

**ADDIS ABABA UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**HUMAN RESOURCE TRAINING AND DEVELOPMENT: THE
PRACTICES, CHALLENGES AND EFFECTIVENESS IN
COMMERCIAL BANK OF ETHIOPIA AT ADDIS ABABA**

**BY
HAWA BEDEWI SALIH**

**FEBRUARY, 2017
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**A THESIS SUBMITTED TO ADDIS ABABA UNIVERSITY,
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APPROVED BY BOARD OF EXAMINERS

**Chairperson, Department
Dean, Graduate Committee**

Dr. Hussein Kedir, Advisor

Internal Examiner

External Examiner

Signature

Signature

Signature

Signature

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LIST OF ACRONYMS AND ABBREVIATIONS

CBE	Commercial Bank of Ethiopia
HRD	Human Resource Development
HRM	Human Resource Management
HRTD	Human Resource Training and Development
HR	Human Resource
IT	Information Technology
OJT	On the Job Training
ROA	Return on Asset
ROE	Return on Equity
ROI	Return on Investment
SPSS	Statistical Package for Social Study
TD	Training and Development
UK	United Kingdom

ABSTRACT

The study attempted to answer basic questions related to training policy, selection of trainees, training methods and processes, involvement of line managers', challenges and effectiveness of training and development program. The study used descriptive research method to collect and analyze data relevant for the study. Questionnaire, interview, and document analysis were used to gather relevant data for the study. The study collected data from 315 staff using stratified as well as simple random sampling techniques. In addition, a purposeful sampling technique was used to select interviewee. Instruments were pilot tested to make essential corrections and maintain their validity. After improving questionnaire on the basis of the feedback from the pilot test, it was administered to the respondents with the necessary explanations how to complete it. For presentation of the data tables are used. Frequencies and percentages were also used. The study found out that even if there is the practice of training and development at Commercial Bank of Ethiopia, its implementation brought complaints from employees. Accordingly, training policy not communicated fully and clearly, selection of trainees not properly done, lack of on the job training, poor training plan in terms of training content and method and discrepancy between the provided training and development and job skills, line managers do not understand the benefits obtained from training and development programs, involvement of line managers is neglected, lack of coordination among various efforts, inadequate needs analysis. Based on the findings, the paper recommends that identification of training needs should be done more professionally, training needs identified should emanate from CBE's strategic plan, objectives should also include performance targets, measures standards and should be seen as attainable by individuals, need assessment should provide a clear understanding of the differences between current and expected performance, CBE could develop its employees through formal education, CBE should initiate a policy for motivation attached to training, evaluate training, senior management should encourage departments that are not yet doing so, plan and support training at a departmental/process level, CBE develop clear training evaluation system. In doing so the bank could achieve better in the future.

CHAPTER ONE

INTRODUCTION

This chapter deals with the introduction. It comprises of the background of the research study, statement of the problem, objectives of the study, significances of the study, delimitation of the study, limitations of the study, definition of key terms and organization of the study.

1.1. Background of the Study

Human resource training and development has its roots in Industrial Revolution when employees needed to be trained in order to be more effective in their output. Since the Industrial Revolution, training has changed considerably. The decline of manufacturing and the rise of service industry shifted the focus of training from manual skills to knowledge, learning and employees' development (Senyucel, 2009).

In the past, it was believed that the competitive advantage of a firm emanates from its possession of resources such as finance and technology. Nowadays, with the spread of information and worldwide communications; competitive advantage based on technology may only be maintained for short periods of time before competitors catch up. Hence, in a growing number of organizations; human resources are viewed as a source of competitive advantage. Human resources of a firm represent a determinant factor that have the capacity to enhance or impede the firm's development (Wilson, 1999). This implies that the successes of firms rely on maintaining competent, skilled, and motivated employees without which their survival put at risk.

As a result, human resource development (HRD) has received increasing attention for the attainment of organizational goals. Among the distinct HRD practices; training and development is one of the best ways that organizations use to sharpen their human resources. This practice enable employees to acquire knowledge, develop competencies and skills, and adopt behaviours that improve performance of current jobs continuously (Rouda and Kusy, 2003).

Recognition of the importance of human resource development (HRD) in recent years has been heavily influenced by the intensification of competition and the relative success of organization, where investment in employee development is emphasized. Technological developments and organizational change have gradually led some employers to realize that success relies on the skills and abilities of their employees, and this means considerable and continuous investment in training and development (Beardwell, Holden and Claydon, 2004).

HRD is concerned with the provision of learning, development and training opportunities in order to improve individual, team and organizational performance. HRD is essentially a business-led approach to develop people within a strategic framework (Armstrong, 2006). Moreover, the fundamental aim of HRD is to enhance resource capability in accordance with the belief that the human capital of an organization is a major source of competitive advantage. It is therefore about ensuring that the 'right qualified' people are available to meet present and future needs. This is achieved by producing a coherent and comprehensive framework for developing people (Armstrong, 2006).

The rationale for training and development is similar. The differences between the two is training is given to employees in the operational, technical and related areas. Management development on the other hand is developing an employee in the areas of principles, and techniques of management, administration, organization and related one. Employee development programs are designed to meet specific objectives, which contribute to both employee and organizational effectiveness (Rani and Garg, 2014). Training and development are similar in learning methods, but different in time frame (Decenzo and Robbins, 2010). Development is part of training programme which is less skill-oriented but stresses on knowledge about business environment, management principles and techniques, human relations, and the like which is useful for better management of a company (Worku, 2009). Developmental activities have a longer-term focus on preparing for future work responsibilities, while also increasing the capacities of employees to perform their current jobs (Desimone, Werner and Harris, 2002). From this statement, it is possible to pronounce that although the focus of development is enabling individuals for future demands, it plays a great role in improving the current job that the jobholders are doing. As it is described by Banti, Meseret and Yirgalem (2006) 'Development is the systematic process of education, training, and growing by which a person learns and applies information, knowledge, skills, attitudes and perceptions'.

On the other hand, training is a systematic process of changing the behaviour, knowledge and motivation of present employees to improve the match between employee characteristics and employment requirements. As it is described by Buckley and Caple (cited in Andinet, 2008), “training is a planned and systematic effort to modify or develop knowledge, skills and attitude through learning experience to achieve performance in an activity or ranges of activities”. Therefore, training is not only acquiring knowledge, skills and attitude but also it motivates employees. Training typically involves providing employees the knowledge and skills needed to do a particular task or job (Desimone, et al 2002). And therefore, training is skills oriented that can be used in the present jobs.

In a today’s changing global context, both individual and collective skills are the most important assets for organizations, and determine their productivity, competitiveness and ability to adapt and be proactive when faced with an uncertain environment (Penda, 2010). As Armstrong (2006) stated, if a training strategy formulated and carried out properly, it would be a crucial device for generating new skills and changing inappropriate skill in people.

The effective functioning of any organization requires employees learn to perform their jobs at a satisfactory level of proficiency. Training and development programs are necessary in any organization for improving the quality of work of the employees at all levels particularly in a world of fast changing technology and environment. As training so essential in modern organizations, it is important to provide training that is effective. An effective training program actually teaches what it is designed to teach, and it teaches skills and behaviours that will help the organization achieve its goals. To achieve those goals, human resource (HR) professionals need to develop training systematically to meet specified needs (Decenzo and Robbins, 2010).

The history of Commercial Bank of Ethiopia – CBE goes back to the establishment of State Bank of Ethiopia in 1942. CBE was legally established as a share company in 1963. In 1974, CBE merged with the privately owned Addis Ababa Bank. Since then, it has been playing significant roles in the development of the country. It is a pioneer to introduce modern banking to the country. As of March 2016 CBE has 1,005 branches stretched across the country with more than 11 million account holders and 23,242.00 employees (Commercial Bank of Ethiopia, 2016).

The vision of CBE is to become a world class commercial bank by the year 2025 and a mission that are committed to best realize stakeholder's needs through enhanced financial intermediation globally and supporting national development priorities. Commercial Bank of Ethiopia operates with assets of 359.3 billion Birr as on 31th March 2016. CBE still dominates the market in terms of assets, deposits, capital, and customer base and branch network, despite the growing competition from the private banks over the last 20 years (Commercial Bank of Ethiopia, 2016).

If an organization wants to remain competitive then it has to maintain continuous improvement and workplace education. Fast pace technological development and organizational change help employers to realize that success demands the enhancement of employee skills and abilities and it requires uninterrupted investment in training and development (Sultana, Irum, Ahmed and Mehmood, 2012). Thus, in light of utilizing the benefit of training and development, this research seeks to assess practices, challenges and effectiveness in human resource training and development program in Commercial Bank of Ethiopia at Addis Ababa.

1.2. Statement of the Problem

The success of any organization in the long run depends very much on the quality of its human resources. This is especially true in the service oriented industries like banks where improvements in service have to be continuously made to meet the rising expectations of the customers. Training and development, therefore, helps a great deal in the acquisition of new technical knowledge and skills in the different aspects of banking service (Rani and Garg, 2014).

As the business environment is continuously changing, firms are focusing on developing their products and services to meet changing demands and increase their market share. To achieve these objectives, they need their human resources to broaden their skills and gain other technical and interpersonal skills continuously. Several empirical studies have been made that indicate the importance of training. These studies indicate that training has positive effects on: employee's commitment (Ahmad and Schroeder, 2003); new sales revenue, productivity, customer satisfaction, quality and speed (Ely, 2004); increase in ROI (Ballot et al, 2001); net sales, ROA, ROE, profit margin (Bernthal and Wellins, 2006); sales per worker, productivity, labor efficiency are few to mention (Cappelli and Neumark, 2001).

Given the importance of employee training and development, many researches' have been conducted in developed countries directly on the human resource training and development (Subha, 2011, Iivento and Rapasingha, 2000, and Tshukudu, 2009). However, most of these and other studies focus on companies operating within well organized employee training and development way in developed countries human resource management system. Therefore, it is difficult to generalize the same result, from the findings of those studies, on employee training and development practice of companies in the case of Ethiopia.

Organizations in developed countries perceived training and development as an effective means to achieve short and long term objectives, widely recognized its benefits, and consequently invests considerable resources (Noe, Hollenbeck, Gerhart, and Wright, 2006). In the contrary, firms in Sub-Saharan Africa countries are characterized by weak development of skills and ability to make use of the available human resources (World Economic Forum, World Bank and African Development Bank, 2011). According to Tomas (2011) employee training and development in the less developed countries economy like Ethiopia, Kenya, and Zimbabwe is the need of the time undoubtedly. Whereas in Ethiopia, training and development is the least practiced HR element in most private organizations (Gebeyehu, 2013). Yet there is lack of adequate studies on the practice, benefits, and limitations of training practices in the business sectors.

Absence of well-defined training program affects the employees as well as employer and quality of work in organization. To survive in this competitive, liberalized and globalized market, the organization need to focus on planning training programs and evolve right approach for its implementation. The delivery of efficient and effective training and development is required to enhance the productivity of employees and improve their performance. However, the problem in training and development is that people usually like the training and learn the material taught, but behaviour and performance do not always reflect the extent of training delivered and learned.

Despite the benefit of training and development programs CBE invests considerable amount of resource to train its people, effective implementation so far is not well delivered. The data regarding execution of training and development programs and preliminary study held with the employees of CBE put into picture that there is inadequate need assessment, absence of post training evaluation by managers and some of the training contents given are not related to

employee's particular job. As training and development programs are not new concept, inadequate scholarly works have been carried out in Ethiopia. The study conducted by Kassa (2012) tried to evaluate the HRD practices, perception of employees on HRD practices and find out areas of improvement. However, the study did not included management view on HRD practices, who are expected to be the main participant in undertaking needs assessment and related HRD practices. In other recent study, Solomon (2014), have tried to cover the aspects HRD such as training design, OJT and delivery style. Though the study has undeniably contributed to the subject matter, it left yet a huge gap to explore. The study did not include other training approaches, processes, challenges and effectiveness that are expected to be the part of the training practices. Thus, the study tries to address the gap which is not yet filled and tries to further look into on the issues which was handled shallowly in the previous attempts.

By doing this, the research attempted to answer the following basic questions.

1. What training and development policy does Commercial Bank of Ethiopia have?
2. How are employees selected for training and development programs?
3. What training and development processes and training methods are used in Commercial Bank of Ethiopia?
4. To what extent are managers involved in employee training programs?
5. What are the major challenges affecting the effective practice of training and development at Commercial Bank of Ethiopia?
6. How effective are the training and development program of Commercial Bank of Ethiopia?

1.3. Objectives of the Study

This research study has the following general and specific objectives.

1.3.1. General Objectives

The general objective of the study aimed to assess the overall training and development practices, challenges and effectiveness of CBE and to make necessary suggestion for improvement.

1.3.2. Specific Objectives

1. To assess the available training and development policy of CBE.
2. To identify how employees are selected for training and development program in CBE.
3. To outline and explain the training and development processes and training methods used in CBE.
4. To identify how managers are involved in training and development program.
5. To identify the major factors that affects the effectiveness of training and development practice.
6. To find out how effective is the training and development programs

1.4. Significance of the Study

The study assumes significance in terms of providing possible suggestions to create awareness and to solve practical problems in human resource training and development program. This will ensure the existence of a pool of skilled workforce who could be utilized for success of the bank to compete better in the industry. Therefore, the finding of the study has of paramount importance to policy makers and the Commercial Bank of Ethiopia to address the issue under consideration for better success. Moreover, this study may contribute to the field of human resource management by adding more information on the existing knowledge and allow researchers to come up with new ways or approaches to address the issue. Finally, the study will benefit the researcher to acquire knowledge about training and development and its practices, challenges and effectiveness.

1.5. Delimitation of the Study

The study was delimited to the practices, challenges and effectiveness of human resource training and development program in CBE. CBE operates all over the country with more than 1,000 branches. Due to time and cost constraint, the study was delimited to Commercial Bank of Ethiopia Addis Ababa branches and offices. Therefore, the study was not applied to employees in the outlying branches of CBE.

1.6. Limitations of the Study

One serious limitation in this study questionnaires were not returned on time due to some non manager and manager employees had tight work schedule and some of the respondents were not interested to fill the questionnaires. It was also hardly possible to get responses of managers working at branches and head office to fill out the questionnaires due to frequent meetings and site visits. Thus, these problems could be mentioned as one of the limitation for this study in a fact that getting the responses of manager and non manager employees would be of great value.

1.7. Definition of Key Terms

Development teaching managers and professionals the skills needed for both present and future jobs (Denisi and Griffin, 2005).

Human Resource Development it is a framework for helping employees developing their personal and organizational skills, knowledge and abilities to meet current and future job demands.

Human Resource Management is a strategic and coherent approach to the management of an organization's most valued assets – the people working there individually and collectively contribute to the achievement of its objectives (Armstrong, 2006).

Human Resources are the people in an organization to carry out various jobs, tasks, and functions in exchange for wages, salaries and other rewards (Denisi and Griffin, 2005).

The Bank refers the Commercial Bank of Ethiopia.

Training an activity that is designed and implemented to help employees acquire and apply knowledge, skills, abilities and attitudes in their respective organization by providing the required skills and knowledge for a short period (Desimore etal, 2002).

1.8. Organization of the Study

This study is organized into five chapters. The first chapter deals with the introduction part of the study; the second chapter discusses the details of related literature of the study; the third chapter presents the research design and methodology. And the fourth chapter treats presentation, analysis and interpretation of data and finally the fifth chapter summarizes, concludes from the research findings and forward possible recommendations based on the findings.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter presents review of the related literature concerning the problem that is under study. Accordingly, this chapter divided into two parts. The first part devoted to the overview of human resources training and development and the second part discussed experiences in human resource training and development.

2.1. Overview of Human Resource Training and Development

One major area of the human resource management function of particular relevance to the effective use of human resources is training and development. In order to sustain economic growth and effective performance, it is important to optimize the contribution of employees to the aims and goals of the organizations (Laing, 2009). Training and development are key aspects of economic life. At the levels of the firm and the national economy training offers the hope of increased competitiveness through raising skill levels, productivity and ‘value added’ (Redman and Wilkinson, 2006).

Training, as one function of human resource management, consists of an organization’s planned efforts to help employees acquire job-related knowledge, skills, abilities, and behaviours, with the goal of applying these on the job. A training program may range from formal classes to one-on-one mentoring, and it may take place on the job or at remote locations. No matter what its form, training can benefit the organization when it is linked to organizational needs and when it motivates employees (Noe, Hollenbeck and Wright, 2011).

Training plays vital role in the building of competencies of new as well as current employees to perform their job in an effective way. It also prepares employees to hold future position in an organization with full capabilities and helps to overcome the deficiencies in any job related area. (Hartel, Fujimoto, Strybosch and Fitzpatrick, 2007). Training is considered as that sort of investment by the firm that, not only bring high return on investment but also supports to achieve competitive advantage.

It is not sufficient to address training as enhancement of competencies' of new as well as current employees as stated above. But also, training programs is the stimulant that workers require to improve their performance and capabilities, which consequently increase organizational productivity. Therefore, training should be designed on the basis of firm specific needs and objectives. Effective training is the thoughtful intervention designed at attaining the learning necessary for upgraded employee performance (Elnaga and Imran, 2013).

Development as a concept on the other hand, occurs when a gain in experience is effectively combined with the conceptual understanding that can illuminate it, giving increased confidence both to act and to perceive how such action relates to its context (Bolton1995). Development places emphasis on the growth of the individual, it relates to acquiring a very broad range of skills through planned activities and experiences. Management of people, handling work relationships, and leadership are typical of broad ranges of soft skills that are developed success in all these areas requires maturity of judgment (Garavan, Barnicle and O'Suilleabhain, 1999).

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 sector, conduct training and development programs for the different levels of their employee.

Closing the skills gap is now a critical area of human resource development for organizations to continuously penetrate the market. Skills gap basically threatens the productivity and competitiveness both in organizational and operational levels. This requires that human resource management professionals should start the cultivation of the workforce from the recruitment period.

2.1.1. Concepts of Human Resource Training and Development

Training, as defined in the present study, "is the planned intervention that is designed to enhance the determinants of individual job performance" (Chiaburu and Teklab, 2005). Training is related to the skills an employee must acquire to improve the probability of achieving the organization's overall business and academic goals and objectives. Positive training offered to

employees may assist with reduction of anxiety or frustration, which most employees have experienced on more than one occasion during their employment careers (Truitt, 2011).

According to Cole (2002), training is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. The focus of training is the job or task for example, the need to have efficiency and safety in the operation of particular machines or equipment, or the need for an effective sales force to mention but a few.

Training is a planned effort to enable employees to learn job-related knowledge, skills, and behaviour (Noe et al., 2011). Training consists of organized learning activities capable of improving individual performance through changes in knowledge, skills, or attitudes. In a broad sense, it includes experiences intended to meet essential job requirements, update skills, prepare people for career movement of any kind, rectify knowledge or skill deficiencies, and evoke new insights or even create new knowledge. It is thus an important tool for changing individuals by giving them new knowledge and skills (Rothwell and Kazanas, 2003).

On the other hand, development refers to the growth of an employee in all aspects. It shapes attitudes and is associated with the overall growth of management. Management development seeks to develop competence and skills for future performance. Thus, it has a long term perspective. Development is career oriented in nature and self-development (Armstrong, 2006).

Therefore, development is dealing with providing employees the necessary knowledge, skills and experience to enable them to demanding role and responsibilities. Development generally focuses on future jobs in the organization; hence it is not for immediate use. It enables leaders to be proactive than reactive. Development is broader in scope and focusing on individuals gaining new capabilities useful for both present and future jobs (Mathis and Jackson; 2000). In other words, development involves learning that goes beyond today`s job and has long-term focus (Mondy, 2010). Moreover, development is not skill oriented that can be used for current jobholder; it is rather used for future and higher position or responsibilities.

According to Bernatek (2003), training and development help to ensure that organizational members have the knowledge and skills needed to perform jobs effectively, take on new responsibilities, and adapt to changing conditions. For Fitzgerald (1992), training focuses primarily on teaching employees how to perform their current jobs and helping them acquire knowledge and skills they need to be effective performers, where as development focuses on

building the knowledge and skills of organizational members so they are prepared to take on new responsibilities and challenges.

Furthermore, training tends to be practiced more frequently at lower levels of an organization; development tends to be used more frequently with professionals and managers (Jones and George, 2011). Both training and development can play a critical role in attracting and retaining workforce (Wilson, 1999). Training can be an essential tool for maintaining and improving the productivity of employees there by upgrading their skills that are relevant to meet specific business, customer needs and ever changing industry standards while development opportunities motivate employees by providing them with skill and knowledge enrichment (NISC, 2008).

2.1.2. Importance of Training

Training is important and an imperative tool for the organization to improve the performance of all the personnel for organizational growth and success. It is beneficial to both employers and employees of an organization. An employee will become more efficient and productive if he is trained well. Firms can develop and enhance the quality of current employees by providing comprehensive training and development. Training is essential not only to increase productivity but also to motivate and inspire workers by letting them know how important their jobs are and giving them all the information they need to perform those jobs (Rothwell and Kazanas, 2003).

Organizations have no alternatives whether to train its human resources or not. As it is elaborated by Yimam (2000) training and development has the following benefits and objectives: increased productivity; heightened morale; reduced supervision; increased organization stability; decreased employees turnover; decreased employees absenteeism; reduced accidents; decreased scraps and heightened customer satisfaction. In the mean time, training helps employees to learn their job quickly and effectively and helps to minimize the costs incurred by employees while learning their jobs and it reduces accidents resulting in social and financial benefit to both, the employees and the company (Kenney, 1979)

Trainings can also equip workers to carry out tasks, monitor quality and manage complex products and services within the organization. Training and development safeguards productivity as well as support it by preparing employees for future jobs and protect firms from skill shortages (Elnaga and Imran, 2013). Training and development could enhance skills in the workplace, equip workers with expertise and change the way that they worked. Given this, the

overall statistics are of concern for, while training figures have risen since the 1980s, there is some evidence that this has been achieved by shorter training courses more evenly distributed (Redman and Wilkinson, 2006).

Moreover, within firms training and development is a key element of human resource management. When firms compete on the basis of quality and adopt high-commitment work practices such as employee involvement, team working or merit-based pay; developing employees is the key element in performance. It can raise the capacity of the individuals and groups employed, enabling them to participate meaningfully in systems where their contribution is encouraged (Keep and Mayhew, 1996).

Training also allows organizations to adapt to changes in the business environment. In addition to these substantive factors, training and development also serves an important and very positive symbolic function. Everything that a firm does sends messages of one kind or another to its employees. Organizations that spend money on raising skills are, quite literally, investing in their workers. Employees who participate in firm-sponsored training are more likely to see themselves as having better career prospects and say that they are intending to stay with their employer than those that do not (Heyes and Stuart, 1996).

Due to fast pace global and technological development the firms are now facing new changes as well as challenges. Technological advancements have moulded the need of capabilities and competencies required to perform a particular tasks. Thus, to cope with these challenges, more improved and effective training programs are required by all corporate. Effective training programs helps in constructing a more conducive learning environment for the workforce and train them to cope with the upcoming challenges more easily and in time (Wei-Tai, 2006).

Accordingly, training helps an organization that is moving toward implementation of a new strategy in a changing environment. As a consequence of pressures inside and outside an organization, individuals face new problems and forces for change. These pressures call for new skills from job holders and can change expectations about desirable job performance. While anticipating future change is no simple matter and is fraught with problems (not the least of which is inaccurate prediction), training can serve as a medium for simulating artificial experience to anticipate future events. One benefit of this approach is that it helps people understand what knowledge and skills they might need in the future; thereby motivating those to

earn to meet future rather than past needs (Redman and Wilkinson, 2006). Moreover, training can improve the relationship between the employees and their immediate supervisor. It also helps in understanding and implementing organizational policies.

To conclude, trainings of a human resource benefits organizations by improving productivity and profitability, reducing cost and wastage, enhanced quality, improving employee orientation, increasing customer's satisfaction and facilitating competitive advantage.

2.1.3. The Rationale for Training

According to Armstrong (2006), a formal training is indeed one of the ways of ensuring that learning takes place, but it can be justified when: the work requires skills that are best developed by formal instruction; different skills are required by a number of people, which have to be developed quickly to meet new demands and cannot be acquired by relying on experience. Moreover, the tasks to be carried out are so specialized or complex that people are unlikely to master them on their own initiative at a reasonable speed; critical information must be imparted to employees to ensure they meet their responsibilities. Further a learning need common to a number of people has to be met, which can readily be dealt with in a training program, for example induction, essential IT skills, communication skills.

2.1.4. Effective Training Practices

Effective training uses the systematic approach which is specifically designed, planned and implemented to meet defined needs with an emphasis on skills analysis. The purpose of the training should be clearly defined in terms of the 'criterion behaviour' required as a result of training, and the 'terminal behaviour' expected. The latter can be expressed as a statement along the lines of: 'On completing this training the participant will be able to...' Defining criterion and terminal behaviours will provide the basis for evaluation, which is an essential element in the achievement of successful training. The content of the training should be related to the work contexts of the participants. Ideally, their work should be made a central feature of the subject matter. Every opportunity should be taken to embed learning at work (Armstrong, 2006).

The training techniques used should also be appropriate to the purpose of the course and to the characteristics of participants, their jobs, learning needs, previous experience, level of knowledge and skills, and how receptive they will be to being taught or motivated to learn. A blend of different techniques should be used where appropriate. It is particularly important in

management, supervisory and interpersonal skills training to provide ample time for participation and active learning through discussion, case studies and simulations. Lectures should form a minor part of the course. Good instructional techniques should be used in manual skills training (Armstrong, 2006).

Effective training and development programs aimed at improving the employees' performance. Training refers to bridging the gap between the current performance and the standard desired performance. Training could be given through different methods such as on the coaching and mentoring, peers' cooperation and participation by the subordinates. This team work enable employees to actively participate on the job and produces better performance, hence improving organizational performance (Elnaga and Imran 2013).

2.1.5. The Training Process

In today's changing environment, employees and managers at all levels need additional training and an opportunity to develop their management thinking respectively. In this respect, organizations are required to engage in continuous employees training and management development programs.

Step 1. Identifying Training Needs

The first step in training assessment is analysis of what kind of training is needed. Training Needs Assessment is the process of gathering data to determine the right training needs of employees to be provided. Training needs assessment stage is the building block of a training programme (Yohannes, 2004). Training interventions have the potential to contribute to improving the effectiveness of employees' performance and thereby help the organization meet its business objectives.

Needs should only be systematically identified when the cause of a performance problem is lack of knowledge, skill, or appropriate attitude. Otherwise, management action in an area other than training is probably what needed. Training is only an appropriate solution when skill deficiency is the cause of a problem. It merely furnishes individuals with skills they need to perform. Training is not appropriate to deal with execution deficiency and thus cannot solve problems stemming from such causes as unclear work contexts, mental/physical disability, or lack of

feedback. In those cases, other corrective measures have to be taken, and they must usually be taken by the organization's management (Rothwell and Sredl, 2000).

Training based on needs, defined as gaps or discrepancies between an ideal and an optimal state. They are different from wants and interests, which are consciously desired and arise from within the person. Needs on the other hand, arise from the job, from a comparison between desired and actual work methods, or between desired and actual work results (Rothwell and Sredl, 2000). Hence, training needs assessment is the process of discovering precisely, what gaps exists between what people know, do, or feel and what they should know, do, or feel in order to perform competently. The oldest writing about training needs assessment suggested that training needs should be synthesized from three sources: organizational analysis, work analysis, and individual analysis (McGehee and Thayer, 1961).

Organizational analysis: trainers compare what the organization is doing and what it should be doing. Trainers focus attention on organizational objectives, skills, inventories, organizational climate, and indices of efficiency, including costs for labor, materials, and distribution. Training and development needs can be diagnosed by analyzing organizational out comes and looking at future needs. Its purpose is to identify both overall organizational needs and the level of support for training (Gomez, 2007).

Work analysis: Somewhat narrower than organizational analysis, work analysis compares what the job requires to what the job incumbent can do. Trainers identify individual skill deficiency, the gap between what people need to perform and what they can presently do. Such deficiencies are measured by comparing job results to work standards, job descriptions to employee skills, and perceptions of job requirements to those actually demonstrated on the job (McGehee and Thayer, 1961).

Individual analysis: Most narrow of all; individual analysis is centred on a person doing the job. Does he or she know what to do? How to do it to the minimal acceptable level of performance? Attention focuses on comparisons between what should be at present and what is actually happening as measured by employee performance appraisals, tests, and attitude surveys. The results of organizational, work, and individual analysis are synthesized; that is, they are compared, checked, and double-checked (McGehee and Thayer, 1961).

Step 2. Planning Training Program

After training needs have been defined clearly, objectives for the training activities must be developed. Objectives of training and development should relate to the training analysis. These objectives must show the desired condition to be occurred. So that, it can be used as a benchmark against the employee performance and the given training program can be measured.

According to Armstrong (2006), an instructional objective which describes the results or outcomes sought from instruction should be defined first. There are three parts to any objective: (1) performance—what learners will be capable of doing after the instructional experience is completed; (2) conditions—what context and what tools will be necessary for performance to occur; and (3) criterion—how well the performance will be exhibited. In some cases, a condition need not be specified when no special tools are required (Rothwell and Kazanas 2003).

An instructional objective is the link between needs and results. Objectives help identify what instruction to offer so as to meet a need and thereby close a performance gap. Objectives can be categorized in two ways in terms of type and scope. There are three types of objectives: The first objectives is cognitive objectives, which have to do with knowledge and information; the second objectives is affective objectives, which have to do with feelings and beliefs; and the third objectives is psychomotor objectives, which have to do with the ability to manipulate objects. Most training in organizational settings is heavily cognitive (Rothwell and Kazanas 2003). The objective must indicate the standard of performance required, expressed in terms of number, degree and accuracy.

There are two ways to think of the scope of objectives: Terminal, which are behaviours exhibited at the end of instruction, and Enabling, which are behaviours that contribute to mastery of terminal objectives. They are typically capable of being exhibited at the end parts of instruction, components of a larger instructional experience. Terminal objectives express what learners will be able to do upon completion of a course or program.

Trainers must ensure that these training objectives are specific in terms of the behaviours of trainees that they should display at the end of the program. Trainers must also ensure that each objective describes a specific behavioural 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.

Step 3. Preparing Test Items based on Objectives

To demonstrate that learners have mastered behaviours that a training program has been designed to teach, trainers prepare test items corresponding to each instructional objective. In this way, subsequent instructional content or subject matter is clearly focused on results and linked to measures of achievement like test items. Broadly speaking, tests for training are categorized into two types: norm referenced, in which achievement is assessed relative to other learners, and criterion referenced, in which achievement is assessed relative to individual success in mastering instructional objectives. In short, norm-referenced tests compare each learner to others, while criterion-referenced tests compare a learner's progress to pre-established measures (Rothwell and Kazanas 2003).

Another way to think about tests is on the kinds of behaviours or skills they measure. There are four types, all criterion-referenced:

An entry test is the first which measures how well the learner has mastered instructional prerequisites. One prerequisite to instruction might be simple reading ability. But how well do learners read? The second is a pre-test measure in which the learner's present knowledge or level of skill relative to outcomes sought through instruction. If a learner achieves a score of 100 percent on a pre-test, he or she does not need instruction. Thirdly, the Post-test measures what the learner knows or can do following instruction. It indicates how well the learner is able to perform, and thus serves as a quality control check on the instruction and the learner. The last type of test is an embedded test. It is carried out during instruction to assess how well the learner is progressing toward achievement of terminal objectives. An easy way to distinguish between these tests is by placement: entry and pre-tests occur before instruction, embedded tests occur during it, and post-tests occur after it (Rothwell and Kazanas 2003).

Step 4. Selecting or Designing Instructional Content or Subject Matter

The decision of what to teach; that is the selection or design of instructional content is based on test items and instructional objectives. In this process, it is important to consider whether the content should be located from existing sources, such as textbooks, other training courses, and/or

published articles, or tailor-made for the purpose at hand, or prepared from some combination of externally available and internally developed content.

In many cases, the choice depends on instructor preferences and on relative costs and benefits associated with each method. Despite the wide variety of media available, the traditional lecture remains a popular delivery method. When it is used, instructional content is prepared through lesson and unit plans. A lesson plan describes the objectives for one lesson. It usually includes the subject matter to be mastered by the learner and the means of measuring learner achievement. A unit is a group of related lessons. If instruction is offered in a format other than lecture, content is prepared in a way that will (of course) be appropriate for the delivery method (Rothwell and Kazanas 2003).

Step 5. Choosing Delivery Methods/Approaches

Once training has been selected or designed then the actual delivery of training can begin and a number of approaches and methods can be used to deliver it. Whatever the approach used, a variety of considerations must be balanced when selecting training delivery methods. The decision of how to teach is closely related to what to teach. In fact, these two questions comprise the essential issues in training design. Like content, choice of delivery method depends to some extent on instructor preferences. A careful use of training methods can be a very cost-effective investment in the sense of using the appropriate method for the needs of a person or group. However, many commentators have mentioned that organizations often use inappropriate methods, which can be both costly and time wasting and bring very little improvement in the performance of the employee. In general, training can be divided into on-the-job and off-the-job methods. There is a place for both types, and each can be effective at meeting certain training requirements (Beardwell et al, 2004).

I. On-the-Job Training

On-the-job training is learning by actually doing a job (Dessler, 2011). It places the employees in actual work situations and makes them appear to be immediately productive. On-the-job training (OJT) is probably the most common approach to training. It can range from relatively unsophisticated ‘observe and copy’ methods to highly structured courses built into workshop or office practice. Cannell (1997) defines OJT as training that is planned and structured that takes place mainly at the normal workstation of the trainee although some instruction may be provided

in a special training area on site and where a manager, supervisor, trainer or peer colleague spends significant time with a trainee to teach a set of skills that have been specified in advance. There are different types of on the job training which includes:

a. Mentoring

This is one way of on-the-job training, in which a senior or experienced employee takes charge of the training and development of a new employee. This suggests a much closer association than master–apprentice, and elements of a father–son or mother–daughter relationship can exist, whereby the mentor acts as an adviser and protector to the trainee. According to Sadiyadain (1999) mentoring is the process of using specially selected and trained individuals to provide guidance, pragmatic advice and continuing support, which will help the person or persons allocated to them to learn and develop. Donnel and Gravan (1997) suggest that mentors prepare individuals to perform better in the future and groom them for higher and greater things, which is career advancement.

From the above definition we can understand that mentoring involves learning on the job, which is the best way of acquiring the particular skills and knowledge the job holder needs. Mentoring also complements formal training by providing those who benefit from it with individual guidance from experienced managers who are ‘wise in the ways of the organization’. There are no standard mentoring procedures, although it is essential to select mentors who are likely to adopt the right non-directive but supportive help to the person or persons they are dealing with. They must then be carefully briefed and trained in their role.

b. Shadowing and job rotation

Shadowing is another off-practiced on-the-job training method. It usually aims to give trainee managers a ‘feel’ for the organization by providing experience of working in different departments. It is an old technique, and has been criticized not so much for the concept itself as for the way it is often implemented. Trainees are often not warmly welcomed, and are seen by supervisors and workers in the department as obstacles to the daily routines. However, if well structured, and planned with the cooperation of all departmental supervisors, this method can be a worthwhile learning experience (Beardwell et al, 2004).

Another version of training by switching roles is job rotation, which became popular in the 1970s to help relieve boredom and thereby raise the productivity of shop floor workers. If appropriately implemented, it can be an excellent learning experience for workers, and it fits suitably with HRM concepts of team working and empowerment, whereby people are encouraged to take greater responsibility for their work and that of the team (Beardwell et al, 2004).

c. E-learning

A more recent concept of the informational and learning exchange environment is e-learning (electronic learning). This emphasizes the use of new technology such as e-mail, internet, intranet, and computer software packages to facilitate learning for employees whenever they need it (Beardwell et al, 2004). The adoption of online learning is attractive to organizations because the required data is available when learners want to learn. This will speed up the learning process and knowledge exchange. Until recently, a unit of learning was expressed in terms of a three-day course, a morning course or a two-hour course. The e-learning forms can be formal, an actual course delivered via software or the internet or informal, exchange of information and knowledge via e-mail or an intranet. The recently established University for Industry in the United Kingdom (UK) will base a great deal of its approach to learning and delivery of courses on the use of new technology, a trend that is increasing rapidly in universities and other educational institutions (Beardwell et al, 2004).

II. Off-the job training

Off-the-job training is a method in which workers are required to undergo training for a specific period away from the work place (Bernatek, 2003). Beside on-the-job training methods, there are many off-the-job training techniques to push the frontier knowledge, skills and attitudes of employees. Off-the-job training can be provided in different way. It is best to bear in mind that there may be nothing wrong with the methods, but that they may be utilized ineffectively by the trainer or the learner. In other words, the key is to make the appropriate match between the training requirements of the employee and the training methods available (Armstrong 2006).

a. Lecture

A lecture is a talk with little or no participation except a question-and-answer session at the end. It is used to transfer information to an audience with controlled content and timing. When the audience is large, there may be no alternative to a 'straight lecture' if there is no scope to break it up into discussion groups.

According to Armstrong (2006), the effectiveness of a lecture depends on the ability of the speaker to present material with the judicious use of visual aids. But there are several limits on the amount an inert audience can absorb. However effective the speaker, it is unlikely that more than 20 per cent of what was said will be remembered at the end of the day.

And after a week, all will be forgotten unless the listeners have put some of their learning into practice. For maximum effectiveness, the lecture must never be longer than 30 or 40 minutes; it must not contain too much information, if the speaker can convey three new ideas that more than a half of the audience understands and remembers, the lecture will have been successful; it must reinforce learning with appropriate visual aids but not too many; and it must clearly indicate the action that should be taken to make use of the material.

b. Discussion

The objectives of using discussion techniques are to get the audience to participate actively in learning; to give people an opportunity of learning from the experience of others; to help people to gain understanding of other points of view; and to develop power of self-expression. The aim of the trainer should be to guide the group's thinking. He or she may, therefore, be more concerned with shaping attitudes than imparting new knowledge. The trainer has unobtrusively to stimulate people to talk, guide the discussion along predetermined lines, and provide interim summaries and a final summary. The leader's job is to guide the discussion, maintain control and summarize from time to time. If necessary, 'reflect' opinions expressed by individuals back to the group to make sure they find the answer for themselves. The leader's job is to help them reach a conclusion, not to do it for them (Armstrong, 2006).

c. Case study

A case study is a history or description of an event or set of circumstances that is analyzed by trainees in order to diagnose the causes of a problem and work out how to solve it. Case studies are mainly used in courses for managers and team leaders because they are based on the belief

that managerial competence and understanding can best be achieved through the study and discussion of real events. Case studies should aim to promote enquiry, the exchange of ideas, and the analysis of experience in order that the trainees can discover underlying principles that the case study is designed to illustrate. They are not light relief. Nor are they a means of reducing the load on the instructor. Trainers have to work hard to define the learning points that must come out of each case, and they must work even harder to ensure that these points do emerge (Armstrong, 2006).

The danger of case studies is that they are often perceived by trainees to be irrelevant to their needs, even if based on fact. Consequently, the analysis is superficial and the situation is unrealistic. It is the trainer's job to avoid these dangers by ensuring that the participants are not allowed to get away with half-baked comments. Trainers have to challenge assumptions and force people to justify their reasoning. Above all, they have to seize every chance to draw out the principles they want to illustrate from the discussion and to get the group to see how these are relevant to their own working situation (Armstrong, 2006).

d. Role-playing

In role-playing, the participants act out a situation by assuming the roles of the characters involved. The situation will be one in which there is interaction between two people or within a group. It should be specially prepared with briefs written for each participant explaining the situation and, broadly, their role in it. Alternatively, role playing could emerge naturally from a case study when the trainees are asked to test their solution by playing the parts of those concerned. Role-playing is used to give managers, team leaders or sales representatives practice in dealing with face-to-face situations such as interviewing, conducting a performance review meeting, counselling, coaching, dealing with a grievance, selling, leading a group or running a meeting. It develops interactive skills and gives people insight into the way in which people behave and feel (Armstrong 2006). Role play helps to promote interpersonal relations and attitude change.

The technique of 'role reversal', in which a pair playing, say, a manager and a team leader run through the case and then exchange roles and repeat it, gives extra insight into the feelings involved and the skills required. Role-playing enables trainees to get expert advice and constructive criticism from the trainer and their colleagues in a protected training situation. It can help to increase confidence as well as developing skills in handling people. The main

difficulties are either that trainees are embarrassed or that they do not take the exercise seriously and overplay their parts (Armstrong 2006).

e. Simulation

Simulation is a training technique that combines case studies and role-playing to obtain the maximum amount of realism in classroom training. The aim is to facilitate the transfer of what has been learnt off the job to on-the-job behaviour by reproducing, in the training room, situations that are as close as possible to real life. Trainees are thus given the opportunity to practice behaviour in conditions identical to or at least very similar to those they will meet when they complete the course (Armstrong, 2006). It is a type of off-the-job training that reveals real working situations.

f. Group exercises

In a group exercise the trainees examine problems and develop solutions to them as a group. The problem may be a case study or it could be one entirely unrelated to everyday work. The aims of an exercise of this kind are to give members practice in working together and to obtain insight into the way in which groups behave in tackling problems and arriving at decisions. Group exercises can be used as part of a team-building program and to develop interactive skills. They can be combined with other techniques such as the discovery method, encouraging participants to find out things for themselves and work out the techniques and skills they need to use (Armstrong 2006).

Step 6. Delivering Training

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 who should be trained, who are the instructors, where and when the program is to be conducted and what the material requirements are. Training can be offered on-the-job by the supervisor, off-the-job by in-house trainers, and off-the-job by outside of the organization. On-the-job training is the most difficult to recognize because it is usually informal and is rarely distinguishable from regular work activities. Seldom is it preceded by formal needs assessment or preparation of instructional objectives.

The advantage of on-the-job training is that it is highly applied: There is no boundary between who instructs and who supervises. One disadvantage is that supervisors frequently have trouble structuring learning experiences. Off-the-job training is expensive in terms of the time it takes away from productive labour, but it is cost-effective for large groups of people sharing similar needs. In addition, it can be more professionally structured; there is also a separation between the trainer who provides instruction and the supervisor who subsequently judges the adequacy of individual job performance (Armstrong 2006).

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. Besides, the implementation process of training and development is also contains: selection of participants; staff scheduling; conducting or facilitating training and development (Vemic, 2007).

Step 7. Evaluating Training

As final phase of human resource development program process, evaluation is a means to verify the success of training and development programs (Werther and Davis, 1996). 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.

When off-the-job training is successfully applied on the job by an employee, then trainers say that the learning was “transferred.” Of course, the whole point of off-the-job training is usually to give employees the knowledge and skills they need to perform effectively. That is often easier said than done. Staff trainers who conduct the training are not the employee’s supervisors and are rarely aware of conditions on the job that prevent transfer of learning. These conditions are called “barriers” to transfer. These include:

The individual (learner): if learners do not see value in applying new skills, believe that there won't be rewards for doing so, or do not value the rewards, then there won't be a transfer of learning from the classroom to the job. In short, lack of motivation impedes application.

The job: if individuals have little or no latitude to change what they do because job tasks are tightly controlled, then training can never be applied unless the job itself is changed first. In other words the job itself does not give room to apply what is learned during training. Therefore, little or no attention is given.

The supervisor: if a learner's superior disapproves of instruction, then there is little likelihood that new behaviours will be exhibited. Supervisors exert powerful influence over behaviours of subordinates because they control rewards and punishments.

The work group: if a trainee returns to co-workers only to find new ideas greeted skeptically or disapprovingly, then there won't be a successful transfer of learning. People will not risk social ostracism or put up with the jeering contempt of their peers for very long. They will conform to behaviours that are acceptable.

Of course, the reverse of this principle is also true. The likelihood of successful transfer increases as people see how they benefit from applying what they learn, believe that application of new knowledge or skill will be rewarded, and value the rewards associated with application. Transfer also takes place when people can decide to apply the skill or knowledge on the job and are encouraged by supervisors and co-workers. Generally, the greater the similarity between the job and the training is the greater the likelihood that individuals will successfully transfer their skills from one to the other (Rothwell and Kazanas 2003).

The penultimate stage in the training strategy is the evaluation and monitoring of training. It is one of the most important but often the most neglected parts of the training process. This stage can be viewed as both simple and complicated. It is simple in that monitoring consists in gleaning information from the trainees and then amending the courses and programs in the light of these comments. But it is also complex because there are other stakeholders in the process as well as the trainees: the designers of the courses, the trainers, and the sponsors. Each has their own purposes, aims and objectives, and these must be clearly identified before evaluation can proceed (Easterby-Smith, 1992).

Levels of Evaluation

Four levels of training evaluation have been suggested by Kirkpatrick (cited in Mathis and Jackson, 2000).

Level 1. 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 and Din, 2009). It provides useful information to allow assist with modifying the training program.

Level 2. Evaluating 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 that is 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.

Level 3. Evaluating behaviour

Job behaviour 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 the development activities can improve individual performance, for example specialist knowledge or professional approach.

Level 4. Evaluating results of training

This is the ultimate level of evaluation and provides the basis for assessing the benefits of the training against its costs. The objective is to determine the added value of learning and development programs how they contribute to raising organizational performance significantly above its previous level. The evaluation has to be based on 'before and after' measures and has to determine the extent to which the fundamental objectives of the training have been achieved in areas such as increasing sales, raising productivity, reducing accidents or increasing customer satisfaction. Evaluating results is obviously easier when they can be quantified. However, it is

not always easy to prove the contribution to improved results made by training as distinct from other factors and, as Kirkpatrick says: ‘Be satisfied with evidence, because proof is usually impossible to get.’ Perhaps the most powerful method of demonstrating that learning programs pay is to measure the return on investment, as discussed below (DeCenzo et al., 2010).

2.1.6. Methods of Training Evaluation

There are various methods of evaluating training. Among these questionnaires (feedback forms) or ‘happiness sheets’ are a common way of eliciting trainees’ responses to courses and programs. Tests or examinations are also common on formal courses that provide a certificate, such as a diploma in word-processing skills, and end-of-course tests can be provided after short courses to check the progress of trainees. Projects, as method of evaluation, are initially seen as learning methods, but they can also provide valuable information for instructors (Beardwell et al., 2004).

Further, structured exercises and case studies are opportunities to apply learned skills and techniques under the observation of tutors and evaluators. It is important to have the opinions of those who deliver the training. Tutor reports give a valuable assessment from a different perspective. Interviews of trainees after the course or instruction period can be informal or formal, individual or group, or by telephone. Observation of courses and training by those devising training strategies in the training department is very useful, and information from these observations can be compared with trainee responses (Beardwell et al., 2004).

Participation and discussion during training must be facilitated by people who are skilled at interpreting responses, as this can be highly subjective. Over the past decade appraisal has become an increasingly important method of evaluation. It has the advantage that the line manager and trainee can mutually assess the training undergone in terms of performance and employee development. A combination of these approaches is advisable. It is also wise to receive feedback from the trainees and the tutors or trainers, and others involved in the assessment process (Beardwell et al., 2004).

2.1.7. Challenges of Training and Development

At the start of twenty first century a series challenge that faces society is to obtain full employment and sustained economic growth in the global economy. This challenge has recently become even more complex and difficult. Economic, social and technological changes are get-together and calls for continues policy and instructional adoption in order to meet new needs and seize the opportunities that are opening up in a rapidly integrating world economy (Gomiz, 1995).

It has been increasingly recognized that people's endowment of skills and capabilities and investment in educating and training, constitutes the key to economic and social development and facilitates every bodies participation in economic and social life. The challenges associated with the changing nature of work and the work place environment is real. Rapid change requires a skilled knowledge work force with employees who are adaptive, flexible and focused on the future. Although training and development needs are become more complex, we still have to get the right people, to the right courses at the right time. Most business owners want to succeed but not engage in training and development designs that promise to improve their chances of success because of the overcoming challenges that may hinder the smooth operation of the program (Gomiz, 1995).

Human resource training and development programs might be hampered by different factors. The following are the major ones among others.

Management attitude and support: The attitude of top management is mainly the primary problems for training and development success in the organization. Top level management commitment to support training and development program's one of the major factors that influences the process and expected results of the program. The knowledge and attitude of management is crucial for the success and effectiveness of training and development program (Gomiz, 1995). Managers' at all level particularly top management should provide real support for training and development of the organization. In addition, managers should be committed to involve in the HRD process which are crucial in integrating the training and development activities to the strategic process.

Availability of resources: The other factor which affects the effectiveness of training program is the availability of adequate resources includes materials, facilities, personnel and time. Inadequate time and resource allocated amount would affect the amount and quality of training and education (Mondy, 1990). Therefore, the organization that has considerable shortage of one or more of these resources would face the problem of training and development of its human resources.

Financial constraints: financial problem is the major constraints that hamper the implementation of and effectiveness of training and development program of the organization. Most organizations do not allocate separate budget for training and development programs. Biramham (1994) states the amount of fund available for training and development will clearly affect the quality of training and development program that can be undertaken. In addition, the implantation of effective and proper training and development programs are influenced by various factors. Such as in adequate planning, lack of coordination among various efforts, inadequate need analysis and lack of training among those who lead the training and development activities are some of the common constraints that affect the effectiveness of training and development programs (Mathis and Jackson, 1997).

2.1.8. Effectiveness in 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.

Training and Development Practice

Most of the benefits derived from training are easily attained when training is planned and systematic. This means that the organization, trainers and trainees are prepared for the training well in advance. For the purpose of this study the model is modified based on the objective and literatures reviewed.

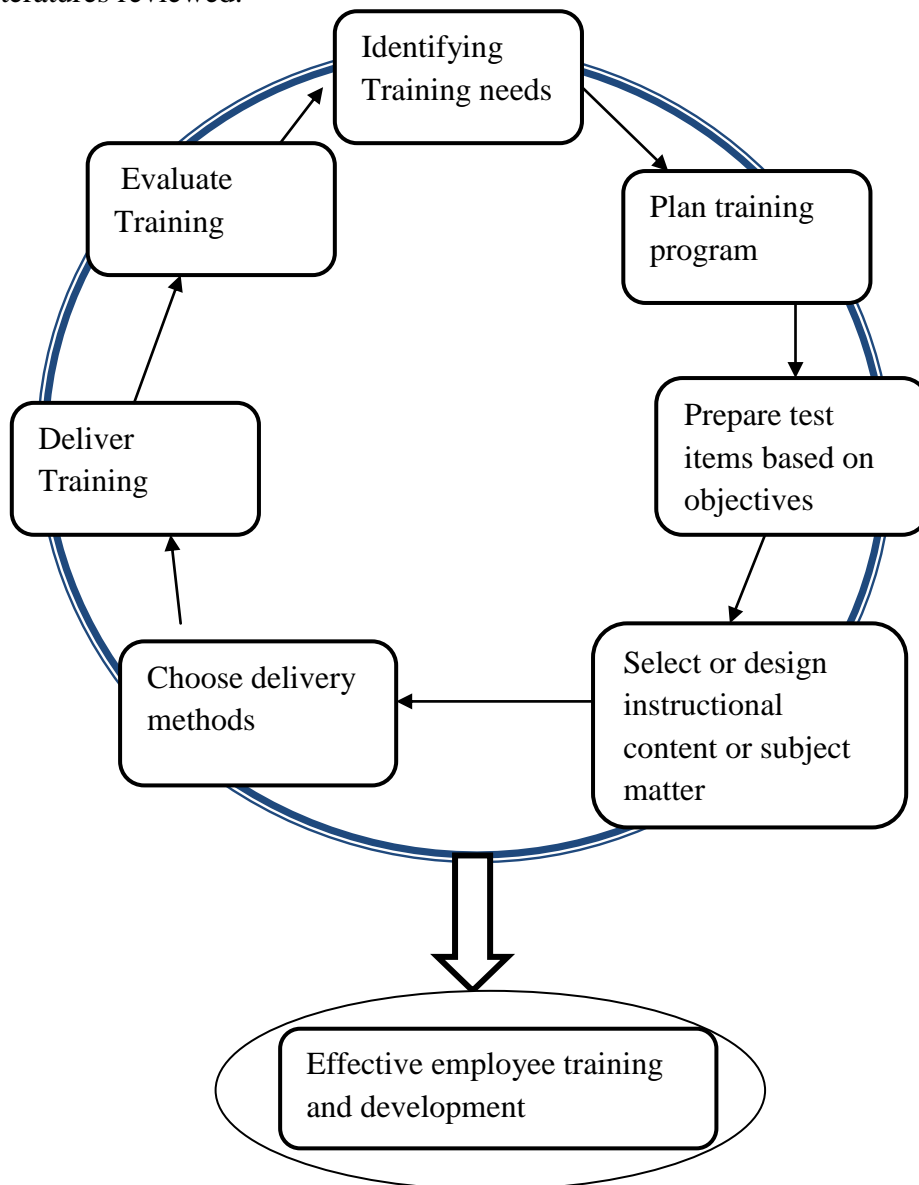


Figure 1. Conceptual Framework for Training and Development practice (modified)

Source: Noe, 2011

2.2. Experiences in Human Resource Training and Development

2.2.1. International Experiences

Yawson (2009) has studied training and development of human resource in customs excise and preventive service (CEPS) in Ghana. This study assessed the nature of training and development policy, the knowledge and level of awareness of the training and development policy, how the training and development policy is being implemented and what challenges faced in implementing the training and development policy. The study used survey research method. Both qualitative and quantitative techniques were used. The study used cross sectional design where 180 officers in customs excise and preventive service in Ghana were covered. The study revealed that CEPS has a training and development policy. It further revealed that the policy is adequate in content and the awareness of the training and development policy among the CEPS officials was high. It was also discovered that the current training and development practices, processes and procedures at CEPS were not at variance with the provisions of the policy and best practices of training and development but that the budgetary allocation for training was the key challenge in implementing the training and career development at CEPS.

2.2.2. National Experiences

Merawi (2010) has worked out on the practices training program conducted by city administration urban management institute by taking 108 samples from urban management officials city officials and trainers. The study found need assessment prior to training were not found, the involvement of stakeholders and employees in setting training objective and content selection is neglected. So far, the entire training programs are off the job training. The factors attributed to such poor performance include due to poorly designed and implemented training programs; lack of management support inadequate organization facility. Based on the output of findings, Merawi (2010) forwarded recommendations such as need assessment to be carried out systematically, develop training directives which include guides for needs assessment, selection criteria and other issues, participation of stockholders in setting objectives and content selection for training endeavours incorporating and evaluation to be practiced all the way through training programs using various assessment techniques.

Another study was undertaken by Kassa (2011) has studied Human Resource Practices in the case of Commercial Bank of Ethiopia by taking 112 samples from staff of CBE. The study stressed on the practices of human resources and based on this study applicable recommendations were forwarded. The findings of the study revealed that there is lack of sophistication in the implementation of the HRD process; the employees of the bank do not think that the HRD system was effective in helping them in the job. As a way forward, recommendations were forwarded which is focusing on urgently developing systematic resource development approach substantiated by precise policy framework and oriented programs. In another recent study, Solomon (2014) studied on the effect of training on employee performance in Commercial Bank of Ethiopia by taking 367 staff from Addis Ababa. The study found that poor planning of need assessment has been and is still the biggest problem. However, currently the banking environment and options are getting better and better. The study revealed that there is a major problem of communication training objectives, irrelevance of training approach to the job functions.

CHAPTER THREE

THE RESEARCH DESIGN AND METHODOLOGY

This chapter covers the research design and the methods used in the study. It therefore involves with research design, sources of data, sample and sampling technique, data collection instruments and procedures, methods of data analysis and ethical consideration.

3.1. The Research Design

The study was designed in the form of descriptive study. According to Zegeye, Worku, Tefera, Getu and Sileshi (2009) a descriptive study sets out to describe and to interpret what is. The study adopted survey in the form of cross sectional study in which data were collected from the population once. In a survey method as data gathered on one shot, it is economical and efficient besides; it represents a wide target population (Creswell, 2003). The study adopts survey method because it helps to assess the existing training and development practices, challenges and effectiveness in CBE.

3.2. Sources of Data

In order to achieve the stated objectives of the study data was gathered from both primary and secondary sources of data. Primary sources of data were gathered from questionnaires and interview with managerial employees and questionnaires with non-managerial employees of CBE. Secondary sources of data were gathered from HRM policy, training manuals, bank's publications, brochures, bank's website and reports were also reviewed.

3.3. Sample and Sampling Techniques

3.3.1. Sample

The population consists of employees who are currently working in the Addis Ababa. The focus of the study was only Addis Ababa because of easy access to data, high expected rate of return, cost effectiveness and easy manageability.

Table 1. Stratified sampling for employees of CBE

Districts	No of Branches	Population		Sample Size
		Manager	Non Manager	
East	73	148	1459	62
North	81	237	1827	70
South	62	180	1354	52
West	81	212	1358	54
Head office		193	2186	77
Total		970	8184	315

The target population of the study was 9154. A sample size of 315 employees had been determined based on Carvalho (1984) table of determining sample size.

3.3.2. Sampling Techniques

Stratified sampling technique was applied to assess training and development practices, challenges and effectiveness of the bank. The selected respondents can best represent the population because since there are similar characteristics among the sub branch employees of the organization. Using stratified random sampling technique, 283 non-manager staff (89% of 315) was surveyed separately to assess the overall training and development practices, challenges and effectiveness of CBE.

Besides 32 Managers (11% of 315) were surveyed with separate questionnaires to gather information emphasizing to the analysis of training and development practices, challenges and effectiveness of employees under their supervision, which could have also served for triangulation purpose. The questionnaires were administered personally by the researcher. Stratified sampling technique was applied to guarantee the specific groups within a population are adequately represented in the sample and the efficiency is improved by gaining greater control on the composition of the sample Zegeye et al., (2009). To select the branches in the strata, simple random sampling method was used. This is due to there are similar characteristics among the branches employees of the organization.

An interview was also scheduled to gather information on the subject from manager learning and development from HR department by using purposive sampling to ascertain Management's view on how CBE has dealt with issues of training and development. According to Zegeye et al., (2009) purposive sampling is helpful to gather detailed information from those who have knowledge and expertise in the area.

3.4. Instruments and Procedures of Data Collection

3.4.1. Instruments of Data Collection

The study incorporated both quantitative and qualitative research methods. With regards to usage of structured interview, purposive sampling was used as it basis consideration of ample knowledge in the area. Thus, manager learning and development from HR department were contacted. In addition, document review was also used to support the data collected from the questionnaire and interview.

1. Questionnaires

Staff of CBE in Addis Ababa were surveyed through two separate close ended questionnaires (for non-manager employees and manager employees) to assess their perception on the practices, challenges and effectiveness in training and development program. Questionnaires for non manager employees, running to five pages and having 32 questions, and for manager employees' questionnaire of two pages containing 18 questions were framed to collect responses. Five point rating scales were used for measuring the research variables by utilizing five point Likert Scale and rated as: 'Strongly Agree', 'Agree', 'Neutral' or 'Undecided', 'Disagree' and 'Strongly Disagree'; the rating so recorded was assigned rating values ranging from 5 to 1 respectively.

The questionnaires for non manager employees have three parts. Part I of the questionnaire contains instruction and respondents personal information, and part II contains statements for respondents to choose the appropriate answer based on their knowledge and awareness on training and development practice. Part III, is reserved to assess the human resource training and development practices, challenges and effectiveness using five point Likert scales ranging from 'Strongly Agree' through 'Strongly Disagree'. The questionnaire for managers also has two parts. Part I of the questionnaire contains instruction and respondents personal information, and part II contains questions regarding human resource development practices, challenges and

effectiveness by using five point Likert scales ranging from ‘Strongly Agree’ through ‘Strongly Disagree’.

2. Structured interview

Structured interview was conducted to gather information on the subject from the HRD management of the bank to ascertain management’s view on how CBE dealt with the issues of human resource training and development program. Hence, the interview was individually conducted with manager learning and development from HR department.

3. Document reviewed

To substantiate the data gathered from the questionnaires and interview, documents were also reviewed. Documents reviewed from the documents produced by the bank such as from HRM policy, training manuals, bank’s publications, brochures, bank’s website and bank’s reports.

3.4.2. Procedures of Data Collection

The questionnaires were pilot tested on 20 selected employees to make essential corrections. These employees were later excluded from the main sample. The main concern was to detect problems which may cause confusion to the respondents, which is to identify ambiguous or biased items in the questionnaire for collecting the required data. After improving questionnaires on the basis of the feedback from the pilot test, it was administered to the respondents with the necessary explanations how to complete it. The questionnaires were administered to the various groups of employees of CBE in Addis Ababa. A total of 315 questionnaires were administered personally to employees in two categories in the different branches with simple random sampling. Employees were given a couple of days to carefully fill out the questionnaires.

To support the data collected through these questionnaires, interview was scheduled to gather information on the subject from manager learning and development from HR department to ascertain management’s view on how CBE has been dealing with issues of training and development. Documents produced by the bank such as from HRM policy, training manuals, bank’s publications, brochures, bank’s website and bank’s reports were also reviewed. These helped the research study to ascertain whether CBE practiced training and development well, and checked whether the processes of training were being duly followed or not.

3.5. Methods of Data Analysis

Data analysis consists of examining, categorizing and tabulating to address the initial proposition of the study. Quantitative data from questionnaires were analysed by using the SPSS (Statistical Package for Social Science) 20 software. The technique for quantitative data analysis was the frequency distribution and percentages which is used to determine the proportion of respondents choosing the various responses. The analysed data is presented using tables. The qualitative data collected from interview were integrated in interpretation of the questionnaire replies and analyzed accordingly along with document from the bank's HRM policy, training manuals, bank's publications, brochures, bank's website and bank's reports.

3.6. Ethical Consideration

Ethical issues were addressed at each phase in the study. In order to secure the consent to the study, the researcher clearly communicated the purpose and aim of the study. The student researcher used to inform participants that they are guaranteed certain rights, agree to be involved in the study, and acknowledge their rights are protected. Further, the study provided anonymity that the information from the respondents was confidential and was not used for any personal interest.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA

This chapter deals with the presentation, analysis and interpretation of the findings to the study. The data is presented in the form of tables. Where data could not be quantified is explained. Presentation of findings was organized in accordance with the study objectives. A total of 315 questionnaires were distributed in two different groups that are for manager 32 and for non manager employee 283. Therefore, a total of 285 questionnaires were received from sample respondents. To substantiate the data gathered through questionnaire, interview was made with 1 manager learning and development from HR department and documents produced by the bank such as bank’s HRM policy, training manuals, bank’s publications, brochures, bank’s website and bank’s reports were also reviewed. Hence calculating the response rate can be executed by using the following formula: $\text{Response rate} = \frac{\text{Total number of responses}}{\text{Total number in sample}} \times 100$. Applying this formula, the response rate = $285 / 315 \times 100 = 90\%$.

4.1. Characteristics of the Respondents

To analyze the overall characteristics of the respondents, demographic data were collected in which age distribution, sex, educational background, work experience and job position of respondents are described. Therefore, table 2 summarizes the data obtained on the sex and ages of respondents.

Table 2: Characteristics of respondents by sex and age

No.		Non-Manager Employee N=263		Manager Employee N=23	
		F	%	F	%
1.	Sex				
	Male	153	58.2	15	65.2
	Female	110	41.8	8	34.8
	Total	263	100	23	100
2.	Age				
	21_30	181	68.8	6	26.1
	31_40	71	27.0	15	65.2
	41_50	9	3.4	2	8.7
	≥ 51	2	0.8	-	-
	Total	263	100	23	100

Table 2 presents data on sex and age distribution of respondents for non-manager employee and manager employee group. The table shows that the male respondents of non manager employee formed majority of the target population with a total of 153 representing 58.2%, while 110 respondents were female representing 41.8%. Hence, this indicates that the majority of participants were males showing that the work environment was male dominated. Out of 23 managers 15 were male which constitute 65.2% and 8 were female which represent 34.8%. Similarly, majority of participants of managers were male.

The data obtained from the questionnaire, shown in Table 2, reveals that 181 respondents of non manager employee were between 21_30 years which can be easily understand that they were young to do a lot for the organization and actively enrolled in order to change their professional career using this training opportunity representing 68.8% that formed the majority. The next largest respondents were between the age of 31_40 representing 27.0% and they were 71 in number. The third group of respondents was fall under the age category of 41_50 that represent 3.4% or 9 employees from the total respondents. 2 respondents aged ≥ 51 representing 0.8%.

Regarding the age distribution of managers, 9.1% were under the age of 41_50 years. 27.3% were between 21_30 years. Majority of the respondents fell under the age category of 31_40 years representing 63.6% which shows that they are in their early adult age.

Table 3: Educational background and work experience of respondents

No.		Non-Manager Employee N=263		Manager Employee N=23	
		F	%	F	%
1.	Educational Qualification				
	Masters Degree	40	15.2	11	47.8
	Degree	217	82.5	12	52.2
	College Diploma	6	2.3	-	-
	Total	263	100	23	100
2.	Work Experience				
	1_10 years	216	82.1	6	26.1
	11_20 years	37	14.1	15	65.2
	21_30 years	8	3.0	2	8.7
	31_40 years	2	0.8	-	-
	Total	263	100	23	100

It was also necessary for the study to determine the educational levels of the respondents and work experience as that could determine what kind of training may be most appropriate. Table 3 presents the data of educational background of respondents at non-manager and manager level. It is evidenced that the respondents from the CBE hold a range of educational qualifications from college diploma to master's degree level. Educational background of non-manager respondents indicated that 40 (15.2%) had master's degree, 217 (82.5%) bachelor degree and 6 (2.3%) have diploma. This study tried to cover respondents from high educational qualifications.

The majority of the respondents from managers which represent 52.2% had on education from the degree level, 47.8% had on education from the master's degree level. Therefore, the data indicated that the majority of the respondents had gone through higher level education perform their task in their respected position. This information suggests that most of the respondents were well experienced and hence they can provide vital information regarding the practice and problems of training provision by the bank.

The study also sought to find out the years of service the respondents have rendered to the organization to enable put their responses into proper perspective. Table 3 represents the categories of years of service as indicated by the respondents. Concerning the work experience of non-manager employees as illustrated in Table 3, it is evident that 82.1% of the respondents have worked for the CBE for 1 to 10 years, 14.1% have worked for the CBE for 11 to 20 years of age, 3.0% have worked for 21 to 30 years of age and the remaining 0.8% have worked for the CBE for over 31years. This indicated that the study tried to cover from junior to more experienced employees who will in turn influence the quality and quantity of information they provide.

With regard to work experience of managers, the largest groups of respondents 65.2% have a working experience of 11 to 20 years. The second portions 26.1% of respondents have served in CBE between 1 to 10 years. And the rest 8.7% have served in the organization between 21 to 30 years. This depicted that majority of manager respondents served for CBE more than ten years, so they are well aware of the training practice therefore provide reliable data.

Table 4. Job position of respondents

No.		Non-Manager Employee N=263	
		F	%
1.	Job Position of non Manager Employees		
	Accountant	5	1.9
	Officers	234	89.1
	HR Experts	3	1.1
	Senior Branch Controller	18	6.8
	Secretary	3	1.1
	Total	263	100
		Manager Employee N=22	
		F	%
2.	Job Position of Manager Employees		
	Customer Service Manager	4	18.2
	Foreign Bank Relation Manager	3	13.6
	Foreign Special Outlet Manager	3	13.6
	Branch Manager	3	13.6
	IT Manager	3	13.6
	Monitoring and Evaluation Manager	1	4.5
	Manager Internal Audit	2	9.1
	Credit Relationship Manager	3	13.6
	Total	22	100

CBE as an organization involved in banking operations has over years developed its own organizational structure that flows onto various job positions which require various kinds of consistent, planned and systematic training to enhance their skills, attitudes, knowledge and competencies for improved worker performance. The other demographic aspect that the researcher wanted to find out was job position of non-manager and manager respondents. Table 4 presents the various job positions held by the employees who participated in the questionnaire. The results in the table reveal that from non manager respondents Officers formed the majority with 234, representing 89.1%, 18 Senior Branch Controller category constitute 6.8%, Accountants constitutes 5 represent 1.9%. 1.1% each represents from HR Expert and Secretary all constitutes 3 in number had also participated in the questionnaire. These results show that the

bank's organizational structure consisting of various departments and/or position settings which imply that different levels of training may be required to improve employee performance.

With regards to the job positions of manager respondents, in the same fashion respondents of the management level in different positions have also participated. Customer Service Managers who are first level managers constitute the majority which represents 18.2%. Next to this Foreign Bank Relation Manager, Foreign Special Outlet Manager, Branch Manager, IT Manager and Credit Relationship Manager each represent 13.6%. Manager Internal Audit 9.1% and 1 Monitoring and Evaluation Manager who represents 4.5% were total management respondent who have involved. This implies that this study tried to represent respondents from varies managerial position.

4.2. Presentation, Analysis and Interpretation of Data

Two types of questionnaires of the study were filled by two categories of respondent's that is non-management and management staff of Commercial Bank of Ethiopia. Non-management employees included staff working in varies job positions of the organization and basically involved in the core operation and support staff roles. Besides manager staff was engaged in managerial and administrative positions of the organization.

4.2.1. Human Resource Training and Development Practices and Methods

The other objective of this study was to point out the nature of the training practices and methods of CBE. The training practices and methods of CBE were therefore analyzed using responses from questionnaires administered to the sample of employees, and interview granted by the manager learning and development from HR department.

For the sake of easy analysis, the values in the scales were interpreted as follows: 1.0-1.49 strongly disagree, 1.50-2.49 disagree, 2.5-3.49 undecided or neutral, 3.50-4.49 agree and 4.49-5.0 strongly agree.

4.2.2. Employee Awareness of the Existence of Training Policy

The training policy gives a general direction, provides guidelines and informs employees of the training and development opportunities available. Employees certainly cannot take advantage of the opportunity offered by a policy whose existence they cannot even aware of.

Table 5: Respondents awareness on HRD policy

Existence of training policy	Frequency	Percent
Yes	242	92.0
No	11	4.2
	10	3.8
Total	263	100.0

In table 5, majority of the respondents 242(92%) claimed that there is training and development policy in CBE. While 11(4.2%) responded there is no training and development policy and 10(3.8%) of the respondents are not sure whether there is training and development policy or not. The table indicates that majority of employees at CBE seemed aware of the training and development policy in one way or another but still there were employee who are unaware of the existence of the policy and who are not able to take advantage of training opportunities contained in the policy.

The interview result entails that CBE has a training and development policy in place. The policy was thus obtained for analysis of the contents. A critical examination of the training policy indicates that it contains some essential elements of training and development. It outlined the objectives of the policy, list out responsibility and accountability of HRD staff, described procedures of trainings, spelt out the measures for training and development needs identification, methods of training implementation, types of training, and methods of training and development evaluation. The policy has indeed provided a coherent structure for training that should help improve employee access to training in a very organized way that could help the CBE derive the benefits of training.

Table 6: Response on how the HRD policy communicated to employees

Medium of Communication by the bank	Frequency	Rank	Percent
During Recruitment	59	3	22.4
Formal Briefing	64	2	24.3
During Promotion	19	6	7.2
Seminar	32	4	12.2
Hearsay(informal)	67	1	25.5
Other	22	5	8.4
Total	263		100.0

The purpose of training and development policy is to provide a coherent structure for training and development activities that improves access to training meant to help attain organizational goals. Training policies are the expressions of the training philosophy of the organization and training policies provide guidelines for training, and ensures a company's training resources are allocated to predetermined requirements (Armstrong, 1996).

Views sampled from a cross section of the employees through the questionnaire to know how the policy of HRD is communicated to employees as presented in Table 6, about (25.5%) know about existence of the policy through hearsay and 64 respondents representing (24.3%) seemed aware of its existence through formal briefing. The rest of the respondents communicated in different way (informally and formally). Hence, this shows that the bank medium of communicating its policy is too weak. A mixed result has been obtained while the interview is analyzed. Interview analysis reveals that the way of communication is done through internal memo.

4.2.3. Understanding of the Human Resource Training and Development Policy

For effective implementation of human resource training and development policy it is logical to rate the employees understanding of it. In order to analyze the employees' rate of understanding on human resource training and development policy the following question was presented and the results of respondent is discussed in detail in table 7. Further to what extent any changes in

human resource training and development policy is communicated to the employees regularly was another issue presented to the respondents, table 7 illustrated the results of responses.

Table 7: Response on understanding and communication of changes in the human resource training and development policy

Item	Very High		High		Medium		Low		Very Low	
	F	%	F	%	F	%	F	%	F	%
1. To what extent would you rate your understanding of the Human Resource Training and Development Policy	22	8.4	67	25.5	104	39.5	50	19.0	20	7.6
2. To what extent any changes on training and development policies communicated regularly	12	4.6	59	22.4	84	31.9	86	32.7	22	8.4

Table 7, item 1 depicts that the majority 104 (39.5%) of the respondents have little or no idea about human resource training and development policy and 67 (25.5%) employees have reported that their rate of understanding is high. 50 (19%) reported that their rate understanding is low. As it is shown in table 7, 22(8.4%) of the participants have replied that their rate understanding of human resource training and development policy is very high. Only 20 (7.6%) of the participants have rated very low of their understanding of the human resource training and development policy. This implies that respondents moderately understand the human resource training and development policy.

As can be observed in table 7 item 2 depicts that the majority 86 (32.7%) of the respondents rated any changes on training and development policies communicated regularly as low and 22 (8.4%) employees have reported that the rate of communication is very low. 59 (22.4%) reported that any changes on training and development policies communicated regularly is high and 12 (4.6%) is very high. 84 (31.9%) of the respondents have replied that any changes on training and development policies communicated regularly. This implies that employee’s lack information on any changes made on human resource training and development policies.

4.2.4. Respondent's Participation in Training

The importance and relevance of training to organization performance is well known. It is a well-known fact that develops skills, attitudes and abilities. The study sought to know the proportion of respondents who number of times ever participated in any form of training program at CBE. Table 8 represents their responses.

Table 8: Respondents participation in training

Number of times involved in any form of training	Frequency	Rank	Percent
Only once	58	3	22.1
Twice	73	2	27.8
Several times	131	1	49.8
Never	1	4	.3
Total	263		100.0

The results in the table 8 show that 131 respondents representing a 49.8% have undergone training with the respective bank. 27.8% of the respondents replied that they have taken training twice. Respondents who have taken training only once were 22.1%. This implies the attempt of the bank in updating the skills and knowledge of the employees, which later on will contribute to the competency levels of employees and organizational performance of the bank. The remaining 0.3% of the respondent responded that that have never taken any training. This implies that though majority of the employees have participated in some sort of training, the bank couldn't achieve its target of providing equal opportunity of training for all company employees. In other words, the bank indicated in its policy clearly that all employees will participate in one training in every year.

4.2.5. Training Process

Effective training practice uses a planned and systematic approach which is specifically designed, planned and implemented to meet defined needs with an emphasis on skills analysis. The training techniques used should also be appropriate to the purpose of the course and to the characteristics of participants, their jobs, learning needs, previous experience, level of knowledge and skills, and how receptive they will be to being taught. (Armstrong, 2006)

The findings regarding the training process that takes place in CBE were studied from the interview made with the manager learning and development from HR department. The identification of training need at the employees comes in the first step which is determined by considering the vision, mission and values of the bank. This is done in collaboration of different work unit managers and supervisors. In this stage managers and supervisors will be required to assess and identifying the skill and knowledge gap of every employee under their supervision. Then HRD collect and analyze the training needs of different work units which lead to planning of training according to the need analysis. Then after the arrangement of different type of training accordingly, in the third stage the implementation of training will be take place in CBE's training facility or other external training institutions. Finally, the evaluation part comes. In this stage as the HRD management explained the training was mostly evaluated during and right at the end of the training. This is done through questionnaire to be filled by participants regarding the content of the training, the trainer and the training facility.

Based on the HRD procedure of the bank the needs assessment should be conducted at organizational, task/process and individual levels periodically and as the situation demands. However, the documentation analysis revealed that HRD needs assessment is conducted once per annum using a form (set of questionnaire) distributed by the corporate HRD sub-process at the time of budget preparation.

From the response we can understand that though CBE's training process is in line with different literature, activities in the process were not duly followed because of lack of coordination and commitment of managements.

4.2.6. Selection of Trainees

Training is a planned and systematic flow of activities involving determining training purpose and policy, followed by determining training and development needs, planning the training, implementing the training, and evaluating the training. The trainees are one of the most important components of the instructional systems. The trainees receive the designed content of instruction with active participation (Trace, 1984). Hence selecting participants through a careful process of training needs identification is therefore the proper process of initiating training. Subsequently, respondents were asked a series of questions to determine the flow, planned and systematic nature of the training and development process at CBE. The starting point was to

know how respondents were selected for inclusion in the training programs they participated in. Table 9 summarizes the responses of the 262 respondents who ever participated in training.

Table 9: Methods used to select trainee

Selection method used	Frequency	Rank	Percent
On joining the company	50	3	19.1
Supervisors Recommendation	60	2	22.8
Compulsory for all	51	4	19.5
Employee request	17	5	6.5
Performance appraisal	12	6	4.6
Don't know	72	1	27.5
Total	262		100.0

Table 9 also illustrates the results from the question about how the respondents were selected for training in their company of work. The results indicate (72 out of 262) which represent 27.5% do not know how they are selected for the training programs they participated in, 60 of these respondents representing 22.8% were selected to participate and, thus, receive training on their supervisor's recommendation. 50 respondents representing only 19.1% were participated for training on joining of the bank where it is the company policy that new employees usually get the pre-service training. It is however surprising that, 51 respondents which represent 19.5% of the total respondent are also selected for compulsory training for all employee, upon their own request to receive training (17 respondents representing 6.5%), a big number of the response rate came from the respondents who were not aware of why they were selected for training. This implies that majority of the employees were unaware of selection method for training.

The interview analysis put in picture that the criteria for selecting employees for training are selected based on various criteria depending on the situation. Among these employees who work on the core service which is the banking service will be trained on joining the bank. In most cases for others existing employees, the selection is made on the basis of work unit managers or supervisors recommendations. However, according to the training management there is doubt that work unit managers and supervisors assess the performance skill gap of employees using the right method of need assessment.

Training Schedule

Table 10: Respondents view on training schedule

Training schedule	Frequency	Rank	Percent
Quarterly	13	4	4.9
Every six month	18	3	6.8
Once a year	32	2	12.2
Every two years	10	5	3.8
No specific schedule	190	1	72.2
Total	263		100.0

The schedule of employee training at the bank as reported in the results in table 10 indicates that the majority of respondents represented by 72.2% were under no specific training schedule. This means that they had no particular training schedule whereby they would be required to participate in training anytime as planned by the HRD unit of the bank. The other 12.2% of the respondents were seem to participate in training once a year, 6.8% participated every six month, 4.9% quarterly and the rest of the respondents 3.8% replied as every two years regarding training schedule. It can be inferred from the findings that instead of implementing the training programs through schedule, the bank give less attention to make the training programs scheduled. Despite the fact that the majority of the respondents, as indicated in table 8, participated in training programs at least once.

Objective of the Training

In training practice, it is also good to have trainees know the objectives for each training program they participate in. The respondents were asked if they were always clear about the objectives of each training program they participated in. Table 11 captures the responses from the 263 respondents who have ever participated in training.

Table 11: Respondents view on objective of the training

Objective of training	Frequency	Percent
To help improve performance	123	46.7
To acquire more skill	137	52.1
Other	1	.4
Missing	2	.8
Total	263	100.0

As can be observed from table 11 out of 263 respondents 137 representing 52.1% replied that the training objective is to acquire more skill. As many as 123 out of 263 respondents which constitute 46.7% indicate that the objective of the training is to help improve their performance. From this it is possible to infer that major benefits or changes was acquired as a result of being involving in the training and development program. The interview analysis shows that there were written general objectives about training program. The general objective of training and development in CBE was listed out in its policy and procedure. However, the particular training objectives was set and communicated to trainees through the assigned trainer.

Relevance of Training to the respondent work

Table 12: Relevance of training to the respondents' work

Item	Strongly Agree		Agree		Undecided		Disagree		Strongly Disagree	
	F	%	F	%	F	%	F	%	F	%
Relevance of the training received to their work	52	19.7	133	50.6	46	17.5	27	10.3	5	1.9

Table 12, reports results from the relevance of the training received by the respondent to their work. Majority of the respondents 133 representing 50.6% reported clear relatedness of the training on their work. 52 respondents representing 19.7% strongly agree that the training they have participated is relevant to their work. On the other hand 46 respondent representing 17.5% are neutral, 27 representing 10.3% disagree and 5 representing 1.9% strongly disagree on the

relevance of the training to their work. Hence, majority of the respondents agreed that the training they were received were relevant to their work.

The result reveal that though the majority of training provided to the employee are considered relevant to participants’ work, HRD has to work and put a lot of emphasis on training that will add value to and thus relevant to the current work for those selected for training.

The focus of the following question is the aspect of the bank’s operation which relates to employee training and development. This focus is founded on the basis that employees will not perform well at work no matter how hard they try and regardless of how much they want to until they know what they are supposed to do and how they are supposed to do it (Zaccarelli, 1988). Thus, it is the knowledge and skills acquired for the job that makes employees effective and efficient. Hence training is the means by which such skills; knowledge and attitudes are imparted to employees to enhance efficiency and effectiveness. In measuring the effect of training and development on bank’s performance, respondents were asked the key question ‘In your opinion, do you think training has helped the bank’s operation. The responses are summarized in the table 13.

Table 13: Respondents opinion of training and development affect its operations

Item	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	F	%	F	%	F	%	F	%	F	%
Training and development at CBE affect its operation	52	19.8	101	38.4	61	23.2	43	16.3	6	2.3

The table illustrates clearly that as many as 101 out of 263 representing 38.4% do link the bank’s operation to training and development. In addition 52 constituting 19.8% strongly agree that the training and development affect the bank’s operation. It asserts the majority of the respondents have positive attitude towards the training program. On the other hand 61 respondents representing 23.2% are neutral, 43 representing 16.3% disagree and 6 representing 2.3% strongly disagree. Accordingly, respondents believed that the training and development affects the bank’s operation.

Though the majority of the respondents agree on training and development affect bank’s operation, a significant number of respondents disagreed. Hence since the purpose of training at CBE is to improve individual and organizational performance and if many respondents think training does not impact the bank’s operation, then the whole process for training ought to be reviewed.

It was also necessary for the study to assess satisfaction with the training condition including the material and facility of the training that the bank provides to increase employees work commitment. Granting of desirable training condition increases work commitment of employees and this in turn provides an opportunity to develop the capacity of staff to meet future challenges. Accordingly, respondents were asked to what extent they are satisfied with the training condition including the material and facility of the training that the bank provides to increase their work commitment.

Indeed, most of the respondents indicated that they are satisfied with the training condition of CBE so to increase their work commitment. In the absence of conducive training facilities and materials employees may be unable to pay attention to their work.

Table 14: Satisfaction of employees on facilitation of training to work commitment

Item	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	F	%	F	%	F	%	F	%	F	%
Satisfaction of the training condition the organization provides to increase work commitment.	52	19.8	94	35.7	45	17.1	52	19.8	20	7.6

Table 14 present the inter relationship among the training facilities and work commitment being explored. 35.7% of the respondents related employee training and work commitment by agreeing to the statement and 19.8% also strongly agreed. In the other hand 17.1% were neutral, 19.8% of the respondents do not relate employee training and work commitment and 7.6% also strongly disagreed. This shows that more than half of the respondents are satisfied with the training condition so as to increase their work commitment.

In general, the majority of the respondents of the study are satisfied with the training condition including the material and facility of the training that the organization provides to increase their work commitment. However, a significant number of respondents not satisfied with the training condition. This implies that there are problems in the organization regarding the training conditions.

Table 15: Providing of training on time

Item	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	F	%	F	%	F	%	F	%	F	%
The culture of the organization is good enough to provide training on time so as to be specialized on the services provided by CBE	31	11.8	89	33.8	53	20.2	66	25.1	24	9.1

With regard to whether the employees are satisfied on the culture of the bank good enough to provide training on time so as to specialize them on the services delivered by CBE 33.8% of the respondents agreed similarly 11.8% of the respondents strongly agreed to the statement. On the other hand 25.1% of the respondents disagreed and 9.1% of the respondents strongly disagreed where as 20.2% of respondents responded no opinion to the statement. This implies that the organization culture provide equal opportunity to employees this in turn resulted in satisfaction among employees. Also the significant value in the table shows that the respondents were not satisfied with the statements at all. This situation will, for instance, reduce work performance; decrease motivation to work and increase turn over and/or others.

Convenience of Training Delivery Method

Table 16: Respondents view on convenience of training delivery method

Item	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	F	%	F	%	F	%	F	%	F	%
The delivery method is convenient to get the necessary knowledge and skills	29	11.0	114	43.3	42	16.0	61	23.2	17	6.5

The next issue was about the convenience of training delivery method that the bank practiced. As outlined in the table 16 majority of the respondents representing 43.3% were agreed about the organization training delivery method is convenient. 29 respondents representing 11.0% feel comfort and agreed, 42 representing 16.0% were neutral. On the other hand 61 respondent representing 23.2% disagree, and 17 representing 6.5% strongly disagreed that the training delivery method in CBE is convenient. As delivery method is one of the factors to obtain the desired outcome from training, the responses obtained shows that the delivery method convenient to get the needed knowledge and skills so as to internalize easily the courses learnt during training.

4.2.7. Methods of Facilitation at the Training

The selection method for training has to be based on identified training needs, training objectives, an understanding on the part of the trainees, the resources available and an awareness of learning principles. DeCauza et al (1996) explained that the most popular training and development method used by organizations can be classified as either on-the-job or off-the-job.

There are a variety of training approaches that managers can use. Accordingly, manager of learning and development from HR department was asked to identify the training types and methods used. Regarding the types of training, the response indicated that CBE engages in pre-service training(on joining the bank) for its new employee, technical and developmental training for existing employees, on the job training and off the job training in the area of banking, management and finance through in house and external training facilities. Regarding training methods, the interviewee mentioned depending on the nature of the training CBE employ different strategies or means such as: education, training, learning forum and other development interventions (coaching and counselling, mentoring, exposure visits, workshop, practical experience sharing) accordingly to develop its staff. It was necessary to assess these methods from the point of view of the respondents. So they were asked a question regarding what training methods they had experienced.

Table 17: Training method employed

Training method used	Frequency	Rank	Percent
On the Job training	65	2	24.7
Seminar	36	4	13.7
Lecture	71	1	27.0
Demonstrations	9	5	3.4
Discussions	46	3	17.5
Presentation	36	4	13.7
Total	263		100.0

A number of methods of facilitation that are commonly employed during training are presented in table 17. These were important in understanding the different training received under both on-the-job and off-the-job training method classifications. Organizations should determine varieties of training and development methods that are appropriate to deliver training and development programs. As revealed in table 17, the most common methods of facilitation identified by the respondents were Lecture representing 27.0% followed by on-the-job training (representing 24.7%). The other methods include discussions, seminars, presentation and demonstrations represent the remaining 17.5%, 13.7%, 13.7% and 3.4% respectively. These results indicate that though the bank used different methods of training lecture dominated followed by on-the-job training with least emphasis on other methods. In fact there is no one method which is always effective or best over the others in all condition or time, since training is a situational process that is why no single method is right for every situation. While some objectives could be easily achieved through one method, other objectives could necessitate other methods (Alipour et al, 2009). At the same time the organization has to know the method that employ by the organization has its own effect on the effectiveness of the organization from the training expenditure. That is why; companies are increasingly searching for the right blend of training methods to maximize the effectiveness of learning. Others are looking for more cost-effective alternatives to online learning which for some enterprises has proven to be a more expensive route than anticipated.

Besides, the interview result reveals that on the job training and lecture predominantly practiced training method. However, in selecting methods of training trade-off exists. No single method or media is always best, the best method or media depends on several factors. For instance, desired training program content, trainer preference and capabilities are also considered. The document analysis also shows that, the commonly used HRD delivery methods are on the job and formal class training methods. Besides orientation/induction, job instructions and coaching are the most frequently used training techniques in the bank. The in house training and technical trainings are organized periodically by the bank using its own senior staff. The external trainings including of local and overseas or abroad training is also given to senior management members to update their skills and knowledge.

Table 18: Respondents opinion on training effect on skill development

Item	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	F	%	F	%	F	%	F	%	F	%
The methods used during training have impact on my skill	19	7.2	175	66.5	29	11.0	36	13.7	4	1.5

The respondents were further asked if the training and development activities in the organization have equipped them with higher skills for performance. As it can be seen from the table 18 majority of the respondent (175 representing 66.5%) agreed and 19 representing 7.2% strongly agreed that training has an effect on their skill development. However 36 respondents representing 13.7% disagreed and 4 respondents representing 1.5% strongly disagreed on its effect on their skill development. 29 respondents representing 11% were neutral. Consequently, the result reveals that the methodology used had impact in enhancing the skills of employees.

The creation and transfer of knowledge in an organization has become a critical factor in an organization's success and competitiveness. Many organizations are now concentrating their efforts on how knowledge, particularly tacit knowledge that exist in the organization, can be transferred across the organization. Thus, it is the knowledge and skills acquired for the job that makes employees effective and efficient. Training is the means by which such skills; knowledge and attitudes are imparted to employees to enhance efficiency and effectiveness.

4.2.8. Training Evaluation

The penultimate stage in the training strategy is the evaluation and monitoring of training. It is one of the most important but often the most neglected parts of the training process. This stage can be viewed as both simple and complicated. It is simple in that monitoring consists in gleaning information from the trainees and then amending the courses and programs in the light of these comments. But it is also complex because there are other stakeholders in the process as well as the trainees: the designers of the courses, the trainers, and the sponsors. Each has their own purposes, aims and objectives, and these must be clearly identified before evaluation can proceed (Easterby-Smith M., 1992).

Regarding training evaluation, the manager learning and development from HR department admitted that not much has been done in terms of training evaluation which is only limited to immediate assessment of trainers and training program after completion. Review of documentary analysis also revealed that HRD evaluation still relies on rating sheets handed out to participants at the end of training programs. This indicated that structured and rigorous approach to evaluation. HRD efforts' using objective criteria is not practiced and it makes the HRD evaluation ineffective.

4.2.9. Assessment of the overall Training nature

From the foregoing discussions, regarding the different aspects of training in the organization, such as how the training programs were designed, how selection of employees are made, absence of effective training evaluation system and lack of management commitment to enforce the policy effectively, led many respondent to conclude and rightly so, training in CBE is unplanned and unsystematic. Indeed, when respondents were asked in their opinion if they consider training and development activities in CBE as planned and systematic, table 19 summarizes the case:

Table 19: Response on nature of training and development activities

Item	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	F	%	F	%	F	%	F	%	F	%
Training at CBE is planned and systematic	20	7.6	48	18.2	51	19.4	123	56.8	21	8.0

In an attempt to find out whether the training at CBE is planned and systematic or not, majority of the respondents (123 representing 56.8%) confirms that training in CBE is unplanned and unsystematic. In addition 21 representing 8% strongly disagreed while 51 representing 19.4% are not sure whether it is planned and systematic. However 18.2% believed that the training is planned and systematic. The remaining, 7.6% of the respondent strongly agreed the training is planned and systematic. This indicates that training at CBE lack proper planning and adequate systematizing. The outcome of questionnaire is also supported by interview result. The interview analysis put in picture that the processes involved in training were not duly followed because of lack of coordination with different work unit managers and supervisors. Further, the training at CBE couldn't be considered as planned and systematic as they would have wanted to have it.

4.2.10. Motivation through Training

Training is a planned and systematic effort by which managements of organizations aim at altering behaviour, and encouraging employees in a direction that will achieve organizational goals. One of the key known benefits of training is the motivation it provides to those who receive it. Indeed, according to Cole (2002), employees who receive training have increased confidence and motivation. That is, training can achieve high morale for an organization. Training is known to increase the availability and quality of staff. The study therefore sought the opinion of the respondents whether they feel motivated with the training and how it is applied at CBE. The table 20 illustrates the responses of non management staff.

Table 20: Response on motivation through training

Item	Very High		High		Neutral		Low		Very Low	
	F	%	F	%	F	%	F	%	F	%
Level of motivation with the training program of CBE	19	7.2	44	16.7	44	16.7	124	47.1	32	12.2

The table 20 shows that majority of respondents (47.1%) don't feel motivated by the training activities of CBE. This is significant because motivation generally seeks to boost employees' morale to work hard and thus increase productivity.16.7% each are highly motivated by the training and neutral on expressing their feelings. However 7.2% of the respondents are very

highly motivated, 12.2% of the respondents feel otherwise. This result could be associated to the fact that, the management work on consequences training is weak.

Table 21: Views required on training and development program

Item	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	F	%	F	%	F	%	F	%	F	%
My views are required on training and development program	13	4.9	36	13.7	45	17.1	138	52.5	31	11.8

Table 21 reports results from whether the views on training and development program sought from non-management staff. Majority of the respondents 138 representing 52.5% disagree that their views required on training and development program. 31 respondents representing 11.8% strongly disagree that their views sought. On the other hand 45 respondent representing 17.1% are neutral, 36 representing 13.7% agree and 13 representing 4.9 % strongly agree. The result reveals that the majority of respondents view on training and development program were not required. This implies that there is weak participation in the training and development program. It can be concluded that HRD has to seek and puts a lot of emphasis on demanding employees view on training and development program that will add value to and thus relevant to the current work.

Responses of Management staff

As it was stated in the general information of total respondents thirty two (32) questionnaires were distributed to management staff and 22 of them were returned. All the returned questionnaires were completed and considered for the analysis. The data acquired from the completed and returned questionnaires were summarized and narrated in table 22.

Table 22: Responses on Practices of Training and Development Program by managers

Items	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	F	%	F	%	F	%	F	%	F	%
1. Training at CBE is planned and systematic	6	27.3	13	59.1	-	-	-	-	3	13.6
2. Views of supervisor are sought on human resource training and development Program	-	-	9	40.9	10	45.5	3	13.6	-	-
3. Supervisors keep a record of employees about their job strengths and limitations	3	13.6	19	86.4	-	-	-	-	-	-
4. High level of involvement in identifying the skills and knowledge gap of employees under their supervision for training purpose	-	-	6	27.3	6	27.3	10	45.5	-	-
5. The management makes use of the trainees' feedback to improve the effectiveness of the training	-	-	8	36.4	-	-	14	63.6	-	-

As can be noted from item 1 in table 22, manager respondents were asked about the extent of their agreement on training at CBE is planned and systematic, 59.1% the majority of respondents are agreed and 27.3% of the respondents strongly agreed to the statement. On the other hand a minimum of 13.6% of the respondents are strongly disagreed. Accordingly, the majority of the respondents believed that training at CBE is planned and systematic. In contrast to the responses obtained from non-manager employees' majority of them believed that the training program is planned and systematic. This implies there was a different understanding about issues between non-manager and manager respondents.

As can be observed from item 2 in table 22, managers were asked about their views as supervisors are sought on human resource training and development program. Accordingly, the majority of respondents 45.5% are neutral however 40.9% of the respondents are agreed that their views as supervisor in human resource training and development were required. The rest 13.6% of the respondents are disagreed. This shows that the management give somehow less consideration to the views of supervisors on human resource training and development program.

According to item 3 of table 22 managers were asked to what extent they keep a record of employees under my supervision about their job strengths and limitations. The finding reveals that maximum of 86.4% respondents are agreed they record job strengths and limitations of employees under their supervision. In addition 13.6% strongly agreed on the statement. This implies that all respondents under this study record and maintain the strengths and limitations of employees under their supervision, which provides the information for management to select appropriate training to fill the weakness and leave the training that, are irrelevant for respective employees.

Concerning the involvement in identifying the skills and knowledge gap of employees under their supervision for training purpose as management team item 4 of the same table, of the total respondents of 22 management group respondent, 10 representing 45.5% disagreed in their involvement and 6 respondents representing 27.3% were neutral and 6 which is 27.3% of the respondents were agreed. This showed that involvement of management in training and development program of the company was too weak, which could have impact on the effectiveness of training in the bank.

Finally, managers were asked about if the management makes use of the trainees' feedback to improve the effectiveness of the training. Accordingly, the majority of the respondents which constitutes 63.6% are disagreed the management demands feedback to improve the effectiveness of the training. The remaining 36.4% agreed the management makes use of the trainees' feedback to improve the effectiveness of the training. From this one can conclude that the management does not require feedback from trainees to improve the effectiveness of the training.

4.3. Challenges in Training and Development programs

There are many reasons that may confront organizations or institutions to carry out training and development programs. It is found that the most serious impediments are lack of long term plan in training and development, absence of conducive environment, lack of trained manpower in the field of training and development, lack of support from the concerned bodies, etc. Table 23 and 24 explain the major challenges encountered by non-manager and manager employees of the bank respectively.

Table 23: Responses on challenges of training and development program by employees

Items	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	F	%	F	%	F	%	F	%	F	%
1. Management does not support training programs	18	6.8	55	20.9	72	27.4	98	37.3	20	7.6
2. Lack of long term plan for developing human resource	26	9.9	86	32.7	71	27.0	63	24.0	17	6.5
3. Poor training planning in terms of training content and methods	23	8.7	86	32.7	62	23.6	76	28.9	16	6.1
4. Lack of on the job training	37	14.1	93	35.4	42	16.0	65	24.7	26	9.9
5. Discrepancy between the provided training and development and job skills	23	8.7	85	32.3	76	28.9	68	25.9	11	4.2
6. Work environment does not support new behaviours learned in training and development programs	16	6.1	101	38.4	56	21.3	69	26.2	21	8
7. Sending inappropriate trainees to the training programs	43	16.3	73	27.8	77	29.3	52	19.8	18	6.8

As illustrated in table 23 of item 1, non-manager employees were asked about the issue of management does not support training programs 37.3% of respondents disagreed and 7.6% of respondents strongly disagreed where as 20.9% agreed, 6.8% strongly agreed and 27.4% responded neutral. Analysis of questionnaire witnessed that management does not support training programs. As it can be seen from the table majority of the respondent disagreed on the statement. This shows that positive response from non-manager employees that the management support the training program.

Concerning whether the training program lack long term plan for developing human resource, in table 23 item 2, 32.7% of respondent agreed and 9.9% of respondent strongly agreed where as 24% disagreed and 6.5% of respondent strongly disagreed. 27% had no opinion. As the table depicts most of the respondents agreed with relatively high rate on the statement. This shows that the management perhaps less concern on long term human resource development plan so needs to review the training programs.

With reference to item 3 of table 23, regarding the question of training planning is poor in terms of content and methods 32.7% of the respondents agreed and 8.7% are strongly agree where as 28.9% are disagreed and 6.1% are strongly disagreed. But 23.6% of them had no opinion. The management needs to review training planning in terms of content and methods.

With regard to item 4 of table 23, non manager employees were asked about the availability of on the job training, majority of the respondents agreed on lack of on the job training which constitutes 35.4% and 14.1% of the respondents strongly agreed. 16% were neural where as 24.7% disagreed and 9.9% strongly disagreed. As the table depicts majority of respondents agreed on the statement. This indicates that there was lack of on the job training.

Regarding to the discrepancy between the provided training and development and job skills 32.3% of respondents agreed and 8.7% strongly agreed where as 25.9% and 4.2% disagreed and strongly disagreed respectively. On the other hand 28.9% of them were undecided. This indicates that there is a discrepancy between the provided training and development and job skills.

Item 6 of table 23 depicted non-manager employees' response about the work environment does not support new behaviours learned in training and development program. 38.4% of the respondents agreed and 6.1% of the respondents strongly agree that the work environment does not support new behaviours learned in training and development program where as 26.2% and 8% disagreed and strongly disagreed that the work environment does not support new behaviours learned in training and development. 21.3% of them were undecided. This indicates that the respondents agreed that the work environment does not support new behaviours learned in training and development program.

Finally, sending appropriate trainees to the training programs are the most important issues to meet objectives of the training program. Concerning sending inappropriate trainees to the training program item 7 of table 23 shows that 27.8% of the respondents agreed that inappropriate trainees sent to the training program and also 16.3% strongly agreed. 29.3% are undecided where as 19.8% of the respondent disagreed and 6.8% of them are strongly disagreed. This indicates that there is lack of selecting appropriate trainees to the training programs.

Table 24: Responses on the challenges of training and development program by managers

Items	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	F	%	F	%	F	%	F	%	F	%
1.Lack of motivation among employees with the training program	-	-	7	31.8	6	27.3	6	27.3	3	13.6
2. Lack of professionals in training and development department	-	-	4	18.2	6	27.3	12	54.5	-	-
3.High cost of training and development program	-	-	11	50.0	8	36.4	-	-	3	13.6
4.Difficulties to evaluate training and development outcomes	4	18.2	6	27.3	12	54.5	-	-	-	-
5. Insufficient time and budget to execute training programs	-	-	4	18.2	6	27.3	7	31.8	5	22.7

As can be seen in table 24 of item 1, whether there is lack of motivation among employees with the training program, the response indicated that 31.8% are agreed on the lack of motivation among employees. On the other hand 27.3% of the respondents disagreed on the statement and 13.6% of the respondents strongly disagree. The rest 27.3% are neutral. This shows managers disagree on lack of motivation among employees with the training program.

In relation to the lack of professionals in training and development department, table 24 of item 2 revealed that the highest of 54.5% the respondents disagree on the statement whereas 18.2% agreed on lack of professionals in training and development. The remaining 27.3% are neutral. Accordingly, majorities of the respondents disagreed on the statement. This indicates that there are adequate professionals in training and development department.

Table 24 of item 3 shows managers' response for the question they were asked about the cost of training and development program. Accordingly, half of the respondents agreed that there is high cost in training and development programs. 36.4% remain neutral and the rest 13.6% strongly disagreed on the statement. As can be shown in the table it can be concluded that the management spent a lot of money for training and development program.

As can be observed from item 4 of table 24, managers were asked about the difficulties to evaluate training and development outcomes. 27.3% of the respondents agreed and 18.2% strongly agreed that they found the training and development outcomes difficult to evaluate. 54.5% the respondents are neutral. This implies that there are hindrances to evaluate training and development outcomes.

According to item 5 of table 24, managers were asked about insufficiency of time and budget to execute training programs, 31.8% and 22.7% of the respondents disagreed and strongly disagreed that there is insufficient time and budget to execute training programs. On the other hand 18.2% believed otherwise and the rest 27.3% remain neutral. Accordingly, respondents agreed that sufficient time and budget is allocated to training programs. This implies that the management allocate sufficient time and budget to execute training programs.

In addition to this, the HRD management was also asked to explain the challenges in implementing human resource training and development program. According to the information obtained through interviews reveals that the bank has experienced challenges where some line managers do not understand the benefits obtained from training and development programs, lack of coordination among various work units and inadequate need analysis.

4.4. Effectiveness of Training and Development Programs

The respondents were further asked if the training and development activities in the organization have brought opportunities both for employees and the bank. Table 25 confirms the responses as contained in following table.

Table 25: Responses on effectiveness of training and development program by manager

Items	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	F	%	F	%	F	%	F	%	F	%
1. Employees under my supervision are satisfied with the training program of CBE	-	-	16	72.7	-	-	6	27.3	-	-
2. Staff of CBE has the necessary skills for the daily activities because of the training programs of CBE	8	36.4	8	36.4	3	13.6	3	13.6	-	-
3. Training and development activities of CBE affect its employee performance	-	-	13	59.1	6	27.3	3	13.6	-	-

In relation with the issue of whether employees under their supervision are satisfied with the training program of CBE as table 25 item 1 indicates that the majority of the respondents 72.7% agreed that employees under their supervision are satisfied with the training program of CBE. The remaining 27.3% disagreed on the statement. This show that majority of the respondents believed that employees under their supervision are satisfied by the existing training program.

Concerning the belief that staff of CBE has the necessary skills for the daily activities because of the training programs of CBE item 2 of table 25, the majority of the respondents believed that the staff has the necessary skills for the daily activities due to the training program of the bank 36.4% of each strongly agreed and agreed. However 13.6% of each is disagreed and neutral. This shows the majority of the respondents believed that employees have the necessary skills for the daily activities as the result of training programs this implies that the training program equipped employees with the necessary skills required for their job.

Finally, managers were asked about the training and development activities of CBE affect its employee performance in item 3 of the same table. Accordingly, 59.1% of the respondents believed that the training and development activities of CBE affect its employee performance. 27.3% are neutral and 13.6% are disagreed that training and development activities affect employees' performance. From this one can infer that training and development activities of CBE affect employees' performance.

The outcome of questionnaire is also supported by interview result. According to the interview made with the manager learning and development from HR department, training and development programmes effectively implemented beneficial for both employees and the bank. Effective training and development programs provide employees' motivation increase, boost their demand in the labor market and develop their knowledge and skills. In addition what the bank benefited from the training and development program employees engagement enhanced, performance increased and improved and employee rotation will be easy.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter deals with summary, major findings of the study, conclusions drawn on the basis of findings and recommendations to identified drawbacks.

5.1. Summary

The main purpose of this study was to assess the human resource training and development current practices, challenges and effectiveness in Commercial Bank of Ethiopia at Addis Ababa and forward the possible recommendation. Consequently, the following basic questions were raised.

1. What training and development policy does Commercial Bank of Ethiopia have?
2. How are employees selected for training and development programs?
3. What training and development processes and training methods are used in Commercial Bank of Ethiopia?
4. To what extent are managers involved on employee training programs?
5. What are the major challenges affecting the effective practice of training and development at Commercial Bank of Ethiopia?
6. How effective are the training and development programs of Commercial Bank of Ethiopia?

Descriptive survey design was employed to conduct the research. Stratified random sampling technique was used to select sample respondents. A questionnaire was distributed to 263 non-manager employees and 22 manager employees. In the mean time, through purposive sampling technique 1 interviewee were selected from the Human Resource Department. The interviewee was learning and development manager from HR department. The data collected through questionnaire was computed in SPSS and analyzed and interpreted using frequencies and percentages.

5.1.1. Characteristics of the Respondents

From non-manager employees most of the respondents were male 153(58.2%), while 110(41.8%) were female. Similarly, majority of respondents' among managers 15(65.2%) were male whereas 8(34.8%) were female. Regarding to their age, the majority of non-manager respondents' were from 21_30 years, which is 181(68.8%). From manager respondents' 15(65.2%) fall under 31_40 years. Majority of the respondents' educational level was first degree 217(82.5%) and 12(52.2%) for non-managers and managers employees respectively. With respect to work experience in the organization, majority of non-manager respondents' had worked from 1_10 years, which were 216 (82.1%) whereas as many as 15(65.2%) respondents from managers worked from 11_20. Data was then presented and analyzed regarding different aspect of training and development practices of CBE.

5.1.2. Human Resource Training and Development Practices

a. Awareness, understanding and communication change of the training policy in the bank

The results regarding the existence of HRD policy reveal that about 242 respondents representing 92% seems aware of its existence. However 11(4.2%) responded that there is no training and development policy and 10(3.8%) of the respondents are not sure whether there is training and development policy or not. 67 of the respondents representing 25.5% know its existence through hearsay (informal way) which implies the bank does not communicate its policy in full scale. The interview result entails that CBE has a training and development policy in place. In the mean time, results indicated on the rate of understanding of the human resource training and development policy is under estimated. This is due to most of the respondents (39.5%) agreed that their rate of understanding is little or low. Regarding communication of any changes in human resource training and development policy by the bank to employees, majority of the respondents which is (41.1%) replied that communication of changes on training and development policies is low. On the other hand, interview analysis reveals the way of communication is done through internal memo.

b. Selection of employees for training and development program

Selection method of participants in different training was unfair and unsystematic. This is also supported by the majority of respondent who have participated in different training which representing 27.5% of the respondents do not know how they were selected for the training, 22.8% said supervisory recommendation and 19.1% get trained at joining the bank. The interview analysis put in picture that the criteria for selecting employees for training are based on various criteria depending on the situation. Among these employees who work on the core service of the bank trained on joining the bank and on the basis of work unit managers or supervisors recommendations. However, according to the training management there is doubt that work unit managers and supervisors assess the performance skill gap of employees using the right method of need assessment.

c. Process of training

Analysis of data from interview respondents showed that the identification of training need at the employees comes in the first step which is determined by considering the vision, mission and values of the bank. This is done in collaboration of different work unit managers and supervisors. In this stage managers and supervisors will be required to assess and identify the skill and knowledge gap of every employee under their supervision. Then HRD collect and analyze the training needs of different work units which lead to planning of training according to the need analysis. Then after the arrangement of different type of training accordingly, in the third stage the implementation of training will take place in CBE's training facility or other external training institutions. In the final stage as the HRD management explained the training was mostly evaluated during and right at the end of the training. This is done through questionnaire to be filled by participants; regarding the content of the training the trainer and the training facility.

- Training is planned and systematic

Based on the responses of the employees regarding the different aspects of training in the organization, such as how the training programs were designed, how selection of employees are made, absence of effective training evaluation system, and lack of management commitment to enforce the policy effectively, led many respondent to conclude and rightly so, training in CBE is unplanned and unsystematic. This was confirmed by employees' response about training at

CBE lack proper planning and adequate systematizing. From the interview response training was not duly followed because of lack of coordination with different work unit managers and supervisors. Further, the training at CBE couldn't be considered as planned and systematic as they would have wanted to have it.

- Participation in training

Most of the respondents responded that they have been participating in training at least once, twice or for several times. Besides, only 1 respondent representing (0.3%) was never participated in any form of training.

- Objectives of the training

Objectives of the training are to acquire more skills as 52.2% of the whole respondents indicated and 46.7% indicated that the objective of the training is to help improve their performance. From this it is possible to infer that major benefits or changes are acquired as a result of being involved in the training and development program. The interview analysis shows that there were written general objectives about training program. The general objective of training and development in CBE is listed out in its policy and procedure. However, the particular training objectives will be set and communicated to trainees through the assigned trainer.

- Training evaluation

Regarding training evaluation, the learning and development manager admitted that not much has been done in terms of training evaluation which is only limited to immediate assessment of trainers and training program after completion. Review of documentary analysis also revealed that HRD evaluation still relies on rating sheets handed out to participants at the end of training programs. This indicated that structured and rigorous approach to evaluation. HRD efforts' using objective criteria is not practiced and it makes the HRD evaluation ineffective.

d. Methods of the training

The data obtained from manager of learning and development revealed that different method of training were used in CBE within the two categories of on-the-job and off-the-job training methods though the second type of training is the most common one in the organization. The interview analysis also reveals that on the job training and lecture predominantly practiced

training method. However, in selecting methods of training trade-off exists. No single method or media is always best, the best method or media depends on several factors. For instance, desired training program content, trainer preference and capabilities are also considered. The study also shows that among others, the most common methods of facilitation identified by the respondents was lecture representing 27% and on-the-job training which representing 24.7%. The document analysis also shows that, the commonly used HRD delivery methods are on the job and formal class training methods. Besides orientation/induction, job instructions and coaching are the most frequently used training techniques in the bank. The in house training and technical trainings are organized periodically by the bank using its own senior staff. The external trainings including of local and overseas or abroad training is also given to senior management members to update their skills and knowledge.

e. Involvement of Management in Training

In relation to responses from manager respondents indicated that involvement of management in the designing and improving the training and development program of the organization is too limited. This could be seen from the response of manager respondents, 6 representing 27.3% agreed in their involvement and 6 respondents representing 27.3% were neutral and 10 which represented 45.5% of the respondents were disagreed.

5.1.3. Challenges in Training and Program

With regard to the response of managers on lack of motivation among employees with the training program, the response indicated manager respondents' show their disagreement on the statement on lack of motivation among employees with the training program. In relation to the statement of there is lack of professionals in training and development department. Accordingly, majority of manager respondents disagreed on the statement. This indicates that there are inadequate professionals in training and development department. Regarding high cost of training and development program, manager respondents believed that the management spent a lot of money for training and development program.

About the difficulties to evaluate the training and development outcomes, most respondents replied that there are hindrances to evaluate training and development outcomes. Concerning about the insufficiency of time and budget to execute training programs most manager respondents have disagreed on the statement. Accordingly, respondents do not agree that sufficient time and budget is allocated to training programs. The interview analysis revealed challenges in training and development such as line managers do not understand the benefits obtained from training and development programs, lack of coordination among various units and inadequate need analysis.

5.1.4. Effectiveness of Training and Development Program

In relation to issue of whether employees under their supervision are satisfied with the training program or not. Accordingly, manager respondents believed that employees under their supervision are satisfied by the existing training program. Regarding the belief that the employees' have the necessary skills for the daily activities due to the training program of the bank. Manager respondents confirmed that employees have the necessary skills for the daily activities due to the training program of the bank. Further managers were asked about the training and development activities of CBE affect its employee performance. Accordingly, the training and development activities of CBE affect employees' performance.

Finally, the responses obtained from the interview with the manager of learning and development indicates that effective training and development programs created employees' motivation, increase employees' demand in the labor market and develop their knowledge and skills. In addition what the bank benefited from the effective training and development program are employees' engagement enhanced in the bank's operation, performance improved and employee rotation will be easy.

5.2. Conclusions

From this study, under Human Resource Development Department of Commercial Bank of Ethiopia has a separate learning and development section responsible for manpower training. The availability of this section can make things easy to coordinate as well as control. From this, it can be concluded that the organization gave more attention for manpower training to enhance their skills, attitudes, and general performance.

The study witnessed that Commercial Bank of Ethiopia has a training policy. There is also a practice of training program in the organization. However, it was not communicated to the employees clearly and the provisions in the policy were not duly followed because of the lack coordination and communication among the management. This shows that the training practice in Commercial Bank of Ethiopia is seems to be ineffective.

The study reveals that trainees for a particular training were frequently nominated by supervisor's recommendation or they don't know how the employee is selected, whenever any sort of training occurs, without using any formal way of selecting methods. From the argument of the employees it can be concluded that the selection method of trainees in Commercial Bank of Ethiopia was unfair and not clear.

Moreover, the data on HRD needs assessment indicate that seeking information on the organization goals and objectives, the requirements of the tasks and performance based skill and knowledge gap was minimal as a source of information for HRD needs assessment. Thus, it can be deducted that the existing HRD needs assessment method is not in a good status.

As the finding indicate that the instructional method and media used by the bank to execute training and development program are highly dominated by lecture and on the job training. The bases as to which these methods and media are selected also depends on the preference and capability of the trainer. HRD delivery methods are on the job and formal class training methods. Besides, orientation/induction, job instructions and coaching are the most frequently used training techniques in the bank. It can be inferred that the training program is failed to address the issue of selecting and implementing appropriate training methods.

Commercial Bank of Ethiopia targeted to provide equal opportunity to all employees in HRD program and planned to train every employee at least once a year. However, from respondent's argument this target of Commercial Bank of Ethiopia was not achieved as it was intended.

Based on the responses of the employees regarding the different aspects of training in the organization, such as how the training programs were designed, how selection of employees are made, how training programs are evaluated and lack of management commitment to enforce the policy effectively, led many respondent to conclude, training in Commercial Bank of Ethiopia is unplanned and unsystematic.

Training and development at Commercial Bank of Ethiopia faces serious challenges including line managers do not understand the benefits obtained from training and development programs, lack of coordination various efforts and in adequate need analysis. As the employee's response indicated challenges such as lack of on the job training, poor training plan in terms of training content and method. In addition discrepancy between the provided training and development and job skills were the challenges responded by employees. This has paramount effect on quality of training delivered in the bank.

Both training and development programs create effectiveness if executed properly at individual and organizational level. Training and development programs give employees' motivation, increase employees demand in the labor market and develop their knowledge and skills. In addition, what the bank benefited from the training and development program employees' engagement enhanced in the bank's operation, performance improved and employee rotation will be easy.

Finally, concluding the whole research conducted it is found that employee training programs are ineffective which should be planned, systematized and implemented to run a cycle of increasing skills in employees to increase performance and this further result in organization productivity growth and performance.

5.3. Recommendations

Based on the analysis and subsequent findings of the study, the following recommendations are forwarded which the Commercial Bank of Ethiopia would consider in its attempt for improved practices of human resource training and development programs. It is an undeniable fact that in recent times many organizations have come to the realization of the importance of the role of training and development programs as it increases the organization's staff efficiency, skills and productivity. In order to gather the full benefits of a training initiative, Commercial Bank of Ethiopia shall ensure that the following are instituted at the work place.

- The study found out that communication of training and development policy to employees by the bank is weak. As no modern organization in the world affords to ignore the importance of training and development for its survival and achieving of its goals, CBE management need to communicate training and development policy fully and clearly. Communicate to its employees so that all staff will be aware of it and have adequate knowledge.
- It has been witnessed that identification of training needs assessment is not fully implemented. Contrary to the benefit it would bring to the bank, the level of practice of identification of training needs assessment is minimal. Identification of training needs assessment should be done more professionally in conjunction with the line managers as well as the individuals involved together with the HR personnel. Everyone involved should agree exactly to what the trainees are lacking, for instance what skill is needed, and what attitudes need to be changed toward work performance.
- There is a trend that selection of trainees for a particular training program is not performed through identification of training needs while employees were not aware of the selection process. Thus, the perceived problem in relation to how employees are selected for a particular training program could be handled by undergoing the task of training process.

- The study revealed that training needs identification was done by questionnaire to be filled by participants. Therefore, the training needs identified should emanate from Commercial Bank of Ethiopia's strategic plan, which also cover departmental/sectional/teams and individual plans. Commercial Bank of Ethiopia shall see training and development as well as training's objectives, plan, implementation and evaluation as a continuous process for organizational development and survival.
- As a matter of fact, it has been witnessed that objectives of the training were to improve performance and acquire more skills. Objectives shall also include performance targets, measures standards and should be seen as attainable by individuals. Also a basis for motivating through intrinsic and extrinsic rewards should be provided as this will lead to commitment and improved performance.
- Lecture was one of mostly used training method. CBE could develop its employees through formal education which will give employees the opportunity to attend short courses offered by consultants that normally involve lectures by experts, on the job training, business games and simulations, adventure learning and meetings with customers.
- The study revealed that manager involvement in the training and development program of the bank is limited. Even the most well designed training and development system only is worthless unless the organization members are committed to ensuring that it is conducted properly and consistently. Accordingly, awareness should be created to line managers to understand the benefits obtained from training and development programs, various efforts shall coordinate for effective implementation of the training programs and conduct adequate need analysis.
- The study found out line managers' participation in the training program is minimal. In this regard, senior management shall encourage departments that are not yet doing so, to plan and support training at a department/process level in order to ensure a more strategic, co-ordinate approach to the management of employee training. The other recommendation is the department/process as well as the organization should give a chance for employees to participate in the designing and development of the organization training. This can help the organization to easily understand the need and want of employees regarding the training that the organization will deliver and give awareness for them about the types of training that will be provided.

- The findings indicated that employees were not motivated by the existing training program. Motivation generally seeks to boost employees' morale to work hard and thus increase productivity. It is against this fact that the researcher wishes to recommend that in instituting proper training and development programs, Commercial Bank of Ethiopia shall initiate a policy for motivation attached to training. Motivation include both extrinsic, such as more pay, allowance, fringe benefits, and intrinsic such as recognition, appreciation, acceptance by fellow workers, opportunities for promotion, career development and consultation for important matters.
- There were discrepancies between the provided training and development and job skills. Need assessment should provide a clear understanding of the differences between current and expected performance, identifying the causes of the performance discrepancies and develop action plans to improve performance of employees through training and development programs.
- The study found the there are hindrances to evaluate the training and development outcomes. It is vital to evaluate training in order to assess its effectiveness in producing the learning outcomes specified when the training intervention is planned, and to indicate where improvements or changes are required to make the training even more effective. The basis upon which each category of training is to be evaluated should be determined at the planning stage while considering how the information required to evaluate learning events would be obtained and analyzed.
- In general, to provide effective training and to improve employee performance the Commercial Bank of Ethiopia has to develop clear training evaluation system before, during and after training, properly followed the training process, design and accordingly followed the policy and give a chance for employees to involve in decision making regarding training and other related issues.

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Appendix A
ADDIS ABABA UNIVERSITY
DEPARTMENT OF EDUCATIONAL PLANNING AND MANAGEMENT
QUESTIONNERS TO BE FILLED BY EMPLOYEES

This questionnaire has been designed to gather information for purely academic purposes. This is to enable the researcher Hawa Bedewi, a final year student of the Addis Ababa University in the Department of Educational Planning and Management, to complete her thesis on the topic; Human Resource Training and Development: Practices, Challenges and effectiveness in Commercial Bank of Ethiopia at Addis Ababa, in pursuance of the Degree of Master of Arts in Human Resource and Organizational Development.

General Directions

- There is no need of writing your name.
- In all cases where answer options are available please (√) tick in the appropriate box.
- For questions that demands your opinion, please try to honestly describe as per the questions on the space provided.

NB. All information given would be treated with utmost confidentiality.

Thank you.

Part I- Background Information

1. How old are you? (Years)

18- 20 21 – 30 31 – 40 41 – 50 ≥ 51

2. Gender; Male Female

3. Educational Background;

Third Degree (PhD) College Diploma

Second Degree (Masters) Certificate

First Degree High School

Other (please specify) _____

4. What is your current position in CBE? _____

5. How long have you been working with CBE?

1 – 10 years 31 – 40 years

11 – 20 years ≥ 41 years

21 – 30 years

Part II Knowledge and Awareness of Training and Development Policy of CBE

1. Does CBE have Training and Development Policy?

Yes No

2. If yes, has the policy been communicated to you?

Yes No

3. What was the way of communicating this to you?

During recruitment Seminar

Formal briefing By hearsay

During promotion

Other (Specify) _____

For questions 4 and 5 Please tick (√) in the box that best reflects your answer for each question

	Item	Very High	High	Medium	Low	Very Low
4.	To what extent would you rate your understanding of the Human Resource Training and Development policy at CBE					
5.	The extent to which any changes on training and development policies communicated regularly					

Part III Training and Development Practices, Challenges and Effectiveness at CBE

1. How many times have you had any form of training?

Only once Several times
Twice Never

2. How were you selected?

On joining the company Upon employee request
Supervisor's recommendation Performance appraisal
Compulsory for all employees Don't know

Please specify if any other _____

3. How often do you undergo training?

Quarterly Every two years
Every six months No specific schedule
Once a year

4. What were the objectives of the training?

To help improve performance
To acquire more skills

Other please specify _____

5. What are the methods of facilitation were used at the training?

On-the-job training Demonstrations
Seminar Discussions
Lecture Presentation

Please specify if any other _____.

Please read each statement carefully and show the extent of your agreement on the statements by putting a tick mark (✓) in the boxes against each rating scale. The rating represents your level of agreement as follows: Strongly Agree, Agree, Undecided, Disagree, Strongly Disagree

1.	Practices of Training and Development programs	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
1.1	The extent to which methods used during training have impact on my skill					
1.2	Training at CBE is planned and systematic					
1.3	My views are required on Training and Development Program at CBE					
		Very High	High	Medium	Low	Very Low
1.4	I am motivated with the training program of CBE					
2.	Challenges of Training and Development Programs					
2.1	Management does not support training programs					
2.2	Lack of long-term plan for developing human resource					
2.3	Poor training planning in terms of training content and methods					
2.4	Lack of on-the-job training					
2.5	Discrepancy between the provided training and development and job skills					
2.6	Work environment does not support new behaviors learned in training and development programs					
2.7	Sending inappropriate trainees to the training programs					

3.	Effectiveness and relevance of Training and Development Programs					
3.1	The training I have attended were effective in successfully equipped me with the skills they were intended to give					
3.2	The extent to which the trainings I have received were relevant to my work					
3.3	I can say that training and development at CBE affect its operations					
3.4	I am satisfied with the training condition including the material and facility of the training that the organization provides to increase my work commitment					
3.5	Since the culture of the organization is good enough to provide training on time, I am so specialized in the services that will be delivered to the clients of CBE.					
3.6	The extent to which delivery method that the organization used is convenient to get the necessary knowledge and skills					

Thank you for your time, co-operation and contribution to my study!

Appendix B
ADDIS ABABA UNIVERSITY
DEPARTMENT OF EDUCATIONAL PLANNING AND MANAGEMENT
QUESTIONNERS TO BE FILLED BY MANAGERS

This questionnaire has been designed to gather information for purely academic purposes. This is to enable the researcher Hawa Bedewi, a final year student of the Addis Ababa University in the Department of Educational Planning and Management, to complete her thesis on the topic; Human Resource Training and Development: Practices, Challenges and effectiveness in Commercial Bank of Ethiopia at Addis Ababa, in pursuance of the Degree of Master of Arts in Human Resource and Organizational Development.

General Directions

- There is no need of writing your name.
- In all cases where answer options are available please (√) tick in the appropriate box.
- For questions that demands your opinion, please try to honestly describe as per the questions on the space provided.

NB. All information given would be treated with utmost confidentiality.

Thank you.

Part I. Background Information

1. How old are you? (Years)

18- 20 21-30 31-40 41-50 ≥ 51

2. Gender: Male Female

3. Educational Background;

Third Degree (PhD) Second Degree (Masters)

First Degree College Diploma

Certificate High School

Other (please specify) _____

4. What is your position in CBE? _____

5. How long have you been working with CBE?

1 – 10 years 11 – 20 years 21 – 30 years

31 – 40 years ≥ 40 years

Part II. Please read each statement and show the extent of your agreement by putting a tick mark (√) in the boxes against each rating scale. The rating represents your level of agreement as follows: Strongly Agree, Agree, Undecided, Disagree, Strongly Disagree

No	Description	Strongly Agree	Agree	Undecided	Disagree	Strongly disagree
1.	Human Resource Development Practices					
1.1	To what extent do you agree that training at CBE is planned and systematic					
1.2	My views as supervisor are sought on Human Resource Training and Development Program at CBE					
1.3	I usually keep a record of employees under my supervision about their job strengths and limitations					
1.4	Because of the good training practices of the organization, employees are committed for their work and for the organization.					
1.5	The management makes use of the trainees' feedback to improve the effectiveness of the training.					
2.	Human Resource Development Challenges					
2.1	Lack of motivation among employees with the training program					
2.2	Lack of professionals in training and development department					
2.3	High cost of training and development programs					
2.4	Difficulties to evaluate training and development outcomes					
2.5	Insufficient time and budget to execute training programs					
3.	Effectiveness of Human Resource Development					
3.1	Employees under my supervision are satisfied with the training program of CBE.					
3.2	I believe staff at CBE has the necessary skills for their daily activities because of the training program of CBE					
3.3	I can say that human resource training and development programs at CBE affect its employee performance					

Thank you for your time, co-operation and contribution to my study!

Appendix C
ADDIS ABABA UNIVERSITY
DEPARTMENT OF EDUCATIONAL PLANNING AND MANAGEMENT
INTERVIEW GUIDE QUESTIONS

Part I. Background Information

1. How old are you? (Years)

18- 20 21-30 31-40 41-50 \geq 51

2. Gender: Male Female

3. Educational Background;

Third Degree (PhD) Second Degree (Masters)

First Degree College Diploma

Certificate High School

Other (please specify) _____

4. What is your position in CBE? _____

5. How long have you been working with CBE?

1 – 10 years 11 – 20 years 21 – 30 years

31 – 40 years \geq 40 years

Part II. Interview guide questions

1. Does CBE have a training policy in place?
2. Has the policy been communicated to all the staff, and what was the way of communication used?
3. Does training in CBE is planned and systematic? If your answer is no, why?
4. The training process;
 - a) How are individual and organizational needs determined?
 - b) How are staff selected for training?
 - c) How are training objectives determined?
5. In presenting the training;
 - a) What methods of training are used?
 - b) How is training evaluated?
6. What challenges does CBE face in implementing its Human Resource Training and Development program?
7. Please tell me the how effective are the training and development program of CBE both for employees and the bank?