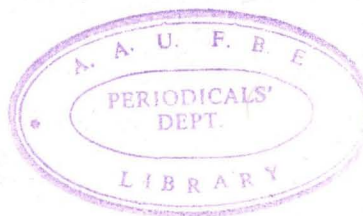


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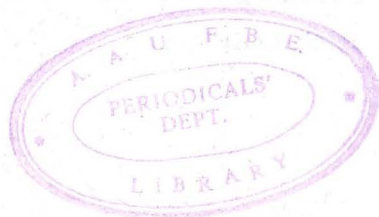


Addis Ababa University
Faculty of Business & Economics
MBA Program

Training impact assessment:
The Case of Government Financial
Institutions (CBB, CBE, and EIC)



By:-
Yaschilal Shitaye



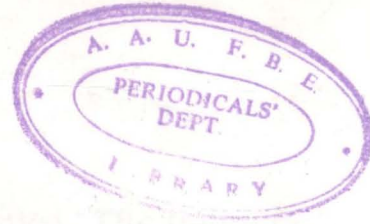
July, 2006

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ADDIS ABABA UNIVERSITY
FACULTY OF BUSINESS AND ECONOMICS
MBA PROGRAM



PROJECT WORK
ON

**"THE IMPACT OF CUSTOMER SERVICE ON CUSTOMER
SATISFACTION AND LOYALTY"**
(A STUDY OF INSURANCE COMPANIES IN ETHIOPIA)

IN PARTIAL FULFILLMENT FOR MASTERS OF
BUSINESS ADMINISTRATION DEGREE (MBA)



ADVISOR: PROF. A. D. MADHAVI

BY: YEKUNOAMLAK HAILU

A handwritten signature in black ink, appearing to read "Yekunoamlak Hailu".



JUNE, 2004

ADDIS ABABA


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MBA
YEK

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Certificate

This is to certify that Yaschilal Shitaye has carried out his project work on the topic "Training Impact Assessment: the case of Government Financial Institutions (CBB, CBE, EIC)" under my supervision. This work is ~~original in its nature and it is~~ suitable for submission in the partial fulfillment of the requirement for the degree of Masters of Business Administration (MBA).


Meheret Ayenew (PhD)
25 July 2006

Any case documented showing the on-job training
better than off job training
→ Job Rotation; Need based:

Declaration

I, Yaschilal Shitaye, declare that this work titled "Training Impact Assessment: the case of Government Financial Institutions (CBB, CBE, EIC)" is my own effort and study. I have produced it independently except for the guidance and suggestions of the advisor and the research paper.

This has not been submitted for any degree or diploma in this or any other university. It is offered here in partial fulfillment of the requirement of the degree of Masters of Business Administration.

 24/07/2006

Yaschilal Shitaye

Acrimonies

- CBB Construction and Business Bank
- CBE Commercial Bank of Ethiopia
- EIC Ethiopian Insurance Corporation
- EIBI Ethiopia Institute of Banking and Insurance
- PA Performance appraisal

Abstract

The underlying aim of all employees training is to increase efficiency. The need for employees training has increased significantly in recent years. It is strongly argued that the most effective training program is those which change behavior on the job in a constructive way. Many training program focuses on the modification of employee behavior in a direction that is deemed advantageous to both the company and individuals.

Hence the project focuses on the assessment of training impact in government financial institutions. In order to investigate this, questionnaire which is filled by 88 employees who had get the training is used. To complement the response of employees', questionnaire which is filled by 20 line managers and interviews from training officers is utilized. The analysis and interpretation is made using appropriate techniques with the aid of SPSS software package. The investigation revealed the way training is conducted and evaluated in government financial institutions.

The crux of this project is informing the stated institutions to reconsider their training methods such as method of need assessment, define training needs based on identified gap, define a proper training program, and evaluating its effectiveness.

Besides it informs the stated institutions to evaluate training programs to know the contribution of it to the overall performance of the organization.

Acknowledgment

First and foremost I would like to extend my earnest thanks and regard to my advisor, Dr. Meheret Ayenew, for his professional advice, criticism and support in completing this paper successfully.

Next let my unlimited thanks go to Ato Mesfin Gezahgn from whom I learn devotion, commitment, honesty, hard work, and positive out look. To confer genuinely I have got a good lesson from him than the two years MBA program that serve as a pillar for my future life. I wish if this country has many Mesfins.

I would like to thank my entire best friends and work mates especially Ato Zemene Adgo and Ato Wube Alemayehu for their unlimited and unreserved support through out the two years.

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CHAPTER ONE

INTRODUCTION

1.1. Back ground of the study

People are living in an organized society. Organizations offer the public the required materials and services for their survival and satisfaction. But all what they provide for the public is not a free gift. They do cost the public, as well. As the deal is give and take the society wants the value they receive to be commensurate or greater than what they pay for it (resources used by organization). That is, societies want organizations to be productive entities that provide them with the proper goods and services.

Productivity can be seen as the aggregate result of many factor of production that organizations use as inputs for their operational systems. Among the inputs to the operation system the one that has important impact on the productive use of all other inputs like material and money is the employee. Enhancement and improvement of productivity enable any organization to improve profitability and win competition. *Citrus paribus*, the means to achieve this objective is qualified and trained employees.

Training attempts to improve employees' performance on the current job or prepare them for an intended job in the future. It covers not only those activities, which improve job performance, but also those, which bring about growth of personality; help individuals in the progress towards maturity and actualization of their potential capacities so that they become not only good employees but also better men and women.

Changing realities in the workplace are challenging managers and employees alike to learn new skills and to adapt themselves to new work environments. Change become its own challenge and it is driven by global markets, diminishing product life cycle, more intense competition, evolving customer needs, and breakthrough technological development. In operations the desirability of training is increased now days to cope with the emergent challenge and make organizations competitive.

Now days training become a necessity, not a luxury. For organizations training should be an integral part of the work and development of any organization, large or small. After all, a

company's human resources are among its important assets and the skills and motivation of its workers can be crucial to success. Now days the technology is too dynamic and the existing skill of employees become obsolete and incompatible. Hence training is given to fill gaps in employees' skill.

Cognizant of the importance of training, many organizations including financial institutions in Ethiopia offer trainings to their employees. But these organizations do not conduct training needs assessment and fails to evaluate the impact of training.

1.2. Statement of the problem

To be successful and competitive enough, organization should have skilled and committed employees. Trained workers contribute more to the companies' success or the desired level of work place productivity. Starting from the conception of scientific Management by F.W.Taylor organizations has given training to their employees to reach their desired goals efficiently. Training of employees is not limited to developed countries and well to do firms. Now days even though much is not communicated about the out come of training, in our country many organizations are conducting training programs particularly in management and finance areas. Training can boost the productivity of a firm and reduces its inefficiencies to make it self competitive in this dynamic and globalize world.

This paper assumes that the training offering in our country is not structured; i.e. there are no proper need assessments, well-designed packages, implementation and evaluation. Training is also given to employees haphazardly. It also assumes that assessing the impact of training and identifying what is gained and what is not from their expectations is not properly evaluated. As a result training is becoming waste of time and resources in the country due to failures of organizations to manage it properly.

1.3. Objective of the study

The study mainly focuses on evaluating the impact of training in CBE, CBB and EIC on the performance of employees. That is whether the expected out come is acquired by the stated financial institutions. Thus, the general objective of this study is to evaluate the gap between

the training requirements of employees in the stated financial institutions and the expected outcome after training.

The specific objectives of this study are

- ❖ To assess whether employees performance problem is mitigated by the training
- ❖ To identify whether there is a difference in training type and method to meet objective of training
- ❖ To check whether trainees performance and reward is correlated
- ❖ To know whether the institution compare the performance of employees before and after the training
- ❖ To assess whether training need assessment is utilized to determine training needs of the institutions

1.4. Research methodology

To further understand the nature of the problem, data is gathered both from the primary and secondary sources. The study used questionnaire to get primary data from those employees of CBE, CBB and EIC who get training. Trainees are asked what they gain from the training and whether the training improves their performance. Again questionnaire is distributed to supervisors.

Similarly primary data is also collected from HRM training officers of the stated Banks and Ethiopian Insurance Corporation as well as from EIBI directors to substantiate the findings.

Secondary data is collected by revising documents pertinent to training of the stated financial institutions. Finally SPSS package is utilized to analyze the data collected.

1.5. Significance of the study

This project work will have a number of significant benefits.

- ❖ Primarily it will contribute to the stated institutions in designing effective training program that enable them to get dividend to their investment.
- ❖ Secondly , it may be a contribution to the literature and serve as one reference for students and improve the quality of the next research in this area
- ❖ Thirdly it enhances my confidence in the next independent research work
- ❖ Initiates others to conduct research in this area and enable other institutions also to design effective training program.

1.6. Limitation of the study

Provision of training is not limited to Ethiopian Institute of Banking and Insurance and I couldn't investigate the problems of training generally in Ethiopia. Ethiopian Institute of Banking and Insurance gives tailor made training to government banks and insurances and this made difficult to generalize for others. More over, considering the time and cost, only sample employees who take the training will be surveyed from the stated government banks and EIC. As the capacity of their common training institution, EIBI is 880 per year I took 10% of these trainees for the sake of my investigation.

1.7. The scope of the study

The scope of this project is limited to the evaluation of training offered by Commercial Bank of Ethiopia, Construction and Business Bank of Ethiopia, and Ethiopian Insurance Corporation. Hence these are solely financial institutions it can't be representative of other institutions who offer training to their employees. There fore the success or failure of training in these institutions can't be generalized to other institutions.

1.8. Structure of the study

The study is organized in to five chapters. The first chapter comprises introduction, statement of the problem, the objectives of the study, research methodology, and significance of the study, scope, and limitations of the study.

The second chapter consists of related literature review. The third chapter deals about data presentation, analysis and interpretation obtained from trainees and secondary sources. The fourth chapter is devoted to the analysis and interpretation of data obtained form line mangers. The fifth chapter delivers the conclusions and the recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1. Introduction

In, the previous sections of the study introduction, problem statement, objectives of the study, its significance scope and limitation of the study are presented. In this chapter the study present the important theoretical framework concepts revised from various literatures and documents.

Training is a process of learning a sequence of programs of behaviour. It is application of knowledge. Hogarth (2006) define training as

The systematic analytical based designing of methods and media so as to enable an individual or group to learn predetermined knowledge and/ or processes against predetermined objectives and apply it to a required standard.

Monappa & Saiyadain (2003) also describe training as follow:

Training refers to the teaching/learning activities carried on for the primary purpose of helping members of an organization to acquire and apply the knowledge, skills, abilities and attitudes needed by that organization. Broadly speaking, training is the act of increasing the knowledge and skill of an employee for doing a particular job.

Training gives people an awareness of the rules and procedures to guide their behaviour. It attempts to improve their performance on the current job or prepare them for an intended job. It covers not only those activities, which improve job performance, but also those, which *bring* about growth of personality; help individuals in the progress towards maturity and actualization of their potential capacities so that they become not only good employees but also better men and women. Ivancevich and Glueck (1989) Support the stated idea by stating it as training is designed to provide learners with the knowledge and skills needed for their present jobs. It is extremely important for new or present employees.

2.2. Benefit of training

Regardless of the size or type of an industry or business, training can have a measurable impact on performance. Hence the basic purposes of training as mentioned by anonymous authors on training.com.au and ZeroMillion.Com are as follows:

- ❖ Productivity increment: higher labour productivity increases business output and can open a greater share of the market or expand it by improving products, services and reputations. Successful training is focused on supporting business objectives.
- ❖ Staff retention: training increases staff retention which is a significant cost saving.
- ❖ Creating a pool of readily available and adequate replacements for personnel who may leave or move up in the organization.
- ❖ Ensuring adequate human resources for expansion into new programs
- ❖ Improved quality and productivity: training that meets both staff and employer needs can increase the quality of a business's services by fostering:
 - Accuracy and efficiency
 - Good work safety practices
 - Better customer services.

Most businesses provide on-the-job training, particularly during induction. Ongoing training almost always shows a positive return on investment.

- ❖ The benefits of training in one area can flow through to all levels of an organization. Overtime, training will boost the bottom line and reduce costs by decreasing:
 - Wasted time and materials
 - Maintain costs of machinery and equipment
 - Workplace accidents, leading to lower insurance premiums
 - Recruitment costs through the internal promotion of skilled staff.
 - Absenteeism.
- ❖ Staying competitive: Business must continually change their work practice and infrastructure to stay competitive in a global market. Training staff to manage the implementation of new technology, work practices and business strategies can also act as a benchmark for future recruitment and quality assurance practices. As well as impacting on business profit margins, training can improve:

- Staff morale and satisfaction
 - 'soft skills' such as inter-staff communication and leadership
 - time management
 - customer satisfaction
-
- ❖ Creates an attitude more receptive to coping changes
 - ❖ It is a precondition for flexible working
 - ❖ Can help to attract good workers

If employees' skills and abilities were always up to date and incapable of deteriorating, and if tomorrow were always exactly the same today, organizational change would have little or no relevance to managers. But the real world is turbulent, requiring organizations and their members to undergo dynamic change if they are to perform at competitive levels.

2.3. The training cycle

As Sherman, Bohlander, and Snell (1998) managers and HR staffs should stay alert to the kinds of training that are needed, where they are needed, who needs them, and which methods will best deliver to employees. If productivity consistently fails to achieve productivity objectives, this might be a signal that training is needed. Like wise, if organizations receive an excessive number of customer complaints, this too might suggest inadequate training. Hence to make training intervention successful, it should be done in a systematic way.

The same individuals argue that to make certain that investments in training have maximum impact on individual and organizational performance, a system approach to training should be used. The system approach involves four phases.

2.3.1 conduct a need assessment

Cumming(1994) describe need assessment as defining, monitoring, and reviewing future skill requirements and training needs in their sectors, including spotting the skill and training implication of changing technology and new ways in which skills are applied.

According to Mathis and Jackson (1997), in the need assessment phase, planners determine the need for training and specify the objective of training effort. To make certain that training is timely and focused on priority issues, managers should approach need assessment systematically by utilizing the three different types of analysis: organizational analysis, task analysis, and individual analysis.

2.3.1.1.Organizational analysis

According to Mondy, Noe, and Premeaux (1999) organizational analysis examines the entire organization as a system to determine where training should be conducted. An important part of the company's strategic human resource planning is the identification of the knowledge, skill, and abilities that will be needed by employees in the future as both jobs and the organization change. Both internal and external forces that will influence the training of workers must be considered. Mathis and Jackson (1997) state that the problems posed by the technical obsolescence of current employees and an insufficiently educated labour pool from which to draw new workers should be confronted before those trainings become critical.

Organizational analyses also can be done using various operational measures of organizational performance. On a continuing basis, detailed analysis of HR data can show training weaknesses. Departments or areas with high turnover, high absenteeism, low performance, or other deficiencies can be pinpointed. After such problems are analyzed, training objective can be developed.

Sherman, Bohlander, and Snell (1998) also state this from the side of strategic issues such as merger, acquisitions, technological change, globalization, reengineering, and total quality management all influences the way work is done and the types of skills needed to do it. Still other concerns may be more tactical, but no less important in their impact on training.

Organizational restructuring, downsizing, empowerment, and team work, for example, have immediate training requirements.

According to Mathis and Jackson (1997) Specific sources of information and operational measures for an organizational level needs analysis may include the following.

- ❖ Grievance
- ❖ Accident record
- ❖ Observations
- ❖ Exit interview
- ❖ Complaints from customers
- ❖ Equipment utilization figures
- ❖ Training committee observations
- ❖ Waste/scrap/quality control data

As Sherman, Bohlander, and Snell (1998) side by side with forces that influence training needs, organization analysis involves close examination of the resources—technological, financial, and human—that are available to meet training objectives.

2.3.1.2. Task analysis

The second way to diagnose training needs is through analyses of the tasks performed in the organization. As Mathis and Jackson (1997) to carry out task analysis, it is necessary to know the job requirements of the organization.

As Mondy, Noe, and Premeaux (1999) importance and proficiency should be determined. Importance relates to the relevance of specific tasks and behaviours in a particular job and the frequency with which they are performed. Proficiency is the employees' competence in performing these tasks. According to Mathis and Jackson (1997) by comparing the requirements of the jobs with the knowledge, skills, and abilities of employees, training needs can be identified. Job descriptions, job specifications, performance appraisals, and interviews or surveys of supervisors and job incumbents should provide the data needed to accomplish the required work.

2.3.1.3. Individual analysis

The third means of diagnosing training needs focuses on the individual employees and how they perform their jobs. As Mondy, Noe, and Premeaux (1997) individual analysis deals with two questions: “who needs to be trained?” and “what kind of training is needed?”

According to Dessler and Duffy (1994) the need for individual training is usually prompted from problems (like excess scrap) or by supervisors requests, and also those in charge of training have the added task of deciding—perhaps through interviews, observations, or questionnaires—if “training” is in fact the solution.

By the study of Sherman, Bohlander, and Snell (1998) the use of performance appraisal data in making individual analysis is the most common approach. It involves comparing employee’s performance with established standards. However, while performance appraisals may reveal who is not meeting expectations, it typically does not reveal why.

As Mathis and Jackson (1997) to assess training needs through the performance appraisal process, employee inadequacies first must be determined in a formal review. If performance deficiencies are due to ability problems, training may likely be good interventions to overcome the weaknesses. If the person’s work is acceptable, training may not be needed. As Mondy, Noe, and Premeaux (1997) because of the need to reduce costs, some firms feel that “sheep-dip training”—in which all employees are trained whether they need it or not—should be avoided.

Another way to assess individual training need as Mathis and Jackson is by asking employees. Both managerial and non-managerial employees can be surveyed, interviewed, and tested. The results can inform managers about what employees believe their problems are and what actions they recommend.

A survey can take the form of questionnaires or interviews with supervisors and employees on an individual or group basis. The purpose is to gather information on problems perceived by

the individual involved. According to Mathis and Jackson (1997) the following are among the sources of information for surveys:

- ❖ Questionnaires
- ❖ Job knowledge
- ❖ Skill test
- ❖ Attitude surveys
- ❖ Records of critical incidents
- ❖ Data from assessment centres
- ❖ Role-playing results

2.3.2 Setting training objectives

According to Sherman, Bohlander, and Snell (1998) conducting organization, task, and person analyses enable managers to have a more complete picture of the training needs. On the basis of this information, they can more formally state the desired outcomes of training through written instructional objectives. Generally, instructional objectives describe the skills or knowledge to be acquired and/or the attitudes to be changed.

As quoted by the stated individuals from the works of Robert Mager, a known training expert, emphasis the importance of instructional objectives by noting that “before you prepare for instruction, before you select instructional procedures or subject matter or material, it is important to be able to state clearly just what you intend the results of that instruction to be. A clear statement of instructional objectives will provide a sound basis for choosing methods and materials and for selecting the means for assessing whether the instruction will be successful”.

The success of the training should be measured in terms of the objectives set. Good objectives are measurable. As Mathis and Jackson objectives for training can be set in any area by using one of the following four dimensions:

- ❖ Quantity of work resulting from training
- ❖ Quality of work after training (for example, minimization of error, reduce customer complaints)
- ❖ Timelines of work after training (for example, schedules met or budget reports turned in on time)

- ❖ Cost savings as a result of training (for example, deviations from budget, sales expense, or cost of down time)

2.3.3 Implementing the training program

According to Mathis and Jackson (1997), despite the importance of need assessment and objectives are where “the rubber meets the road” in implementing a training program. Regardless of whether the training is job specific or broader in nature, the appropriate training approach must be chosen.

According to Evas (1999) training methods chosen in any particular instances do partly depend upon training location. Even though there are different variations under them training approach is broadly classified as on-the-job training and of-the-job training.

- I. On-the-job training:** This is training which takes place in the normal workplace of the job holder, using the equipment, tools, etc, which the employee would normally use. Where a job consists of a variety of tasks, the trainee is given instruction in a simple task, then as this is mastered increasingly challenging assignments until he/she is capable of carrying out the job unsupervised. That is, they embrace developing through performance on the job, where organizational strength and human behaviour and technological systems have full and free play.
- II. Off-the job- training:** off the job training takes place away from the normal workplace. Typical locations on the firm’s premises are: special training areas for operative equipped with basic workshop equipment; an office, training department class rooms; the board rooms. Some times such training takes place away from the company in hotels, colleges, residential training establishments.

2.3.4. Evaluation of training

Evaluation of any activity is important, since in evaluating one tries to judge the “value or worth of the activity, using the information available.” Training itself needs to be reviewed

from time to time, just as any other procedure. Evaluation of training compares the post-training results to the objectives expected by managers, trainers, and trainees. Evaluating training programs is a very difficult task and several issues need to be considered, which include employees development, performance improvement, and employee retention.

According to Goel and Rajeesh (2003) organization conduct evaluation programs for three specific reasons:

- ❖ To justify the existence of training department and how it contributes to the organizational goals and objectives.
- ❖ To evaluate the cost effectiveness of Value of training programs
- ❖ To gain information on employee needs and ongoing requirements to improve future training programs.

According to Sherman, Bohlander, and Snell (1998) few organizations adequately evaluate their training programs. In many ways, this goes beyond poor management; it is poor business practice. Given the substantial monetary stake that organizations have in training, it would seem prudent that managers would want to maximize the return on investment. The real driving force for training is whether the training makes an individual or group of people more productive, efficient, and useful to an organization. Evaluation, by bringing to the fore “weaknesses and failures--- strengths and successes,” helps to improve training methods.

As Mathis and Jackson one way to evaluating training is to examine the costs associated with the training and the benefits received through cost/benefit analysis. Comparing costs and benefits is easy until one has to assign an actual birr value to some of the benefits. The best way is to measure the value of the output before and after training. Any increase represents the benefit resulting from training.

Goel and Rajeesh (2003) argue that even though there are many approaches to evaluated training they praise the work of Donald Kirkparick. Donald L. Kirkpatrick identified four levels at which training can be evaluated. According to him, evaluation of training becomes more rigorous and specific as the level advances.

- I. *Reaction:* - reaction may best define as how well the trainees like a particular program. Organizations evaluate the reaction level of trainees by conducting interviews or by administering questionnaires to the trainees at the end of a training session. However, the immediate reaction may measure only how much the people liked the training rather than how it benefited them. It can be the source of misleading conclusions as it is based on judgment.
- II. *Learning:* - Organizations evaluate learning levels by measuring how well trainees have learned facts, ideas, concepts, theories, and attitudes. Tests on the training material are commonly used for evaluating learning and can be given before and after training to compare scores. To evaluate training courses at some firms, test results are used to determine how well the courses have provided employees with the desired content. If test scores indicate learning problems, instructors get feed back, and the courses are redesigned so that the content can be delivered more effectively. Of course, learning enough to pass a test doesn't guarantee that the trainee can *do* anything with what was learned.
- III. *Behaviour:* - Evaluating training at the behavioural level involves measuring the effect of training on job performance through interviews of trainees and their co-workers and observations of the job performance. It could be strongly argued that the most effective training programs are those which change the behaviour on the job in a constructive way. According to Nickols (2000) it is useful to assess behaviour changes at the end of training to know whether the training acquired transfer (don't transfer) to the work place. Even if behaviours do change, the results that management desires may not be obtained.
- IV. *Results:* - Employers evaluate results by measuring the effect of training on the achievement of organizational objectives. As stated by (ibid) from Kirkpatrick "reduction of costs; reduction of turnover and absenteeism; reduction of grievances; increase in quality and quantity of production; or improved morale" can be done by comparing records before and after training.

CHAPTER THREE

DATA ANALYSIS AND INTERPRETATION

3.1 Back ground of institutions

3.1.1. Commercial Bank of Ethiopia

Commercial Bank of Ethiopia (CBE) was established as a share company in 1942 and has become autonomous under the commercial code of Ethiopia in 1963. It was commissioned to undertake money borrowing, depositing and exchanging activities to the society. Today, CBE is a leading bank in its industry in both domestic and foreign banking operations. CBE has by now fourteen district offices and one hundred and seventy one branches spread throughout the country. Each district office is accountable to the five Vice Presidents.

From the data delivered by human resource information systems, the total number of employees currently engaged at CBE is 6996 out of which 4922 employees are males and the remaining 2074 are females.

Table 1: Educational level of CBB employees

Educational level	Number	%
PhD	1	0.01
MD	2	0.03
2 nd degree	38	0.54
1 st degree	738	10.55
diploma	2831	40.47
ACCA	2	0.03
Certificate	3290	47.03
Below grade 12	94	1.34
Total	6996	100

Source: HRIS data base

CBE is exerting a lot of effort to developing and maintaining an effective human resource training and development program. The Bank recognizes that its competitive position and prosperity depends to a large extent on the knowledge, skills and expertise of its human resources. The management of the Bank is committed to continually invest in the development of its staff to meet job requirements and career aspirations of individuals. Everyone in the organization is encouraged and given the opportunity to develop his/her skills and knowledge to the maximum of his/her capacity. The Personnel Planning and Development Department is entrusted with the responsibility of the training and development of employees in consultation with the Human Resource Department.

3.1.2. Construction and Business Bank

The Construction and Business Bank (CBB) is a successor of the defunct Housing and Saving Bank which was established by the merging of two financial institutions namely, the Savings and Mortgage Corporation of Ethiopia S.C (SMC) and the Imperial Savings and Home ownerships Public association (ISHOPA), which were nationalized in 1975 at the onset of the socialist era of Ethiopia.

The main reason for the establishment of CBB is to encourage and further accelerate the rate of housing development for the improvement of the living standard of urban dwellers. Now CBB participates heavily and plays a leading role in the construction of business buildings, and condominiums. Besides, because of the economic liberalization and deregulation, CBB has ventured into commercial banking operations. As it could be learnt from its annual report of December 30, 2005, the total number of employees is 839. From these 530 are males and 309 are females.

Table 2: Educational level of CBB employees

Educational level	Number	%
2nd degree	8	0.95
1st degree	83	9.89
Diploma	341	40.64
10 and 12 complete	214	25.51
1-9	193	23.00
Total	839	100.00

Source: December 2005 Report

CBB encourages appropriate skills development of staff members based on the training needs and design training schemes in order to

- To carryout the induction and training of new entrants, to promote a sense of belongingness with the bank and developing their skill for efficiency as quickly and effectively as possible
- To let employees know various policies, working procedures and other useful information of bank which would help them perform their jobs correctly
- To ensure that all staff are competent in their basic work skill and knowledge of their individual assigned responsibilities
- To keep all staff up-to-date with technical and specialized developments concerning their own areas associated with it for both current and project activities.
- To develop supervisory and managerial skills of staff who are required for managing, branches, division and for shouldering higher management responsibilities.

3.1.3. Ethiopian Insurance Corporation

The Ethiopian Insurance Corporation (EIC) was established by proclamation No. 68/1975, by taking over the assets and liabilities of the 13 nationalized companies with a paid-up capital of birr 11 million. These companies have become the branches of the corporation. The corporation was meant to:

- Engage in all classes of insurance business
- Ensure that insurance services reach the broad masses of the people; and
- Promote efficient utilization of both material and financial resources

More over, the proclamation empowers the corporation to manage, administer, and supervise, and direct all insurance business transactions at national level. In addition to this, it is also entitled to negotiate, arrange, underwrite and contract reinsurance treaties and policies with similar foreign and international reinsurance.

Table 3: Educational level of EIC employees

Educational level	Number	%
First degree & above	166	14.26
College diploma	338	29.04
Below college diploma	660	56.70
Total	1164	100.00

Source: January 2006 Report

EIC is in the leading position in the insurance industry and has got about eight district offices and twenty -eight branches spread throughout the country. Currently EIC has a total of 1164 employees, of which 668 are males and the remaining 496 are females.

Even though the organization does not have a formal policy document; it offers regular training activities to its employees. EIC is exerting a lot of effort into developing and maintaining an effective human resource training and development program. Above all, the corporation recognizes that competitive position and prosperity is unthinkable without human resource development. Thus, the management is committed to continually invest in the development of its staff to meet job requirements and career aspirations of individuals.

The objectives of EIC training are as follows:

- To train employees to accomplish their job efficiently and effectively
- To develop management staff in order to provide efficient and effective leadership.

3.2. Analysis of trainees Response

This section and the next chapter deal with the interpretation and presentation of data gathered from distributed questionnaires and interviews made with training officers' of the aforementioned institutions.

3.2.1. Introduction

To assess training impact assessment of the stated institutions 130 questionnaire was distributed to the employees who had got training. Out of the distributed questioners 88 was returned and used for this analysis.

3.2.2. Profile of respondents

The following two tables describes the respondents in terms of gender, educational level, experience and the type of training they were participated.

Table 4: Gender and Educational level of respondents

Count

Name of org.	Education level				Total	
	Certificat	Diploma	1st degree	2nd Degree		
CBE	Gender Male	2	14	10	1	27
	Female		7	8		15
	Total	2	21	18	1	42
CBB	Gender Male		14	2		16
	Female		7			7
	Total		21	2		23
EIC	Gender Male		12	6		18
	Female		1	4		5
	Total		13	10		23

As can be observed above (table 4), 88 trainees have been participated for the investigation in assessing impact of training on their performance. 42 of the trainees are taken from Commercial Bank of Ethiopia 46 from Construction and Business Bank and Ethiopian Insurance Corporation, 23 from each institution. In terms of gender 61 of the respondents are males and 27 are females. Based on their educational qualification, 2 of them are certificate holders, 55 are Diploma graduates, 30 are first degree graduates, and the remaining 1 is a second degree graduate.

Table 5: Experience, Method and type of training

Experience			Type of training		Total
			Technical Training	Management Dev't	
< 5 years	on job vs off	On the job training	11	1	12
	job training	Off the job training	17	1	18
	Total		28	2	30
5-10	on job vs off	On the job training	7	1	8
	job training	Off the job training	19	7	26
	Total		26	8	34
11-15 years	on job vs off	On the job training	1		1
	job training	Off the job training	1	1	2
	Total		2	1	3
16-20 years	on job vs off	On the job training	2	1	3
	job training	Off the job training	1	5	6
	Total		3	6	9
Above 20 years	on job vs off	On the job training	2	1	3
	job training	Off the job training	3	6	9
	Total		5	7	12

When we see their experiences (table 5) 30 of the respondents have below 5 years, 34 of them between 5-10 years, 3 of them between 11-15 years, 9 of them between 16-20 years and the remaining 12 are above 20 years of experience. From the respondents, 64(72.7%) and 24(27.3%) trainees have taken technical and management development trainings respectively. 27 trainees have acquired their training on- the- job while the remaining 61 got it on an off- the- job basis.

3.2.3. Methods and types of training employed by the institutions

Table 6: Methods, types of trainings and institutions

Name of org.				Type of training		Total
				Technical training	Management Dev't	
CBE	on job vs off job training	On the job training	Count	9	3	12
			% of Total	21.4%	7.1%	28.6%
		Off the job training	Count	25	5	30
			% of Total	59.5%	11.9%	71.4%
		Total	Count	34	8	42
			% of Total	81.0%	19.0%	100.0%
CBB	on job vs off job training	On the job training	Count	10	1	11
			% of Total	43.5%	4.3%	47.8%
		Off the job training	Count	12		12
			% of Total	52.2%		52.2%
		Total	Count	22	1	23
			% of Total	95.7%	4.3%	100.0%
EIC	on job vs off job training	On the job training	Count	4		4
			% of Total	17.4%		17.4%
		Off the job training	Count	4	15	19
			% of Total	17.4%	65.2%	82.6%
		Total	Count	8	15	23
			% of Total	34.8%	65.2%	100.0%

Institutional wise, as it can be seen from table 6, most of EIC, (65.2%) respondents participate in management development training and the majority of CBB (95.7 %) and CBE (81%) have had technical training. The respondents asserted that, both financial institutions mostly employ off-the-job training. It is; however, proportionately higher for EIC (82.6%) followed by CBE (71.4%) and CBB (52.2%). Mostly both the technical and management development trainings for the CBE (81%) and CBB (95.7%) are given out side the job. But, in the EIC (65.2%) respondents revealed that the management development trainings are offered off-the- job and the technical trainings are equally given both on and off the job.

In the CBE, out of the 34 trainees who have taken technical training, 9 took it on the job whereas the remaining 25 trainees took it off- the- job. For the CBB 12 out of 22 trainees have had their technical trainings on- the- job but the remaining 10 took off- the- job. For EIC this technical training is equally given both on and off the job.

3.2.4. Trainers' knowledge of subject matter and language usage

Table 7: Language appropriateness and knowledge of subject matter of trainers

Name of org.				Subject matter			Total
				Excellent	Very good	Fair	
CBE	appropriate language	Excellent	Count	1	2	1	4
			% of Total	2.4%	4.8%	2.4%	9.5%
	Very good	Count	3	21	4	28	
		% of Total	7.1%	50.0%	9.5%	66.7%	
	Poor	Count		3	7	10	
		% of Total		7.1%	16.7%	23.8%	
Total	Count	4	26	12	42		
	% of Total	9.5%	61.9%	28.6%	100.0%		
CBB	Appropriate language	Excellent	Count	4	1		5
			% of Total	17.4%	4.3%		21.7%
	Very good	Count	4	8		12	
		% of Total	17.4%	34.8%		52.2%	
	Poor	Count	1	4	1	6	
		% of Total	4.3%	17.4%	4.3%	26.1%	
Total	Count	9	13	1	23		
	% of Total	39.1%	56.5%	4.3%	100.0%		
EIC	Appropriate language	Excellent	Count	5	3		8
			% of Total	21.7%	13.0%		34.8%
	Very good	Count	3	8	1	12	
		% of Total	13.0%	34.8%	4.3%	52.2%	
	Poor	Count	1		2	3	
		% of Total	4.3%		8.7%	13.0%	
Total	Count	9	11	3	23		
	% of Total	39.1%	47.8%	13.0%	100.0%		

The trainers over all use of appropriate language has been rated as excellent and very good by 19.3% and 59.1% of the respondents and their knowledge of subject matter was rated as excellent by 25% of the respondents and very good by 56.8% of respondents. With respect to each institution, 9.5%, 66.7% and 23.8% of trainees from CBE have rated trainers' use of appropriate language as excellent, very good and poor respectively. 21.7%, 52.2% and 26.1% of trainees from CBB rated trainers' this factor as excellent, very good and poor respectively. 34.8%, 52.2%, and 13% of respondents from EIC rated as excellent, very good and poor respectively. With regard to trainers' use of appropriate language, the majority of trainees' rate very good and excellent and no one rate poor. But trainees from EIC seem better satisfied

than those of the two banks because the rate of fair is less for EIC (13%) than it is for CBE (23.8%) and CBB (26.1%).

As to the trainers' knowledge of subject matter, 9.5%, 61.9%, and 28.6% of respondents from CBE rated excellent, very good, and fair respectively. CBB respondents rated 39.1%, 56.5%, and 4.3% of their trainers' excellent, very good and fair respectively. EIC respondents rate 39.5%, 47.8%, 13% on the same parameter as excellent, very good and poor respectively. Even though both institutions rate their trainers' knowledge of subject matter positively, it seems that there is more negative attitude from the trainees of CBE and better satisfaction from the trainees of EIC.

Generally, it can be deduced from the table that the majority of the trainees do not have dissatisfaction with the trainers either in their knowledge of subject matter or in their language efficiency. The success of training programs depends, to a large extent, on the competence of trainers. Lack of qualified trainers' is one of the handicaps in which make any training ineffective or less effective. Ivancevich and Glueck (1989) argue that

To some extent, the success of training program depends on proper selection of the person who performs the training task. Personal characteristics (the ability to speak well, to write convincingly, to organize the work of others, to be inventive, and to inspire others to greater achievements) are important factors in the selection of trainers.

3.2.5. Encouragement of participation and relevancy of training

Table 8: Participation, relevancy of training and institutions

Name of org.				Relevancy of training				Total
				Excellent	Very good	Fair	Poor	
CBE	Encourage participation	Excellent	Count	1			1	2
			% of Total	2.4%			2.4%	4.8%
		Very good	Count		12	10	1	23
			% of Total		28.6%	23.8%	2.4%	54.8%
	Fair	Count		5	6	3	14	
	% of Total		11.9%	14.3%	7.1%	33.3%		
	Poor	Count		1	2		3	
	% of Total			2.4%	4.8%		7.1%	
	Total	Count		1	18	18	5	42
		% of Total		2.4%	42.9%	42.9%	11.9%	100.0%
CBB	Encourage participation	Excellent	Count	3	3	2	1	9
			% of Total	13.0%	13.0%	8.7%	4.3%	39.1%
		Very good	Count	1	5	2	1	9
			% of Total	4.3%	21.7%	8.7%	4.3%	39.1%
	Fair	Count		3	1	1	5	
	% of Total		13.0%	4.3%	4.3%	21.7%		
	Total	Count		4	11	5	3	23
		% of Total		17.4%	47.8%	21.7%	13.0%	100.0%
EIC	Encourage participation	Excellent	Count	2	2			4
			% of Total	8.7%	8.7%			17.4%
		Very good	Count	2	9	4		15
			% of Total	8.7%	39.1%	17.4%		65.2%
	Fair	Count		1	1	2	4	
	% of Total		4.3%	4.3%	8.7%	17.4%		
	Total	Count		4	12	5	2	23
		% of Total		17.4%	52.2%	21.7%	8.7%	100.0%

All in all, the relevance of training to the participants training need was rated by 10.2% and 46.6% of the respondents as excellent and very good, where as 31.8% and 11.4% of the respondents' rated as fair and poor respectively.

In view of each institution, CBE respondents rated it as Excellent (2.4%), very good (42.9%), fair (42.9%), and poor (11.9%); CBB respondents rate it as Excellent (17.4), very good (47.8), fair (21.7%), and poor (13%); and EIC respondents rated it as excellent (17.4%), very good (52.2%), fair (21.7%), and poor (8.7%). Similarly for CBB respondents the relevance of

training for their need was rated as Excellent, very good, fair and poor with percentage rate of 17.4%, 47.8%, 21.7%, and 13% respectively. The respondents rate of excellent and very good seems to show that relevance of training is relatively better fit to EIC (69.9%) and CBB (65.2%) trainees than CBE trainees (45.4%).

Taking the overall responses in to account poor and fair jointly seem high (43.2%). Hence it appears that much of what has been transmitted in training programs is not compatible or even consistent with the values, norms and processes that prevail in the work situation. In such circumstances, training is less likely to meet the needs of the actual work area.

According to Monappa and Saiyadain (2003) the maximum use of training can be made if the trainee is able to transfer his learning to his actual workplace. This is possible if identical elements are incorporated in the training situation from the job role, either existing or proposed. The more similar the learning situation is to the job situation, the higher the degree of transfer the trainee can expect, and hence the greater the relevance of the training program. With respect to encouragement of participation at the training session 70.5% of the respondents rated it as excellent and very good. The remaining 29.5% of the respondents claim that the participation is either fair or poor. Institutionally CBE respondents' rate of excellent and very good jointly accounts for 59.6%, followed by CBE (78.2%), and EIC (82.6%). Therefore like the relevance of training, CBE is apparently disadvantaged compared to the other two with respect to encouragement of trainees' participation at the training session. It is obvious that Participation enhances the trainees' chance of understanding and enables them to raise unclear ideas and share the experience of others from the session. Hughay and Mussnug (1997) state that adults learn more efficiently when they are allowed to talk about a subject, relate it to their experience, and discover the usefulness of the skill themselves. Thereby indicating that trainers should be aware of the merits of giving freedom to participants in any training forum.

3.2.6. Relevancy of facility and material to the trainees

Table 9: Relevancy of facilities and materials
% of Total

Name of Org.			Facility				Total
			Excellent	Very good	Fair	Poor	
CBE	Relevancy of Mat.	Excellent	4.8%	11.9%		4.8%	21.4%
		Very good	2.4%	23.8%	16.7%		42.9%
		Fair	2.4%	9.5%	16.7%	2.4%	31.0%
		Poor		2.4%	2.4%		4.8%
Total			9.5%	47.6%	35.7%	7.1%	100.0%
CBB	Relevancy of Mat.	Excellent	13.0%	4.3%	4.3%		21.7%
		Very good		13.0%	30.4%	4.3%	47.8%
		Fair	4.3%	8.7%	13.0%	4.3%	30.4%
		Total	17.4%	26.1%	47.8%	8.7%	100.0%
EIC	Relevancy of Mat.	Excellent	17.4%				17.4%
		Very good	4.3%	39.1%	13.0%		56.5%
		Fair		8.7%	13.0%	4.3%	26.1%
		Total	21.7%	47.8%	26.1%	4.3%	100.0%

21.4% and 42.9% of CBE's respondents rated the relevance of training given to them as excellent and very good respectively. They have also rated availability of facilities at the training session as excellent (9.5%) and very good (47.6%).

CBB respondents rated the availability of training facilities at the training session as excellent, very good, fair and poor with a percentage of 17.4%, 26.1%, 47.8%, and 8.7% respectively. As to the relevance of training material given in assisting them to carryout their task, they rated as excellent, very good, and fair with a percentage of 21.4%, 47.8, and 30.4% respectively. No one from this institution rate it poor.

Availability of training facilities was rated as excellent (21.7%), very good (47.8), fair (26.1), and poor (4.3%) by the EIC respondents. The rate for the relevance of training materials was 56.5%, 26.1% as excellent (17.4%), very good (56.5%), and fair (26.1%). No one rate it poor. Facilities available at the training session rated fair (13%) and poor (4.3) by CBB and EIC respondents and in CBB they were rated as Fair by only 2.4% respondents and no one rate it

as poor. To assist the trainees properly get the required skill or information the training session should be equipped with proper facilities. And even the trainees are expected to attend the training an environment similar to the work place to better facilitate the skill transfer from the training session to the real work environment. According to Goel and Rajneesh (2003) a suitable location, building and other necessary facilities are essential conditions for a proper training. In view of this, 42.2% of respondents' rate it below average and this might create difficulty in transferring the training to the actual work setting.

From the table we can deduce that only minor percentages of CBE respondents rated the relevance of training materials as poor. 35.8% of respondents' jointly rate the relevance as fair and poor. CBB and EIC respondents rated it fair with a percentage of 26.1% and 30.4% respectively. This figure seems higher and it might create difficulty among the trainees in getting what they need to accomplish their task properly. If the material is irrelevant they couldn't apply it on their task and it would be wastage of time and money.

Mathis and Jackson (1997) also share the idea of Goel and Rajneesh by indicating that

The ultimate purpose of any training is imparting insights that could be translated in actual working situations. It is the view of these two scholars that, to achieve this, trainees must be able to apply in their works, what they have drawn from the training, equally importantly; they shall keep exploiting the learned material in their future as well.

3.2.7 Relation of training effectiveness and educational level

The following two tables try to analyze the relationship of training and educational level in the performance of employees:

3.2.7.1. Minimize error and confidence development

Table 10: Effect of Education in minimizing errors and confidence development

Education level				Confidence			Total
				Yes	No	I don't know	
Certificate	Minimize Errors	Yes	Count	1			1
			% of Total	50.0%			50.0%
		No	Count	1			1
			% of Total	50.0%			50.0%
	Total		Count	2			2
			% of Total	100.0%			100.0%
Diploma	Minimize Errors	Yes	Count	36	2	5	43
			% of Total	65.5%	3.6%	9.1%	78.2%
		No	Count	3	3	1	7
			% of Total	5.5%	5.5%	1.8%	12.7%
		I don't know	Count	2	1	2	5
			% of Total	3.6%	1.8%	3.6%	9.1%
	Total		Count	41	6	8	55
			% of Total	74.5%	10.9%	14.5%	100.0%
	1st degree	Minimize Errors	Yes	Count	15	1	4
			% of Total	50.0%	3.3%	13.3%	66.7%
		No	Count	2	2	1	5
			% of Total	6.7%	6.7%	3.3%	16.7%
		I don't know	Count	2		3	5
			% of Total	6.7%		10.0%	16.7%
Total			Count	19	3	8	30
			% of Total	63.3%	10.0%	26.7%	100.0%
2nd Degree		Minimize Errors	Yes	Count	1		
		% of Total	100.0%			100.0%	
	Total		Count	1			1
		% of Total	100.0%			100.0%	

As the table 10 shows, the majority of trainees are proportionately able to minimize or avoid errors (73.9%), and improve confidence (73.9%). 50% of certificate level trainees have responded that the trainings enable them to minimize or avoid errors. But the rate for this reduction or minimization of errors for the diploma and the degree holders seems better as it is rated 78.2%, and 66.7% respectively. As the number of certificate and second degree holder respondents are too small and the percentage oscillates up and down, it is difficult to judge whether the training benefits better educated or less educated trainees. But, when we compare the degree and diploma holders the training assists the degree graduates better than the diploma graduates, thereby implying that it tends to favour the better educated.

3.2.7.2. Development of speed and better Relation

Table 11: Effect of Education in speed and Relation establishment

Education level				Finish with less time			Total
				Yes	No	I don't know	
Certificate	Create better Relation	Yes	Count % of Total		1 50.0%		1 50.0%
		I don't know	Count % of Total	1 50.0%			1 50.0%
	Total		Count % of Total	1 50.0%	1 50.0%		2 100.0%
Diploma	Create better relation	Yes	Count % of Total	30 54.5%	9 16.4%	3 5.5%	42 76.4%
		No	Count % of Total	3 5.5%	1 1.8%	1 1.8%	5 9.1%
		I don't know	Count % of Total		3 5.5%	5 9.1%	8 14.5%
	Total		Count % of Total	33 60.0%	13 23.6%	9 16.4%	55 100.0%
1st degree	Create better Relation	Yes	Count % of Total	10 33.3%	3 10.0%	4 13.3%	17 56.7%
		No	Count % of Total	6 20.0%		2 6.7%	8 26.7%
		I don't know	Count % of Total	1 3.3%	2 6.7%	2 6.7%	5 16.7%
	Total		Count % of Total	17 56.7%	5 16.7%	8 26.7%	30 100.0%
2nd Degree	Create better Relation	Yes	Count % of Total		1 100.0%		1 100.0%
	Total		Count % of Total		1 100.0%		1 100.0%

It can be observed from the table that the trainings enable 58% of the trainees to finish their task with lesser time and 69.3% of them to create better relations with their workmate, supervisors and customers. It was reported to be instrumental in bettering relations for 50% of certificate levels', 76.4% of Diploma holders', and 56.7% of degree holders'. The training, it was indicated, enables to finish tasks with lesser time to 50% of certificate levels', 60% of diploma holders', and 56% of degree holders'. In this regard, the training relatively gives more benefits to the diploma holders' than it does to the degree holders'.

Regardless of their educational levels, the majority of degree and diploma holder who are successful in finishing their task with less time also establish better relation. Similarly the majority of them who are successful in creating better relations also accomplish their task

with lesser time. But the certificate levels and the second degree holder establish better relationship with the stated parties without winding up their task with lesser time.

3.2.8. Relation of training effectiveness and experience

The following two tables try to analyze the relationship of training and experience in the performance of employees:

3.2.8.1. Minimize error and confidence development

Table 12: Effect of experience in minimizing errors and confidence development

Experience				Confidence			Total
				Yes	No	I don't know	
< 5 years	Minimize Errors	Yes	Count	18	1	3	22
			% of Total	60.0%	3.3%	10.0%	73.3%
		No	Count	3	1	1	5
		% of Total	10.0%	3.3%	3.3%	16.7%	
	I don't know	Count	2		1	3	
		% of Total	6.7%		3.3%	10.0%	
	Total	Count	23	2	5	30	
		% of Total	76.7%	6.7%	16.7%	100.0%	
5-10 years	Minimize Errors	Yes	Count	21	2	4	27
			% of Total	61.8%	5.9%	11.8%	79.4%
		No	Count	1	1	1	3
		% of Total	2.9%	2.9%	2.9%	8.8%	
	I don't know	Count	1		3	4	
		% of Total	2.9%		8.8%	11.8%	
	Total	Count	23	3	8	34	
		% of Total	67.6%	8.8%	23.5%	100.0%	
11-15 years	Minimize Errors	Yes	Count	2			2
			% of Total	66.7%			66.7%
	I don't know	Count			1	1	
		% of Total			33.3%	33.3%	
	Total	Count	2		1	3	
		% of Total	66.7%		33.3%	100.0%	
16-20 years	Minimize Errors	Yes	Count	6			6
			% of Total	66.7%			66.7%
		No	Count		2		2
		% of Total		22.2%		22.2%	
	I don't know	Count	1			1	
		% of Total	11.1%			11.1%	
	Total	Count	7	2		9	
		% of Total	77.8%	22.2%		100.0%	
Above 20 years	Minimize Errors	Yes	Count	6		2	8
			% of Total	50.0%		16.7%	66.7%
		No	Count	2	1		3
		% of Total	16.7%	8.3%		25.0%	
	I don't know	Count		1		1	
		% of Total		8.3%		8.3%	
	Total	Count	8	2	2	12	
		% of Total	66.7%	16.7%	16.7%	100.0%	

With respect to trainees experience and error minimization or avoidance 73.3% of less than 5 years, 79.4% of between 5-10 years, 66.7% of between 11-15 years, 66.7% of between 16-20 years, and 66.7% of above 20 years assert that they are successful in minimizing or avoidance of errors. It seems that the training ability in minimizing errors and experience of trainees don't have any relation because the same percentage rate (66.7%) is observed from the range of 11 years and above. But a slight percentage increment is observed when we move from the experience range of less than 5 years (73.3%) to 5-10 years (79.4%).

The relationship between confidence development and experience also might not have that much effect. 76.7% of less than 5 years, 67.6% of between 5-10 years, 66.7% of between 11-15 years, 66.7% of between 16-20 years, and 66.7% of above 20 years are successful in establishing confidence by the training. Like the relation between experience and error minimization or avoidance there is weak relationship between confidence developments and training because the rate is similar starting from the experience range of 5 years and above. But the training develops better confidence for the trainees who have less than five years of experience than the other experience ranges.

3.2.8.2. Development of speed and better Relation

Table13. Effect of experience in speed and establishment of better relation

Experience				Finish with less time			Total	
				Yes	No	I don't know		
< 5 years	Create better relation	Yes	Count % of Total	15 50.0%	6 20.0%	1 3.3%	22 73.3%	
		No	Count % of Total	2 6.7%	1 3.3%	1 3.3%	4 13.3%	
		I don't know	Count % of Total		2 6.7%	2 6.7%	4 13.3%	
	Total		Count % of Total	17 56.7%	9 30.0%	4 13.3%	30 100.0%	
	5-10 years	Create better relation	Yes	Count % of Total	13 38.2%	4 11.8%	4 11.8%	21 61.8%
			No	Count % of Total	5 14.7%		1 2.9%	6 17.6%
I don't know			Count % of Total	2 5.9%	1 2.9%	4 11.8%	7 20.6%	
Total		Count % of Total	20 58.8%	5 14.7%	9 26.5%	34 100.0%		
11-15 years	Create better relation	Yes	Count % of Total	2 66.7%			2 66.7%	
		No	Count % of Total			1 33.3%	1 33.3%	
	Total		Count % of Total	2 66.7%		1 33.3%	3 100.0%	
16-20 years	Create better relation	Yes	Count % of Total	3 33.3%	4 44.4%	2 22.2%	9 100.0%	
	Total		Count % of Total	3 33.3%	4 44.4%	2 22.2%	9 100.0%	
above 20 years	Create better relation	Yes	Count % of Total	7 58.3%			7 58.3%	
		No	Count % of Total	2 16.7%			2 16.7%	
		I don't know	Count % of Total		2 16.7%	1 8.3%	3 25.0%	
	Total		Count % of Total	9 75.0%	2 16.7%	1 8.3%	12 100.0%	

With respect to experience and speedy task accomplishment 56.7% of less than 5 years, 58.8% of between 5-10 years, 66.7% of between 11-15 years, 58.3% of between 16-20 years, and 75% of above 20 years are successful in accomplishing their task with lesser time. As it oscillates up and down it is difficult to establish an ascending or descending relation between speed and experience. But, there is more percentage of employees' (44.4%) who rated "NO" in the experience range of 16-20 than in the other range.

With respect to experience and establishment of better relations 73.3% of less than 5 years, 61.8% of between 5-10 years, 66.7% of between 11-15 years, 100% of between 16-20 years, and 58.3% of above 20 years are establishing better relations with their workmates,

supervisors and customers. Here also like the relation between experience and accomplishment of tasks with lesser time, it is difficult to establish a link between establishment of better relation and experience range of trainees. It seems that the training is more successful in establishing better relations with the experience range of 16-20 years and less successful with the range of 11-15 years.

3.2.9. Relation of training effectiveness and type of training

The following two tables try to analyze the relationship of training and type of training in the performance of employees.

3.2.9.1 Minimize error and confidence development

Table 14: Impact of training type in minimizing errors and confidence development

Type of training				confidence			Total
				Yes	No	I don't know	
Technical training	Minimize Errors	Yes	Count	40	3	8	51
			% of Total	62.5%	4.7%	12.5%	79.7%
	No	Count	4	2	1	7	
		% of Total	6.3%	3.1%	1.6%	10.9%	
	I don't know	Count	3		3	6	
		% of Total	4.7%		4.7%	9.4%	
Total			Count	47	5	12	64
			% of Total	73.4%	7.8%	18.8%	100.0%
Management Dev't	Minimize Errors	Yes	Count	13		1	14
			% of Total	54.2%		4.2%	58.3%
	No	Count	2	3	1	6	
		% of Total	8.3%	12.5%	4.2%	25.0%	
	I don't know	Count	1	1	2	4	
		% of Total	4.2%	4.2%	8.3%	16.7%	
Total			Count	16	4	4	24
			% of Total	66.7%	16.7%	16.7%	100.0%

With respect to the type of training, technical trainings (79.7%) are more successful in minimizing errors than management development trainings (58.3%). Similarly even though

the difference is not that much exaggerated technical trainings (73.4%) are more successful in establishing confidence than the management development trainings (66.7%).

Management development trainees who have succeeded in minimizing errors have also more chance of developing confidence (93%) than technical trainees (78%). But even though there is no that much significant difference there is more chance for technical trainee to minimize errors (85%) after developing confidence than management development trainees (82%).

3.2.9.2. Development of speed and better Relation

Table 15: Impact of training in development of speed and better relation

Type of training				Finish with less time			Total
				Yes	No	I don't know	
Technical training	Create better relation	Yes	Count	28	11	2	41
			% of Total	43.8%	17.2%	3.1%	64.1%
	No	Count	8	1	3	12	
		% of Total	12.5%	1.6%	4.7%	18.8%	
	I don't know	Count	2	3	6	11	
		% of Total	3.1%	4.7%	9.4%	17.2%	
Total		Count	38	15	11	64	
		% of Total	59.4%	23.4%	17.2%	100.0%	
Management Dev't	Create better relation	Yes	Count	12	3	5	20
			% of Total	50.0%	12.5%	20.8%	83.3%
	No	Count	1			1	
		% of Total	4.2%			4.2%	
	I don't know	Count		2	1	3	
		% of Total		8.3%	4.2%	12.5%	
Total		Count	13	5	6	24	
		% of Total	54.2%	20.8%	25.0%	100.0%	

With respect to establishing better relation with workmates, supervisors and customers, management development trainings are more successful (83.3%) than technical trainings (64.1%). But with respect to finishing a task with lesser time, technical trainings are slightly better (59.4%) than management development trainings (54.2%). 68% of those technical trainees who can establish better relations with the stated parties complete their task with less time and the rate declines to 60% for those management development trainees.

92% of those management development trainees who can finish their task with lesser time create better relations with their workmate, supervisors and customers but the rate decline to 74% for those who took technical trainings.

3.2.10. Relation of training effectiveness and methods of training

The following table try to analyze the relationship of training and methods of training in the performance of employees.

Table 16: Influence of training methods in error minimization & confidence

on job vs off job training				Confidence			Total
				Yes	No	I don't know	
On the job training	Minimize Errors	Yes	Count	20	1	1	22
			% of Total	74.1%	3.7%	3.7%	81.5%
		No	Count	1			1
			% of Total	3.7%			3.7%
		I don't know	Count	2		2	4
			% of Total	7.4%		7.4%	14.8%
Total			Count	23	1	3	27
			% of Total	85.2%	3.7%	11.1%	100.0%
Off the job training	Minimize Errors	Yes	Count	33	2	8	43
			% of Total	54.1%	3.3%	13.1%	70.5%
		No	Count	5	5	2	12
			% of Total	8.2%	8.2%	3.3%	19.7%
		I don't know	Count	2	1	3	6
			% of Total	3.3%	1.6%	4.9%	9.8%
Total			Count	40	8	13	61
			% of Total	65.6%	13.1%	21.3%	100.0%

81.5% of trainees who took their training on- the- job are able to minimize errors but the rate declines to 70.5% for those who get their training off- the- job. Also, the rate of “no” is higher for the respondents who took their training off- the- job (19.7%) than on- the- job training (3.7%).

The trainings which are given on- the- job appear more successful (81.5%) than trainings given off- the- job (70.5%) in minimizing or avoiding errors. Similarly with respect to

development of confidence on the job trainings appear more successful (85.2%) than off the job trainings (65.6%).

The trainings which are given on the job are more successful (77.8%) than trainings given off-the-job (65.6%) in creating better relation with workmates, supervisors and customers. Similarly, in accomplishing the task with lesser time on the job training is reported to be more favourable (70.4%) than off- the- job training.

Among those who took on-the-job training and are able to create better relations with workmates, supervisors, and customers, only 71% are successful in finishing their task with less time, but the rate declines to 63% for those who took off the job training.

For those trainees who took on-the-job trainings and finish their task with less time only 79% are able to create better relations with the stated parties. The rate for the establishment of better relation is 78% for those who took off –the- job training and accomplished their tasks with lesser time.

3.2.11. Relation of training effectiveness and institutions

The next table try to see the effectiveness of training in each institution in minimization of error and establishment of better relation with work mate, supervisors, and customers.

Table 17: Errors minimization and development of relations with respect to institutions

Name of organ.				Minimize Errors			Total
				Yes	No	I don't know	
CBE	Create better Relation	Yes	Count	23	3		26
			% of Total	54.8%	7.1%		61.9%
		No	Count	5	1	2	8
		% of Total	11.9%	2.4%	4.8%	19.0%	
	I don't know	Count	5	1	2	8	
		% of Total	11.9%	2.4%	4.8%	19.0%	
Total			Count	33	5	4	42
			% of Total	78.6%	11.9%	9.5%	100.0%
CBB	Create better Relation	Yes	Count	16		1	17
			% of Total	69.6%		4.3%	73.9%
		No	Count	2			2
		% of Total	8.7%			8.7%	
	I don't know	Count	3	1		4	
		% of Total	13.0%	4.3%		17.4%	
Total			Count	21	1	1	23
			% of Total	91.3%	4.3%	4.3%	100.0%
EIC	Create better Relation	Yes	Count	10	5	3	18
			% of Total	43.5%	21.7%	13.0%	78.3%
		No	Count	1	1	1	3
		% of Total	4.3%	4.3%	4.3%	13.0%	
	I don't know	Count		1	1	2	
		% of Total		4.3%	4.3%	8.7%	
Total			Count	11	7	5	23
			% of Total	47.8%	30.4%	21.7%	100.0%

78.6% of CBE, 91.3% of CBB, and 47.8% of EIC trainees are able to minimize errors. As it can be observed, with regard to each institution proportionately, EIC respondents do not improve their speed and minimize errors where as CBE and CBB trainees enhance their speed by the training. The nature of training that EIC participates might be the reason either in not finishing the task with lesser time or improvement of confidence because most of the trainees of EIC are participated in management development training than the banks which is soft skill whose impact is not observed immediately.

→ With respect to establishment of better relation 61.9% of CBE, 73.9% of CBB, and 78.3% of EIC trainees are able to establish better relations with their workmate, boss and customers. And again this might be to the nature of the course the trainees participate.

82% of those CBE trainees who establish better relation also minimize errors at their task. But 70% of those employees who can minimize errors establish better relation. 94% of CBB trainees who establish better relation also minimize errors at their task But 76% of trainees

who minimize errors also establish better relations. 55% of those EIC trainees who establish better relation also minimize errors at their task. But 91% of those employees who can minimize errors establish better relation.

3.2.12. Relation of training effectiveness and performance appraisal and/or salary increment

Table 18: Influence of training in PA and Salary increment

Finish with less time				Better PA			Total
				Yes	No	I don't know	
Yes	Salary Increment	Yes	Count	3			3
			% of Total	5.9%			5.9%
		No	Count	27	14	4	45
			% of Total	52.9%	27.5%	7.8%	88.2%
		I don't know	Count			3	3
		% of Total			5.9%	5.9%	
	Total		Count	30	14	7	51
			% of Total	58.8%	27.5%	13.7%	100.0%
No	Salary Increment	No	Count	5	11	2	18
			% of Total	25.0%	55.0%	10.0%	90.0%
		I don't know	Count		1	1	2
			% of Total		5.0%	5.0%	10.0%
	Total		Count	5	12	3	20
			% of Total	25.0%	60.0%	15.0%	100.0%
I don't know	Salary Increment	No	Count	2	11	2	15
			% of Total	11.8%	64.7%	11.8%	88.2%
		I don't know	Count	1		1	2
			% of Total	5.9%		5.9%	11.8%
		Total		Count	3	11	3
			% of Total	17.6%	64.7%	17.6%	100.0%

Overall the training enables 58% and 73.9% of the respondents to finish their task with lesser time and minimize errors respectively. However, only 43.2% and 3.4% percent of the respondents get better performance appraisal and increment of salary respectively.

Out of the 51 respondents who are able to finish their task with lesser time only 30 (58.8%) get better performance appraisal. The remaining 21 (41.2%) either don't get better performance appraisal or do not have any knowledge about it. Similarly among the 20 respondents who couldn't finish their task with lesser time 25% are able to secure better performance appraisal. Among the 51 respondents who can accomplish their task 88.2%

percent couldn't get any salary increment and 5.9% of couldn't have any knowledge about it. There fore it is dare enough to say that the financial institutions performance appraisal or salary increment is not attached to trainees' performance level. Unless the performance appraisal serves as reinforcement for their speed and minimization of error trainees might regress back to their former way of doing things.

But synonymous author from ZeroMillion.com argue training leads to increment of productivity, increase efficiency resulting in financial gains and decreased need for supervision. Hence they will receive a greater share of the material gains that result from their increased productivity.

CHAPTER FOUR

ANALYSIS & INTERPRETATION OF LINE MANAGERS RESPONSE

4.1 Introduction

In the previous chapter I try to analyse and interpret the response of trainees to know its effectiveness. Here to complement the project I try to analyse and investigate from the sides of management. Over all 30 questionnaires are distributed and out of which 20 is collected and used for the sake of analysis.

4.2. Gender and experience of respondents

Table 19: Gender, experience and institutions

Name of organization				Experience				Total
				5-6 Y	11-15 Y	16-20 Y	> 20 Y	
CBE	Gender Male	Count	2		1	1	4	
		% of Total	20.0%		10.0%	10.0%	40.0%	
	Female	Count	1	1	1	3	6	
		% of Total	10.0%	10.0%	10.0%	30.0%	60.0%	
	Total	Count	3	1	2	4	10	
		% of Total	30.0%	10.0%	20.0%	40.0%	100.0%	
CBB	Gender Male	Count				2	2	
		% of Total				40.0%	40.0%	
	Female	Count	2			1	3	
		% of Total	40.0%			20.0%	60.0%	
	Total	Count	2			3	5	
		% of Total	40.0%			60.0%	100.0%	
EIC	Gender Male	Count			1	3	4	
		% of Total			20.0%	60.0%	80.0%	
	Female	Count	1				1	
		% of Total	20.0%				20.0%	
	Total	Count	1		1	3	5	
		% of Total	20.0%		20.0%	60.0%	100.0%	

As it can be observed from the above table, 10 line managers from CBE and 5 from CBB and EIC each was involved in responding to the questionnaire. By chance, the numbers of male and female respondent was equal, that is, 10 each. But with respect to each institution, there are more number of females that have participated in CBE and CBB than in EIC. With regard

to experience, no line manager is with the experience range of below 5 years and the majority of them have worked for more than 20 years; 60% of EIC and CBB as well as 40% of CBE are with this range. Even though more experienced female managers were found in CBE than in CBB and EIC, overall, males are more experienced than females. These line managers suggest for the reason of training in their organization as:

- ❖ To make employees familiarize with the operation of the institutions specially with new employees
- ❖ To improve the performance of employees
- ❖ For promotion
- ❖ For Orientation
- ❖ For Refreshment

4.3. Methods of selection and performance comparison

Table 20: Selection, comparison, and institutions

Name of organization				Comparison		Total
				Yes	No	
CBE	Selection	Year of service	Count		1	1
			% of Total		10.0%	10.0%
	Management decision	Count	4	4	8	
		% of Total	40.0%	40.0%	80.0%	
	Others	Count		1	1	
		% of Total		10.0%	10.0%	
Total	Count	4	6	10		
	% of Total	40.0%	60.0%	100.0%		
CBB	Selection	Year of service	Count		1	1
			% of Total		20.0%	20.0%
	Management decision	Count		4	4	
	% of Total		80.0%	80.0%		
Total	Count		5	5		
	% of Total		100.0%	100.0%		
EIC	Selection	Year of service	Count		1	1
			% of Total		20.0%	20.0%
	Performance evaluation	Count		1	1	
		% of Total		20.0%	20.0%	
	Management decision	Count		3	3	
% of Total			60.0%	60.0%		
Total	Count		5	5		
	% of Total		100.0%	100.0%		

In each institution, the selection of employees for training is heavily dominated by management decision. 80% of respondents from CBE and CBB as well as 60% of respondents from EIC rely on this method. 10% of CBE and 20% of EIC respondents also state that the selection is also based on year of service. EIC is the only institution that considers performance evaluation as the base of trainees' selection. Here we can judge that EIC use more diverse method of selection criteria than CBE and CBB which rely on year of service and management decision.

For the question whether performance of employees are compared before and after the training, 80% of the respondents have reported that they do not know the result of training as there is no comparison. Institutionally, only 40% of CBE line managers respond "yes" for the comparison of training effect on their respective institutions but the response of the others was 100% "no". Hence it is not possible conclusively say whether the objective of training is fulfilled or not and the problem is coupled by the absence of need assessment. Dessler and Duffy (1994) state that training is an investment an organization makes in its people. This investment should be treated like any other investment and the rate of return should be calculated. Without such evaluation, an organization can not make rational judgments about the efficiency of its operation. In addition to determining efficiency of past training, evaluation can also point out areas where future use of the same training program or similar training programs can be improved. Cole (2003) emphasized the benefit of a systematic, thorough and critical inquiry to design a useful training program that can pay dividend to the organization.

4.4. Need assessment and curriculum development

Table 21: Need assessment, curriculum development and institutions

Name of organization				Curriculum dev't part		Total
				Yes	No	
CBE	Need assessment	Yes	Count		3	3
			% of Total		30.0%	30.0%
		No	Count	2	5	7
			% of Total	20.0%	50.0%	70.0%
Total			Count	2	8	10
			% of Total	20.0%	80.0%	100.0%
CBB	Need assessment	Yes	Count		2	2
			% of Total		40.0%	40.0%
		No	Count	1	2	3
			% of Total	20.0%	40.0%	60.0%
Total			Count	1	4	5
			% of Total	20.0%	80.0%	100.0%
EIC	Need assessment	Yes	Count		2	2
			% of Total		40.0%	40.0%
		No	Count	1	2	3
			% of Total	20.0%	40.0%	60.0%
Total			Count	1	4	5
			% of Total	20.0%	80.0%	100.0%

Overall 65% of the line managers do not carry out need assessment. When each institution is considered 70% of CBE, as well as 60% of CBB and EIC respondents do not carry out need assessment. This again corresponds with their response of selection criteria of each organization respondents as it is heavily dominated by management decisions. Only 40% of CBB and EIC as well as 30% of CBE respondents argue that there is a need assessment. Two respondents state that training in their organization is given to discharge the responsibility of training centre and to fill the annual quota/plan of training.

Even the comments forwarded by the trainees are also indicative of absence of need assessment: Among the comments the following are taken as samples:

- ❖ No systematic and adequate training need assessment, and trainee selection is also made arbitrary
- ❖ Training redundancy is frequently observed; hence either the course or the trainee should be changed

- ❖ Most of the time the period that the training has been given and the need of employees for training are mismatched.
- ❖ Lack of incentive after receiving the training also makes the practice unfair.
- ❖ Even though training is necessary for the ultimate success of the organizations, the training is given to employees in such a way that do not have direct relation and relevance to the assigned position.
- ❖ Time is not enough to cover and comprehend the training. There is a mismatch between the time that has been provided for training and the volume or training content.
- ❖ Most of the trainings are given for the sake of trainers rather than for the benefit of the organizations and the training needs of employees in improving performance.

As training need assessment helps to identify any shortfall in employees' performance, or potential performance which can be remedied by appropriate training, the method utilized by the aforementioned institutions, however, is wrong. Selection of trainees based on management decisions and training without need assessment could not contribute to the effectiveness of the trainings and might be wastage of money. Training should be designed not for its own sake but to help an organization accomplish its objectives efficiently. As Mathis and Jackson (1997) determining organizational training needs is the diagnostic phase of setting training needs. Just as a patient must be examined before a physician can prescribe medication to deal with an ailment, an organization or an individual employee must be studied before a course of action can be planned to make the "patient" function better.

Overall 80% of the line managers do not participate in the development of the curriculum. Even there is no difference with respect to institutions. This response is consistent with the response of need assessment because one can't participate in the development of a curriculum with out identifying its needs. Even it is surprising that managers who participate in the development of the curriculum do not assess the training needs of their respective organization. Again managers who participate in the curriculum development for training do not involve in the training need assessment. Dessler and Duffy (1994) argued that for any training program to be affective and acceptable; it should not only have the backing, it must also involve the staff actively in its formulation and execution.

4.5. Alternative methods considered

Table 22: Alternative Methods and top management

Name of organization				Top Management		Total
				Yes	No	
CBE	Alternative	Yes	Count		2	2
			% of Total		20.0%	20.0%
	No	Count	3	5	8	
		% of Total	30.0%	50.0%	80.0%	
Total		Count	3	7	10	
		% of Total	30.0%	70.0%	100.0%	
CBB	Alternative	No	Count	2	3	5
			% of Total	40.0%	60.0%	100.0%
	Total		Count	2	3	5
		% of Total	40.0%	60.0%	100.0%	
EIC	Alternative	Yes	Count	1	1	2
			% of Total	20.0%	20.0%	40.0%
	No	Count	2	1	3	
		% of Total	40.0%	20.0%	60.0%	
	Total		Count	3	2	5
		% of Total	60.0%	40.0%	100.0%	

Overall 20% of the respondents say “yes” where as 80% of the respondents say “no” for another alternative for the better performance of the employees. This shows that the respondents have a trust in training alone to mitigate the problems that the organization faces.

From the reality point of view, as the institutions could not carry out need assessment and compare their employees’ performance before and after the training, it is difficult to trust the response. In actual fact, problems might not be solved by training alone. Cole (2003) says that there are many ways of overcoming deficiencies in human performance at work, and training is only one of them. It is important to recognize this fact, since sometimes training staff are asked to meet needs which ought to be dealt with in some other way, such as improving pay, replacing machinery, or simplifying procedures.

With regard to management support of training overall 60% of respondents answer shows that the top management do not support training commitment of the organization. Institutionally, 70% of CBE, 60% of CBB and 40% of EIC respondents claim this is the truth in their respective institutions. From the percentage rate we can deduce that EIC management group

shows better support to the training compare to others and the worst is observed in CBE. In order to secure cooperation and participation of senior managers in the training function, it is imperative to gain the active support at the highest level in the organization. In view of this Mondy, Noe, and Premeaux (1999) Argued that:

Training programs must have the full support of top management. This support must be real—not merely lip-service—and it should be communicated to the entire organization. True support becomes evident when executive provide the resources needed for the training function. In addition, all managers should be committed to and involved in the training process.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1. Conclusion

The mission of this investigation was to assess the assessment of training impact in government financial institutions. After distributing questionnaire for trainees and line managers and conducting interviews with training officers' analysis and interpretation was presented in chapter four and five.

Based on the analysis and interpretation this section of the study presents the conclusion and possible recommendation.

- ❖ Trainers' use of appropriate language and their knowledge of subject matter, which is one of the many factors in assisting the effectiveness of training, are very good and above. The trainers' encouragement of participation at the training session is also acceptable, but relevance of the training to the needs of trainees is not found to be that much satisfactory, especially to the trainees of CBE.
- ❖ Even though the relevancy of material given and the availability of facility at the training session rated above average, it is not that much satisfactory. But from the two relevancy of material is better fit than the facility to the trainees.
- ❖ The training enables the majority of the trainees on average to carryout their tasks efficiently. But from the two methods of training on-the-job has better fit than off-the-job training in;
 - Minimizing errors
 - Increasing confidence
 - Establishing better relationships
 - accomplishing the task with lesser time

The performance improvement of trainees with respect to minimization of error also is getting the undivided agreement of their supervisors who compare and contrast the performance of employees before and after the training. Institutional wise CBE and CBB

are more successful in minimizing errors; but EIC is good in creating better relation between work mate, supervisors, and customers than others.

- ❖ With respect to type of training, this study asserted that technical training is more successful than management development trainings in terms of:
 - Minimizing errors
 - Improving confidence
 - Enhancing of speed

Management development trainings are more successful in establishment of better relation with workmates, supervisors, and customers.

- ❖ The training impact to bring desired result is not that mush differ among different educational level and experience either in minimizing errors, establishment of better relation and improvement of confidence, or speed.
- ❖ The performance appraisal and salary increment of both institutions are not linked to the performance level which is acquired by training. But relatively, even though it is below average trainees performance level is associated than salary increment.
- ❖ Majority of the trainings are conducted without need assessment and the selection of trainees are dominated by management decisions rather than based on the performance gap of employees.
- ❖ There is no culture of comparing the performance of employees before and after the training to know its effectiveness. The participation of line managers in the development of curriculum is also insignificant and their response is also conflicting. Those CBE respondents who claim that they are part of the curriculum development couldn't involve in the need assessment, and those who participate in the need assessment are not part of the curriculum development.
- ❖ Top management's support of training is found in sufficient, in all institution. But it is severe in CBE than other institutions.

- ❖ The majority of line managers trusts on trainings alone to solve their organization problem and couldn't consider other alternatives.

5.2. Recommendation

Even though the training fulfils some needs of employees, it doesn't mean that it is accurate and perfect. Based on the findings and conclusion that have been drawn the following recommendations are forwarded.

- ❖ Training need assessment should be undertaken in each respective institutions
 - To identify shortfall in performance
 - To define training outcomes
 - To design proper training program
 - To decide methods of training
 - To decide who should get training and
 - To identify when the training is needed
 - To set training objectives
- ❖ The respective institutions should start evaluation of training outcomes to know its contribution to the performance and prosperity of their institutions and/or to design a better training that fit its needs.
- ❖ Offering training to fill quota/ plan of training department and arbitrary selection of trainees by management that result in ineffective training should be stopped.
- ❖ Facilities of training session should be improved to enhance the transferability of training to the actual work area.
- ❖ Management should involve them themselves in the curriculum development of the training program to make it more successful rather than externalizing the responsibility to training department alone.

- ❖ Trainee selection should be based on the gap assessed rather than by the domination and interest of management body and the respective organizations should avoid redundancy, untimely training, and arbitrary selection of trainees.

- ❖ PA and salary increment should be correlated to the performance level of employees rather than humanistic reflection; other wise trainees might regress back to the old way of doing things.

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AAU
MBA PROGRAM

Questions to be answered by line/supervisory managers

Objective

The objective of this questionnaire is to assess the impact of training given by your institution. Your assistance in filling the questionnaire in time is highly appreciated. In so doing you are positively contributing to identification of the gaps and improvements in the area of enhancing employees' performance through appropriate training delivery practices.

Directions

- ✓ There is no need of writing your name. Please indicate your answer by putting "v" in the table against and or underline the choices. In places where writing is necessary, please put your opinion in the space provided as precisely as possible. You are kindly requested to return it back as soon as possible.

Thank you for spending your valuable time in filling this questionnaire.

General Background.

1. Name of your organization (1.CBE/2.CBB /3.EIC)
2. Sex: 1. Male 2. Female
3. Experience: 1. below 5 years 2. 6-10 years
3. 10-15 years 4. 15-20 years 5. Above 20
4. How the trainees are selected in your organization

1. Year of service <input type="checkbox"/>	2. Better performance evaluation <input type="checkbox"/>	
3. Managers decision <input type="checkbox"/>	4. Committee selection <input type="checkbox"/>	5. other, <input type="checkbox"/>
<i>please specify</i>		

5. Do you carry out need assessment to determine the training needs of your Employees/organization? 1. YES 2. NO

6. Do you participate in the development of the curriculum of the training to make it more applicable? 1. YES 2. NO

7. Is there a culture of comparing the performance of trainees before and after the training in your institution? 1. YES 2. NO

If YES, how do you evaluate in your organization in relation to the following parameters (put a ✓)

	STATEMENTS	Yes (1)	No (2)	I am not sure (3)
8	Did the trainees apply the skills or information on the job?			
9	Were the results obtained worthwhile in relation to the cost of the training?			
➤	Did the performance of trainee improved after they receive the training with respect to:			
10	Increase productivity			
11	Reduce absenteeism			
12	Minimize errors			
13	Built confidence on employees and carry out tasks with out assistance			
14	Reduce turnover			
	(if others Specify in the following rows)			

15. Does the training get the full support of top management?
1. YES 2. NO

17) Could the same results have been obtained through another means at low cost?
1. YES 2. NO

If yes, how?

18. Why training is given in your organization?

19. General comment:

**AAU
MBA PROGRAM**

Questions to be answered by the employees who get the training

Objective

The objective of this questionnaire is to assess the impact of training given by your institution. Your assistance in filling the questionnaire in time is highly appreciated. In so doing you are positively contributing to identification of the gaps and improvements in the area of enhancing employees' performance through appropriate training delivery practices.

Directions

- ✓ There is no need of writing your name. Please indicate your answer by putting "✓" in the table against and underline in the choices. In places where writing is necessary, please put your opinion in the space provided as precisely as possible. You are kindly requested to return it back as soon as possible.

Thank you for spending your valuable time in filling this questionnaire.

I. General Background.

1. Name of your organization **(1.CBE/2.CBB/3.EIC)**

2. Sex: 1. Male 2. Female

3. Education Level: - (1. Certificate , 2. Diploma , 3. 1st Degree , 4. 2nd Degree & above)

4. Work experience: 1. Below 5 years 2. 6-10 years

3. 10-15 years 4. 15-20 years 5. Above 20

5) What training did you get (✓ the most recent one)

TOPIC	PUT ✓
1. Technical /operation training programs	
2. Management development courses	

6. Did you get the training 1. On-the- job Off-the-job

D) HOW DO YOU RATE THE TRAINING PROGRAM INTERMS OF THE FOLLOWING PARAMETERS

A. (AT THE TIME OF DELIVERY)

	Excellent (1)	V.Good (2)	Fair (3)	Poor (4)
7. Trainers use of appropriate language				
8. Trainers knowledge of subject matter				
9. Were the training given customized to your training needs				
10. Encouragement of trainees participation				
11. Facilities available at the training session				
12. Training materials given to the trainee to assist your in carrying out your duties				
13. Relevancy of questions/tests given to your task				

B. AFTER THE TRAINING DELIVERY

STATEMENT	Yes (1)	No (2)	I don't know (3)
<i>The training enables me to</i>			
14. Improve confidence and speed			
15. Finish the task with lesser time			
16. Minimize/avoids error			
17. Carry out my task with out assistance			
18. Create better relation with my work mate, boss & customers			
19. Get better performance appraisal			
20. Get salary increment			

21) Do you think that the recruitment of trainee is fair in your organization?

1. YES 2. NO

If your answer is *no*, please suggest means of improvement

General comment

Alternative

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	4	20.0	20.0	20.0
No	16	80.0	80.0	100.0
Total	20	100.0	100.0	

Top Managment

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	8	40.0	40.0	40.0
No	12	60.0	60.0	100.0
Total	20	100.0	100.0	

Dev't of confidence

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	3	15.0	75.0	75.0
Not sure	1	5.0	25.0	100.0
Total	4	20.0	100.0	
Missing System	16	80.0		
Total	20	100.0		

turnover

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	3	15.0	75.0	75.0
Not sure	1	5.0	25.0	100.0
Total	4	20.0	100.0	
Missing System	16	80.0		
Total	20	100.0		

Minimize errors

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	4	20.0	100.0	100.0
Missing System	16	80.0		
Total	20	100.0		

Absenteeism

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	2	10.0	50.0	50.0
	No	2	10.0	50.0	100.0
	Total	4	20.0	100.0	
Missing	System	16	80.0		
Total		20	100.0		

worth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	2	10.0	50.0	50.0
	No	1	5.0	25.0	75.0
	Not sure	1	5.0	25.0	100.0
	Total	4	20.0	100.0	
Missing	System	16	80.0		
Total		20	100.0		

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		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	4	20.0	20.0	20.0
	No	16	80.0	80.0	100.0
	Total	20	100.0	100.0	

Comparison

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	4	20.0	20.0	20.0
	No	16	80.0	80.0	100.0
	Total	20	100.0	100.0	

Need assessment

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	7	35.0	35.0	35.0
No	13	65.0	65.0	100.0
Total	20	100.0	100.0	

Selection

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Year of service	3	15.0	15.0	15.0
Perfromance evaluation	1	5.0	5.0	20.0
managment decision	15	75.0	75.0	95.0
others	1	5.0	5.0	100.0
Total	20	100.0	100.0	

Type of training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Technical training	64	72.7	72.7	72.7
	Management Dev't	24	27.3	27.3	100.0
	Total	88	100.0	100.0	

on job vs off job training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	On the job training	27	30.7	30.7	30.7
	Off the job training	61	69.3	69.3	100.0
	Total	88	100.0	100.0	

appropriate language

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Excellent	17	19.3	19.3	19.3
	Very good	52	59.1	59.1	78.4
	poor	19	21.6	21.6	100.0
	Total	88	100.0	100.0	

subject matter

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Excellent	22	25.0	25.0	25.0
	Very good	50	56.8	56.8	81.8
	Fair	16	18.2	18.2	100.0
	Total	88	100.0	100.0	

Relevancy of training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Excelletrn	9	10.2	10.2	10.2
	Very good	41	46.6	46.6	56.8
	Fair	28	31.8	31.8	88.6
	Poor	10	11.4	11.4	100.0
	Total	88	100.0	100.0	

Encourage participation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Excellent	15	17.0	17.0	17.0
	Very good	47	53.4	53.4	70.5
	Fair	23	26.1	26.1	96.6
	Poor	3	3.4	3.4	100.0
	Total	88	100.0	100.0	

Facility

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Excelletrn	13	14.8	14.8	14.8
	Very good	37	42.0	42.0	56.8
	Fair	32	36.4	36.4	93.2
	Poor	6	6.8	6.8	100.0
	Total	88	100.0	100.0	

Relevancyof Mat.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Excellent	18	20.5	20.5	20.5
	Very good	42	47.7	47.7	68.2
	Fair	26	29.5	29.5	97.7
	Poor	2	2.3	2.3	100.0
	Total	88	100.0	100.0	

confidence

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	63	71.6	71.6	71.6
	No	9	10.2	10.2	81.8
	I don't know	16	18.2	18.2	100.0
	Total	88	100.0	100.0	

Finish with less time

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	51	58.0	58.0	58.0
No	20	22.7	22.7	80.7
I don't know	17	19.3	19.3	100.0
Total	88	100.0	100.0	

Minimize Errors

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	65	73.9	73.9	73.9
No	13	14.8	14.8	88.6
I don't know	10	11.4	11.4	100.0
Total	88	100.0	100.0	

with out assistance

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	52	59.1	59.1	59.1
No	27	30.7	30.7	89.8
I don't know	9	10.2	10.2	100.0
Total	88	100.0	100.0	

Create better relation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	61	69.3	69.3	69.3
No	13	14.8	14.8	84.1
I don't know	14	15.9	15.9	100.0
Total	88	100.0	100.0	

Better PA

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	38	43.2	43.2	43.2
No	37	42.0	42.0	85.2
I don't know	13	14.8	14.8	100.0
Total	88	100.0	100.0	

Salary increment

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	3	3.4	3.4	3.4
No	78	88.6	88.6	92.0
I don't know	7	8.0	8.0	100.0
Total	88	100.0	100.0	

Fairness of recruitmetn

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	55	62.5	62.5	62.5
No	33	37.5	37.5	100.0
Total	88	100.0	100.0	