



**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**ASSESSMENT OF TRAINING AND DEVELOPMENT PRACTICE OF AWASH
INTERNATIONAL BANK SHARE COMPANY**

**BY
ALEMAYEHU GIRMA DEMISSIE**

**JANUARY 2017
ADDIS ABABA
ETHIOPIA**

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**A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES, ST. MARY'S
UNIVERSITY, IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE
AWARD OF MASTERS DEGREE IN BUSINESS ADMINISTRATION**

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Acknowledgement

First I give thank the almighty God for everything that is given to me through this task. Second I would like to express my sincere gratitude to my advisor Asst. Prof Gotiom Abraham for the continuous support on the study and research, for his patience, for the guidance, encouragement, immense knowledge and advice he has provided throughout writing this thesis. Lastly I would like to thank my friends for their continuous support and encouragement and patience.

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Acronyms

TNA:	Training need assessment
AIBSC:	Awash international bank share company
KSA:	Knowledge, skill, ability
T & D:	Training and development
TOR:	Term of reference
SAMDI:	South Africa management development institutes
HRM:	Human resource management
OJT:	Off job training
TASK:	Training, altitude, skill and knowledge
TDP:	Training and development program

ABSTRACT

The study was designed to assess training and development practice of Awash International Bank Share Company (AIBSC). The methods used to undertake the study were both primary and secondary data collection instruments. The researcher uses purposive sample methods for selecting the two branches and head office. The target populations were selected from head office and two branch's. The head office was chosen because it's a place where training and development is organized and established. In the case of the two branches there exist high business transaction, the number of customers and the current number of employees in those branch are more than the other branch's. The sample technique employed to collect primary information were simple random and stratified random sampling from the target population. The researches were used mixed approach (quantitative and qualitative). The data were gathered through a combination of both semi-structured interviews and questionnaire. The researcher took 440 employees as a target from total of 6000. Among those target population 63 respondents were taken by stratified and simple random sampling techniques.

The study was employed descriptive design in which data from employees and management were collected using questionnaires and interviews. The data were analyzed and presented by using descriptive statistics method such as frequency, percentage, and tables. The finding reveals that AIBSC were not committed to allocate sufficient budget for training and development programs. The researcher realizes that the weakness of the bank is need assessment, selection criteria and evaluation of training practice. According to the researcher recommendation that the bank should be committed to provide organized training and development program based on allocating sufficient budget and the governing human resource planning and development manual of the bank should be revised and guided by professional consultant.

Keywords: Training,Development,AIBSC

CHAPTER ONE

INTRODUCTION

1.1. Background of the organization

Awash International Bank S.C (AIB) was established by 486 founding shareholders with a paid-up capital of Birr 24.2 million and started banking operations on February 13, 1995. As of November 2015, the number of shareholders and its paid-up capital increased to over 3,500 and nearest to Birr 1.9 billion respectively. Moreover, the bank's shareholders have decided to raise the authorized capital to Birr 6 billion and the paid-up capital to Birr 3 billion within the next three years.

The Vision for AIBSC was “To be the strongest and most preferred Bank of the People”; and the mission were “To provide modern, efficient, competitive, diversified and profitable banking services at domestic and international levels, to a continuously growing number of customers in a socially responsible manner”. The core values or business philosophy were integrity, professionalism, dynamism, excellence, accountability, impartiality, team spirit, and social responsiveness.

The objectives for the bank were to meet the needs of the emerging private sector for quality and dependable domestic and international banking services; to expand and diversify commercial banking services in response to the growing demands of customers; and to contribute towards the economic and social development of the country, and to operate profitably in a sustainable manner.

The Bank is the first and so far the only private bank to build and operate in its own headquarters at the hub of the Ethiopian financial center. The total staff of the Bank stood at 6,000 and number of customers as of September 2015 has reached more than 1.3 million. The currently Bank operates with 215 branches (115 city and 100 outlying branches) all over the country indicating the fact that the Bank continues to hold its leading position in terms of branch network from private banks.

The major banking service packages were saving account, current account, special saving account, time deposits with negotiable interest rate, foreign currency account (including retention accounts), managing payroll and provident fund, forex bureau services, international money transfers – with 13 agents, local transfer and cheque clearance, collection of cash from sales outlets, credit services, international banking services, safe deposit box services at areas where we have buildings, and interest free banking and different new banking services.

1.2. Background of the Study

Organizations are facing increased competition due to globalization, changes in technology, political and economic environments (Evans, Pucik and Barsoux 2002, 32). Therefore prompting these organizations to train their employees as one of the ways to prepare them to adjust to the increases enhance their performance. It is important to not ignore the prevailing evidence on growth of knowledge in the business corporate world in the last decade. This growth has not only been brought about by improvements in technology nor a combination of factors of production but increased efforts towards development of organizational human resources. It is, therefore, in every organizations responsibility to enhance the job performance of the employees and certainly implementation of training and development is one of the major steps that most companies need to achieve this. As is evident that employees are a crucial resource, it is important to optimize the contribution of employees to the company aims and goals as a means of sustaining effective performance. This therefore calls for managers to ensure an adequate supply of staff that is technically and socially competent and capable of career development into specialist departments or management positions (Afshan, Sobia, Kamran and Nasir 2012, 646).

Organizations rely on learning strategies, training technology and development efforts to prepare their workforce (Salas et al., 2006). In today's global economy, the knowledge, skills and abilities necessary to maintain a competitive advantage are growing and changing (Arguinis and Kraiger, 2009). As the nature of work changes, employees are increasingly required to develop a wide, mutable set of skills that are essential to the success of their organizations.

Strategists James Quinn, Thomas Doorley, and Penny Paquette have argued that “maintainable advantage usually derives from outstanding depth in selected human skills, logistics capabilities, knowledge bases, or other service strengths that competitors cannot reproduce . . .”

Thus, with their perspective, there is recognition of the importance of having superior human resources. There is little doubt that organizations will need to invest heavily in their human resources in order to be competitive during the twenty-first century. Management scholar Edward Lawler has described these investment requirements as follows: To be competitive, organizations in many industries must have highly skilled, knowledgeable workers. They must also have a relatively stable labor force since employee turnover works directly against obtaining the kind of coordination and

organizational learning that leads to fast response and high-quality products and services.

In eight empirical studies of India public and private banks concludes that training and development is inevitable and unavoidable in any sector. Among those studies Jadhav (2013) studied the training and development programmers undertaken by banks for their employees. It is concluded that private and public Indian banks undertake training and development programmers for their employees to increase their efficiency. Banks provide training programmers to enhance their knowledge and skills to satisfy the customers. Growth of banking sector in India is the result of skilled manpower which is the outcome of training and development.

In the prevailing dynamic and competitive business environment excellence in service provision is crucially important to maintain a sustainable business growth and to attain the vision of the AIBSC.

Awash international bank Share Company also plays tangible role in contributing to the economic development of the country. It is therefore, expected to sustainably providing services and playing its role in development. The businesses are currently facing very changing environments from the view point of new technologies, competition and employee needs. However, placing high priority for training programs do not guarantee that employee's performance is improved through increase in productivity. The important issue is whether or not the need is assessed, an objective is established, appropriate methods and media are selected, the program is well implemented and close evaluation and follow up is carried both during and after the program (Dessler, 2009,p. 270).

In general this study was assessing training and development practice in line with the design, implementation and evaluation of its practice. Though it is necessary to assess the employees training and development practices in the case of the mentioned organization, there is no previous research done in training and development activity.

1.3. Statement of the problem

Currently in Ethiopia banking sector is inevitable relative to the previous. Among many banking sector private financial institution specially banks took the lion share from these Awash international bank made a huge business transaction .The development of the banking sector is impossible without qualified personnel supported with effective training and development practice. AIBSC a service providing profit oriented organization having a mission of offering higher quality customer service

using highly motivated work forces, to achieve these, the bank adopted guiding manuals on how to handle the training and development practices throughout the Bank.

The absence of well-established training policy, lack of adequate budget, inadequate needs assessment, inappropriate training objectives, trying outdated training methods, lack of close supervision and follow up are some of the major problems that most organization in Ethiopia faces. These problems later on lead the organizations to lack of optimum man-task relationship, resistances of employees in taking future assignments, decrease in productivity, increase in operational error, increase in employee turnover and absenteeism and decrease in employee morale and confidence (Dejene, December 2010).

On the other hand there are a number of complaints" presented by the employee while conducting the preliminary assessment made by the researcher. Like fore instance of the staff are said to have been given no training resulting in disappointment among the employees. Thus it obviously created some bad impression and to some extent dissatisfaction & discomfort on workers. Further some employees expressed the following as problems trainings are perceived as a means of filling the service gap, the criterion for selection of trainees is not communicated, discouraging and evaluation of training is not satisfactorily practiced by the concerned organs of the bank.

Hence, this study majorly conduct with initiation of identifying and solving the complaints of the staffs and also with intention to investigate the actual practice the Bank's training and development and to forward the recommendation to in line with acceptable standards.

1.4. Basic Research Questions

The study is design to answer basic research question focusing on the prevailing practice of training and development of the Bank.

- How committed the bank in organizing training and development programs to its employees?
- How are training programs designed and implemented in the bank?
- How is the outcome of training and development program evaluated by the bank?
- To what extent are employees satisfied with the overall training and development practice of the bank?

1.5. Objective of the Study

The study has both general and specific objectives.

1.5.1. General objective

The general objective of the study is to assess training and development practice in Awash International bank Share company.

1.5.2. Specific objectives

- To assess the commitment of the bank to provide organized training and development.
- To explore the designed and implementation of training programs in the bank.
- To review the evaluation training and development practice at AIBSC.
- To assess employee's satisfaction with training and development practice provided by the bank.

1.6. Delimitation of the study

For the purpose this study the researcher selected two branches and the head office. Moreover the study specifically concentrated on the design, implementation and evaluation training and development practice in Merkato, Lagahar and Head office of AIBSC.

1.7. Definitions of terms

- Assessment: - in this study an assessment refers to the process of gathering and identifying information about practices of employees training and development in Awash international bank s.co.
- Employee development:- increasing the capacity of employees through various training methods and education to introduce knowledge and new skills which strengthen their competencies.
- Training methods: - refers to a way of providing training and development.

1.8. Significance of the study

The study is assumed to have an important managerial implication for the company on how to enhance the job satisfaction as well as work productivity of employees by providing effective training and development programs. Most successful organization look forward to see the time when training and development will be proactive in terms of being the tool by which the organization strategies will be formulated or helping in the shaping the organization strategies , rather than playing a reactive role in terms of implementing their strategies. Training and development promotes organizational vitality by providing progressive training and development opportunities that support lifelong learning and assist individuals in working effectively together within their departments and throughout the organizational System. Moreover, the result of the study will utilized by other researchers who have an interest to work in the area of the study and also the researcher helps to acquire knowledge and practical experience.

1.9. Organization of the Study

The study is organized into five chapters. The first chapter is an introductory part of the study in which background of the organization, background of the study, statement of the problem, objective of the study, research question, and definition term and delimitation/Scope of the study/. The second chapter deals with related literature review of the study. The third chapter is about methodology of the study. chapter four analyzes the data and presents the findings. The last chapter is the summary of findings, conclusions, and recommendations part.

1.10. Limitation of the study

The researcher faces with the following challenges during the process of conducting the research: The researcher utilized two instruments of data collections namely the interview and the questionnaires even if few employees were reluctant to give responses on time, getting the two Branch managers and one Director were very challenging while conducting this study. Moreover, getting company documents like training and development manuals and guidelines and procedural manual relevant for the study was additional challenging situations. Though these and other minor problems were some limitations, the researcher tries to exploit any option that helps to curb the problems.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Theoretical Framework /Concepts of training and development/

Training and development are the keys in the course content of human resource management. In fact, human resource management will be incomplete if training and development are excluded. This applies to human resources management as a profession in the higher institutions of learning it is also important in the work place or business organization. Conversely, training and development is not only restricted to human resources management as a profession in the higher institution but also to all business organizations that seek prosperity. As the demands on organization keeps changing it is critical that organizations implement training and development activities to ensure that their staff have the requisite knowledge, skills, abilities and other characteristics (KSAOGS) to confront these new challenges (John, 2009). Skill and knowledge can be obsolete in the same way as machines and technology (Vemic, 2007). There must be consistently kept up to date if the organization is to survive and develop. And new technologies exert a continual need for employee training in business firms and other organizations to be engaged in providing their employees with training and development opportunities. Nowadays, organizations are spending a significant amount of money for the purposes of employee training. Since, the most valuable asset of the organization in a 21st century is its workers knowledge and their productivity (Cribb, 2005). The effectiveness and success of an organization therefore lies on the people who work within the organization (Isiaka, 2011). Therefore, the employees in an organization to be able to perform their duties and make meaningful contributions to the success of the organizational goals need to acquire the relevant skills and knowledge. In appreciation of this fact, organization like banking industries, conduct final training and development programs for the different levels of their employee. Training and development offers competitive advantage to a firm by removing performance deficiencies; making employees stay long; minimized accidents, scraps and damage; and meeting future employee need (Hameed and Waheed, 2011)

2.1.1. Definition of Training and Development

Training

Training can be defined as the systematic development of the attitude, knowledge, skill and behavior pattern required by an individual to perform adequately given task or job where as development is not primarily skill oriented. Instead it provides the general knowledge and attitudes, which will be helpful to employers in higher positions. Training is the process of developing individual's knowledge, skills and abilities in order to bring a change in attitude so as to improve present and future organization performance. Training teaches skills for use in the present and near future. It is „TASK“ oriented. Where T=training, A=Attitude, S=Skill, K=knowledge. When an employee can bring a desired change in attitude about a particular subject by acquiring knowledge and skill through training one can easily say that the employee becomes trained. Thus training is a continual process of helping employees performs at a high level and it is a lifelong process for self-development.

According to Vemic (2007) training consists of planned programs undertaken to improve employee knowledge, skills, attitudes and social behavior so that the performance of the organization improves considerably. Unfortunately too much emphasis is often placed on the techniques and methods of training to be used is not enough rather first defining what the employee should learn in relation to desired job behaviors. Furthermore, very few organizations place much emphasis on assessing the need and outcomes of training activities. Isiaka (2011) sees the word development in relation to the process of helping managerial employees who perform non routine jobs to improve their management, administrative and decision-making abilities and competence. It is needed for both present and future jobs. Now a day, the interest of investment in training and development has been increasing (Haslinda and Mahyuddin, 2009).

Development

Development is a broad ongoing multi-faceted set of activities (training activities among them) aimed at bringing someone or an organization up to another threshold of performance, often to perform some job or a new role in the future (McNamara 2008). Development is a way of preparing someone for the new and greater challenges he or she will encounter in another more demanding job. Again development focuses on the future. It helps employees acquire the

background and skills they need to continue being successful as their careers progress.

All development is really self-development and it is a continuing progress. Without a personal commitment, self-development cannot occur. Again development focuses on the future. Development provides knowledge about business environment, management principles and techniques, human relations, specific industry analysis and the like is useful for better management of a company (Subha, 2011). Training and development refers to the practice of providing training, workshops, Coaching, mentoring, or other learning opportunities to employees to inspire, challenge, and motivate them to perform the functions of their position to the best of their ability and within standards set by local, state, tribal, federal and licensing organization guidelines. Training and development activities provide all involved system with the tools they need to develop professionally, increase their knowledge, effectively work with family, and build their capacity to perform the tasks associated with their positions within the system of care. Training is the activities that are designed to provide learners with the knowledge and skills needed for their present jobs whereas development is the learning that goes beyond today's job and has more long-term focus (Mondy, 2008). Development is an attempt to improve current and future management performance by imparting knowledge, changing attitudes or increasing skills (Dessler, 2003).

Employee training and development has enormous impact on organizational effectiveness. It is observed that more investment in training and development has led to more profitability of the private sector industrial enterprises of Bangladesh (Hoque 1994). Thang and Buyens (2008), after reviewing 66 studies conducted in different countries, concluded that training leads to improved knowledge, skills, abilities, attitudes, and behavior of employees that ultimately enhance excellent financial and non-financial performance of the organizations. Moreover, Mexican companies consider employee training and development as their sources of competitive advantages to face the challenges of globalization (Ruiz and Germain 2008). In addition, training activities have noteworthy influence on employee's organizational commitment in manufacturing firms in India (Agarwala, 2008).

2.1.2. Difference between employee training and development

Training differs from development in that it relies more heavily upon the instructor; development on the other hand relies upon the participant's initiative asking questions to bring out important points and their relevance. Again training as geared to improving employees' skills so they can perform their job as well as possible, development focuses on the future. Development helps employees acquire the back ground and skills they need to continue being successful as their careers progress. It is more educational than skills oriented. Development is in fact self-development.

Even if mostly literatures are used training and development interchangeably it has its own difference in concept (Armstrong, 2006). These differences are stated below.

<u>S.N.</u>	<u>Training</u>	<u>Developments</u>
1.	Training means learning skill and knowledge for doing a particular job it increased job skill	<ul style="list-style-type: none"> • Development means the growth of an employee in all respect it shapes attitudes
2.	The term in training it is generally used to denote impartially septic skill among operative works and employees	<ul style="list-style-type: none"> • The term "development" is associated with the overall growth of the executives
3.	Training is concerned with matching and improving current job performance thus, it has a short term	<ul style="list-style-type: none"> • Executive development seeks to develop competencies and skill for future performance thus it has a long term
4.	Training is job centered in nature	<ul style="list-style-type: none"> • Development is career centered in nature.
5.	The role of trainer of supervisor is very important in training.	<ul style="list-style-type: none"> • All development is "self-development: the executive has to be internally motivated for left development. • Development is associated with the overall growth of management.

Source: Maha Patru (2010)

Mahaparto, B.B (2010)

2.1.3. Benefits of Training and Development for employees and organization

Training is transferring information to organizations members to positively improve the effectiveness and productivity of organizations (Leard, 2010). Training enables organizations to act more effectively because of having valued employees. There are many benefits to both organization and individuals to accomplish training activities (McNamara, 2010).

The benefits of training and development for employees

Some authors express the advantage of training and development for employees. They say employees are trained how to apply their knowledge to practical aspects of the job, to improve productivity and quality, to help an organization fulfill its future personnel needs (Megginson, 1987; Mamoria and Pareek, 1980). More over Holt 1993 stated that, training and development develops realistic job expectation for new employees often they have inaccuracy on work expectation. It improves employment sustainability. This shows when there is turnover in break periods the new employees lack self-confidence and suffer from anxiety about their job. Besides, training and development have benefits for the individual employee in this regard Weather et al, 1985 Mentioned the following benefits of training and development for the employees: helps the individual towards better decision making and effective problem solving skills, foster a sense of recognition, achievement, growth, responsibility and desire for advancement, aid in encouraging and achieving self-development and self-confidence. Training and development in general has so many advantages for an organization as well as the individual and is an important tool for effective HRM. Therefore, educational organizations must give due attention for continues training and development of employees.

It is also believed that through training and development the organization can solve the problem of employee's obsolescence and make them up-to-date, motivated and committed. At the present and future changing and competitive environment training and development of HR makes organizations successful competitors and give them strength for survival.

Career Competencies

Employees get a lot of benefits from the employee training and development program. They learn the soft and technical skills as required by their jobs. In last 30 years unemployment is at its lowest rates which is not beneficial for the workers to start new job, if opportunities for growth

are fewer (Dobbs, 2000). Fresh university graduates mostly considering for a firm which provides intensively training programs to their employees, but this idea is risky for organizations to lose fresh trained employees with couple of years (Feldman, 2000). Professional which are placed in the industry of information technology, identify that knowledge is authority and they required to retain their abilities and talent according to current requirement of the market. From many years the requirements for blue-collar jobs is constant, and numerous companies have prepared a modification for demanding learning software and programmed systems (Cunniff, 2000). This requirement is compelling workers to appraise their profession capabilities to sustain their employment. Due to this situation numerous employees have rehabilitated their attitude to acquire promoted inside their organizations to work and develop out of the organization (Feldman, 2000). Therefore workers used to prepare 10 year plan for their future and constantly change their plans after two years as per the change of technology and information (Wilson, 2000). Tires Plus delivers training to promote a diverse career through the organization which comprises 80 hours training for supervisor to promote them to the manager (Dobbs, 2000). I-Cube, Information technology consulting firm in Massachusetts, provide employee development program for their employees which is named by I-Altitude and offer to fresh employees so that they can easily adjust themselves in the organization (Fenn, 1999).

Employees understand that training program can directed to superior duties and higher remuneration (Fenn, 1999). Furthermore, helping workers to improve their skills and knowledge to cope with the future requirements, lead to job satisfaction

Employee Satisfaction

Employees have no feeling about their organizations, if they think that their organizations are not caring about them (Garger, 1999). Companies which are willing to spend money on their employees, give value to work with those companies, even though that investment eventually benefits the organization (Wilson, 2000). Companies which are providing the training and development programs for their employees are achieving high level of employee satisfaction and low employee turnover (Wagner, 2000). Training increase organization's reliability for the reason that employees recognize their organization is spending in their future career (Rosenwald, 2000). Loyalty with the organization cannot be calculated but it is substantial to intrinsic reward that employee feel.

Employee feels comfortable and wants to stay with their organization, when they feel they are putting their efforts and skills in the bottom line for their organization (Logan, 2000). Employees who are satisfied with their jobs, believe that their work has a purpose and important for their organization (Moses 2000).

Employee Performance

Training effects on behavior of employees and their working skills which resulted in enhanced employee performance and further constructive changes (Satterfield and Hughes, 2007) that serves as increase employee performance (Kraiger, 2002). Arthur et al. (2003) developed an analysis of 1152 sample size from 165 resources and revealed that in distinction with no-training or pre-training conditions; training had commonly positive result on job-related performance. However, dissimilarities in positions of effect sizes were not big, the efficiency of training vary regarding the training transfer technique and the skill being trained. Benefits of training program are also related to technical skills of the employees. For instance, Davis and Yi (2004) developed two researches with approximately 300 contributors with the help of behavior-model training and remained capable to increase significantly computer skills. Psychologically practicing tasks permitted trainees to grow learned knowledge, abilities and task. Training is positively effects on the employee performance of the employees.

2.1.4. The Benefits of training and development for organization

The advantage of training and development for the organization are numerous. The following are the major once it improves productivity: property oriented new employees will get “up to speed” quicker and perform at higher quality levels than those not given such training. It saves time and effort. Formal orientation programs reduce the time and effort required for supervisors to train new employees. In addition to these, based on the kind of job needs the organization will develop future effectiveness. Some potential objectives are to help the organization grow, to adapt technical development to fulfill responsibilities and to provide greater job satisfaction (Holt, 1993; Megginson, 1981; Davar 1994). Now a day training and development is used by many organizations for two main reasons. Through training and development important skills such as problem solving skills, communication skills and team building skills are developed. It enhances

employee's commitment through motivation. That is why organizations are giving emphasis to train their human resources.

Market Growth

Employee development programs are important for any organization to stay solvent and competitive in the market. Though it is expensive for the organization to spend the money on their employees but this investment is positive for the organizations to hold the place in the market. American Society for Training and Development mentioned two motives that are significant for employee's knowledge, first employees identify the worth of training and marketable by organization and second CEOs of the companies understand that how fast information is transferring in current business environment (Fenn, 2000). Greengard (2000) described that organizations are required to develop and maintain such learning environment for the employees that expand the knowledge of organization and competitive ability. However, employee training programs derived through a high price, but have a positive impact on return-on-investment. Microsoft, and General Electric Company are entirely large effective organizations, and these organizations realize training opportunities as an investment (Kleiman, 2000).

Wanger (2000) described in his study that American Society for Training and Development found an association between financing in employee development program and higher revenues from stock market. Organizations can practice training and development opportunities to support them available to the current employees, perspective employees, plus clients of the company. GSD&M's Idea U, assists employees to recognize their characters and established that it has prepared people as superior contributors to business (Petrecca, 2000). Lastly, organizations can utilize employee training and development programs to improve their appearance as best employer in the job market.

Organizational Performance

Training has been defined as mainly contributing factor to the organizational effectiveness (Schuler and MacMillan 1984). Exploration on this topic recommends that investment in training and development program can be justified by the impact it creates to developed individual and organizational effectiveness (Bartel, 2000). Furthermore, the earlier researches have mentioned

causation between training and effectiveness of the organization (Blundell, Dearden, Meghir and Sianesi, 1999). Bartlett (2001) recommends that one of the glitches that is usually problematic to identify, is proposing an effective calculation of performance of the organization. Blundell et al. (1999) supported this by describing that lack of suitable data and methodological difficulties prevents the adequate assessment of impact of human capital appreciation and performance of organization. However, there is an increasing factor that Human resource management practices impacts on attitudes and work-related manners (Allen et al., 2003). To evaluate the effectiveness of training and development program it has been advised that check directly the relationship of training and organizational commitment. Further it has been revealed as certainly correlated to the efficiency of the organization (Bartlett ,2001).The study proposes that constructive work-related performance and attitudes mainly depend on the perception of the employees as the employees think that their organizations are taking care of them (Allen et al., 2003). However, the same factor is reliable with the social exchange model; Blau (1964) suggested that the emotional agreement between employer and employee are the central element of organizational performance.

Employee Retention

Several organizations have revealed that one of the characteristic that help to retain employee is to offer them opportunities for improving their learning (Logan, 2000). Therefore, it has confirmed that there is strong relationship between employee training and development, and employee retention (Rosenwald, 2000).Companies should realize that experienced employees are important assets and companies have to suffer the challenge for retaining them (Garger ,1999). Therefore, companies which are providing training and development programs to their employees are getting success in retaining them. Sears has established that in localities where manager provide help to their employees to develop professionally, turnover is almost 40-50 percentage fewer than those stores where association with the managers does not available (Logan 2000). On other side, numerous employees participate in employee training programs are not assured of a conventional association between programs and employee retention (Rosenwald, 2000); several managers found that positive learning atmosphere directed to higher retention rates (Dillich, 2000).

Organizations that are offering employee development programs are getting success with retaining employees. An effective design of training program can also increase retention among employees. Employee retention is a volunteer move by organizations to create an environment which involves employees for long term (Chaminade, 2007). For the description of more effective retention, researchers have recommended that organizations may contain with training and development program that classifies volunteer assignments, requirements, and expectations (Seigel and DeLizia 1994). “To retain employees, organizations need to think seriously about their investment in training and development” (Leonard, 1998). Fenn (1999) presented in his study that the normal monthly turnover at Unitel has decreased from 12 percent to 6 percent since they inaugurated Unitel University in 1998.

Though numerous persons involved with employee training and development programs are not assured of a direct association between the programs and employee retention (Rosenwald, 2000). However, specific numbers of managers discover that a constructive learning environment pointed to higher retention rates (Dillich, 2000).

2.2. Training and development process

In today's changing environment, employees at all levels need additional training and development opportunity to develop their working ability and management thinking (Swanson & Holton, 2009). In this respect, organizations are required to be engaged in continuous employees training and management development programs. As shown in Figure 2.1. (Miller & Osinski's, 1996) below, the steps in the training and development process are:

- Identifying training and development needs;
- Establishing training and development objectives;
- Selecting training and development methods;
- Implementing the actual training and development program;
- Conducting evaluation and follow-up.

Figure 2.1: Steps in employee Training and development process (modified) Source: Noe 2011



2.2.1. Designing training and development programs

Once an employee's training and development plan is drawn up it is then necessary to design the various training programs that will be offered. In each case then this involves setting instructional objectives, determining program content, and designating on training methods and techniques. The designing work may be done by specially designated training and development professionals especially for programs to be offered several items, or left to the individual instructors (Heneman et al., 1996). Programs must be designed in a planned way in such a way that the objectives of the program could help organizations to grow, adapt to technological developments, fulfill social responsibilities and proved greater job satisfaction. Depending on the kind of needs to be addressed a number of TDP can be designed. Besides, it is important to be design programs based on training and development principles (Megginson, 1981). According to Tracey 1984, the following principles of training and development have to be considered in designing programs. Training programs must be delivery system that is selected on the basis of

training effectiveness, available technology, cost effectiveness and results, training programs must be validated to ensure effectiveness prior to full scale implementation, training programs must provide ample opportunities for trainees to apply and practice newly acquired knowledge and skills.

2.2.2. Need assessment

The first step in human resource training and development process is to identify employees training and development needs. Since training and development is needed oriented effort determining the level, type and duration of the training and development is the primary importance at this stages of the processes the assessment begins with a need which can be identified in several ways but it is generally described as a gap between what is currently in place and what is needed, now and in the future (Miller and Osinski, 1996). The need assessment includes:

- Organization and its goals and objectives
- Job and related tasks that need to be learned
- Competencies and skills that are need to perform the job;
- Individuals who are to be trained

Training and development needs may be defined in terms of a simple equation: Training and development need=desired performance - actual performance (McClelland, 2002).

The dominant framework for identifying organization's employee training needs has been three category needs analysis approach (Miller and Osinski, 1996).

- ❖ Organizational analysis
- ❖ Task (job) analysis Person analysis

Organizational analysis

Organizational analysis is the process of identifying job-related knowledge and skills that are needed to support the organizations short-range and long-range goals (Miller and Osinski, 1996).This implies that organization's strategic goals and plans must carefully be examined in line with the human resource planning. In this approach, information related to organizational structure, size, growth, objectives and other factors is gathered to effectively determine where

and how training and development programs should be conducted. Organizational training needs analysis also involves systematically assessing manager, peer, and technological support for transfer of training or workplace application of training. According to McClelland (2002) essentially, there are questions relevant to identify organizational needs:

- What human resource does the organization have?
- What training has these human resources had?
- What are the deficiencies or what skills are lacking?
- Are there an adequate number of people to fulfill organizational objectives?

Task analysis

This approach refers to the determination of skill and knowledge the job requires. Examines tasks performed and the knowledge, skills, attitudes and other behavioral aspects required to determine what employees must do to perform successfully. In collecting job information as input into training decisions the job analysis must include (McClelland, 2002):

- A detailed examination of each task component of the job;
- The performance standard of the job;
- The method and knowledge the employee must use in performing the job task;
- The way employee learns the method and acquires the needed knowledge

Person analysis

Another training and development need analysis approach is person analysis. Here the concentration is on the individual employee. It is used to analyze the substantive knowledge and skill possessed by the employee (Miller and Osinski, 1996). This approach deals with three basic questions. These are:

- Who needs to be trained?
- What kind of training is needed?
- What skills does the employee have?

2.2.3. Establish training and development objectives

Once training and development needs are clearly identified, the next process is to establish objectives. An objective is a specific outcome that the training or the development program is intended to achieve. In most cases, training and development objectives are set for the trainees (Swanson and Holton, 2009). These objectives define the performance that the trainee should be able to exhibit after training. Human resource development experts suggest that objectives should be stated explicitly and answer the following questions (Bunch, 2007):

- What should the trainees be able to do after training?
- Under what conditions should the trainee be able to perform the trained behavior?
- How well should the trainee perform the trained behavior?

Training objectives must be specific, measurable, achievable and time-targeted. Objectives with such characteristics serve a number of purposes. According to (Bunch, 2007) they assist in developing the criteria to be used in evaluating the training outcome. Objective and the evaluation criteria also help in choosing relevant instructional method, and material. Training and development objectives should spell out what the organization or the trainer wants to achieve. As these training objectives form the basis of training standards and evaluation of training and development, it is necessary that these objectives should be set out in measurable terms (Swanson and Holton, 2009).

Trainers must ensure that these training objectives are specific in terms of the behaviors of trainees that they should display at the end of the program. Trainers must also ensure that each objective describes a specific behavioral action (Bhargava, 2010). The objective must indicate the standard of performance required, expressed in terms of number, degree and accuracy.

Having indicated the required performance standard, it is important for the trainer to make sure that the individual trainee is made aware from the onset of these standards and how their individual capabilities can be developed to achieve the required performance standards.

2.2.4. Select methods of training and development

Training and development is one of the most important tools available to organizations. Management can make use of training programs to enable the organizations achieve their objectives. This is possible by developing the skills and competencies of their employees (Haslinda and Mahyuddin, 2009). The realization of organizational objectives depends to a greater extent on the quality of leadership provided by administrators/managers. To this effect, organizations need to improve supervisory, managerial, executive skills and non- managerial employees so that they may lead and motivate employees for the betterment of their organizations. The most common methods training and development are briefly discussed below (Haslinda and Mahyuddin, 2009).

Off-the-job Training

This program takes place outside the managerial and non-managerial employees work environment (Monday, et al., 2009). These can be course work at local colleges or other training establishments like that of the Ethiopian Management Institute which have been specially equipped and staffed for both managerial and vocational training. With a view to increase the capacities of their leaders, organizations send them to colleges or universities or get them enrolled in seminars, workshops, conferences and other programs conducted by training institutions.

There are different types of off-the job training programs. The most common ones are briefly discussed below.

- Lecture method of training
- Case study
- Conference
- Role play
- Management Games
- In basket Exercise

On-the-job training

On-the-job training is conducted on the actual job to develop the skills of managerial and non-managerial employees (Monday, 2009). The employee is placed into the real work situation and shown the job and the tricks of the trade by experienced worker or the supervisor. According to Olaniyan and Ojo (2008) on-the-job training includes several steps:

1. The trainee receives an overview of the job, its purpose, and its desired outcomes, with an emphasis on the relevance of the training;
2. The trainer demonstrates the job to give the employee a model to copy;
3. The employee is allowed to imitate the trainer's example. Demonstrations by the trainer and practice by the trainee are repeated until the job is mastered;
4. The employee performs the job without supervision;

There are different types of on-the job training methods. The most common ones are briefly discussed below (Saiyadain, 1995).

- ✓ Coaching
- ✓ Job rotation
- ✓ Apprenticeship

Generally, each training and development methods have its own advantage and among these the following are the most common:

Advantages of on-the job methods

- It is directly in the context of job
- Trainees are highly motivated;
- It is free from artificial classroom situations;
- On the job training is much less costlier than off the job training as it eliminate expenses such as cost of travel, facilities, accommodation etc.;
- As training takes place in trainees actual work area, the application of training is much more direct and trainees can understand immediately.

Disadvantages of on-the-job methods

- Trainer may not be experienced enough to train;
- It is not systematically organized;
- Poorly conducted programs may create safety hazards such as dangerous
- Chemicals;
- As trainees get to work on actual machines that means there may be a potential
- damage to expensive equipment;
- Work environment may be a full of distractions that may interrupt training.

Advantages of off- the- job methods

- Large number of trainees can be trained at one time. For example in lecture method;
- Trainers are usually experienced enough to train;
- It is systematically organized;
- Efficiently created programs may add lot of value;
- Trainer can use wide variety of instructional training methods.

Disadvantages of off-the-job methods

- Expensive than on the- job training method as requires use of training facilities, cost of travel , accommodation, and employee time off during training etc.;
- It is not directly in the context of job;
- It is more artificial in nature.

2.3. Training and Development Method

Implementation of training and development programs in the implementation of TDP the most important activities that should be performed includes; selecting the content of training programs, selecting appropriate facilities and premises of training programs, selecting the appropriate trainers and trainees, selecting appropriate time and training environment, selecting appropriate training and development methods (Campagna, 1998, Armstrong, 2001). The most widely used training and development methods or approaches are on- the- job and off-the-job

training.

2.3.1. On-the-job training methods

On-the-job training refers to learning while actually performing a particular work or job. It takes place in the work setting and during the actual work performance (Milkovich and Bourdea, 1991; Mathis and Jackson, 1997). On-the-job training activities include periodic performance reviews; observation and critique of how the junior manager is working, solving problems, and the managing; regular consultation on operating matters and the like. A number of specific methods are used in on-the-job training. Some of the most widely used methods are coaching, mentoring and job rotation.

- I. Coaching; is an important form of on-the-job training and development method. “It is the process of insuring that employee development occurs in the day to day supervisors-subordinate relationship” (Heneman et al., 1996). Therefore, the performance level and the condition under which it occurs must first been analyzed, and then, the necessary face-to-face communication between employee and supervisor or the subordinate and the supervisor must be made in view of improving and maintaining effective performance (Harris and Desimone,1994).
- II. Therefore, for coaching to be effective, supervisor-subordinate relationship should be based on partnership, mutual trust and confidence (Graham, 1989). However, there are problems in coaching. First; if coaches were incompetent, there would be high risk of transmitting incorrect working methods, Secondly; coaches may not have adequate time. Thirdly; most managers are ill prepared to coach employees and uncomfortable in those too (Gomez-Mejia, Blakin and Cardy, 1995).
- III. Mentoring; is “a developmentally oriented relationship between senior and junior colleagues or peers” (Gomiz- Majia, Blakin and Cady, 1995). Moreover precisely, Anderson in Bhatta and Washington 2003, states that mentoring is “a nurturing process in which a more skilled or more experienced person, serving as a role model, teacher and sponsor, encourage, councils and briefs a less skilled or less experienced person for the purpose of promoting the latter’s professional or personal development.
- IV. Job rotation; is also another approach in training and development of employees as

well as managers on their job. This approach involves assigning trainees on various jobs for a specified period of time with the objective of the broadening their experience. Job rotation, therefore, provides trainees the opportunity to work and be familiar with various departments, units and sections in an organization (Ramasamy, 2003).

2.3.2. Off-the-job training and development methods

Off –the-job training and development approaches conducted away from the work setting like in-service programs. In other words, the training can be conducted within or off the organization, but the trainees are not engaged in their usually task or production activities (Schermerhorn 1989; Graham, 1989). This type of training (Ramasamy, 2003) includes lectures, conferences, and case study, role-playing and management games.

- i. Lecture methods; It is some of the knowledge based training method. This is most commonly used to speak to large group about general topics. The basic concept and theories, principles and a considerable knowledge of the particular subjects are imparted to the participants. This type of training is aimed at giving fundamental information to the trainees.
- ii. Conference method; the concept of conference is developed to overcome the limitation of the lectures, conference emphasis on the one way communication i.e. trainer to trainee. The trainees are expected to offer their ideas and use their experience for solving the problems with the help of the trainers. In general it is effective method, the participating individuals” confer” to discuss points of common interest with each other.
- iii. Case study method: In this type of training, trainees are given case studies of real or imagined events in an organization to study, analyze and given an opinion. After analyzing several cases under the guidance of instructors, the trainees are exposed to certain concepts, problem, techniques and experiences, which they will later face on the job. The objective of this method is to help the trainees think logically and develop the ability to analyze alternative course of action systematically and objectively.
- iv. Role playing method: Role-playing technique is used in a group where different persons are given the role of different managers. They are requested to solve a problem in a situation or arrive at a decision. At the end of the role playing session, the trainees are given feedback of their role-playing. This helps the trainees to develop their efficiency in

the performing the job, sensitivity among the people and improves better human relations. More number of persons gets training simultaneously under this type of training.

- v. Management games: Are used to stimulate the thinking of people to develop their skills to run an organization or departments. These games are used to develop the skill in the area of investment production; sales, collective bargaining etc, a game consists of situation. Each team tries to win others and only one can win unless there is a drawback. A period is fixed for this training and it is made known to all the teams. Various situations are explained to the teams and they are requested to take decision on such given situations. The trainer gives the feedback to every team. Then each team evaluates its decisions and may change its decisions to arrive at better results. In the practical point of view, the lecture method, conference method and case study are mostly practiced in our context.

2.4. Implementing training and development program

Employee training and development program should aim at enabling organizations to achieve their objectives. Hence, the program should be set up after having clear-cut objectives in mind. In every program decisions have to be made as to who should be trained, who are the instructors, where and when the program is to be conducted and what the material requirements are.

Moreover, according to Vemic (2007) providing answers to questions like what skills are going to be taught, what kind of employee training and development is sought, what long or short term objectives are proposed will determine the design and details of the programs. Since human resource development program decisions are based on cost considerations, the Management must believe that the program will:

- ✓ Increase the skill and knowledge of employees;
- ✓ Motivate employees to learn and attain their personal goals;
- ✓ Provide feedback to improve the program
- ✓ The implementation process of training and development is also contains:
- ✓ Selection of participants;

- ✓ Staff scheduling;
- ✓ Conducting or facilitating training and development.

2.5. Evaluation of training and development

Evaluation is the final phase of the training and development program. It is a means to verify the success of the program, i.e. whether employees in the program do the jobs for which they have been trained. As Balogun (2011) noted, the concept of evaluation is most commonly interpreted in determining the effectiveness of a program in relation to its objectives. Human resource development is an investment in people. The major reason for investment in training and development program is that to help employees to perform better in the achievement of organizational objectives. Hence, evaluation is a means to assess the cost/benefit of the program to the organization.

However, Balogun (2011) noted, evaluation is like brushing your teeth after every meal everyone advocates it but few actually do it. Evaluation can be done for various purposes. It may be done:

- To increase effectiveness of the program while it is going on;
- To increase the effectiveness of the program to be held next time;
- To help participants to get feedback for their improvement and efficiency;
- To find out to what extent the objectives are achieved.

In evaluating the worth of specific programs, sets of measurement criteria should be identified. These, according to writers in the area, are:

Reaction

What did the participant think about the program? Participants react to the learning experience by forming opinion and attitude about the instructor, the methodology, participation in the learning session and measures how trainees react to a program (Ahmad & Din, 2009). It provides useful information to allow assist with modifying the training program.

Learning

Did the participant learn what was intended? Learning evaluation requires the measurement of what participant has learned as a result of his/her training i.e. the new knowledge and skill he/she

has acquired or the change in attitude (Noe, 2011). It measures the changes in trainee's attitudes, knowledge, and skills. These changes are measured by using methods such as testing and self-assessments.

Job behaviors

Job behavior evaluation is concerned with measuring the extent to which participant has applied his/her learning back on the job. It helps to assess whether job performance changes as a result of training (Eseryel, 2002). Did the learning transfer to the job? How has the development activity improved individual performance, for example specialist knowledge or professional approach?

Ultimate value

Has the training affected the ultimate well-being of the organization? Here evaluation aims to measure how the organization as a whole has benefited from the training in terms of goal achievement, survival or growth. To measure the effect of human resource development program using the criteria mentioned above requires using data gathering method such as questionnaire, interview and observation. Other measures like management audit, survey, analysis of record and performance data, expert opinion, test and the like can be used to collect evaluation information. In sum, training and development to be useful to the organization, employee and management concerned should (Bhargava, 2010):

- Properly assess needs;
- Formulate clear objectives;
- Design program to meet the needs and to attain objectives;
- Conduct cost/benefit evaluation.

If the training and development shaped the employees in such a way as to fit the job requirements, then it can be concluded that organizations have achieved their objectives and in turn they have also justified the investment made in human resource.

2.5.1. Selecting criteria for training evaluation

Effectively evaluating training requires the systematic collection of information from a variety of sources. As organizations use training to achieve a variety of organizational goals, there is

universal approach to evaluating training. Each organization must select the criteria that are most relevant to their organizational objectives. When choosing evaluation criteria, it is critical to identify what questions need addressing in the evaluation. Within the training community, the dominant approach to training evaluation categorizes in to four levels. These are: reactions level, learning, and transfer and results level. (Sitzmann et al., 2008). All these criteria help us to answer “effective training in terms of what? Reactions, learning, transfer or results?” thus, the objectives of training determine the most appropriate criteria for assessing the effectiveness of training.

2.5.2. Approaches to evaluation of training and development programs

Training and development programs should always be evaluated using various techniques. Typically evaluation approaches include measuring one or more relevant criteria, such as attitudes or performance before and after the training and determining whether or not the criteria changed (Griffin, 2000; Kirkpatrick, 1997) also suggested four approaches to the evaluation of training and development. These include the systems approach, which concerned with the improvement of training and development approach, the trainees oriented approach, which focuses on the training effects that are evaluated by trainees, the cost effective or statistical approach, which is concerned with measurement and the analysis of data in ways that support administrative decision making about training, and the research approach in to, which is concerned with both carrying out research in to the training and development and systematically evaluating the effect of training and development program.

2.6. Management training and development

An organization success depends in a large part on its management talent. There must always be management trainee in the pipeline who are being continually trained and developed in management competencies. As a result management education and development receives a large part of most organizations training budget while many organization provide inside training for lower management levels the top management ranks are often sent through special university and college programs designed especially for them.

Some of the most popular training topics for managers (across all management levels) include delivering results, managing change communication, leadership, conducting performance appraisal, motivating the work force, coaching, developing interpersonal skill, negotiation and

managing conflict while formal training program are essential to management development on the job training is also critical. Many critical management skills such as leadership can only be learned by doing, reading a book or listening to a lecture will not reinforce these skills. Recognizing the critical shortage of management talent, many firms have established formal management development program.

2.7. Effective training and development

Effective training will indicate not only finding out whether the training was well done but also asking what it achieved and whether it was worthwhile for the organization to be sponsoring it. Therefore, to ensure the training is effective, the human resource and training literatures stress that the organizations need to adopt a systematic approach to training which often include identifying needs, delivery and evaluation. Inarguably, a careful implementation of each element of training and development process (need assessment up to evaluation) is needed to make it effective. From the employee perspective, training is unlikely to be effective unless it is related to high level of motivation, better ability to perform their job, and hopefully also makes them feel positive toward their work (Balogun, 2011). Action on the following lines needs to be initiated to make training practice effective (Noe, 2011):

- Ensure that the management commits itself to allocate major resources and adequate time to training. This is what high-performing organizations do;
- Ensure that training contributes to competitive strategies of the firm. Different strategies need different employee skills for implementation. Let training help employees at all levels acquire the needed skills;
- Ensure that a comprehensive and systematic approach to training exists, and training and retraining are done at all levels on a continuous and ongoing basis;
- Make learning one of the fundamental values of the company. Let this
- philosophy percolate down to all employees in the organization;
- Ensure that there is proper linkage among organizational, operational and individual training needs;
- Create a system to evaluate the effectiveness of training's

2.8. Training policy and strategy

In implementing TDP, it is essential to ensure that each organization has its own training and development policy and strategy. It has the following importance. It helps to highlight the organization's approach to the training function, provide guidance for design and execution and provides information regarding to the program to all employees. It helps in the identification of policy area in training and to communicate the organization's interest regarding to employees career development (Monappa and Siyadain, 1999; MCB, 2005; Wills, 1995)

According to Robert L. Mathis and Jhon Jackson (1997- 276) Training adds an organization by linking strategic organization objectives, goals and business strategies training focuses on efforts that develop competence values and competitive advantage for the organization.

This means the training and learning interlunations must be based on organizational strategic training also implies that human resource planning efforts. Strategic training also implies that human resource and training and strategic planning in order to development strategic decision.

Thus effective training helps the firm creates competitive advantage training is strategic when it's:- Jhon H. Jackson (1996: 276)

1. Develop essential worker capabilities
2. Encourage adaptabilities to change
3. Promotes ongoing learning in the organization
4. Creates and disseminates knowledge through organization
5. Facilitate communication focuses.

2.9. Empirical Studies

Empirical finding are one of the important components of the literature review in the research study .This type of literature contribute a lot to the effectives of the investigation under study by revealing the gap what the researcher wants to find out and how the researcher under take the study which helps the researcher by providing insight about what and how assume the investigation he/she stand for. In general organization should manage their work force effectively and efficiently and they should give greater attention for training and development of employees to meet goal of the organization and to achieve the best result which are directly

related to the investigation. (Abeba Mitiku Asfaw¹, Mesele Damte Argaw^{2*}, Lemessa Bayissa³) was conducted a study to determine the impact of training and development on the employees' performance and effectiveness at District Five Administration Office, Addis Ababa, Ethiopia. Training and development had positively correlated and claimed statistically significant relationship with employee performance and effectiveness. It is recommended that District Five Administration Office shall maintain providing employee training and development activities and ensure the participation of employees in planning, need or skill deficit identification and evaluation of training and development programs. These results are also supported by Fakhar Ul Afaq, Anwar Khan). Training also has impact on the return on investment (Richard Chang Associates, INC.). The organizational performance depends on the employee performance because human resource capital of organization plays an important role in the growth and the organizational performance. So to improve the organizational performance and the employee performance, training is given to the employee of the organization. Thus the purpose of this study is to show the impact of training and the design of training on the employee performance.

Training & development increase the employee performance like the researcher said in his research that training & development is an important activity to increase the performance of health sector organization (Iftikhar Ahmad and Siraj-ud-din, 2009). Another researcher said that employee performance is the important factor and the building block which increases the performance of overall organization (Qaiser Abbas and Sara Yaqoob). Employee performance depends on many factors like job satisfaction, knowledge and management but there is relationship between training and performance (Chris Amisano, 2010). This shows that employee performance is important for the performance of the organization and the training & development is beneficial for the employee to improve.

2.10. Training and Development Manual of the Bank

- (a) The Bank recognizes human resources training and development as one of its most important organizational activities to bring a desirable change in employees' behavior and attain organizational effectiveness and efficiency.
- (b) The Bank commits itself to providing full support to the development of its employees and realization of their hopes for self-development.

- (c) Training and development activities will be oriented towards meeting business objectives, and will be conducted in a transparent, purposeful and consistent manner.
- (d) The Department is responsible for the preparation, implementation and evaluation of the Bank's Corporate Training and Development Plan.

Objectives

The objectives of the Corporate Training and Development Plan are to:

- (a) Achieve maximum organizational effectiveness;
- (b) Develop a multi-skilled workforce capable of operating flexibly and responding rapidly to changes in business and organizational needs;
- (c) Improve performance on employees' present jobs;
- (d) Ensure the optimum use of the natural abilities of employees by developing their skills and capabilities for mutual benefit; and
- (e) Develop employees' commitment to the bank.

General Guidelines

- (a) The training and development programs offered by the Bank shall concentrate on short-term training, workshops and seminars.
- (b) Line managers are responsible for on-the-job development of employees under their supervision.
- (c) The Bank may require trainees to sign undertakings for participation in training programs. If an employee fails to perform his/her obligation as per the undertaking, the Bank shall take administrative and/or legal measures.
- (d) The Bank awards certificate of participation for training participations. However, a trainee should at least attend 80% of the program in order to qualify for certificate of participation.
- (e) Training and Development expenditures shall be charged to the training and development budget of the Administration and Human Resources Department.
- (f) Trainees must attend training programs without fail.

Training Plan Preparation

- (a) Every year in the 1st week of December, the Department distributes Training Needs Assessment Form to all business units to gather training and development needs of business units.
- (b) The Department identifies the Bank corporate and job level training and development (including education) needs based on analysis of the Bank business strategies, changes and growth and job's competency requirements.
- (c) Business units, in consultation with the Department, identify individual training needs based on individual performance and business units' annual business plan.
- (d) Business units, in consultation with the Department, identify individual training etc. and submit their annual training plan to the Department in the month of January.
- (e) The Department prepares Corporate Training and Development Plan based on assessment of corporate business strategies, training and development needs identified by business units, management succession plan, trends in employees' turnover, job's competency analysis, etc. The Plan should comprise type of training programs and number of target participants as well as detailed implementation plan.
- (f) The Corporate Training and Development Plan accompanied by the required budget shall be forwarded to the Vice President for review and endorsement on the 2nd week of March.
- (g) The Vice President reviews the Plan and forwards it with his/her comments to Corporate Planning and Business Development on the 3rd week of March.

Plan Approval

- (a) Corporate Planning and Business Development Department incorporates the Corporate Training and Development Plan into the Bank's annual Corporate Plan and forwards it to the Executive Management Committee for review.
- (b) The Executive Management Committee reviews the Plan, make sure that it is in line with corporate business strategy of the Bank and forwards it to the Board of Directors for deliberation and approval.
- (c) The Board of Directors shall review and approve the Plan.

Plan Implementation

- (a) The President forwards the approved Corporate Training and Development Plan to the Corporate Planning and Business Development Department for implementation.
- (b) Corporate Planning and Business Development communicates the approved Plan to the Department.
- (c) The Department communicates the approved Plan to all respective organs for follow-up and implementation.

Plan Progress Report

- (a) Business units prepare quarterly progress report on implementation of the Plan and send their report to the Department.
- (b) The Department compiles the progress report of the respective business units and makes detail analysis and reports on performance of the Plan to the Vice President.
- (c) The Vice President reviews the quarterly progress report and forwards it with comments to Corporate Planning and Business Development Department.
- (d) Corporate Planning and Business Development Department prepares quarterly progress report and submits it to the Executive Management Committee for review.
- (e) The Executive Management Committee reviews the quarterly human resources plan progress report and submit it to the Board of Directors.
- (f) The Board of Directors reviews and decides on the quarterly human resource plan progress report.

Course Design

- (a) The Division, in collaboration with line managers and trainers, shall develop learning objectives for each trainable task.
- (b) The division, in collaboration with line managers and trainers, shall identify and list learning steps required performing the task.
- (c) Trainers, in collaboration with the Division, develop performance tests to show mastery of tasks to be learned.
- (d) The Division, in collaboration with trainers, lists the entry behaviors (existing level of

performance) that learners demonstrate prior to training.

Training Methods and Approval of Programs

The training methods used by the Bank are broadly divided into on-the-job and off-the-job training and shall be conducted as follows.

On –the-job training *OJT

- (a) The Bank provides on-the-job training to acquaint employees with practical aspects of the job for which the training is sought. Such training may sometimes be an extension of the classroom training depending on the identified need.
- (b) Based on the training and development need assessment conducted by the Department and in close consultation with line managers, the Division shall identify and prepare list of participants for the training.
- (c) The Manager, to collaboration with the Head and the business unit concerned, outlines contents of the training to be given, prepares training schedule, and assign trainees to work area.
- (d) Business units are responsible to ensure that the training is conducted as per the training program prepared by the Department, evaluate performance of the trainee as per the evaluation schedule and report performance evaluation of trainees to the Division.
- (e) Performance evaluation reports of business units shall be reviewed by the Division in order to assess impact of the training on the trainees' knowledge and skill.
- (f) Based on assessment of the performance evaluation report and recommendation of the Division, the Department shall make sure that the trainee is properly placed.

Off-the-job training

- In-house Classroom Training
- In-house classroom training is given to employees in the form of Orientation, Technical Training and Seminary/Workshops.

Orientation

- (a) The Department arranges orientation session for new employees in order to familiarize them with history of the Bank, employees' rights and obligation,

benefits, etc.

- (b) The Department prepares topics to be covered in the session, arranges venue, sets date and time of the training, selects trainer, prepare teaching materials and communicates the trainer, participants and business units concerned.
- (c) Top Management member of the Bank delivers welcoming speech in orientation programs for new employees.
- (d) The division shall ensure that the training is conducted in accordance with the program, monitors attendance of participants, and prepares end-of-course report.
- (e) The Manager reviews the report and takes subsequent action as appropriate.

Technical/ Managerial Training Programs

- (a) Based on the approved Corporate Training and Development Plan and in consultation with business units, the Head arranges for training program, identifies list of potential trainees, updates/prepares course materials, arranges for venue and date of the training, and forwards a report with recommendations for review and endorsement by the Manager.
- (b) The Manager reviews the Head report and forwards it with his/her recommendation to the Vice President for approval.
- (c) After the program is approved by the Vice President, the Manager shall sign contract with the trainer and communicate in writing trainees/trainer/business units about the program. The letter of invitation should reach trainees/trainer/business units at least a week before the start of the program.
- (d) The Head makes sure that the necessary training materials are ready to conduct the training program and that the training is attended by all invited trainees.

Seminars and Workshops

- (a) Seminars/workshops initiated by business units shall always be facilitated by the Department.
- (b) Initiators of the workshop/seminar shall communicate the department at least one week before the start of the program by specifying the purpose of the workshop/seminar to be conducted; date and duration for the program; and list of participants/target groups.
- (c) Seminars/workshops initiated by business units should be approved by the Vice President.

- (d) The Department shall facilitate the program by providing professional assistance in the preparation of teaching materials, communicating selected participants, arranging for venue and refreshments, et.
- (e) The Division shall ensure that the training is conducted in accordance with the program, teaching materials are distributed to trainees, and monitors attendance of trainees, and prepares end-of-course report.

External Training

- (a) External training refers to short-term training programs given to employees by training institutions locally or abroad, including work visits arranged by correspondent banks or other institutions. External training can be initiated either by the Bank or employees as well as business units and training institutions. But, only training programs that cannot be provided by the Bank will be conducted by external training institution

Training Institution (Local)

- (a) Based on the approved Corporate Training and Development Plan, the Division identifies training programs to be created by external training institutions, short-lists prospective training providers (institutions) as well as trainees, assesses training schedule, evaluates course objects, content, cost and duration of the program.
- (b) The Manager reviews assessment of the Division and forwards same with his/her comments to the Vice President for approval
- (c) The Vice president reviews and approves the selected training institution/s and/or the trainer/s.
- (d) The Division shall ensure that the selected training institution and trainees are communicated, and the necessary service contract or payment arrangement is made with the training institution.
- (e) The division may, as appropriate, request participants to present report on the training program.

Short-term Training (abroad)

- (a) Short-term training (abroad) programs may be initiated by the Bank or external organizations, including correspondent banks.
- (b) Short-term training program shall be awarded to employees on competitive bases based on the

criteria to be set by the Department. However, in case of apparent time constraint, the Vice President, in consultation with Manager of concerned units, may propose candidates for short-terms training.

- (c) The Department shall conduct cost and benefits analysis of short-term training program and forwards its recommendation to the Vice president for approval.
- (d) Upon approval, the program will be announced to all employees of the Bank describing type of the program, venue and duration for the program, requirements of the program, number of required candidates and deadline for application.
- (e) The Department shall screen, evaluate and recommend prospective participants in the program on the bases of the evaluation criteria to be set.
- (f) The selection committee shall consist of:
 - Vice President, Administration & Finance Chairperson

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1. Research design

Research design is a framework or structure for data collection and analysis. It is a plan for conducting research, which usually contains specifications of elements to be investigated and the procedures to be followed. Research design is about organizing research activities, including data collection, and analyzing it in such ways that help to achieve the research aims. Oppenheim (1992) points out that the term research design refers to a basic plan or strategy of research and the logic behind it, which will make it possible and valid to draw more general conclusions from it.

This study is a descriptive type which is concerned with the present situation and attempts to determine the status of the phenomena under investigation. Descriptive type of research is chosen because it helps to (Yogesh Kumar Singh, 2006, PP105):

- Identify present conditions and point to present needs.
- Study immediate status of a phenomenon.
- Fact findings
- Examine the relationships of traits and characteristics (trends and patterns)
- The descriptive survey is more realistic than other research types

Therefore, with concerning to the research under investigation, the descriptive type is to be relevant in that it helps with the reality that it can help to see the actual practices of training and development processes, how need assessment, training methods and evaluation in the organization is currently taking place.

3.2. Research methodology

The process of any research is the overall activities undertaken to find a solution to a given problem. Research methodology is concerned with the way(s) by which the researcher collects data to answer his/her research question(s). According to Yogesh Kumar Singh (2006, PP79), research methodology involves the systematic procedures by which the researcher starts from the initial identification of the problem to its final conclusions. The role of the methodology is to carry on

the research work in a scientific and valid manner.

I. Qualitative research

Qualitative method was used because it helps to judge intuitively the data collected from the subjects through interview.

The design of the training and development program and the methods used to deliver as well as the way it is implemented were administered using qualitative research approach. The need assessment, methods of training delivery and evaluation were handled using the quantitative research approach.

According to Dr Catherin Dowson (2007) on his book, Practical Research Methods, Qualitative research explores attitudes, behavior and experiences of people at managerial position through interview. It attempts to get an in-depth opinion from participants. Though fewer people take part in the research, the contact with these people tends to last a lot longer.

According to Rudestam and Newton (2001), within qualitative research the researchers will be more flexible in exploring phenomena in their natural environment, rather than being restricted in a relatively narrow band of behavior.

II. Quantitative Research

The quantitative approach also provides advantages through analyzing objectively data collected using questionnaire. Therefore, using both approaches benefited the study by minimizing the disadvantages of one by the advantages of the other.

Quantitative research allows the researcher to familiarize him/herself with the Problem or concept to be studied, and perhaps generate hypotheses to be tested.” (Golafshani 2003, 597) Quantitative research seeks to quantify the collected data for analyzing, and find a final course of the action. It is based on statistics, the objects are large number of respondents and it is structured. In this thesis quantitative method is used to gather the information from the employees about the practice and their attitude towards the Bank training and development practice. With the help of quantitative research method, it is easy to have a clear and scientific view on the opinions by having them on questionnaires and analyze with the help of simple Ms-excel, and to interview one or some of the employees about their thoughts does not present all employees opinions; moreover, it is not possible to interview every employee individually.

3.3. Population and sampling technique

The target populations of this study are 440 employees of the Bank including Managers and directors working in head office staff and two branches in Addis Ababa. These groups were selected as respondents because the organizations training and development activities are mainly established and organized by head office staff; and the other target are Merkato and Laghar branches" which are purposely selected with a reason that more manpower and customer should serves and their transaction should be high.

Sample Size

In order to get relevant data, a representative samples were taken by selecting employees of the head office and the two branches purposely. In order to exploit a relevant data, the researcher selected two branch managers, training division director, and from training division staff was training officer for interview. Sample size determination of head office, Merkato and Laghar staff is calculated based on kothari (2004) for the case of normally distributed finite population. The target populations for the study were 80 employees from Merkato branch, 60 from Laghar branch and 300 from head office staff. The sample size calculation and proportional allocation for each stratum.

The researcher took 95% level of confidence and 5% sample error.

Where

$$n = \frac{z^2 pqN}{e^2(N-1) + z^2 pq}$$

Where

N = Population

n = sample size

e = sampling error

z = confidence level (95%) = 1.96

p = the proportion of effective

q = 1-p

$$n = \frac{1.96^2(0.95)(1 - 0.95)440}{0.05^2(440 - 1) + 1.96^2(0.05 \times 0.95)} = 62.72 = 63$$

Proportional allocation for head office and branch

$$\text{Head office staff (strata I)} = \frac{63(300)}{440} = \underline{43}$$

$$\text{Merkato Branch (strata II)} = \frac{63(80)}{440} = \underline{11}$$

$$\text{Leghar Branch (strata III)} = \frac{63(60)}{440} = \underline{9}$$

(Source Kotari 2004 and AIBSC 2015 FY report)

Even if this study population is 63 respondents but the researcher taken 100 respondents (sample) to make the research more representative and conclusive.

Sampling technique

For the purpose of this study the researcher were used both probability and non-probability sampling method. Regarding the two branches and the head office, the researcher used simple random and stratified sampling technic in order to select item for the sample from each stratum, The rational for using this technique is that both branches have high number of employees, conduct huge business transaction. As the same time the two branches serve a large number of customers.

3.4. Source of data and data collection tools

The study was compiled with the help of primary data and secondary data. Primary data were collected through direct personal interview and by means of the questionnaire. The questionnaire was distributed to a total of 100 employees (i.e. employees from the two branches and non-managers of the head office). Interview was administered to the two branch manager, directors and training division staff. A semi structured questionnaires was distributed to selected samples. Moreover, the study

covered various published and unpublished materials on the subject organization human resource manuals, books, FY 2015 annual report, academic journals written by researchers who have, relevant information to support their writings, and have credibility in this discipline. A five point liker scale rating responses of questionnaires adopted to measure the variables of training and development practices.

3.4.1. Methods of data analysis

In the analysis process of this research, both qualitative and quantitative data analysis were used. Qualitative data started during and after data collection.

Saunders et al. (2000, 2003) states that quantifying qualitative data by using frequency of certain events provides the researcher with the capacity to display a large amount of data that will be discussed through the use of text. This approach to describing and presenting the qualitative data provides the researcher with a very useful supplement to the most important means of analyzing qualitative data. Therefore, the researcher was intending to quantify the qualitative data as much as possible in order to present them better.

The quantitative analysis of the study administered using descriptive statistics. Descriptive statistics, also called exploratory statistics, involve the transformation of raw data into a form that would provide information to describe a set of factors in a situation. This is accomplished through ordering and manipulating the raw data collected (Sekaran, 2003). This research used descriptive statistics including frequencies, and percents.

3.5. Validity and reliability test

The reliability test is an important instrument to measure the degree of consistency of an attribute which is supposed to measure. As stated by Mahon and Yarcheski (2002) the less variation of the instruments produces in repeated measurements of an attribute the higher its reliability. Reliability can be equated with the stability, consistency, or dependability of a measuring tool.

Cronbach's alpha is one of the most commonly accepted measures of reliability. It measures the internal consistency of the items in a scale. It indicates that the extent to which the items in a questionnaire are related to each other. It also indicates that whether a scale is one-dimensional or multidimensional. The normal range of Cronbach's coefficient alpha value ranges between 0-1 and

the higher values reflects a higher degree of internal consistency. Different authors accept different values of this test in order to achieve internal reliability, but the most commonly accepted value is 0.70 as it should be equal to or higher than to reach internal reliability (Hair *et al.*, 2003).

Table 3.1: Cronbach's Alpha for each field of the questionnaire

Dimensions	Number of Items	Cronbach's Alpha
Human resource strategic plan alignment	4	0.889
Parts of employee training process	5	0.812
Bank practicing activities during training and development	4	0.783
Level of satisfaction for employees training processes	7	0.803
Overall	20	0.821

3.6. Ethical consideration

In this study, ethical issue was taken in to consideration. The respondents were assured that the responses they gave were used with complete confidentiality of the research and the participants were informed about the purpose of the questionnaire by the researcher. The researcher also took individual responsibility for the conduct of the research by adhering to the time schedule agreed upon with the supervisor and management .The researcher was open and honest when communicating with the respondent.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

Introduction

This chapter deals with data presentation, analysis, interpretation and discussion of data gathering through questionnaires" as well as interview. It consists of two parts namely presentation of the respondents" profile and the analysis of the data collected from the respondents.

4.1. General Characteristics of the Respondent

Based on the sample procedure described in the previous chapter, 82 copies of a questionnaire were distributed for two branches and Head Office staff. The analysis of data is processed in line with basic research question and objective of the study.

Table 4.1 Rate of return of distributed details

Respondents	Copies of the questionnair	No of copies returned	Missed	Response rate (%)
Head Office	59	49	10	83.05
Merkato	25	20	5	80
Laghar	16	13	3	81.25
Total	100	82	18	81.43

Source: Own survey, 2016

As indicated in the above table questionnaires was distrusted to all selected employees at the bank which 82 were kind enough to fill and missed the questionnaires and the rest 18 did not return the questionnaires distributed to them. Base on from the above table result the return rate of 81.43% in the above table implies the sample is a representative of the population under study.

4.2. Demographic Characteristic of Respondent

The demographic information of the participate employees of AIBSC under the study is presented for analysis. This analysis was to provide information related to gender, age, educational qualification, service year.

Table 4.2 Demographic Characteristics of Respondent

Description of Respondent	Target Population						Total	
	Head Office		Merkato		Lagahar			
	No.	%	No.	%	No.	%	No.	%
Gender								
Male	43	52.43	16	19.51	9	10.97	68	82.93
Female	6	7.31	4	4.87	4	4.87	14	17.07
Age								
30	6	7.31	4	4.87	2	4.87	12	14.7
31-40	29	35.36	10	12.19	8	9.75	47	57.3
41-50	14	17.07	6	7.31	3	3.65	23	28
51	-		-		-		-	
Educational Level								
Master degree& above	4	4.87	2	2.43	1	1.22	7	8.5
1st degree	30	36.58	15	18.29	11	13.41	56	68.3
College diploma	15	18.29	3	3.65	1	1.22	19	23.2
Certificate	-		-		-			
Work Experience								
2 years	6	7.31	3	3.65	6	7.31	15	18.3
3-5 years	34	41.46	12	14.63	5	6.09	51	62.3
6-10 years	9	10.97	5	6.09	2	2.43	16	19.5
More than 10 years	-		-		-		-	

Source: own survey 2016

From the above table depicted the majority of respondent of the two branches and head office staff, 83% who participated in the development and training practice were male respondents, the rest were females.

From what we have seen from the age category who participated in the training and development

practices were age category 31-40 (57.3%); secondly were from the age group 41 to 50, which is 28%. According to the result majority of the respondents were under the age group of 31-40, this indicates the respondents were matured enough.

With regarding to the educational background 68.3 % of respondent were first degree holders and second degree holders' accounts of 8.5 % while 23.2 % of the respondents were college diploma holders. This implies the bank has got skilled manpower and future enhances the quietly of expected response that ultimately increase the quality of the study. The table show above indicated that 18.3% have a work experience of 2 years and less. Likewise 62.3% of the respondents have served the bank for 3 to 5 years. It has been serving the bank from 5 to 10 years with 19.5 % of the respondents. In general the figure implies the existence of the composition of the work experience of the representative sample the view of each groups and educational which return required different level of training and development activities in a planned and systematic way to improve their competences.

4.3. Analysis of data pertinent to the study

After collection and organizing of data gathering through questionnaire and interview, the research comes across the following finding about the employees training and development practices in the bank. The data collected are tabulated in which it shows the " frequency" , number of respondent and percentage from selected sample size population.

4.3.1. Qualitative Analysis of data collected through interview

To gather more information about employees training and development practice of AIBSC semi structured interview and questioners were forwarded two branch manager, training division staff and one director. The result of the interview that can we found from selected respondent members of the bank on issues related to training and development need assessment, objectives, methods, techniques, and trainees and trainers selection criteria's of the bank. The result that can be summarized based on each questions as follows.

Employee Training Need Assessment

The importance of conducting a thorough needs analysis is well accepted in the training literature. Through the discussion, the division manager and training officer of the bank with regard the prevailing practice of the need assessment, the need assessment is made by the department directors, branch managers and training division.

They collect the formats every 1st week of December every year. But the training requests are more or less synonymous from year to year because of reasons cited among which lack of qualification and competencies.

According to the division manager of training section, to enhance and standardize the need assessment process a note was prepared and distributed to the operational units directors and managers to guide them. Unfortunately, almost none of the units adjusted and send the format that has been developed. Thus, the need assessment practice of the entire department is not standardized to meet the pre-designed objective of the bank.

The Human resource planning and development policy and procedure manual issued in September 2008 also vested the load to directors and managers of the department as well as Branches to prepare a need assessment. The division Manager explained that they are in a close supervision of the operations, thus they are the first person to know the training need of employees to meet the Vision and mission of the bank.

Further based on the above points their practice of need assessment, two branch managers and one director of the bank confirmed that they do not have awareness to make a need assessment. Thus they replied that they make a copy from previous years" data and may possibly add if they heard from their employees and other sources. According to the interview made with the director, he sometimes prepare a need assessment based on his previous experience in the other organization but replied that his department staffs were not considered for the trainings requested rather except some training programs which are offered on a regular basis.

Furthermore, the interviewed managers and directors engaged in training need assessment agreed that they lack the knowledge and experience with regard to the three dimensions of need assessment namely: task, person and organizational analysis. This implies that the need assessment made by

Branches and departments which is an input for the training division to base up on it, lack the three component of need assessment. According to the Interview with the division manager, the three dimensions of the need assessment were not conducted till now by the division since the governing manual of the bank approved by the Board of directors basically offers a room for the Business units to prepare a need assessment based on that the training division facilities all the required facilities which are important for the process of effective training.

4.3.2. Analysis of Data Collected Through Questionnaire

In this section the data collected through questionnaire from sample size of the respondents of the bank are presented.

Table 4.3 Organizational Commitment towards allocating sufficient budget for training and development

Description		Response		
		Yes	No	Total
Do you think that the organization is committed to allocation sufficient budget for training?	Count	30	52	82
	percent	36.58	63.41	100

As depicted on the above table majority of the respondents (63.41%), replied that the bank is not committed to allocate sufficient budget for training and development program. This implies initially lack of commitment from the bank side may affect competitiveness of the bank with other financial sectors among service quality they provide and empowering qualified personnel.

Table 4.4 Organizational Commitment towards allotting enough time for training and development

Description		Response			
		Poor	Fair	Good	Total
How do you rate the bank dedication towards giving enough time for training?	Count	31	40	11	82
	percent	37.8	48.78	13.41	100

Source: own survey, 2016

According to the above table, majority of the respondents (48.78%) and (37.8%) respectively asserts the bank dedication to allot sufficient time for training and development program is fair and poor. Interview from training division staff demonstrates the management of the bank focuses on routine work and they develop the assumption of gaining qualified personnel from the market through attracting high salary.

Table 4.5 Frequency of Conducting Training and development program

Valid	Frequency	Percent (%)
Half a year	21	25.60
Every year	37	45.12
Every Month	14	17.07
Quarterly	10	12.19
Total	82	100

From the above table, 45.12 % of the participants declared that the organization conducts training and development program annually while 25.60% agreed that the organization conducts every half year. In sum, almost 17.07% of the participant declared that the organization conducts every month and lastly 12.19 the participant declared that its conduct quarterly. From the one can infer that the bank provides training and development program every year this practice leads the employees losing seasonal changes .That means they don't update themselves with the changing business environment. According to the interview conducted with the branch managers they replied that, the main reason for not providing sustainable training and development program are lack of organizational commitment and lack of competencies.

Table 4.6 Frequency of employees' involvement on Training and development program

Valid	Frequency	Percentages (%)
Very frequently	5	6.09
Frequently	11	13.41
Sometimes	63	76.8
Never	3	3.65
Total	82	100

Source own survey, 2016

About participants' involvement in the training program organized by AIBSC, they reacted as follows, 6.09% replied very frequently, 13.41% said frequently, the remaining 76.8% and 3.65% replied some times and never respectively. Since the majority of the respondent 76.8% agreed that their involvement to training program of the bank is sometimes, one can understand that the training program provided by the organization is not regular basis. From the interview conducted with training division staff they said selection criteria is not clear, most of the time the training program is off job (out of working time). This burden for employees in their social life as a result they didn't attend the training with moral interest, more over there is bias to select participants' since it is recommended by the operational department.

Table 4.7 Respondents views on Training objective of the employees

Items	Frequency	Percentage (%)
Updating knowledge, skills and job competencies	51	62.19
Increasing job satisfaction & the fulfillment of personal goals	2	2.43
Improving qualification	11	13.41
Building self-awareness, confidence & motivation	15	18.29
Getting relief from Job	3	3.65
Total	82	100

Source own Survey 2016

62.19% of the respondents indicated that their personal objective to engage in Training is to update their knowledge, skill and job competencies, while 2.43% of them replied that their objective is to increase their level of job satisfaction and fulfillment of personal goals. On the other hand, 13.41% of them reported that their personal objective is to enhance their qualification.

Moreover, 18.29% of them reported that their objective to involve in Training is to build self-awareness, confidence and motivation. Further 3.65% of the respondents indicated that their personal interest to attend Training was to get relief from their job. This can imply that the majority of the respondents objective for attending training to update their knowledge, skill, and job

competencies to effectively discharge their day to day activities. On the other hand very few respondents reported that their intention to engage in training is to get relief from the job which is undesirable for the organization. Because the organization incur costs in terms of finance for the trainers as well as lost production time by releasing the employees for attending the training during the working hour.

Table 4.8 Respondents Views on Training and Development Alignment with Organizational Strategic Plan

Item	Response									
	SDA		DA		FA		A		SA	
	F	%	F	%	F	%	F	%	F	%
Training and development programs organized by the organization support with achievement of the company strategic plan (AIBSC)	38	46.34	16	19.5	13	18.85	12	14.6	3	3.65
Training and development strategy frame work designed to guide and administered in all department of the bank	36	43.9	20	24.39	7	8.53	10	21.19	9	10.97
The objective of the training and development strategic plan who's clearly and precisely indicated the expected out comes of the company.	7	8.53	6	7.31	12	14.63	22	26.8	35	42.68
All AIBSC training and development helps as competitive advantage.	31	37.8	28	34.14	10	12.19	5	6.09	8	9.75

Source own Survey 2016

F=frequency, SDA= Strongly disagree, DA= Disagree, NAND= Neither Agree nor disagree, A= Agree

& SA=Strongly Agree

As depicted on the above table, question regarding alignment training development with the organization strategic plan, respondent reacts in the views training and development programs organized by organization support with the achievement of the company strategy 19.5 % agree, strongly agree 3.65 %, neither agree nor disagree, 18.85 % disagree and strongly disagree 46.34 %. This shows training development program of the bank is not organized by organization support.

Concerning training development strategy framework designed to guide and administered in all department the bank 43.9% strongly disagree, 24.39%, disagree 8.53% neither agree nor disagree, agree 21.19 % and strongly agree 10.97%. This implies the bank training and development strategy framework is not designed on the level guiding and administering all department. The rationale for failure of the training and development strategy framework implementing effective mechanism that enables "guide and administer all department are lack of need assessment based training, absence regular training.

Respondent response on the statement the objective of training and development strategic plan clearly indicates the expected outcome of the bank, 7.31%, disagree 8.53 %, strongly disagree 14.63 %, neither agree nor disagree 26.8% agree, 42.68 strongly agree. The result shows the objectives training and development strategic plan clearly indicates the expected outcome of the bank. Even if training and development program of the bank is not well organized and need assessment based, the strategic plan indicates expected outcome.

Regarding the statement all AIBSC training and development program helps competitive advantage 34.14% disagree, 37.8%, strongly agree, 12.19% neither agree nor disagree, 6.09 % agree and 9.75 % strongly agree on the above statement. From this one can infer that the organization training and development program helps to maximize competitive advantage. Especially in the banking sector there is slightly competition among them by filling their manpower gap with qualified personnel through training and development as a key factor.

A. Training and Needs Assessment

This part of the analysis is concerned with part one of section one in the questionnaire, which is related to how TNA is conducted in terms of frequency of conducting TNA, the methods used in determining training needs, and the conditions under which training is provided to the employees

Table 4.9 Respondents views conducting formal need assessment in the organization

Valid	Frequency	Percent
Never	14	17.3
Rarely	43	52.4
Sometimes	15	18.29
Mostly	5	6.09
Always	5	6.09
Total	82	100

Source own Survey 2016

From the table, 17.3% of the participants responded that the organization does not conduct formal need assessment while the majority 52.4% of the participants argued that the organization conducts need assessment occasionally. 18.29% of the participants responded that the organization sometimes conducted need assessment. Few (6.09%) of the respondents argued, the organization conducted need assessment mostly and on regular basis.

In addition, as of the responses of the interviewed division manager and training officer, the organization conducts need assessment more or less the same from year to year because of the reason cited among which lack of qualification, competencies and time constraint of the director and managers.

Table 4.10 Respondents' views on the following statements are a part of employee training process

Item	SD		A		Neither A nor DA		A		SA	
	C	%	C	%	C	%	C	%	C	%
Individual personal developments assessed during TNA	43	52.4	20	24.39	6	7.37	8	9.75	5	6.09
collection of need assessment information from many sources	31	37.8	22	26.8	16	19.5	9	10.9	4	4.9
Design specific questionnaires" " for field of training and it's was up to the standard	15	18.29	25	30.48	15	18.29	17	20.7	10	12.19
Meaning fullness and facilitation of training	7	20.7	7	8.3	21	25.6	35	42.68	10	12.19
methods and techniques ability of trainers	6	7.31	4	4.87	18	21.95	36	43.9	18	21.65
Employee participation in self-study and learning program	16	1.5	20	24.39	13	15.85	23	28.04	10	12.19
Effectiveness and efficiency of outside trainers are better than the insider trainers.	13	15.85	9	10.97	26	31.7	20	24.39	14	17.07

Source own Survey 2016

SD=Strongly Disagree, DA=Disagree, A=Agree & SA=Strongly Agree

The analysis employees extents of agreed which regards to different aspects of training and development are analyses. Here blow the aspects of the following practices with responses of

respondents are presented it's the table.

The bank paid an analysis of employee's development plans during employee training need assessment time. Unfortunately, 76.8 % of the respondents confirmed that the bank do not analysis the individual employee development plans during training need assessment. As indicated on the table, the samples specify that they disagree with the statement. Nevertheless, 15.8 % of the representative samples assure that the bank consider employees" development plans during need assessment by agreeing with statement. On the other hand, the rest 7.4 % neither agree nor disagree with the statement. That means they have no any information whether the employee development plans are analyzed or not during training need assessment in the bank as per the consideration of the researcher.

The second point on the table tries to explore whether the Bank collects the need assessment information from various sources in many ways or not. The literatures discusses that to carry out an effective training need assessment, necessary information should be gathered from multiple sources. Accordingly, target groups, training providers, key individuals, outside experts and others can be consulted during needs analysis. On the other hand, the attitude obtained from the respondents indicated that 64.6 % of them disagree (strongly disagree and disagree) with the statement that the bank do not use various sources and different mechanisms to collect need assessment information. Yet, 15.8 % of the representative samples agree (strongly agree and agree) that the bank collects training need assessment from different sources in diverse mechanisms. Still some of the sample did not distinguish whether the bank uses various source and means to collect need assessment information or rely only on certain sources and methods. Besides, the interview made with the two Branch managers and one Directors of the Bank coincide with the findings of the opinion survey in a way that all explained due to the time constraints in the operational area they couldn't make a need assessment by collecting information from various stakeholder like employees, customer and others .Director and branch manager replied that since there is a work burden on employees, there may be he couldn't gather information even from the work force. This can lead us to imply that the basis of training and development which is need assessment faced a problem unless information that is important if not gathered from different sources. And such practices

may possibly lead to offer undesirable training programs that may not fill the knowledge gaps critical for the organization. Besides, the bank will incur unnecessary costs both in terms of finance and also decline the service quality by releasing the employee in their working hours to attend inappropriate training programs.

The training module designed by the South African Management Development Institute (SAMDI) indicated that usually a comprehensive questionnaire should be designed for each training fields and training programs. In order to ensure full and proper responses from employees, the line manager might consider an interview with the staff to facilitate adequate answering of the questionnaires. The standard format developed by SAMDI for need assessment questionnaires is classified in to four sections: employee profile data, professional knowledge and skill, cross functional knowledge and skill and other competencies. other competencies.

In associated with AIBSC, as sample survey suggests 48.8 % of the respondents disagree (Strongly and disagree) most of the time the bank did not design specific questionnaire for particular training field and agreed that the bank develops standardized questionnaires for every particular training fields and programs. On the other hand, 18.3 % of the sample neither agrees nor disagrees with statement. But the interview with the training division staffs confirmed that the department do not design and administer the questionnaires to each training fields. This implies the opportunity for improvement is observed in designing standardized questionnaires vital for the need assessment practice of the bank.

The fourth point in the above table addresses the opinion of respondent's with regard to meaningfulness and facilitation of learning of training methods and techniques used in AIBSC. The literatures in the area pointed out that to make effective and efficient training programs would require methods and techniques to be meaningful and facilitate learning. In view of the fact that individuals have different learning styles and preferences, identifying and employing a right training, method and techniques for right training programs are a necessary condition for any effective training programs.

In the view the respondents, the majority (54.9%) of the respondents confirmed that the bank employed a training methods and techniques employed were meaningful and facilitate learning. On the contrary, 29 % of them disagree on the effectiveness and meaningfulness of the

methods and techniques. While 25.6 % of the work forces failed to agree or disagree.

Thus, considering the attitude of the majority, most of the time the bank applied a training methods and techniques that satisfy the trainees.

The result of the respondent about the trainee's attitude towards trainers with respect to their subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, ability to motivate others and etc. Subsequently, the result of gathered survey indicated that 40.23% of them reported agree (strongly agree & agree) that, the trainers" they met have subject matter expertise, good communication and interpersonal skills, plus the ability to motivate others. On the other hand, 15.85 % of the respondents faced difficulty to evaluate trainers on bases of the above stated variable, because the neither agree nor disagree with the statement. On the other hand, still 12.2% indicated that the trainers lack subject matter expertise, communication and interpersonal skills and ability to motivate others on the instruments distributed. Hence, it can lead us to imply that the trainers selected by the bank own the necessary expertise, skill, knowledge and ability.

The last statement in the above table compares the effectiveness and efficiency of internal and external training providers. The Human resource planning and development manual of the bank offers an options to give training programs either internally or outsource some training programs after exhaustively checking for the inside trainers. 41.5 % of the respondents agree (strongly agree & agree) on the effectiveness and efficiency of the outside trainers over insiders. Whereas, 32 % neither agree nor disagree with the statement I.e. they failed to compare because of many reasons. However, 26.8% of the respondents disagree (strongly disagree & disagree) that the internal trainings were more effective and efficient over outside training provider. The interview with the training division indicated that the first task to check for the Resourceful persons for training will be checked on the need assessment form filled by the branches and departments, however most of the time it will not be completed properly. Thus the department will see for the externals specialized in the sectors. The implication of this is that, the interview result coincides with the opinion of the employees in a way that the external trainers selected were qualified and because of that the majority employees confirmed that the efficiency and effectiveness of the outside trainers exceeds the

internal trainers. Even if the quality of external trainers exceeds that of the insiders, it will be costly for the organization to frequently search for the external one frequently. The interview with the training division staffs pointed out that the problem with the effective training were towards properly identifying critically the training needs of the bank by the concerned Branches and departments. On the other hand, the department directors and branch managers reported that the factors that inhibit the effective training in the bank were lack of integrating organizational strategic plan with training program and lack of specialist in the area.

Implementation the training program in AIBSC

The task of scheduling a training program may seem relatively simple and straight forwarded when compared to other decisions made by the trainer, but it is definitely not the case. Organizations can be busy, hectic and unpredictable, making scheduling training and other supportive activities very difficult. The goal of scheduling is to ensure that the participants are available and have their attention focused on the training. Training can be scheduled during work hours- running the program during normal working hours or after normal work hours and during weekend. In the bank of AIBSC, training programs are mostly conducted in the after normal working hours and working hours. Through the interview with the division manager of the bank the training programs were scheduled after working hours created a hardship for employees, particularly those who have family obligations or other personal commitments, and posed a problem on the effectiveness of the training program. Thus considering the points, mostly the bank scheduled programs during out of working hours.

Training Delivery Methods

This part of the analysis is related the questionnaire, which is concerned with training delivery methods in AIBSC, in terms of T and D forms and techniques.

Table 4.11 Respondents views on T&D delivery Methods

Items	Frequency	Percentage (%)
On-the-job training	17	20.73
Off-the-job	45	54.87
Both	20	24.39

Total	82	100
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Source: own survey 2016

While analyzing the questionnaires as summarized on the table depicted above 20.73% of the respondents were participated on the Job Training while 54.9% were allowed to take off the Job Training and the remaining 24.4% confirmed that they were participated on both types of training Programs. Through interview made with the training division staffs it was learnt that both training types were allowed by the bank. Through discussion with the division manager of Training section, it was understood that both training types applied by the organization to enhance the capacity of employees. As remarked by the training officer, bank recently used to promote staffs from posts like secretaries and tellers to officers by offering an on job training for each for six months provided that they got satisfactory performance in their Training.

Table 4.12 respondents' view on AIBSC training techniques

Question	Method	Response	Frequency	Percentage (%)
How often the following training delivery techniques were used in training program you have participated so far?	On the job training	Job instruction	17	20.73
		Apparent ship	-	-
		Orientation	-	-
		Coaching	3	3.66
		Job rotation	5	6.1
	Off-job training	Simulation	-	-
		Audiovisual	-	-
		Lecturer	57	69.51
		Case study	-	-
		Role plays	-	-
Total			82	100

Source: own survey 2016

As shown on the above table, majority of the respondents replied that 69.51 % the Bank frequently used lectures method of training techniques of the off - job - training method.

Lectures present training material verbally and are used when the goal is to present a great deal of material to many people. It is more cost effective to lecture to a group than to train people individually. Lecturing is one-way communication and as such may not be the most effective way to train. On the other hand the interview made with staffs of Training division supports the opinion of the employees in a way that the bank almost all the time used a lecture technique of off-job – training either within the bank’s training center or other places up on the approval of the management.

The Training officer remarked that other techniques of training methods are rarely applied throughout the bank but he remarked that the bank recently used to promote staffs from posts like secretaries and tellers to officers by offering an on job. Lecture training technique provides fundamental information to their trainee.

Employee Training Program Announcements in bank of AIBSC

Program announcements are used to inform the target audience about the training program. The announcement should indicate the purpose of the Program, when and where it will be held, and how the employee can qualify to Participate in the program.

Table 4.13 Respondents’ views on Announcement of Training to employees

HR Officer Announce about training	Frequency	Percentages (%)
Supervisor	82	100

Sources; own survey 2016

All respondents’ indicated that the Human Resource officers of the bank announce them about training to employees via supervisors. Moreover, while conducting an interview with the staffs in the Training Division, they reported that they communicate the supervisors via interoffice memo and a copy to the employees not to hamper the operations of the bank. Thus, the supervisor is responsible to arrange a staff who can replace not to pose an interruption of work that contravene the interest of the bank. This implies that the congruence of the interview result against the opinion of the representative samples considered using the questionnaires.

Table: 4.14 The Respondent views on AIBSC practicing training and development program

Item	Response									
	SD		DA		NA nor D		Agree		SA	
	F	%	F	%	F	%	F	%	F	%
The bank always issue induction training plan to each new employees	38	46.34	15	18.3	7	8.5	13	15.8	9	10.9
Employee aims, desire and special talent (current and dormant) needs are assessed during training need assessment	41	50	18	23	6	7.3	8	9.7	9	10
AIBSC provides training that employee had like for their own personal interest, development and fulfillment.	32	39.02	19	23.2	10	12.2	9	10.97	13	15.85
Employee are participated in self-study training program	21	25.6	17	20.7	10	12.19	14	17.07	20	24.4
In the bank always briefing meeting are arranged between the employees and line manager	41	50	21	25.6	12	14.6	2	2.4	6	4.87

Source: own survey 2016

F= frequency, SD=Strongly Disagree, DA=Disagree, NA nor DA=Neither agree nor Disagree, A=Agree & SA=Strongly agree

It is indicated in the above table 4.14 about the induction training, where this training is paramount important especially for those who are new to the organization to enable them understood the mission, vision and values of the organization. Moreover it helps them to acquaint with the philosophy; personnel practices, health and other important assignment they are required to

perform. An induction-training plan must be issued to each new employee, so he or she and everyone else involved can see what is happening and that everything is included. Thus, organizations must prepare and provide a suitable induction plan for each new starter. The summarized response of the study indicated that 26.7% of the respondents agree and strongly agree to participate in the Induction Training while the 64.6% of them disagree with engaged in the induction training program conducted by the bank and the remaining 8.5 % respondent were neither agree nor disagree.

As summarized in the table majority of the respondents were not participated in an induction training program so that the bank could not enjoy the benefit of induction training. Moreover, as per the interview made with the division manager previously the induction training jointly with customer handling was offered for the new employees of the bank; however due to the budget constraints and other additional factors not disclosed the department had stopped to offer induction questionnaire corroborates each other since both indicate the potential for improvement since the bank may possibly lack the benefits of the induction training.

The second item on table 4.14 the importance assessing the workforces" personal strengths and capabilities, aims and desires and special talents while conducting the need assessment is indispensable for the success of the organization. To investigate whether such practices are employed in the Bank or not, a questionnaire was administrated to a representative sample and 73 % respondents replied that the bank did not recognize their aims, desires and special talents in the assessment of training needs.19.7% respondents replied does agree with organization that considered and 7.3% respond does not agree or disagree. This implies, the bank did not consider the relevance of assessing such skills on effectiveness of training programs.

Organizations" need staff at all levels to be more self-sufficient, resourceful, creative autonomous, solutions- finder, initiator, problem-solver, self-confident etc. This behavior enables staff to operate at higher strategic level, which makes their organizations more productive and competitive. Employees' efforts produce bigger results. It is what all organizations strive to achieve.

To get this advantage the organizations" should develop their maturity, belief, or courage by

Providing training and experiences that employees would like for their own personal interest, development and fulfillment, in addition to conventional skills training which, gives employee new techniques and methods.

On the contrary, 62.19 % of the respondents strongly disagree (disagree) and replied that the bank do not provided them a training program that fulfills the employees" personal interest and development. The other 26.8% the respondent do agree and the remaining 12.2% of the respondent do not agree or not. With regard to the employees participation in self-study training and teaching which the fourth point raised on the table 4.14.

The importance of designing self-study programs is to help employees of an organizations develops confidence and integrity. The table indicates that the application of this method is limited as 46.3 % the respondent were disagree (strongly disagree) and 41.4 % do agree with self-study program were importance to help develop confidence and integrity. The remaining 12.2% respondent does not agree or not. This can lead the researcher to conclude towards the position that the majority of the employees are not involved in the self-study training programs and hence the bank is losing the benefits that could be earned as a result of introducing the self-study training programs to employees.

The table 4.14 in its fifth points tries to investigate whether or not an arrangement of a debriefing meeting that is arranged by line manager after completion of each training program is conducted in AIBSC. In debriefing meeting trainees are allowed to report back what happened during training and the benefits they get from the training. The study shows that, strongly disagree 50% disagree, 25.6 %, fairly agree 14.6 %, agree 2.4% and 4.87 % of the respondents reported that the bank prepares such kind of meeting and they discussed on many issues with their immediate supervisor, majority respondents answered the question by showing that such meeting are not arranged. This can help us to imply that the bank loses the opportunity to fix the problems encountered by the trainees by preparing a debriefing meeting after the completion of each training programs.

Level of evaluation

The reply of interview indicates, the bank heavily relies on evaluations of trainees" reaction to training courses which, is the simplest and most common approaches to training evaluation. That

means the bank lacks the evaluation of learning transfer achieved by the training activity, changes in behavior of the individual because of the training and contribution of training to the achievement of the business/operational goals. As explained in the interview, the training officer identifies appropriate data collection methods and design data collection device for reaction evaluation. The data collection methods frequently applied in the bank to collect necessary information for reaction evaluation is the questionnaires called Training program evaluation form. Then, the Administration and human resource department prepares a report to the Vice president Resources and Service about the overall training program by incorporating the comments of the trainees.

Table 4.15 Respondents views on Periods of training Evaluation at AIBSC

Periods of training Evaluation	Frequency	Percentage (%)
Each course completion	11	13.4
Conclusions of the program	42	51.21
After 4-6 Months	3	3.65
Now assessment Following Training	26	31.7
Total	82	100

Source; own survey 2016

Since training evaluation is the most crucial activity, training programs should be evaluated regularly and carefully. Most of the time evaluation is conducted at the completion of each course or conclusion of the program. The table depicted below shows that 51.21 % of the employees agreed that the bank evaluates its training process by administrating the training evaluation at the conclusion of the training and 13.4% at the completion of each courses. While 3.65% of the respondents indicated that the bank follow a post- performance evaluation after 4-6 months and the remaining 31.7 % replied that bank do not follow the assessment following the training programs.

Table 4.16 Respondents views on trainee’s satisfaction regarding to training practices

Item	Very Dissatisfied		Dissatisfied		Neutral		Satisfied		Very Satisfied	
	F	%	F	%	F	%	F	%	F	%
Supervisors effort to understand employee worries and insecurities about training	29	35.36	21	25.6	11	13.41	14	17.07	7	8.53
The quality of orientation and training received for your current position at the bank	20	24.4	18	21.95	23	28.04	17	20.73	4	4.9
Trainee selection criteria and process used in the bank	26	31.7	22	26.82	21	25.6	10	12.19	3	3.65
Training program schedule applied in the bank	12	14.63	24	29.26	24	29.26	16	19.51	6	7.31
Supplying of all necessary training materials	19	23.17	6	7.31	14	17.07	31	37.8	12	14.63
Duration of training sessions	28	34.15	24	29.26	13	15.85	15	18.63	5	6.09
Over all how satisfied are you with practice of the bank	43	52.43	15	18.29	16	19.51	6	7.31	-	-

Source; own survey 2016

The above table 4.15 show that 60.96% of the respondents dissatisfied (very satisfied and dissatisfied) with effort of supervision to understand employees worries, in securities and 13.41% is here neither dissatisfied nor satisfied and 25.6% respond that they were satisfied with the supervisors effort on the contrary, The majority of the samples taken were found to be dissatisfied

with the supervisors' effort in understanding of the employees. This can lead us to infer that supervisors who are in charge may not exhibit a concern for their employees and could hinder the work productivity since it discourages employees for training and problems in the work setting could be observed. The majority of the respondents were dissatisfied with the quality of orientation program they received. It is well known that orientation trainings are offered to the newly joined employees of the bank, thus if the majority of the employees were dissatisfied at that stage, the employees' job satisfaction, continuity as well as productivity will be at risk. With regard to the training program selection, the majority (31.7%) marked that they were very dissatisfied with the prevailing selection criteria and process used by the bank. This can help us to infer that the trainee selection is based on randomly rather than filling the knowledge gaps identified critically. 44% of the respondents were not satisfied with the application of the training program schedule of the bank but 52.4 % of the respondents were satisfied with supply of all the necessary training materials. On the other hand, the majority of the respondents were very dissatisfied with the duration of the training session of the bank. Surprisingly 63.45 % of the respondents were very dissatisfied with the overall training and development practice of the bank.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATION

5.1. Summary of major findings

The summarized major findings were designed to address the research questions which were in place to answer the objectives of the study.

The organization provide training program sometimes for its employees because this reason such as lack of sufficient budget, lack of commitment and lack of well-organized training and development; The company provide training and development program for every year because of this reason from the interview conduct with training division staff they said selection criteria is not clear, most of the time the training program is off job (out of working time). His burden for employees in their social life as result they didn't attend the training with moral interest, more over there is biases to select participants" since it is recommended by the operational department.

The company training and development program is not aligned with the organization strategic plan, because of this reason such as the program is not organized on the level of supporting the achievement of the company strategy, the framework is not designed to guide and administered all departments, Somehow the objective of training and development strategic plan indicates the expected outcome of the company, In principle training and development program of the company helps as a competitive advantage, The main reason for not alignment of training and development program with the organization strategic plan are lack of need assessment based on training, absence of regular training and not well organized.

The interview response showed that the need assessment is made by the business unit managers and the training division collects the formats every year. The documents and interview revealed that the training requests were more or less synonymous from year to year because of reasons cited among which lack of qualification and competencies.

The interviewee replied confirmed that the lack of knowledge and experience with regard the three dimensions of need assessment namely: task, person and organizational analysis. Further the interview with the training division staffs also supported that the three dimensions of the need assessment were not conducted till now.

The primary aim of training is to help the organization achieve its purpose by adding value to its key resource – the people it employs. The human resource planning and development manual of the bank and interview showed that the objectives of the training and development Plan as achieving maximum organizational effectiveness; developing a multi-skilled workforce capable of operating flexibly and responding rapidly to changes in business and organizational needs; improving performance on employees' present jobs; ensuring the optimum use of the natural abilities of employees by developing their skills and capabilities for mutual benefit; and developing employees „commitment to the bank. However, 62.19 % of the respondents indicated that their personal objective to engage in Training is to update their knowledge, skill and job competencies, while 2.43 % of them replied that their objective is to increase their level of job satisfaction and fulfillment of personal goals. On the other hand, 13.41% of them reported that their personal objective is to enhance their qualification. Moreover, 18.29 % of them reported that their objective to involve in training is to build self-awareness, confidence and motivation. Further 3.65s % of the respondents indicated that their personal interest to attend Training was to get relief from their job.

There are two broad types of training available to the organization: on-the-job and off- the-job techniques. 20.73% of the respondents were participated on the Job Training while 54.87% were allowed to take off the Job Training and the remaining 24.39% were participated on both types of training Programs. The majority 69.51% of the respondents replied that the Bank frequently used lectures method of training techniques of the off job - training method in comparison with other techniques. Moreover, the interview also supported the employees' response as the bank frequently adopted lecture technique of off-job training. 51.21% of the employees agreed that the bank evaluates its training process by administrating the training evaluation at the conclusion of the training and 13.4% at the completion of each courses. While 3.65% of the respondents indicated that the bank follow a post-performance evaluation after 4-6 months and the remaining 31.7% replied that bank do not follow the assessment following

the training programs. In addition, the interview with the training division staffs indicated that frequently the bank administers the training process evaluation forms at the conclusion of the training programs and also after six months. Trainees' extent of agreement about training practices 76.79 % of the respondents confirmed that the bank do not analysis the individual employee development plans during training need assessment. 13.50 % of the representative samples assure that the bank consider employees' development plans during need assessment by agreeing with statement. On the other hand, the rest 7.37 % neither agree nor disagree with the statement. 41.46 % of the respondents agree (strongly agree & agree) on the effectiveness and efficiency of the outside trainers over insiders. While, 31.7 % neither agrees nor disagrees with the statement due to many reasons. However, 26.82% of the respondents disagree (strongly disagree & disagree) that 60.96 % of the respondents dissatisfied (Very dissatisfied and dissatisfied) with effort of supervisor to understand employees' worries, insecurities and 31.3% were neither dissatisfied nor satisfied and 25.6 % responded that they were satisfied with the supervisor's effort on the contrary. With regard to the training program selection, the majority (58.52%) marked that they were very dissatisfied with the prevailing selection criteria and process used by the bank.

5.2. Conclusion

From the summarized value that can find from qualitative and quantitative analysis concluded from interview response depicted that trainees were selected based on the recommendation of the operational after which the division requests approval of the budget as well as formalities are fulfilled and also made further checking not offer the training for employees. According to the interview, assessment on the database potential of in house trainers; the training division assess and prepare the list of eligible and select the trainers and presents the same for approval. On the other hand, terms of reference (TOR) are prepared for external training providers. And release an announcement via Newspaper and other Medias to invite those firms which are registered by the concerning government body/agency. The interview indicated that the bank's criterion for selection is based on the analysis which consists of two types indicated as technical analysis and the goal of scheduling is to ensure that the participants are available and have their attention focused on the training. Training programs were mostly conducted after rarely working hours.

The internal trainings were more effective and efficient over outside training provider. Whereas, the interview indicated that the problem with the effective training were critically identification of the training needs and also lack of integrating organizational strategic plan with training program, lack of specialist in the area and the time constraints.

The company training and development program is not aligned with the organization strategic plan. The main reason for not alignment of training and development program with the organization strategic plan are lack of need assessment based on training, absence of regular training and not well organized.

Regarding to need assessment practice of the bank as the interview replay and human resource planning development manual of the bank indicates that the training need assessment are not conducted at organization ,process/task and individual levels. Thus, may imply that the bank will incur unnecessary costs both in terms of finance and also decline the service quality by releasing the employee in their working hours to attend inappropriate training programs.

The widely used methods of collecting information needed for conducting training need assessment in the bank are mostly on the need assessment format annexed to the existing Manual of the bank. However, other mechanisms like questionnaires and interviews were never made throughout the bank to get the interest of the employees and other stake holders to help enhance the quality of training programs.

The banks do have training objectives of bank besides, do the employees have which were indicated as mostly updating knowledge, skills and job related competencies within the bank and rarely as means getting relief from the job and implied that the bank's training programs were not aligned with the corporate objectives.

The study found that the bank used both on-the-job and off-the-job training methods and mostly used lectures techniques of training methods which is a one way communications and needs to incorporate other techniques which are cost effective and relevant for the bank. But the employees' opinion showed that employees of the bank are not satisfied with the criteria's and selection process used in the bank to select trainees. Moreover, the interview response implied that lack of transparency in the procedures regarding trainees' selection procedures and lack of effective communication between employees and Human Resource staffs also accelerated the problem.

In AIBSC mostly training programs are conducted by outside trainers but it is mandatory to check for the internal resourceful individuals within the bank and implies that the bank needs to revisit its in-house resourceful staffs as it is cost effective. The respondents replied that, the outsourced programs are more effective and efficient than training programs conducted in house. The Bank evaluates training courses/programs mostly on trainees' reaction to training Courses/programs by distributing evaluation questionnaires.

Finally the respondent expressed their dissatisfaction in the supervisor effort to understand employees in security and other quality orientation, trainee selection criteria, duration of training session and overall training and development practice of the bank. however the materials supplied for the training satisfactions.

5.3. Recommendations

Based on the points that concluded above, the following recommendations were forwarded;

- The bank should commit to provide organized training and development programs based on allocating sufficient budget.
- The training and development strategy frame work designed to guide and administered in all departments of the bank.
- Through the interview, the similarity of training programs emanated from lack of qualification, competencies and time constraints of the directors and managers for this result the bank should be solved by making effective training and development program.
- The bank should either transfer the preparation of need assessment with strong consultation of the managers and directors with other consultants.
- The concerned organ of the bank is advised to give professional guidance for those engaged in the preparation of basic training and development need assessment dimension. (Task, person and organization).
- The governing Human resource planning and development manual of the bank should be revised as it limits the mode of data gathering from the training evaluations.
- The need assessment should be exhaustively completed by the training division staffs with strong consultation of the managers and directors of the bank communicated to employees as it highly encouraged them.
- The bank should consider other more effective training techniques such as job rotation, coaching that could enhance the employees' degree of acceptance.
- The bank should introduce additional methods of training evaluation techniques in additions to the commonly used questionnaires and promote additional evaluation tools such as performance appraisal report, testing employees before and after attending of program and interviewing the trainees at the end of each training program.
- The organization should encourage the in house training programs as it's cost effective.

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Appendix I

Dear Respondent,

The purpose of this study is to assess the practices of employee training and Development in Awash international bank sc. This questionnaire is meant to secure relevant data on various employees training and development program and believed that your in valuable support in responding to the questions raised is paramount importance to the success of the study. Besides, your response will be kept strictly confidential.

Please note

- Writing your name is not required
- It has no intention except for academic purpose
- Close ended questions are answered by putting a tick mark (√)

Part I – Demographic Information

1. Gender

- Male Female

2. Age Range

- Less than 30 41 -50
 30-40 Above 50

3. Educational qualification

- Master degree and above College Diploma
 First degree Certificate

4. Years of service in Awash International Bank share company

- Less than 2 year
 To 3- 5 years
 To 6- 10 years
 More than 10 year

Part II. Training and development need assessment

5. Do you have conduct formal training and development need assessment in your organization?

- Never Rarely Mostly Always

6. To what extent do you agree with the following statements that are parts of employee training processes? Please rate your response by marking the appropriate number. Where, 1=strongly disagree, 2=disagree, 3-neither agree nor disagree, 4=agree, 5=strongly agree

	1	2	3	4	5
A. Employees individual personal development plans are assessed during training need assessment					
B. The Bank collects need assessment information from many sources and in a number of ways.					
C. AIBSC design specific questionnaire for each training field and it was in up to the standard formal.					
D. The trainers" have subject matter expertise, ability to communicate their knowledge clearly, interpersonal skills, ability					
G. Training programs conducted by outside trainer were effective and efficient than training program provided by inside trainer.					

Part- III Training and development design and its objective

7. Do you think that the organization is committed to allocation sufficient budget for training?

Yes No

8. How do you rate the bank dedication towards giving enough time for training?

Poor Fair Good Excellent

9. When does your organization conduct training and development program?

Every Month Half year Quarterly Every Year

10. How frequently have you involved in the training programs organized by AIBSC?

Very frequently frequently sometimes never

11. What were your personal objectives for attending the training programs?

- Updating knowledge, skills and job related competencies
- Increasing job satisfaction and the fulfillment of personal goals
- Improving qualification
- Building self-awareness, self-confidence and motivation

Other (please Specify) -----

12. To what extent do you have agreed with the following statements that are human resource strategic plan Alignment of training and development with the organizational strategic plan? Please rate your response by making the appropriate number where

1 =Agree 2= Disagree 3= neither agree nor disagree 4 =Agree 5= strongly Disagree

Alignment of training and development with the organizational strategic plan	1	2	3	4	5
1. Training and development programs organized by the organization support with achievement of the company					
2. Training and development strategy frame work designed to guide and administered in all department					
3. The objective of training and development strategic plan where clearly and precisely indicated the expected outcomes of the company.					
4. All AIBSC training and development program helps as competitive advantage.					

Part IV. Training and Development Delivery Techniques

13. How do the HR officers announce you about the training programs?

- Bank intranet Supervisor
 Notice Board Company newsletter

Mention others (if any).....

15. Which among the training method/s, have you participated in training programs so far?

- On the job training method Both training methods
 Off the job training method

16. How often the following training delivery techniques were used in training programs you have participated so far.

Where, 1=never used, 2=almost never used, 3=sometimes used , 4=almost every time used
5=frequently used

Training delivery method and techniques		1	2	3	4	5
On job trainings	A Job instruction					
	B Apprenticeship training					
	C Orientation training					
	D Coaching and mentoring					
	F Job rotation					
Of job trainings	G Audiovisual training					
	H Simulations					
	I Lectures					
	J Case studying					
	K Role plays					

Part V. Evaluation and Follow-up

14. Among the following timing of post-performance evaluation, which one is frequently Use in AIBSC?

- At the completion of each course
- Conclusion of the program 4-6 months After training
- No assessment following training
- One year after training

15. To what extent do you satisfied with the following statements that are parts of employee training processes? Please rate your response by circling the appropriate number.

Where, 1=very dissatisfied, 2=somewhat dissatisfied, 3=neither dissatisfied nor satisfied, 4=somewhat satisfied, 5=very satisfied

Satisfaction Level Employee Training Processes	1	2	3	4	5
a. Supervisor’s effort to understand employees worries and insecurities about training					
b. The quality or orientation and training received for your current position at the bank					
c. Trainee selection criteria/s and process used in the bank					
d. Training program schedule applied in the bank					
e. Supply of all necessary training materials					
f. Duration of training sessions					
g. Over all how satisfied are you with practices of the bank					

16. Are there any other comments about the training program of the bank that have not been covered and that you would like to add?

Thank You.

Appendix II

Interview questions for directors, manager training division staff of the bank

An interview questions on assessing Training and development practices of Awash international bank S.C.

(To be conducted with Training Division Manager and Training)

Instruction: Hello I am a post graduate student for SMU doing my MBA project entitled “Assessment Training and development Practice in AIBSC”. I have some questions to forward regarding training practice of the bank.

1. Is there a process to assess the organization’s future training needs? If yes, how is this assessment carried out? Who participates?
2. Are job skills, knowledge and ability considered in assessing training needs?
3. Are new technologies, processes, products, services, market changes and community needs considered in assessing training needs?
4. What are a set of criteria is in selecting appropriate trainees for appropriate training?
5. Does the bank have in house capacity to implement the necessary programs or are there outside consultants who can assist? On what criteria’s does the bank select the best consultants?
6. What factors are considered in selecting instructional methods and media for training and development program?
7. Are the results of training programs monitored and evaluated?
8. Is cost considered in the selection of training resources?

9. What were the problems that inhibit the success of employees training and development like;
- a. absence of employees training and development policy
 - b. Lack of adequate budget
 - c. Absence of integrating organizational strategic plan with training program
 - d. Lack of specialist or others if any?

An interview questions on assessing the Training practices of Awash international S.C.

(To be conducted with Directors and Managers)

Instruction: Hello I am a post graduate student for SMU doing my MBA project entitled “Assessment Training and development Practice in AIBSC”. I have some questions to forward regarding training and development practice of the bank.

1. Is there a process to assess the organization’s future training needs? If yes, how is this assessment carried out? Who participates?
2. Are job skills, knowledge and ability considered in assessing training needs?
3. Are new technologies, processes, products, services, market changes and community needs considered in assessing training needs?
4. What are a set of criteria is in selecting appropriate trainees for appropriate training?
5. Problems encountered to make an effective need assessment of Training?

DECLARATION

I declare that the research entitled “Assessment of training development practices of AIBSC” is my original work, prepared under guidance of Ass.pro Gotiom Abraham. All sources of material used for the research have been duly acknowledged.

Name

Signature

S.M.U
Addis Ababa
January 2017

Endorsement

This thesis has been submitted to St.Mary's University, School of Business for examination with my approval as university advisor.

Advisor

Signature

St.Mary's University
Addis Ababa
January 2017

