0% 85.1% and 80.9% accepted that cultural diversity affects the achievement of the goals of an organization (in this case, the two selected branches of Asokore Rural Bank Ltd) through improving the ability to attract and recruit the best staff; improving staff retention; acquiring organizational flexibility; increasing

innovativeness and creativity; creating opportunity to improve individual performance; and enhancing organizational capabilities to succeed in the recent competitive world. Whereas 8.5%, 8.5%, 19.4%, 17.0%, 2.1% and 12.8% were not sure of such effects, 17.1%, 21.3%, 25.5%, 17.0%, 12.7% and 6.3% of the respondents refused to agree to these the aforementioned effects as being related to cultural diversity and the achievement of an organization's goals.

The analysis of the facts represented in the table thus shows that, the respondent fully agreed that, improving the organization's ability to attract and recruit the best staff; improving staff retention; acquiring organizational flexibility; increasing innovativeness and creativity; creating opportunity to improve individual performance; and enhancing organizational capabilities to succeed in the recent competitive world were the various ways that having a culturally diversified workforce affects the ability of the organization to achieve its goals.

The above analysis is a confirmation of the findings of Mazur, (2010), Cunningham & Melton, (2011), D'Netto et. al., (2013). In their various researches, these authors found that the effects of cultural diversity and its management on the organization's ability to achieve its goals manifests in the organization's ability to improve their ability to attract and recruit the best staff; improving staff retention; attaining organizational flexibility; increasing innovativeness and creativity; creating opportunity to improve individual performance; and enhancing organizational capabilities to succeed in the recent competitive world.

4.3 Summary

The purpose of this chapter was to analyze and interpret the data obtained from the research questionnaire. The analysis and interpretation was done according to the research questions and objectives set out in chapter one. The analysis done in this chapter indicates that most of the guidelines from the literature discussed in chapter two were adhered to. Chapter 5 will focus on various recommendations and concluding remarks, based on the abovementioned findings as well as highlighting opportunities for further research.

CHAPTER FIVE
SUMMARY OF FINDINGS, CONCLUSION AND
RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary of findings from the study as well as the conclusions drawn from those findings. It also presents recommendations that will help improve the matter of cultural diversity and the implications it has for attainment of competitiveness as well as for further research.

5.1 Summary of Research Process

The purpose of the study was to investigate the implications that cultural diversity had on organization's competitiveness with the Oforikrom and Kwadaso branches of Asokore Rural Bank Ltd. All these branches are located in Kumasi, Ashanti Region. The research focused on finding out the grounds for cultural diversity and how cultural diversity is managed by organizations before it closing in on how cultural diversity affects an organization's ability to remain competitive as well as achieve its goals. The research design used for the study was the exploratory research designed to explore and obtain information concerning the current status of the phenomena.

A census study was conducted; hence the sample size for the study was the same as the population. The questionnaire was the instrument used for gathering data for the study. The questionnaire was personally administered by the researcher. The data collected were analysed and presented using frequency tables which was obtained by the version sixteen (16) of a computer software called Statistical Package for the Social Sciences (SPSS).

5.2 Summary of Key Findings

This section deals with the summary of the key findings of the study. They are outlined under the following headings: grounds for cultural diversity, practices and policies for managing cultural diversity, effects of cultural diversity on organizational competitiveness and effects of cultural diversity on achievement of organizational goals.

5.2.1 Grounds for Cultural Diversity

The study shows that respondents, who were employees of the two case study organizations, agree that factors such as age, gender, educational qualification, culture (social traditions), race, religion, language, values, ethnic groups and psychology (individual mind-set) are some the grounds for cultural diversity in organizations.

5.2.2 Practices and Policies for Management of Cultural Diversity

The analyses, it was discovered that to manage cultural diversity effectively, the policies and practices that could be adopted by organizations include open communication, education and training on different cultures, mentoring, making managers more accountable overcoming stereotypes and increasing fairness, blending diversity with a dominant organizational culture, dealing by Human Resource programme or strategy, using variable management and organizational behaviour techniques, adopting employee relationship management system, diversity management training programming, minimize the difference and manage the difference. However, it was evident that respondents rejected ignoring the differences as an effective policy for managing cultural diversity in organizations.

5.2.3 Effects of Cultural Diversity on Organizational Competitiveness

The study identified that cultural diversity affects competitiveness of an organization by promoting creativity and innovation; facilitating marketing of goods and services; equipping employees with unique perceptions and knowledge that the company can take advantage of; helping workers to better understand the needs of the global market; and providing growth and learning opportunities for staff.

5.2.4 Effects of Cultural Diversity on Achievement of Organizational Goals

On the effects of cultural diversity on the ability of an organization to achieve its goals, the study found that the respondent fully agreed that, improving the organization's ability to attract and recruit the best staff; improving staff retention; acquiring organizational flexibility; increasing innovativeness and creativity; creating opportunity to improve individual performance; and enhancing organizational capabilities to succeed in the recent competitive world were the ways through which having a culturally diversified workforce affects the ability of the organization to achieve its goals.

5.3 Conclusion

Based on the findings of the study, the following conclusions are made.

The grounds for cultural diversity in organizations are age, gender, educational qualification, culture (social traditions), race, religion, language, values, ethnic groups and psychology (individual mind-set) are some the grounds for cultural diversity in organizations.

To manage cultural diversity effectively, organizations need to adopt open communication, education and training on different cultures, mentoring, making managers more accountable overcoming stereotypes and increasing fairness, blending diversity with a dominant organizational culture, dealing by Human Resource programme or strategy, using variable management and organizational behaviour techniques, adopting employee relationship management system, diversity management training programming, minimize the difference and manage the difference. However, ignoring the difference will not be effective in managing cultural diversity.

Cultural diversity affects organizational competitiveness by promoting creativity and innovation; facilitating marketing of goods and services; equipping employees with unique perceptions and knowledge that the company can take advantage of; helping workers to better understand the needs of the global market; and providing growth and learning opportunities for staff.

Lastly, effects of cultural diversity on the ability of an organization to achieve its goals include improving the organization's ability to attract and recruit the best staff; improving staff retention; acquiring organizational flexibility; increasing innovativeness and creativity; creating opportunity to improve individual performance; and enhancing organizational capabilities to succeed in the recent competitive world were the ways through which having a culturally diversified workforce affects the ability of the organization to achieve its goals.

5.4 Recommendations

From the findings and conclusions of the study conducted, the researcher deems it appropriate to make the following recommendations to organizations and their stakeholders that are involved in managing a culturally diverse workforce.

5.4.1 Establishment of Cultural Diversity Management Policy

According to the findings of this study, it is obvious the manifold implications that cultural diversity management can have for an organization's competitiveness as well as the achievement of its goals. The researcher thus deems it fit to propose that organizations should start paying attention to establishing for themselves a Cultural Diversity Management Policy. Such policies have the advantage of helping organizations to take a more assertive role in the management of diversity related concerns of their human resources management.

5.4.2 Refocus Training on Cultural Diversity

From the study, it was identified that as many as 80.8% of responded feel that the issue of training and education of staff on different cultures is key for properly managing cultural diversity. The researcher thus recommends that Asokore Rural Bank Ltd, as well as all organizations with staff that is diversified on cultural grounds, should take the organization of such training seminars seriously. In addition to the education on different, cultures staff should be trained to appreciate the nitty-gritties and technical intricacies of having and working alongside culturally differentiated colleagues. Such training should focus on giving workers practical team working, adaptation

and collaboration skills to enable them integrate and accommodate others from other cultures for the betterment and wellbeing of their organizations.

5.4.3 Promoting a Culture of Inclusiveness

There may be pervasive attitudes and actions that end up dividing the workforce, making some groups feel unwelcome. These will need to be addressed to maintain diversity in the workforce. The researcher recommends that organizations consider utilizing employee surveys to gauge how employees feel on these topics as a means to discover issues before these issues cause employees to leave. Promoting an inclusive culture is one key measure that is aimed ensuring that management of cultural diversity and its related issues can be sustained and not just be a nine-day wonder.

5.4.4 Suggestions for Future Research

Since the coverage of this research, in terms of respondents was mainly, staff of the selected branches of an indigenous Ghanaian company, the researcher encourages future studies to broaden their coverage to multinational corporations.

In addition, geographically, all the selected branches of the case study rural bank are located within Ashanti Region of Ghana. Future studies could be extended to other branches located in other regions of Ghana.

The possibility for comparing results of respondents from different regional backgrounds also exists for future researchers to explore.

Again, the current study sought to find out the implications that the management of cultural diversity had on competitiveness and achievement of

goals. The researcher believes that the implications of cultural diversity management can be far stretched than just the two variables that were studied in this research. Further research may focus on exploring the implications of cultural diversity management on other variables like employee performance and/or retention, global competitiveness of organizations, organizational performance, among others.

Lastly but not the least, later researchers may conduct their study on the subject matter of cultural diversity using organizations from industries other than banking in order to explore whether they would achieve same or similar results as those of this study.

5.5 Summary

The literature study and the results of the analysis of the empirical data have proven that having a workforce that is culturally diverse can and does have varied positive implications for organizational competitiveness and achievement of goals.

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APPENDIX: QUESTIONNAIRE

CHRISTIAN SERVICE UNIVERSITY COLLEGE, KUMASI

SCHOOL OF BUSINESS

QUESTIONNAIRE

Preamble

We (the researcher) are final year students of Christian Service University College (CSUC), Kumasi reading B.Sc. Business Administration (Human Resource Management). As part of the rudiments of the programme, we are required to write a project work titled “Management of Cultural Diversity: Implication for Organisational Competitiveness.” Your organization (Asokore Rural Bank Ltd.) is the case study organizations. Please, kindly assist us by answering the following questions. The information you provide will be used **for academic purposes only** and would be treated with strict confidentiality. Many thanks in advance of your cooperation and time.

INSTRUCTION:

Please, indicate your response by ticking (✓) the box or writing in the space as appropriate.

Section A: Biographical Data

1. Job Class: Junior Staff Senior Staff Management

Others; Please specify:

.....

2. How long have you been in the employment of the organisation?

Less than 3 years 3 to 6 years 7 to 10 years More than 10 years

3. Age Group (in years)

Under 20 20–29 30–39 40–49 50–59 Older than 60

4. Gender: Male Female
5. Marital Status: Single Married Divorced
6. Highest Educational Level: BECE WASSCE Diploma
 HND 1st Degree Masters Ph.D.

Section B: Grounds for Cultural Diversity

Instruction: Please rate your level of agreement with the following as grounds for diversity in Asokore Rural Bank Ltd, Oforikrom Branch

5 = Strongly Agree; 4 = Agree; 3 = Not Sure; 2 = Disagree; 1 = Strongly

Disagree

FACTOR		Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
8.	Age					
9.	Gender					
10.	Educational Qualification					
11.	Culture: Social Traditions					
12.	Race					
13.	Religion					
14.	Language					
15.	Values					
16.	Ethnic Group					
17.	Psychology (individual mind-set)					

Section C: Practices and Policies for Managing Diversity

Instruction: Please rate the following statements on the following rating scale

5 = Strongly Agree; 4 = Agree; 3 = Not Sure; 2 = Disagree; 1 = Strongly Disagree

	POLICY / PRACTICE	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
18. The following policies are used to manage diversity in Asokore Rural Bank Ltd, Oforikrom Branch.						
a.	Open communication					
b.	Education & training on different cultures					
c.	Mentoring					
d.	Making managers more accountable					
e.	Overcoming stereotypes and increasing fairness					
f.	Blending diversity with a dominant organizational culture					
g.	Dealing by Human Resource programme or strategy					
h.	Using variable management and organizational behaviour techniques					
i.	Adopting employee relationship management system					
j.	Diversity management training					

	programme					
k.	Ignoring the difference					
l.	Minimize the difference					
m	Manage the difference					
Others, please specify						
.....						

Section D: Effects of Diversity on Organisational Competitiveness

Instruction: Please rate the following statements on the following rating scale

5 = Strongly Agree; 4 = Agree; 3 = Not Sure; 2 = Disagree; 1 = Strongly

Disagree

EFFECTS	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
19. Diversity affects the competitiveness of Asokore Rural Bank Ltd., Oforikrom Branch in the following ways.					
a.	Promotes creativity and innovation				
b.	Facilitates marketing of goods & services				
c.	Employees have unique perceptions and knowledge that the company can take advantage of				
d.	Culturally diverse workforce can better understand the needs of global				

	market.					
e.	Growth & learning opportunities for staff					
Others, please specify						
.....						

Section E: Effects of Diversity on Achievement of Organizational Goals

Instruction: Please rate the following statements on the following rating scale

5 = Strongly Agree; 4 = Agree; 3 = Not Sure; 2 = Disagree; 1 = Strongly Disagree

EFFECTS		Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
20. Diversity affects the achievement of the goals of Asokore Rural Bank Ltd., Oforikrom Branch in the following ways.						
a.	The ability to attract and recruit the best staff					
b.	Improved staff retention					
c.	Acquiring organizational flexibility					
d.	Increases innovativeness and creativity					
e.	Creates opportunity to improve individual performance					
f.	Enhances organizational capabilities to succeed in the recent competitive					

	world					
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21. Any other comments and suggestions? Please write in the space below

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Thank you for your assistance.