



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

**TRAINING AND DEVELOPMENT PRACTICE OF
COMMERCIAL BANK OF ETHIOPIA**

BY

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JANUARY 2016

ADDIS ABABA ETHIOPIA

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SCHOOL OF GRADUATE STUDIES
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DECLARATION

I declare that the research entitled "human resource and training development practices of CBE" is my original work, prepared under guidance of Ass.pro Gotiom Abraham. All sources of material used for the research have been duly acknowledged.

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January 2016

Endorsement

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

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ACRONYMS

TNA: Training Need Assessment

HRD: Human Resource Development

CBE: Commercial Bank of Ethiopia

NAAD: North Addis Ababa District

EAAD: East Addis Ababa District

CSO: Customer Service Officer

CSM: Customer Service Manager

OJT: on-the- job Training

SCSO: Senior Customer Service Officer

T & D: Training and Development

Abstract

This study was designed to assess human resource training and development practices of CBE. The methodologies used to undertake the study were both primary and secondary data collection instrument. The sampling techniques employed to collect primary information were random sampling. The sample of population were North and East Addis Ababa district. The district was selected based on their performance on profit/loss and deposit mobilization as report of June 30,2015. Accordingly the data gathered was analyzed using descriptive statistics by comparing with systematic approach to training and development. The finding reveals CBE's strength in allocating sufficient budget for training and development of employees and the opportunities given to employees to participate in training and development in one or other way emphasis given by the bank for the training and development practice program. However the bank has major weakness in most of the tasks in the phase of system approach model especially with respect to training need assessment; trainee selection criteria; performance appraisal training evaluation and coaching role of line managers. According the researcher recommendation that the capacity of training and development should be updated periodically through training and development, trainee policy and procedure should be applied consistently; training impact evaluation technique should be in place of for future improvement. Finally CBE should follow its training and development system in order to make its T & D efforts as fruitful as desired.

Keywords: Training; Development; CBE; Ethiopia

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

An organization success depends on knowledge skill and ability of employees particularly as they helps establish a set of core competency that distinguish an organization from its competitors .When employees talents are valuable Rare and difficult to imitate organization can achieve sustainable competitive advantage through people(Brien,2004,p.152).

Recruiting and selecting high-potential employees doesn't guarantee that they will perform effectively (Dessler, 2009, p. 268). In most cases, there may be gap between employee knowledge and skill and what the job demands. The gap must be filled through training and development programs. Hence, personnel training retraining are one of the major ways that work organizations attempt to maintain the competency levels of their human resources and increase their adaptability to changing organizational demands (Scarpello and Ledvika, 1998, p.265).

Over the last decade rapid globalization of organizations has presented countless challenges to training and human resource development professionals. For example the organizational structure of global business has been flattened in ways that demand higher levels of leadership and managerial skills from more employees. The cross-national nature of works has meant that individuals must be more technologically better prepared to work in varied business environments with increasingly diverse colleagues, have the required cross-cultural skills and understanding, be able to work in teams, and develop the cognitive skills demanded of today's knowledge workers. Against this background of complexity and change in the nature of work, organizations have recognized that the key to a sustainable competitive

advantage is a knowledgeable, highly skilled work force. As a result the provision of training has become a critically important means of continuous learning and adoptions (Bate, 2007, p.195-196).

From the broadest perspective, the goals of training and development are to contribute to the organizations overall goals. Training programs should be developed with this in mind. Managers should keep a close eye on the organizational goals and strategies and orient training accordingly. Unfortunately, many organizations never make the connection between their strategic objectives and their training programs. As a result, much of an organization's investment can be wasted. Training programs are often misdirected, poorly designed, inadequately evaluated and these programs directly affect organizational performance (Bohlander, Snell & Sherrman (2000. 2001, p.222-223).

The actual contribution made by training and development to organization's results must be ascertained. Evaluation is a key tool for this purpose (Pineda, 2010, p.674).

It is evident that success in economic and social development of the country is highly dependent on the development of infrastructure, human resources and framework condition. Commercial Bank of Ethiopia has been playing a noticeable role in the country's economic development. Through its large network and solid capital base, CBE has been the main provider of loans to the various sectors of the economy. Investment activities in the construction and manufacturing sectors, trade-activities both domestic and international, and purchase of essential inputs such as fertilizers and improved seeds to the small operators in the agricultural sector, etc are financed by CBE. As it is evidenced by its recent and past performance in order to meet the goals and objectives set by the government, CBE is expected to play an even higher role with respect to supply of finance domestically. The growth

and transformation plan and the high GDP growth envisaged as well as the large projects and programs set suggest that CBE should be able to exert the maximum effect to meet the liquidity requirement of the economy (Eshetu, 2015, p.2)

In the prevailing dynamic and competitive business environment, excellence in service provision is crucially important to maintain a sustainable business growth and to attain the vision of the CBE, which is to become the world-class commercial bank by the year 2025. To this end the CBE is undertaking a range of reform initiatives; particularly human resource development activities to enhance the quality and productivity of its employees through training and development (Rahel, 2012, p.1). However, placing high priority for training programs do not guarantee that employee's performance is improved through increase in productivity. The important issue is whether or not the need is assessed, an objective is established, appropriate methods and media are selected, the program is well implemented and close evaluation and follow up is carried both during and after the program (Dessler, 2009,p. 270).

In general, this paper has tried to assess the practices of employee training and development in commercial bank of Ethiopia.

1.2 Statement of the problem.

In today changing global context, both individual and collective skills are the most important assets for organizations and determine their productivity competitiveness and ability to adapt and to be proactive when faced with an uncertain environment. Thus training is a key strategy for generating skills in people, since it enables them to both learn and unlearn skills in other words to acquire new skills and change inappropriate skills (Pineda, 2010 p.674).

The delivery of efficient and effective training is required to enhance the productivity of employees and improve their performance. However, the problem in training is that people usually like the training and performance material taught, but behavior and performance do not always reflect the extent of training and delivered and supposedly learned. Generally, absence of well-established training and development policy, lack of adequate budget, inadequate needs assessment, inappropriate training and development objectives, trying out-dated training and development methods, lack of close supervision and follow up are some of the major problems that General about Ethiopia organization are facing (Tamrat ,2010,p.14). These problems later on lead the organizations to lack of optimum man-task relationship, resistances of employees in taking future assignments, decrease in productivity, increase in operational error, increase in employee turnover and absenteeism and decrease in employee morale and confidence.

As stated in the five years balanced score card of the Bank (2010/11-2014/15, p.22-28) lack of skilled, knowledgeable, and motivated human resources with the right attitude are the key weaknesses of the organization (CSm, 2010). Hence the purpose of the study is to assess the human resource training and development practices of CBE and difference the measures that should be taken to improve the situation.

1.3. Research Questions

This study intends to seek answer to the following basic question:

- Does CBE have a policy guide line training and development strategy?
- What type of training methods is used in CBE?
- How are training and development program conducted at CBE?
- Is there a practice of evaluating the effectiveness of training and development?
- Do line managers /supervisors actively involved in ensuring the effectiveness of training and development?

1.4. Objectives of the study

The study has two objectives: the general and specific objectives. The general objective of the study is to assess the training and development practices of Commercial Bank of Ethiopia.

In line with its general objective, the study has the following specific objectives:

- To determine whether CBE has training and development policy guide and strategy.
- To describe training methods use for conducting the training program.
- To assess how training and development program effectiveness evaluated at CBE.
- To explore how training and development program conducted /implemented at CBE.
- To examine to what extent CBE's training and development planned aligned with corporate plan.
- To assess the involvement of line managers/supervisors in ensuring the effectiveness of training programs.
- Finally will be to point out, some possible solutions to the major training and development problems of the bank.

1.5. Definition of Terms

- **Training:** is depending on the enhancing of knowledge skill and attitude of employee for improving of his performance on the job (McNamara, 2008).
- **Development:** is focus on up grading employee's ability and attitude for the future career and organization (McNamara,2008)
- **Policy:** principle, rules guidelines formulated or adopted by organization to reach its long term goal (Stephen and Mary , 2014 ,p.186)
- **Management:** is the process of working with and through others to achieve organizational objective in changing environment (Robert,2014 ,p.5)

1.6. Significance of the study

Training is a key strategy for human resource development and in achieving organizational mission, vision and objectives (Pineda, 2010, p.673). The significance of the study is to assess the human resources training and development practices of the bank and provides also following significances.

- It provide possible suggestion to remove the weaknesses of the training and development department of the bank and it will help the bank to improve the way it conducts the training and development activities
- It will become sources of document and as stepping stone for those researchers who want to make further study on the area
- ◊ it helps the researcher to acquire knowledge and practical experience.

1.7. Scope of the study

All organization for profit or not profit government or non government need effective training and development practices to update their employees' skill and experience which contributes to their productivity and profitability. For the sake of quality, specialization and to cope with the available time and resource constraints, this study focuses only on management and non management staffs of North and East districts of CBE, Although assessment of the study is equally important for all employees and processes of the bank as well as for other organizations particularly organizations in the banking industry.

Due to time and financial resources constraints this study is limited to assessment of training and development practices only in to two districts of Commercial Bank of Ethiopia in Addis Ababa city.

1.8. Organization of the study report

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

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2. Definition of Training and Development

2.1. Human Resource Development

Development is the growth or realization of person ability through conscious or unconscious learning. Development usually include elements of planed study and experience and are frequently supported by coaching and counseling facility .this definition was subsequently broadened from person ability to individual or group thus reflects the growing concept of organization learning (Kushion, 2000, p.136).

Development is a long term educational process of improving the overall personality of employees. It is career oriented .The purpose of development it is to have a long term development of personal by providing philosophical ,conceptual and theoretical knowledge .both training and development programs are necessary for any organization (Abrham ,2012,p.203)

By Kumar and Ghosh (2003, p.253) Development occurs when a gain in experience is effectively combined with conceptual understanding that can illuminate it, giving increased confidence both to act and perceive how such action relates to context .it can be seen from the definition that development indicates movement to an improved situation that for the individual means advancing towards the physical and mental potential we all possess. In many respects development indicates growth and movement by the learner rather than learning itself.

Human resource development is a title which represents the latest evolutionary stage in the long tradition of training, education and developing people for the purpose of contributing towards the achievement of individual organization and societal objective (Sharma, 2005, p.112). in other term human resource development is the study and practice of increasing the learning capacity of individual ,groups

collective and organization through the development and application of learning based intervention for the purpose of optimizing human and organizational growth and effectiveness (Chalofsky,1992,p145).

In the present environment ,sources of competitive advantage are quickly overcome competitors and thus the only the only source of competitive advantage is ability of the organization to learn more quickly than others .this learning does not occur in abstract from within the organization but in minds of individual and groups .building on this understanding of the value residing with employees has been recognition that unlike capital asset which can be used up and also depreciate over time ,the value of individual can actually increase . For the reason and from a strategic perspective there is increased emphasis on the investment in human asset through training and development (Chalofsky, 1992 p.235).

2.2. Definition of Training

Training is defined by different scholars. Even though it is define and express in different ways, the central idea is likely to be perfectly similar. Among the various writers, Fisher et al (1999, p.389) explained the essence of training in terms of its purposes that it intends to achieve. Accordingly, training is give for many reasons: to orient new hires to the organization or teach them how to perform in their initial assignment, to improve the current performance of employees who may not be working as effectively as desired, or to prepare employees for future promotions or for upcoming changes in design, processes, or technology in their present jobs.

Training is service function, which provides management with professional support in meeting the organization's objectives. training is an act of imparting or improving or updating the knowledge and skill of an employee (whether existing or new) for performing a particular job in an effective manner .in other words, training is a process of helping employees to acquire more knowledge of the job and to learn or sharpen

the needed skill, attitudes and values associated with efficient performance of their job (Abraham, 2012, p.196-197).

Training is a learning experience in that it seeks a relatively permanent change in an individual that will improve the ability to perform on the job. Its focus is on individual's current jobs, enhancing those specific skills and abilities to immediately perform their job. Employee development on the other hand, generally focuses on future job in the organization (Decenzo & Robbins, 1999, p.227-228).

Though training and development have different definition, it is difficult to distinguish one from the other and there are no scholarly research papers that signify the differences of training and development (Mathis and Jackson, 2000, p.220).

2.3. Training Priorities

As indicate in the definitions of training, training is directed towards improving the performance of an organization by changing its employees' behavior and increasing their knowledge and skills. According to Bernard (2010, p.254) training is not a random activity. It usually starts through training need analysis. Training need analysis serves to set training objectives and priorities these needs as per their urgency for the efficient and effective performance of the organization. Since training incurs cost to the organization and resources are relatively scare, training should be prioritizing as there are multiple training needs in an organization. Accordingly, training needs are ranked in importance on the basis of organizational objectives. The training most needed to improve the health of the organization is done first in order to produce visible results more quickly (Mathis and Jackson, 2000, p.222).

2.4. Benefits of Training

As according in MC Kenna and Beech (2008, P. 319-320) training is a vehicle human resource development. In essence, it is concerned with improving the skills of employees and enhancing their capacity to cope up with the ever changing demands of the work situation.

Benefits of training can be traced as those that accrue to individuals and those that accumulate to the organization.

2.4.1 Benefit to individual

As to the benefits of individual, individuals feel that they are competent at their job and training helps to give them greater personal satisfaction from being able to exercise new skills, techniques and procedures. Besides, it improves their capacity to solve problems, to cope up with change in the work place, to use new technology and to handle on-the-job training. In addition, material benefits could follow through improved performances (Mejia et al., 2010, pp. 280-281).

2.4.2 Benefit to the Organization

When an organization allows to employees to attend a training program for an employee's development, It gives them a sense of value. It is not only makes them feel important but they understand that the organization care about their performance and the capabilities. Moreover, employees feel valued as an employee and inspire that their organization is willing to invest money into their capabilities so that they can use their knowledge to help both their personal growth and the company.

Training today also plays a key role in the performance management process. This is the integrated process employers use to make sure employees are working toward organizational goals. It means taking an integrated, goals oriented approach to assigning training, assessing and rewarding employees' performance (Dessler, 2009, p.270).

2.5. Systems Approach to Training

From the broadest perspective, the goal of training is to contribute to the organizations over all goals. Training programs should be developed with this in mind. Managers should keep a close eye on the organizational goals and strategies and orient training accordingly. Unfortunately, many organizations never make the connection between their strategic objectives and their programs are often misdirected, poorly designed, inadequately evaluated and these problems directly affect organizational performance.

The success of training can be gauged by the amount of learning that occurs and is transferred to the job. Too often, unplanned, uncoordinated, and haphazard training efforts significantly reduce the learning that could have occurred. Without a well-designed, systematic approach to training, what is learned may not be what is best for the organization? Accordingly, there are four major relevant phases in a training process, as cited in (Bohlander, et al., 2001, p. 22-224& Mathis and Jackson, 2000, P. 228).

- i) The assessment phase: Training need analysis identifies the specific job performance skills needed, assesses the prospective trainees' skills and knowledge.
- ii) Training design phase: it is designing of the type of learning environment necessary to enhance learning and develops specific, measurable knowledge and performance objectives based on identified deficiencies.
- iii) Implementation phase: This step is the actual training phase, which delivering the training to the targeted employee group based on the training need analysis.
- iv) Evaluation phase. This step helps to assess the training program's success or failure.

2.5.1 Assessment Phase

The assessment phase is composed of why and how training need is determined the importance of assessing training needs at organization, task and individual levels.

Determining Training Needs or Training needs analysis has a pivotal role in indentifying the required skill or perform specific tasks by analyzing the actual and the required performance. Many authors have given their explanation about the importance of training need assessment (TNA). Anderson (2000, p.128) is point that the needs assessment is the starting point in the training process. It is the phase in which an organization's needs are identified, forming the foundation of an effective training effort.

Performance analysis is instrumental in assessing the current employees' training needs (Dessler, 2009, p. 273). He define performance analysis as: "A process of verifying that there is a performance deficiency and determining if the employer should correct such deficiency through training or some other means (like transferring the employee)."

Hence, training need assessment is a means to identify a gap between "what is" and "what ought to be". In doing so, it is used to provide information for decision making on whether the gaps could be addresses through training or not. The assessment is part of a planning process focusing on identifying and solving performance problems. These performance problems may be related to knowledge, skills and attitudes.

To make certain that training is timely and focused on priority issues, managers should approach needs assessment systematically by utilizing the three different types of analysis, i.e. organizational level, tasks level and individual level (Bohlander, et al., 2001, p. 224 & Mathis and Jackson, 200, p.229).

i. Organizational Analysis

Bohlander et al., (2001, p. 224-225) & Anderson (2000, p 132) describe organizational level analysis as an examination of the environmental constraints, strategies/goals, organizational climate and resources of the organization to determine where training emphasis should be placed.

At an organizational level, training need analysis tries to answer the question of where the training emphasis should be made of the organizational goals, personnel inventories, and performance data. The review of short and long term goals of the organization and any trends that may affect these goals is done to channel the training towards specific issues of importance to the firm (Bernardin, 2010, p.252). More specifically, training needs analysis helps an organization to focus the training direction towards knowledge and skills that has a big impact on its short and long term objectives.

Important source for organizational analysis comes from various operational measures of organizational performance. On a continuing basis, detailed analysis of human resource data can show training weaknesses. Departments or areas with high turnover, high absenteeism, low performance, or other deficiencies can be pinpointed (Mathis and Jackson, 2000, p. 229). This implies that, as a starting point, training need analysis should focus on areas where there are deficiencies in performance and on departments where employee morale and motivation are lower.

ii. Task Analysis

The second way to diagnose training need is through analyses of the tasks performed in the organization. To do these analyses, the duties and responsibilities of the job, together with the knowledge, skills and abilities needed to perform them are the focus areas of training need assessment at the task level (Fisher et al, 1999,p.398). It is imperative

that the possible sources of information to conduct training need analysis at task level are job description procedure manuals, and equipment instruction manuals.

Anderson (2000, p.237) describe task analysis as a systematic collection of data about a specific job or group of job to determine what an employee should be taught to achieve optimal performance. Results of a task analysis typically include the appropriate standards of performance, how tasks should be performed to meet these standards, and the knowledge, skills, abilities, and other characteristics (KSAOs) the employees need to possess in order to meet the standards.

iii. Person Analysis

Person analysis involves determining which employee require training and, equally important which don not (Bohlander, 2001, p.228). In this regard, person analysis is important for several reasons. Thorough analysis helps organizations to avoid the mistake of sending all employees in to training when some do not need it.

Training need analysis at the individual level identifies gaps between a person's current capabilities and those identified as necessary or desirable for his job position.

2.5.2 Training design phase

According to (Bohlander, 2001, p.229) once the training needs have been determined, the next step is to design the type of learning environment necessary to enhance learning. The success of training programs depends on more than the organization's ability to identify training needs. Success hinges on taking the information gained from needs analysis and utilizing it to design first rate training programs. He identified four related issues that training design should focus:

- i. Instructional objectives
- ii. Trainee readiness and motivation
- iii. Principles of learning
- iv. Characteristics of instructors

i Instructional objective

After the training need assessment phase the next step is to translate the needs identified at organizational, task and individual level in to measurable objectives that can guide the training effort (Fisher et al, 1999, p.400). On the basis of the information obtained from organizational, task and person analysis, managers can 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 (Bohlander, 2001. P. 229-230).

According to Mathis and Jackson (2000, p.230) all of the gathered data is used to compile a gap analysis, which identifies the distance between where an organization is with its employees capabilities and where it needs to be. Training objective and priorities are used to close the gap.

Training objectives describe the performance level trainees should exhibit. Once, training need analysis helps to identify the required performance level and the actual performance of employees in an organization, training objectives will be established to close the gap between the actual and the required performance. Therefore, it is difficult to set training objectives before conducting training need analysis and the training objective is varied from organization to organization and among departments within an organization and from time to time, (Mejia,

et al., 2010, p.280). As stated by Anderson (2000, p.168) useful training objectives have the following qualities:

Performance- an objective always says what a learner is expected to be able to do and/or produces to be considered competent: the objective sometimes describes the product or result of the doing.

Conditions- an objective describes the important conditions (if any) under which the performance to occur.

Criteria- whenever possible, an objective identifies the criteria of acceptable performance by describing how well the learner must perform in order to be considered acceptable. The criteria's are used in evaluating the training objective in the final phase of the system approaches to training.

Whenever possible, objectives should be state in behavioral; terms and the criteria for judging the training's effectiveness should flow directly from the behavioral objective. More specifically, the criteria to measure the objective of the training require what an employee will know, do not to do after training, as indicated by Mejia, et al. (2010, p. 280).

ii. Trainee Readiness and Motivation

According to Bolander (2001, p. 230) two pre-conditions for learning affect the success of those who are to receive training: Readiness and Motivation. Trainees' readiness refers to both maturity and experience factors in the trainee's background. Prospective trines should be screened to determine that they have the background knowledge and the skills necessary to absorb what will be presented to them. The other pre-condition for learning is trainee motivation. Individuals who are conscientious, goal oriented, self-disciplined and persevering are more

likely to perceive a link between effort they put in to training and higher performance on the job.

Learners must be ready and open to learn. It is appropriate to select learners if there is a self concept and confidence in them that they are effective learners. It is expected from the learner side to take the initiative and exercise independence in learning. Acceptance of responsibility in learning, extreme interest towards learning and capability of demonstrating creativity, possessing a future orientation and able to use basic study and problems solving are the main criteria in selecting the appropriate learners so that they integrate with the other inputs and enhance the training programs (Rothwell and Kazanas, 1998, p.27).

iii. Principle of learning

Learning is the goal of training. Learning occurs only when information is received understood, internalized, and the learner makes an effort to use the information (Mathis and Jackson, 2000, p.224).

Training has to build a bridge between employees and the organization. One important step in this transition is giving full consideration to the psychological principles of learning that is the characteristics of training programs that help employees grasp new material. Make sense of it in their own lives and transfer it back to the job. Because the success or failure of a training program is frequently related to certain principles of learning, as well as employees should understand that different training methods or techniques vary in the extent to which they utilize these principles (Bohlander, 2001, p. 231). He also identified eight learning principles. These are:

Goals setting- the value of goal setting for focusing and motivating behavior extends in to training. When trainers take the time to explain

the goals and objectives to trainees or when trainees are encouraged to set goals on their own-the level of interest, understanding and effort directed towards training is likely to increase.

Meaningfulness of presentation- one principle of learning is that materials to be learned should be presented as meaningful a manner as possible.

Modeling- just as “example” increase the meaningfulness of factual material or new knowledge in a training environment, modeling increases the salience of behavioral training.

Individual differences- people learn at different rates and in different ways. To the extent possible training programs should try to account for an accommodate these individual differences in order to facilitate each person’s style and rate of learning.

Active practice- Those things we do daily become a part of our repertoire of skills. Trainees should be given frequent opportunity to practice their job tasks in the way that they will ultimately be expected to perform them.

Whole vs. part learning- most jobs and tasks can be broken down in to parts that lend themselves to further analysis. Determining the most effective manner for completing each part then provides a basis for giving specific instruction.

Massed vs. distributed learning- another factor that determines the effectiveness of training is the amount of time devoted to practice in one session.

Feedback and reinforcement- as an employee’s training process, feedback serves two related purposes: knowledge and motivation. The

information aspect of feedback help individuals focus in on what the are doing right and what the are doing wrong. In this way feedback serves a shaping role in helping individual approach the objectives of training. In addition to its informational aspect, feedback also serves an important motivational role.

iv. Characteristics of Instructors

The success of any training efforts will depend in large part on the teaching skills and personal characteristics of those responsible for conducting the training (Bohlander, 2001, p.234).

As cited in <http://www.Unodc.Org/pdf> a trainer should have the following qualities:

Empathy: this is the ability to put one self in another. It is the faculty for recognizing the fears and uncertainties in the minds of trainees when learning additional techniques or skills. Empathy enables a trainer to point out personal difficulties encountered by him/her in similar learning situations, so as to put the learners at ease.

Honest: is the encourage to recognize personal strengths and weaknesses and to be frank about these aspects to the personnel being trained, for their own benefits.

Patience: is shown in the willingness to compliment slow progress and refrain from the anger when mistakes are made. It includes the techniques of repeating instructions, breaking down a tasks in to small units and allowing time for learners to try out.

➤ **Pace:** is closely integrated with empathy and patience. This is an external speed governor, which acts more to slow done than to speed up. It is far better to more slowly and attains complete mastery, than to push for rapid and sloppy completion.

- **Democracy:** refers to the kind of atmosphere created when learning takes place. The trainer should be supportive and non- threatening in presentation. The tone of voice and facial expression should lead the learners to feel comfortable in raising questions, offering suggestions, reinterpreting instructions and generally to feel relaxed while they learn.

2.5.3 Implementation phase

Successful implementation of training program depends on selecting the right programs for the right people under the right conditions. According to Schuler (1998,p.381) such crucial aspects of training as who will participate in the training, who provides the training and the content of the training should be clearly indicated and indentified in order to achieve the training objectives. The answer to the question “who shall participate?” depends in part on the results of the person’s need analysis. It also depends on how many employees are to be trained simultaneously.

Training can be provided by the supervisor, a lead worker, an internal or external subject matter expert and the employee. However, selection of the trainers depends on where the program is held and what skill are to be taught.

An important element at this phase of the training process is the selection of an appropriate method of training. A careful choice in location of training programs can enhance their success. Such decisions are constrained by the type of learning that is to occur (basic, technical, interpersonal or conceptual as well as by cost and time considerations. There are different types of training methods.

i. On-the-Job Training (OJT)

Under these methods, the principle of learning by doing is adopted and the employees are trained on-the-job, at their workplace and under same working condition under which they will be required to work in the normal course (Abraham, p198, 2012).

According to Bohlander et al., (2001, p.236) although it is used by all types of organizations, on the job training is often the most poorly implemented method. Three common drawbacks include 1) the lack of well-structured training environment 2) poor training skills of managers 3) the absence of well-defined job performance criteria.

Very often on-the- job training is associated with the development of new employees, it can also be used to update or broaden the skills of existing employees when new procedures or work methods are introduced (Bernardin, 2010, p.265) if an organization wants to benefit from on-the-job training, it must be planned and executed; otherwise, it will not bring the desired result in improving the performance of an individual in particular and the organization in general.

There are at least four identifiable OJT techniques, including jobs instruction training (JIT) job rotation, coaching and mentoring and apprenticeship (Anderson, 2000, p.194).

A. Job instruction training

JIT is a sequence of instructional procedures used by trainer to train employees while they work in their assigned job (Anderson, 2000, p.195). The content of a JIT program can be distinguished by its simplicity.

According to (Schuler, 1998, p.387) the disadvantages of on-the-job training can be minimized by making the training program as systematic and complete as possible. JIT represents such a technique.

B. Job rotation

Job rotation is a technique under which trainees are periodical rotated on different but related assignment. Job rotation can be in non supervisory work situation, managerial training passion; middle level passion .job rotation enables the employee to get experience of different job in organization (Abrham, 2012, p.199)

C. Coaching and mentoring

The other forms of on the job training, coaching and mentoring, also involve one-on-one instruction. Coaching typically occurs between an employee and that person's supervision and focuses on examining employee performance and taking actions to maintain effective performance and correct performance problems (Anderson, 2000,p.196). The effectiveness of supervisory assistance depends in part on whether the supervisor creates a climate where mutual confidence can flourish, provides opportunities of growth, and effectively delegate tasks (Schuler, 1998, p.387).

In mentoring a senior manager is paired with a more junior employee for the purpose of giving support, helping the employee learn the ropes, and preparing the employee for increasing responsibility (Anderson, 2000, p.387).

D. Apprenticeship Training

It is process by which people skilled workers usually through a combination of formal learning and long term on the training (Dessler,

2009, p.276). Apprenticeship training is used most often to train people for jobs in skilled crafts such as carpentry, plumbing, typesetting and welding. It can be said that apprenticeship can be considered as on-the-job training because it involves a substantial amount of on-the-job training even though it does consist of some off-the-job training (Bernardion, 2010, p.265).

According to Bohlander (2001, p.237), Apprenticeship training is a system of training in which a worker entering the skilled trades is given through instruction, and experience, both on and off the job, in the practical and theoretical aspects of the work.

ii. Off –the –job training

When the consequence of error is high, it is usually more appropriate to conduct training off- the job. Off-the –job training is also appropriate when complex skills need to be mastered or when the focus is on specific interpersonal skills. For example, it is difficult to build a cohesive work team when members of management are constantly interrupted by telephone calls and subordinate inquires. However, the cost of off-the-job training is high. There also is a concern over transfer of knowledge to the work place (Schuler, 1998, p.389). Some of the off-the – jobs training methods are:

A. Formal courses

According to Schuler, (1998,p.3989-390) the formal courses of training and development can be accomplished either by one self- using programmed instruction, computer-assisted instruction, reading, and correspondence courses-or with teachers, as in formal class room courses and lectures. Lecturing has several advantages. It is a quick and

simple way to present knowledge to large groups of trainees (Dessler and Varkkey, 2009, p.306).

B. Conference

Under this technique of training employee of same organization come together to discuss various aspects of a particular subject. Participants exchange their ideas and experience to arrive at better methods of dealing with the given problem. the participants come to teach each other and to learn together .this technique is ideally suited for analyzing problem and issue examining them from different viewpoints .participants often develop an analytical frame of mind and question attitude .the chairman is a key figure in the conference .he/she is responsible for summing up and controlling the proceeding (Abraham, 2012,p.200).

2.5.4 Evaluation Phase

The evaluation phase is the last phase in the system approaches.

Training like any other \HRM functions, should be evaluated to determine its effectiveness. A variety of methods are available to assess the extent to which training programs involve learning, affect behavior on the job, and impact the bottom line performance of an organization. Unfortunately few organizations adequately evaluate their training programs (Pinenda, 2010, p.674 and Bohlander, 2001, p.222-223).

Training represents an expensive investment that organizations make in their human resources and therefore, it is important for organizations to evaluate the effectiveness of their training effort. According to Benardin (2010, p.271) training evaluation involves the collection of information on whether trainees were satisfied with the program, learned the material, and were able to apply the skills back on the job.

In general, evaluation is the final phase in the training cycle and its is the determination of the extent to which the training activities have met their goals. As indicated in Schuler and Jackson (1996, p.615), Bohlander, (2001, p.251), Anderson, (2000, p.251) and Dessler (2009, p.299), any evaluation of training should include at least four components:

i. Reaction to training

One of the simplest and most common approaches to training evaluation is assessing participant's reaction. Happy trainees will be more likely to want to focus on training principle and to utilize the information on the job.

Evaluation of trainees' reactions to the program will answer the following specific questions related to trainees. Did the trainees like the program,? Was the instruction clear and helpful? Do the trainees believe that they learned the material? Did they think it worthwhile?

ii. Learning

Beyond what participants think about the training, it might be a good idea to see whether or not they actually learned anything. Testing knowledge ad skills before beginning a training program gives a base line standard on trainees that can be measured again after training to determine improvements. However, in addition to testing trainees before and after training, parallel standards can be measured for individuals in a control group to compare with those in training and not some other factor.

In testing the trainees to determine whether they learned the principles, skills, and facts they were supposed to learn; the following questions will be asked. Did the trainees actually acquire the knowledge and skill that

were taught? Can they talk about things they could not talk about before?

iii. Behavior or performance change

Evaluating training at the behavioral level measures the effect of training on job performance through interview of trainees and their co-workers and observations of job performance (Mathis and Jackson, 200,p.234).

2.6. The Objective of Training and Development practice

Werther and Davis (1996, p.263) stated that the objective training and Development practice must be specific .measurable and time targeted. The main objective of staff training and development are to improve the qualities of the trainee, formulation of the objectives for different needs and ways of achieving it. The training objective is very important because it determines the design and content of training program .contents of training remain the same no matter the type of training involved .it is to increase personal efficacy . Professional growth smooth and more effective organizational operations. (Olaniyan and Lucas, 2008, p.451) an objective is specific outcome that training or the development objective practice is set for trainee should be able to exhibit after training and in additional four objective individual, organizational functional and socials stated by (Pallavi, 2013, p.98) and further additional objective of training and development practices follows his stated as:

- To bring about change in attitudes of the workers towards of fellows workers, supervisors and the organization.
- To improve the overall performance of the organization.
- To make employees handle materials , machines and equipment efficiently and thus to check wastage of time and resource.

- To impart the basic knowledge and skill in the new entrants that they need for an intelligent performance of definite job.
- To prepare the employees for higher level of task
- To build up second line of competent officer and prepare them to occupy more reasonable position.
- To ensure smooth and efficient working of department .to ensure economical output of required quality (Pallavi,2013, p178)

2.7 EMPIRICAL LITERATURE

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

(Tazebachew ,2011) was conducted a study to determine the impact of training on work performance in public sector organization using federal democratic republic of Ethiopia ministry health .The objective of this study was to investigate the actual training practice and its effect in improving the performance of employee by collecting data through interview and questionnaire augmented by different literature found in organization .The researcher key finding indicated that employees

training positively and significantly correlated and influence employees work effectiveness ,efficiency and comment collectively employee performance .These results are also supported by Hwang (2003) .Hwang suggests that it is top who view future to build competencies must develop ways to develop employees and further discuss his strategies to training increasing competencies and original member can develop the required know how and expertise .Likewise Khan et al(2011)conducted a research study on similar issue impact of training and development on organization performance .The back bone of this study is data comprised of comprehensive literature review results show the training and development on the job training, training design and development style have significant effect of organization performance and all these have positively affect the organizational performance i.e. is increases the overall organizational performance.

It is better for organizations to give their employees on the job training, because it is cost effective and time saving (Taylor ,2004) .It is good for organization to give their employees on the job training so that their employees learn in practical way.(Bauan,2007).And sultan (2012) on their study on training practice of telecommunication sector in Pakistan were examined to determine their impact on employee performance based on combination of literature review and questionnaire surveys. This paper explores that for any organization to successes in achieving the objective of its training program ,the design and implementation must be planned and systematic ,tailored towards enhancing performance and productivity .it has been observed that most organization meet their need s for training needs ,the design training activities in rational member and finally assess the result of training. The study concludes that if organizations invest in

right type of employee training of can enhance employee performance as well as competencies and skill, in addition innovation market computation ;organizational structure and most importantly is plays key role to enhance employee performance. Training generates benefit for the employees as well as the organization by positively influencing in employee performance through development of employee knowledge, skills ability, competencies and behavior (Benedicta et al, 2010). A research on judicial service of Gana were mainly concerned with offering learning and development opportunities or staff and improvement of knowledge and skill levels in the organization (Kennedy ,2009).These employees that organizational performance is the result of employees performance .

CHAPTER THREE

3. RESEARCH METHODOLOGY

The purpose of this section was to provide a description of the study area research design population and sampling technique types of data and instruments of data collection; procedure of data collection and method of data analysis; Ethical consideration and area in which study carried out.

3.1. Research design

As stated in Cooper and Schindler (2008, p.140), research design constitutes the blue print for the collection, measurement, and analysis of data. Hence the study employed a descriptive research design in order to assess the human resource training and a development practice of CBE. Because in order to collect detailed and factual information.

As indicated in <http://www.col.or/pres>, using qualitative and quantitative methods of data collection provide a wealth of data that researcher discovers unanticipated resultant findings. Accordingly, the researcher will use both qualitative and quantitative method of data collection as it is helpful to extract multitude of data. Quantitative data is usually gathered using questionnaires while qualitative data is gathered employing semi structured interview and from document (Saunders, et al. 2009, p.154). Hence, the researcher adapted a well-organized questionnaire from the work of Ferguson (2009) and Tamirat (2010).

After data collection, the data was analyzed, compared and interpreted using systems approach to training and development process model so as to address the research questions.

3.2. Population and Sampling techniques

The sources of population current management and non management staff member of CBE the preliminary survey undertaken by the researcher before the questionnaire distributed was taken the total number of staffs in two districts Commercial Bank of Ethiopia.

Random sampling technique was used in order to select samples from the existing management and non management employees of the bank from both districts found in Addis Ababa .North and East Addis district were selected as sample population. The districts were selected based on their performance on profit /loss and deposit mobilization as June 2015 report .Out of total of 2112 employees of the two districts sample size 134 management and non management employees has been selected by using random sampling technique; Whereas the interview were conducted with only 9 management member from sample size .The overall sample taken is 6.3% of the total population. As shown table 3.1

Table 3.1. Sample size

S/ No	Districts	Total employees	Sample size		
			Non Management	Managemen t	selection
1	North Addis District	1277	71	6	77
2	East Addis District	835	54	3	57
Total		2112	125	9	134

Sources :Owen survey ,2015

3.3. Instrument of data collection

The sources of data collection for this research have been used both primary and secondary data sources. The primary sources of data have been collected through observation, semi- structured interview and questionnaire. On the other hand the secondary data obtained from consulting relevant documents such as books, articles, annual reports and bank records .The secondary data sources was used to complement the primary data and the information is related to training and development practices in Commercial Bank of Ethiopia

3.4. Procedures of data collection

The primary data was collected by using interview, observation and questioner as tools. The secondary data also have been collected from the bank's procedures, manuals, report and other source document. As suggested in Saunders, et al. (2009, p.363) self- administered questionnaire provide reliable data. After the instrument's validity and reliability is evaluated by the research advisor and experts who have knowledge on the subject matter; the distribution as well as the collection, conducting interviews and the explanation about questionnaire filling and convenience consolation have been accomplished by the researcher so as to avoid contamination with the respondents and there by maintain data reliability.

3.5. Method of Data analysis

The primary data that was collected through questionnaire and interview would be analyzed by using descriptive statistics such as mean frequency and percentage .And have been presented by using tables and pie charts depending on the nature of the data . The systems approach training model was chosen to analyze the data since it encompasses the overall training processes, from Training Need Assessment (TNA) phase up to training evaluation phase. More specifically, the systems approach

to training has four phases, these are training need assessment, training design, implementation and evaluation of the training. In general the researcher chooses those methodologies to deeply examine and give an appropriate conclusion, recommendations and relevant suggestions.

3.6. Ethical consideration

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

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Background of the organization

Commercial Bank of Ethiopia (CBE) is the biggest financial institution in the country. Currently it has more than 965 branches throughout the country. As of June 30, 2015 report total deposit birr 241.70 billion; the bank currently has more than 22,908 employees in the head quarter as well as districts and branches throughout the country (<http://www.combanketh. Business development.com>).

The Bank has been playing a great role in advancing economic development of the country for more than 71 years now. This role can be maintained only when it is able to keep up its good image by providing service that are most demanded by customers in the way they like it. To attain this, it has to continue improving the business i.e. the way it provides service to its customers and the image it creates in the eye of stakeholders have to go on improving. This is possible only when the Bank is proactive and is able to perfect its strategies when surrounding dynamic change.

To this effect, continuous assessment and monitoring both external and internal factors becomes crucial. Consequently less than four years back the Bank assessed its environment, assessed its strength and weaknesses. Concretized its values and capabilities based on agreeable approaches. Therefore, convincingly it polished up its vision, mission, objectives and strategies (Mihret, 2012 p.3). Accordingly Commercial Bank of Ethiopia visions becoming world class commercial bank by the year 2025. In its strategic document too, it clearly stated that the bank values both its customers and employees as not only important but also essential factors in all its endeavors of fulfilling public expectations.

Vision:

- To become a world class commercial bank by the year 2025

Mission:

- We are committed to best realize stakeholders needs through enhanced financial intermediation globally and supporting national development priorities, by deploying highly motivated, skilled and disciplined employees as well as state – of – the –art technology. We strongly believe that winning the public confidence is the basis of our success

Values:

- Corporate citizenship
- Customer satisfaction
- Quality service
- Innovation
- Team work
- Integrity
- Employees
- Public confidence

4.2. General Characteristics of Respondents

This chapter focuses on presents general characteristics of respondents' analysis and interpretation of the data collected through interview and questionnaire. The analysis of the data is processed in line with basic research question and objective of the study.

Table 4.1. Rate of return of ditributed

Questionnaire	North Addis	East Addis	Total	Percentage
Distributed	71	54	125	100
Returned	59	46	105	84
Not returned	7	7	14	11
Rejected	5	1	6	5

Source: Own survey, 2015

As indicated the above table questionnaire was distributed to all selected non- management employees of the bank. Which 84% were kind enough to fill and return the questionnaire and the rest 11% failed to return the questionnaire distrusted to them. The remaining 5% questionnaires were not considered because of validity problems. An interview has been conducted with 9 Branch managers and customer service mangers.

As stated in the course material of Chalchisa (2009, p. 51) return rate of more than 80% increase confidence that the returned data correctly reflects the sample, which in turn, reflects characteristics in the population from which the sample was drawn. Having this, the return rate of 84% in the above table implies the sample is representative of the population under study.

4.3 Demographic Characteristics of Respondent

The demographic information of the participant employees of CBE under the study is presented for analysis .The analysis was to provide information related to age, gender ,educational level, year of services and employment current position of the respondents.

Table 4.2. Demographic characteristics of respondent

Description of respondents	District				Total	
	North		East			
	No	%	No	%	No	%
1. Sex						
Male	41	69	30	65	71	68
Female	18	31	16	35	34	32
2. Age						
<26	15	25	13	28	28	27
26 to 35	36	61	24	52	60	57
36 to 40	6	10	9	20	15	14
41 to 50	1	2	-	-	1	1
>50	1	2	-	-	1	1
3. Educational status						
Third degree (PhD)	-	-	-	-	-	-
Second degree	3	5	4	7	7	7
First degree	55	93	42	93	97	92
College diploma	1	2	-	-	1	1

Source: Own survey, 2015

As can be seen in the above table the majority of respondents of the two districts are male, which accounts 68% and the rest, are females. The table also shows us that respondents with age of 25 to 35 formed the majority of the target population in the two districts with a total of 60 representing 57%, those with the age of less than 26 are 28 (27%). This indicates that the banks have a young and productive work force to be developed in the future through intensive training and development programs. With regard to educational status, majority of the respondents 97 (92%) are first degree holders, and second degree holders 7 (7%) the remaining 1 (1%) have college diploma. In general the figure implies that the existence of employees with different educational qualifications,

which in turn require different level of training and development activities in a planned and systematic way to improve their competency.

4.4. Analysis of Data Pertaining to the Study

After collection and organizing of data gather through questioner and interview the researcher come across the following finding about human resource practice training and development in the bank. The data collected are tabulated in which it shows the frequency, number of respondents and the percentage from selected sample size population.

4.4.1. Analysis of data collected through interview

To gather more information about employees training and development practice of CBE semi- structured interview and questions were forwarded to branch managers and customer service mangers of the two districts.

The results of the interview made with selected management members of the Bank on issues related to training policy, training need assessment, training objectives, performance appraisal, trainee selection, training evaluation and others are presented as follows. These findings are also important in providing some sort of comparison between management members and non – management members' perception regarding training and development practices of the bank.

A. Training policy

The majority of respondents' (5) 56% management members do not have any idea whether the Bank has written training policy or not. Even respondents who respond there is training policy in the organization agree on that the policy is not well communicated. According to them it is the employees' right and event important to know the training and development policy of the bank.

B. Training and Development Needs Assessment

All the management members interviewed agree on the absence of training and development need assessment which considered their branch's specific training needs. But they do not deny the Banks effort and dedication to enhance its employee's skill and knowledge through training. This shows the Bank's training need assessment is based on organizational level assessment by considering the Bank's overall performance, organizational goals etc. regarding employee's selection for training almost all respondents' response shows the selection of employees for training is random and based on their workload. This means an employee who has a heavy workload many not be selected for training even if, he/she has a gap to be filled by that specific training program.

C. Training Objectives

Regarding training objective setting practices of the Bank the majority of management members(6)67% interviewed agree that even if the bank set clear and specific training objectives the problem lies in communicating it with the concerned branches and employees. According to them sometimes training programs are communicated through telephone and they have no chance to discuss with their employees regarding what is expected from the while returning to their job. This in turn makes trainee selection difficult.

D. Training Evaluation

There is no training evaluation practice in the organization as indicated in the response majority management members (7)78% interviewed from the two districts. This is due to the absence of training need assessment especially at individual and task level, well communicated training objectives and performance appraisal practices in the organization.

E. Training Budget

As indicated in the response of the majority of management members (8)89% interviewed the bank has no problem with regards to training and development budget. According to them the problem lies on appropriate use of the budget whereas some of the respondents do not have information about whether there is adequate budget or not. But as indicated in table 3.2 the training budget of the two districts for the last three years is more than 2.9 million which is a large amount if used effectively.

Table 4.3. The last three years training and development budget of North and East Addis districts

District name	Budget year			Total
	2012/13	2013/14	2014/15	
North Addis	122,300	664,989.25	756,526.12	1,543,815.37
East Addis	407,167.70	484,972.20	512,476.12	1,404,616.02

Source :(CSM, 2013/14)

F. Management Development

The majority of management members (8)89% interviewed have agreed on the bank's well organized management training program. According to them in addition to the special management development program the bank tries to develop the skill and knowledge of management members through off- the - job training, seminars and experiences sharing. Management members interviewed were also asked about the attitude of employees towards the training of CBE and the change in behavior they have in their return from the training accordingly majority of them agreed on employee's positive attitude towards the training and positive change in behavior. But some of the respondents mention employee's negative attitude towards the training some employees, because they consider as opportunity to take rest and it is common to hear employees

saying let's go and sleep for these two /three training days. Regarding change in behavior some managers response shows occasionally after some training programs employees reflect rigidity by sticking on the procedure or the material they have thought event in times which require some degree of flexibility.

4.4.2 Analysis of Data Collected Through Questionnaire

In this section the data collected through questionnaire from sample size of current non- management members of the bank are presented.

A. Training Need Analysis

Table 4.4. Respondents' View on Training Needs Assessment practice

Question	Response	Frequency	%
Do you analyze employees T&D needs periodically?	Yes	29	27.9
	No	64	61.5
	I don't know	11	10.6
	Missing	1	-
	Total	105	100
Which method does CBE often use in order to identify training needs?	Organization analysis	18	19.6
	Person analysis	2	2.2
	Task analysis	68	73.9
	I don't know	4	4.3
	Missing	13	-
	Total	105	100
How much are you satisfied with training priorities?	Very much satisfied	-	-
	Satisfied	37	35
	Moderately satisfied	40	38
	Very little satisfied	18	17
	Unsatisfied	10	10
	Missing	-	-
	Total	105	100

Source: Own survey, 2015

Accordingly the respondents view shows that table 4.4 the majority of the target population in both districts with 64 representing 61.5% responded CBE does not analyses training needs periodically. Whereas those who responded there is a training need analysis constitute 29

(27.9%) and the remaining 18 (10.6%) do not have any idea whether CBE analyze training needs or not.

With regard to method/type of analysis used the respondents from the two districts 12.4 % missed to answer the question. But when we see respondents of the majority which is 73.9% of respondent's view shows task analysis is used by CBE to analysis training needs. Whereas 19.6% of respondents respond the bank use organizational analysis to identify training needs. The response regarding TNA gives an evidence for the bank to look back for its training needs analysis practices since it is the basis for other processes.

Respondents are also asked about their satisfaction on the training priorities of the bank. Accordingly the majority which is 73% are moderately satisfied and satisfied with the training priority of the bank. Even when we see respondents from the respective districts the response shows they are moderately satisfied and satisfied. Respondents are moderately satisfied with the training propriety of the bank. Whereas 27% of respondents response shows they are very little satisfied and unsatisfied with the training priority of the bank. The bank needs to have a look at the practice of prioritizing training program.

To make certain that training is timely and focused on priority issues, mangers should approach needs assessment systematically by utilizing the three different types of analysis, i.e. organizational level, task level and individual level. With the same vein the study tired to assess the respondents opinion on whether the bank analyzes training and development needs periodically and the method/type of analysis used.

B. Selection for training

Table 4.5 the Respondents' view on Training selection criteria and satisfaction

Question	Response	Frequency	%	Mean
What do you think is the bases on which you were chosen for the training?	Experience	15	14.7	
	Performance gap	28	27.5	
	Change in job design/tech	32	31.4	
	Own demand	7	6.8	
	I don't know	20	19.6	
	Missing	3	-	
	Total	105	100	
To what extent are you satisfied with the selection criteria?	Very much satisfied	25	24	2.77
	Satisfied	21	20	
	Moderately satisfied	16	15	
	Very little satisfied	28	27	
	Unsatisfied	15	14	
	Missing	-	-	
	Total	105	100	

Source: Own survey, 2015

Accordingly, above table 4.5, Respondent view the majority, 32 (31.4%) respond the bases for their selection is change in job design, 28 (27.5%) respond due to performance gap, whereas 20 (19.6%) do not know the bases for their selection.

Respondents are also asked regarding their satisfaction on the selection criteria accordingly, the majority, 46 (44%) are above moderately satisfied, 16 (15%) are moderately satisfied and 43 (41%) are below moderately satisfied with the selection criteria. But the $\mu = 2.77$ of respondents response regarding their satisfaction with the selection criteria implies the majority are less than moderately satisfied which a lot effort to improve the practice so as to change employees satisfaction since it affects their performance. The selection of trainees who are one of

the most important factors of the training program has to be given due attention and take into account various factors. This is to say that it has to be based on the responsibility and levels of trainees, educational background and work experience, openness to new ideas and perceived need for self- improvement.

From the training budget and number of employees who have participated in training it is possible to say CBE has given due emphasis for training and development of its employees. Scholars believe selecting participants through a careful process of training needs identification is the proper process of initiating training. To this end respondents were asked how they are selected for training, How much they are satisfied with the selection criteria and whether their manger/supervisors take in to consideration their readiness and motivation in selecting them for training.

Fig 4.1 Respondent’s view on mangers/supervisor’s consideration of their readiness and motivation when selecting for training

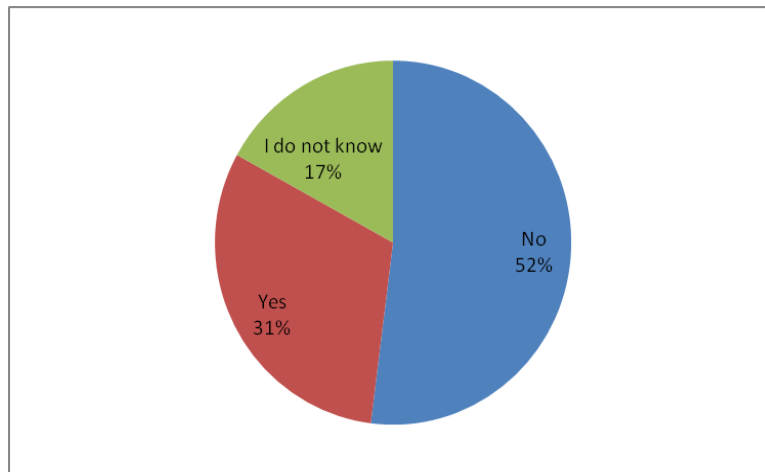


Figure 4.2 also presents respondents view regarding manager's/supervisor's consideration of their readiness and motivation when selecting for training accordingly, the majority 52% of respondents view shows managers/supervisors not consider their readiness and motivation while selecting for training where as 31% do not have any idea whether they consider their readiness and motivation or not.

C. Training objectives, content, training skill and capabilities and training period adequacy.

Hence, respondents were asked to what extent they are satisfied with the training objectives, training content, trainer's skills and capabilities of the training program in CBE. The table below presented their response.

Table 4.6 Respondents' satisfaction level on training objectives, content, trainer's skill and capability and Training period adequacy.

Factors	Level of satisfaction	Frequency	%	Mean
Training objective	Very much satisfied	14	13	3.34
	Satisfied	38	36	
	Moderately satisfied	31	30	
	Very little satisfied	14	13	
	Unsatisfied	8	8	
	Missing	-	-	
	Total	105	100	
Training content	Very much satisfied	4	4	3.07
	Satisfied	36	34	
	Moderately satisfied	44	42	
	Very little satisfied	9	9	
	Unsatisfied	12	11	
	Missing	-	-	
	Total	105	100	
Trainer's skills and capabilities	Very much satisfied	12	11	3.17
	Satisfied	29	28	
	Moderately satisfied	42	40	
	Very little satisfied	14	13	
	Unsatisfied	8	8	
	Missing	-	-	
	Total	105	100	
Training period adequacy	Very much satisfied	2	1.9	2.39
	Satisfied	7	6.8	
	Moderately satisfied	43	40.9	
	Very little satisfied	31	29.5	
	Unsatisfied	22	20.9	
	Missing	-	-	
	Total	105	100	

Source: own survey, 2015

As shown in the table above the majority of respondents, representing 79% are moderately satisfied and above with the training objective of the

bank. This response is similar to the response obtained from management members but employees' response is based on their information on whether the trainer clearly communicated the training objectives whereas management members respond about the bank's practice to communicate clear training objectives when asking them to send employees for training programs. The remaining 21% are very little satisfied and totally unsatisfied with the training objectives. The $\mu = 3.34$ of respondents response also indicates that the majority are moderately satisfied with the training objectives. Here the bank need to work hard especially on communication issues to maintain those satisfied employees more satisfied and to change those unsatisfied employees to satisfied one.

In relation to this, respondents were also asked to express their satisfaction level in training periods' adequacy, accordingly the majority representing 49.52% are moderately satisfied and above whereas the remaining 50.4% are very little satisfied and totally unsatisfied with the training periods adequacy of the bank. Here the bank may need to revise the training period for each training program. Regarding the training content and trainers skills and capabilities, the majority of the respondents representing 87% and 79% are moderately satisfied and above respectively. When we look at the mean of respondents response for the above factors the majority are almost near to very little satisfied with the training period's adequacy, since $\mu = 2.36$ with regard to trainer's skills and capabilities $\mu = 3.17$ indicates that the majority are moderately satisfied. Respondents are also moderately satisfied with the program content as $\mu = 3.07$

D. Training Methods

Accordingly, respondents were asked on which on- the – job and off- the - job training they have been participated, to what extent they are satisfied with the training methods, appropriates of training facilities and mangers/supervisors role show blow table 4.7 .

Table 4.7 Respondents' View on CBE's training methods and their level of satisfaction

Question	Response	Frequency	%	Mean
Which on – the job training have you taken so far?	Job instruction	37	35	
	Job rotation	64	61	
	Coaching	4	4	
	Apprenticeship	-	-	
	Missing	-	-	
	Total	105	100	
Which off- the job training have you taken so far?	Lecture/formal choruses	89	85	
	Simulation	-	-	
	Computer- based	15	14	
	Missing	1	1	
	Total	105	100	
To what extent are you satisfied with the training methods	Very much satisfied	1	1	2.87
	Satisfied	32	30	
	Moderately satisfied	36	34	
	Very little satisfied	27	26	
	Unsatisfied	9	9	
	Missing	-	-	
	Total	105	100	
To what extents are you satisfy managers/supervisions coaching role?	Very much satisfied	2	2	2.54
	Satisfied	13	12	
	Moderately satisfied	48	46	
	Very little satisfied	27	26	
	Unsatisfied	15	14	
	Missing	-	-	
	Total	105	100	

Source: Own survey, 2015

As shown in the table 4.7 the majority of respondents' response indicate that on – the – job and off- the – job training methods mostly used by the bank are job rotation and lecture/formal courses representing 61%, and 85% respectively. From this response we can clearly understand how the coaching role of managers is limited since the response rate is only 4%.

In relation to the respondent are also asked how much they are satisfied with the coaching role of their manager/supervisor accordingly, 40% are very little satisfied and totally unsatisfied, 46% are moderately satisfied and the remaining 14% are satisfied and very much satisfied with their coaching role. This shows the remains a lot of work by the concerned parties of the bank to enhance the coaching role of branch managers.

Regarding their satisfaction with the training methods the majority of respondents representing 34% are moderately satisfied, 31% are satisfied and very much satisfied. The rest 35% are very little satisfied and totally unsatisfied with the training methods used by the bank. Whereas the $\mu = 2.87$ of respondents response indicates the majority are less than moderately satisfied with the training methods. The data gives the bank an evidence to work hard in implementing different training methods and to improve the weaknesses of existing methods so as to make those respondents who are moderately satisfied and below to be satisfied.

Table 4.8 Respondents' View on manager/supervisor behavior demonstrated.

Question	Response	Frequency	%
Did your manager/supervisor create climate where mutual confidence can flourish	Yes	51	49
	No	54	51
	Total	105	100

Source: Own survey, 2015

As shown in the above table 4.8 the majority of respondents' response representing 51%, shows managers/supervisors do not create a training climate where mutual confidence can flourish. This may need a continuous follow up and training to line – managers to enhance their coaching and overall HRD competence.

E. Training Evaluation

Training represents an expensive investment that organizations make in their human resources and therefore, it is important for organizations to evaluate the effectiveness of their training effort. Training evaluation involves the collection of information on whether trainees were satisfied with the program, learned the material, and were able to apply the skills back on the job (Bernardin, 2010, p. 271). Having this in mind respondents were asked whether there exist a practice of training evaluation in CBE, how much they are satisfied with the evaluation as well as how effective is the training and development practices of CBE.

Table 4.9 Respondents' view on the practices of training evaluation

Question	Response	Frequency	Valid %
How do you rate the coaching role that your manager/supervisor plays in implementing the training contents that you acquired from off the job training to the actual job?	Very good	-	-
	Good	34	33
	Medium	39	37
	Poor	21	20
	Very poor	11	10
	Missing	-	-
	Total	105	100
To what extent are you satisfied with the T& D evaluation practices of CBE?	Very much satisfied	-	-
	Satisfied	22	20
	Moderately satisfied	45	43
	Very little satisfied	28	27
	Unsatisfied	10	10
	Missing	-	-
	Total	105	100
How effective the T & D practice of CBE?	Highly effective	8	8
	Effective	26	25
	Moderately effective	45	43
	Less effective	15	14
	Ineffective	11	10
	Missing	-	-
	Total	105	100

Source: Own survey, 2015

As shown in table 4.9 the majorities of respondents representing 63% are moderately satisfied and above with the practice of training evaluation whereas 37% are very little satisfied and totally unsatisfied with the practice of training evaluation. The respondents' response regarding their satisfaction with the practices of training evaluation indicates the

majority are less than moderately satisfied. There is no training evaluation practice in the organization as indicated in the response majority management members (7)78% interviewed from the two districts. This is due to the absence of training need assessment especially at individual and task level, well communicated training objectives and performance appraisal practices in the organization.

Respondents are also asked how much they are satisfied with manger's/supervisor's role in helping them to implement the training contents they acquired from off-the – job training programs to the actual job accordingly, 37% responded medium, 33% respond good where as the rest 20% and 10% respond poor and very poor respectively. The majority are below moderately satisfied with manger's/supervisor's role in assisting them to implement the training contents obtained from off the job training. In relation with effectiveness of training and development, 76% of respondent's response indicates the training program is above and moderately effective, whereas the rest 24% are below moderately effective.

4.5 Analysis of CBE's Training and Development practices by using systems approach to training model

From the broadest perspective, the goal of training is to contribute to the organization's overall goals. Training programs should be developed with this in mind. Managers should keep a close eye on the organizational goals and strategies and orients training accordingly. Unfortunately, many organizations never make the connection between their strategic objectives and their training programs. As a result much of an organization investment can be wasted – training programs are often misdirected, poorly designed, inadequately evaluated and these problems directly affect organizational performance.

The success of training can be gauged by the amount of learning that occurs and is transferred to the job. Too often, unplanned, uncoordinated, and random training efforts significantly reduce the learning that could have occurred. Without a well designed, systematic approach to training what is learned may not be what is best for the organization. Accordingly, there are four major relevant phases in a training process, as cited in (Bohlander, et al., 2001, p. 222-224).

With regard to CBE's TNA the data collected from respondents shown in table 4.4 indicates that the majority of respondents representing 61.5% responded CBE does not conduct TNA periodically, 27.9% respond there is a periodical TNA in CBE whereas the practice is not clear for some respondents as 10.6% do not have any idea about it. The results of the interview with management members also support employees' response. But when we refer secondary data in the CBE we found training needs assessed at process level. Literature also states TNA has a pivotal role in identifying the required skills to perform a specific task by analyzing the actual and the required performance. TNA also requires everyone in the organization to participate in identifying where the gap is and what types of training is required.

Without analyzing training needs periodically it is difficult to select who is going to train and what objective to achieve. Management members interviewed are also agreed with employees.

In relation to this, responses obtained from respondents regarding training effectiveness indicates it is below moderately effective. From this it can be deduced that TNA practice of CBE, particularly Customer account transaction service procedure process need to be revised because with regard to systems approaches to training it is not in a perfect way to identify the real gap and the type of training required.

A. Training Design Phase

According to Bohlander (2001, p. 229) once the training needs have been determined, the next step is to design the type of learning environment necessary to enhance learning. The success of training programs depends on more than the organization's ability to identify training needs. Four related issues that training design should focus include:

- Instructional objectives
- Trainee readiness and motivation
- Principles of learning
- Characteristics of instructors

On the basis of the information obtained from organizational, task and person analysis, managers can 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 (Bohlander, 2001), p.229.230).

The design of a training program has to consider its appropriateness and suitability for the trainees. Therefore, the selection of trainees who are one of the most important factors of the training program has to be given due attention and take into account various factors. This is to say that it has to be based on the responsibility and levels of trainees, educational background, and work experience, openness to new ideas and perceived need for self improvement learning is the goal of training. It occurs only when information is received, understood, internalized, and the learner makes an effort to use the information (Mathis and Jackson, 2000, p. 224). The success of any training effort will depend in large part on the teaching skills and personal characteristics of those responsible for conducting the training (Bohlander, 2001mp.234).

When we look at respondents response regarding bases for trainee selection, 31.4% are selected due to change in job design/technology, 27.5% due to performance gap, 19.6% do not know how they are selected and 14.7% due to their experience. In relation to this respondents were asked how much they are satisfied with the selection criteria accordingly, the majority representing 41% are below moderately satisfied, 15% are moderately satisfied whereas 44% are satisfied and very much satisfied. Managers interviewed were also asked on what bases they chose an employee for a particular training program and their response indicates sometimes the bases for selection is workload i.e. and employee with a lesser work load will be selected on other times employees have been selected randomly whereas very few respond and employee can be selected on the basis of their own observation regarding his/her overall job performance. Here the important thing that we should note is with the recurrent change in customer demand and the dynamism of the environment that we are operating in. it will not be wise to wait for change in job design/technology to train employees rather we need try to forecast what will happen in the near future in our TNA. However, the problems regarding employee selection is expected to be solved when the new HRD strategy is fully implemented. The strategy clearly stated selection of trainee's will be based on competency gap assessment. The competency model specifies the critical competency and associated proficiency levels required for specific job roles. Once the assessment at individual level is done it becomes a basis for selection of target groups. The assessment will be conducted for all employees.

Regarding training period's adequacy the majority representing 50.4% are below moderately satisfied, 40.9% are moderately satisfied whereas the rest 8.7% are above moderately satisfied. The $\mu = 2.39$ also indicates majority of respondents are nearly very little satisfied. This may be a reflection of the problems under TNA. On the other hand majority of respondents representing equally 40.9% are moderately satisfied with

trainer's skills and capabilities but $\mu = 3.17$ shows the majority are moderately satisfied. With regard to training content 49% are moderately satisfied, 38% are above moderately satisfied and the rest are below moderately satisfied. The $\mu = 3.07$ also indicates the majority are moderately satisfied. Respondent's response with regard to training objective shows 49% are above moderately satisfied. The $\mu = 3.34$ for training objectives also shows respondents are moderately satisfied.

In all the practice of CBE regarding the phase of systems approaches to training process is average.

B. Implementation phase

The third phase in the system approaches to training is implementation. Under this phase, there are factors to be considered in achieving the training objectives. One of them is selecting an appropriate training method that brings the desired result. In addition conducting the training is another factor in the implantation phase.

Successful implementation of training program depends on selecting the right program for the right people under the right conditions. Training can be provided by the supervisor, a lead worker, and different types of training methods. These are job rotation, lectures, simulation, coaching and other as indicated in the literature review part, under section 2.4.3. Among these, CBE used mainly lecture/formal courses and job rotation methods as indicated in respondents' response. In relation to this respondents were asked to express their level of satisfaction with the training methods used by the bank, accordingly 34% of respondents are moderately satisfied 35% are below moderately satisfied whereas the rest are above moderately satisfied. The $\mu = 2.87$ is also indicates the majority are below moderately satisfied. However, despite the implementation of different training methods scientific literatures highly focused on the involvement of line – mangers. According to them the role of a line manger is critical in creating and simulating the appropriate work environment supportive for learning. It requires the promotion of positive

attitudes towards continuous learning, since learning is to something that happens only during formal classroom training activities, but it is an integral facet of every day working life. A line manger is expected to encourage the individual or team to take responsibility for how they will mange their own learning processes. It should happen though the provision of various opportunities for learning, for instance organizing meetings between employees with similar experience, creating mentor ad job rotation, coaching and others. Accordingly, respondents' were asked how much they are satisfied with the coaching role of their manger/supervisor and their response indicates the majority representing 40% are below moderately satisfied, 46% are moderately satisfied. The $\mu = 2.54$ also shows the majority are below moderately satisfied. Besides, respondents were also asked whether their manger/supervisor creates a climate where mutual confidence can flourish accordingly, the majority respond "No" as shown in table 4.8.

C. Evaluation phase

Evaluation of training is the final phase to the systems approach to training and the determination of the extent to which the training activities have met their goals, as indicated in the literature review, under section 2.5.4. The evaluation can be done based on the criteria developed in the design phase of the system approach to training ad should include at least four components.

These are trainees' reaction to the program, such as trainee's happiness with the training program, learning such as do the trainee talk about things they could not talk before behavior/ performance change such as the change in performance/behavior of trainees. The final evaluation point is result such as tangible results produced in terms of productivity, response time, cost saving, quantity and quality of performance.

Training evolution phase is hardly applicable in CBE since 72. % of respondents said there is no practice of training evaluation in the bank. Besides, majority of respondents are below moderately satisfied with the training evaluation practices of the organization as $\mu=2.71$ respondents were also asked how they rate their manager's/supervisor's coaching role in helping them to implement the training content they acquired from off-the- job training to their actual job accordingly, 37% respond medium, 30% below medium and the rest 33% respond good.

Management members interviewed were also agreed with the absence of training evolution in the bank but some of them mentioned, occasionally the training center try to know trainees reaction after training programs by distributing formats so as to evaluate the overall training content and trainer's skill and capabilities which is not enough to say the training program's effectiveness is assessed the inability to conduct training evaluation based on clear criteria's effectiveness is assessed. The inability to conduct training evaluation based on clear criteria in terms of quality, cost and quantity results in failing to know the impact of the training..

In addition, training evaluation ensures whether the training is conducted in a cost effective manner. This is important in today's competitive environment where organizations strive to cut- costs and improve quality. Furthermore, without evaluation it is very difficult to know whether the training is the reason for any performance improvements. In relation to this respondents were asked to evaluate the effectiveness of the training program of the bank accordingly, 43% said moderately effective, 24% below moderately effective, 33% above moderately effective. The respondent's response shows it is below but near to moderately effective.

Form this it can be deducted that the practice of training evaluation in CBE is below average when compared to systems approach to training process mode

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Having reviewed the relevant literature and analyzed the data collected the final chapter of the research presents the conclusion and possible recommendation.

5.1. Summary of finding

The main purpose of the study was to human resource of training and development in CBE based on the data gathered and analyzed the following finding was obtained:

- The respondents view to selection for training almost all shows the selection of employee is random and based on their work load, may not be selected for training even if he/she has gap to be filled by the specific training program.
- Majority of management member interview response agree the bank does not have clear and specific training objective because the problem lies in communicating and sometimes training period are communicated through telephone and they have no chance to discuss with their employees regarding.
- The majority of management member do not have any idea whether the bank has written training policy or not .where as the remaining respondent who respond there is training policy in the organization agree on the policy is not well communicated.
- CBE has its own training and development system which is almost similar with systems approach to training and development model. But the problems lies on proper implementation of the tasks listed in the system.

- With respect to training and development objective setting practices, the bank has set clear objectives but the problem is lack of communicating the objectives to concerned branch managers before/or when demaning them to send an employee for a particular training and development
- CBE has set sufficient training and development budget as clearly shown in table 4.2 and response of management members interviewed the HRD policy of the bank is not well communicated since most of the management members interviewed do not have clear idea about the HRD policy.
- On and off- the- job training method that is mostly used by CBE is job rotation and lecture/formal courses respectively. The involvement of line – mangers in coaching and helping employees to implement the contents they acquired from off- the – job training is low employees are also not satisfied with their mangers/ supervisors coaching role. In general the involvement of line – managers which should be important factors of HRD activities is found to be very low
- CBE has a good practice of involving employees in training all most of all respondents have participated in training. With regard to TNA event if CBE tried to assess training needs at process level, it still lacks to be systematic and involvement of all concerned parties, which is agreed by both management members and employees, Besides, due to the problem of communication regarding the training needs assessed. Lack of integrated practice and/or lack of emphasis given by line- mangers for training trainees are mostly selected randomly or on their workload.

5.2. Conclusion

For the sake of avoiding complexities and ensuring clear understanding, the conclusions are made short and precise accordingly, based on the analysis and literature review particularly systems approach to training, the following conclusions are made on training and development practices of CBE.

- CBE has its own training and development system which is almost similar to systems approach to training and development process model there is still a problem on proper implementation of the tasks listed in the system. Hence, the HRD sub process being responsible for TNA need to ensure involvement of all concerned parties, formulate a system to monitor how thing are going in relation to T&D system. Eg encourage transparency in CBE about the T & D system, perform extensive awareness creation activities on line mangers regarding the competency gap assessment, make sure that the design of a training curriculum and calendar as well as selection of trainees is based to the competency gap assessment results, and make sure whether all processes, districts and braches have received the training curriculum and calendar for further reference and clarity.
- The last phase of systems approach to training model is training evaluation, which is an important phase that helps to know and measure the impact of the training and development. However, the majority of management and non- management member respondent's response shows there is no pre and post training evaluation practice in the bank. In addition CBE does not have an integrated performance appraisal system especially at individual level. Hence, the bank is not in a position to know how the training benefits improving trainees and organizational performance. But when we refer to the bank's HRD policy, the importance, responsibility as well as levels of training impact

evaluation and analysis is clearly stated under policy number TMS 106. .

- When we see the overall CBE's training and development practices regarding systems approach to training process it is possible to say CBE is average in the design phase except the problem with training period's adequacy and trainee selection. Where as it is below average on the other three phases. Failing to conduct training evolution can also be one cause for lowering of the training and development program's effectiveness. Moreover, CBE does not know whether employees participate in the training and development program in a cost effective manner, which is very important in the current competitive environment where companies strive to cut- costs.
- Districts also need to take responsibility of communicating the overall annual training needs identified, objectives and the competency directory to branches under them. This will help line – mangers to select trainees, to remind the trainees what is expected of them when returning to their job environment and to their own mechanism to ensure the transfer of training to the job as well as to other employees like organizing meetings and so on. Since training and development need assessment and selection criteria of participants are among the issues that the majority of respondents feel unsatisfied with an extensive need assessment and an equitable selection of trainees which is based on the competency gap assessment results should be exercised in the bank otherwise it could end up in wasting time, resources, de motivating staff, and negative attitudes of employees towards future training programs. So involvement of competent experts in TNA awareness creation to line – mangers and follow up is very important to ensure effectiveness of training programs

- Regarding some employees negative attitude towards the training program it can be possibly alleviated or at least minimized by selecting more competent trainer who can catch attention of participants, who can make training programs more participatory and who can create friendly and more relaxed environment. Competency of trainers can also play an important role in avoiding rigidity problem of some employees after particular training programs like anti – corruption or CATS procedure. In other words the way trainers put things at ease or discuss issues clearly for the benefit of both CBE and an employee matters
- Even if the majority of respondents are moderately satisfied with the trainers’ skills and capability that bank has been doing its best to have outstanding trainers (internal and external through developing clear and specific trainers’ recruitment process guideline
- The bank need to give due emphasis for the high involvement of line – managers in HRD activities for the following reasons:
 - a. Line – managers role is critical in creating and stimulating the appropriate work environment supportive for learning.
 - b. Line – managers can help the quality of HRD intervention by closing the gap between organizational performance and individual performance

5.3. Limitation of the study

The study uses only 6.3 % of the total population as sample. Because of there are time, budget and geographical constraint to include many district.

5.4. Recommendations

The following recommendations are forwarded to at least to minimize the problems encountered by the bank in relation to human resource training and development Practice.

- The bank has to give training program for every employees of the bank whether the employee experienced or not in other banking industry because every employees of the bank needs to have cleared knowledge about the goals mission, vision and organizational culture and work understanding what expected from.
- Before the trainer train employees the skill talent ability knowledge and motivation of the trainers have to be measured and evaluated
- Selection of trainee should be on the base of job profile of trainee and objective of the organization.
- The bank must have participated in other training institute because who have good experience on the training and development program.
- Continuous evaluation mechanism have to be used during and after training lesson end up in order to make sure that all the trainee understand the training given .
- The capacity of training experts should be updated periodically through training.
- Trainee selection policy and procedure should be applied consistently
- Training expert should be well trained how to process training and development before they start to organize and conduct training.
- Representative professional from each department has to be including in training and development type selection work.
- Training impact evaluation technique should be in place of for future improvement.
- Training and development should be real change not for report purpose only for specific training and development to the objective of the institute to be provided.
- Finally CBE should strictly follow its training and development system in order to make its T&D efforts as fruitful as desired.

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APPENDIX I

The questioner is developed to collect the data required for the study

Researcher: Birhane Teklay

Advior: Goitom Abrham (Assistant professor)

Research topic: Human resource training and development practices in the commercial bank of Ethiopia

Dear respondents:

This research is conducted for the partial fulfillment of the requirements for commercial bank of Ethiopia Training and Development practices. There for your answer is very important and valuable for the successful completion of the study .please fill out of the question to the best your knowledge accordingly the question required .the information you provide will kept confidential and will be used for this research purpose only. I would like to express my sincere appreciation and deepest thanks in advance for your generous time and frank and prompt repose.

General guideline

Please put a tick mark “√” inside the box for those questions that are followed by choices and write your short and precise answer for those followed by blank spaces (i.e open ended questions). No need of writing your name.

Contact address:

If you have any query, please do not hesitate to contact me and I will be available as per your convenience at (Mobile: 0914 -26 -01 -47 or email: birhanet8@gmail.com)

Thank you!!!!!!!!!!!!

Part 1 Basic Demographic data

1. Sex

Male Female

2. Age

Less than 26 26 to 35
36 to 40 41 to 50
51 and above

3. Educational status

Third degree (PhD) First degree
Second degree college diploma
Other, specify _____

4. District _____

5. Years of service at CBE :

1 to 5 years 6 to 10 years
11 to 15 years above 16 years

6. Current position

CSO Senior CSO Other, specify _____

Part II Training and Development Related Questions

1. What do you think is the bases on which you were chosen for the training and development practice?

Experience change in job design/ technology
Performance gap my own demand to take the training
I do not know other (if any) _____

2. Have you had any form of training/development since you joined CBE?

Yes No

3. If your answer is “Yes” for the above question to what extent were the contents of the training/development relevant for your current job?
- Highly relevant moderately relevant
 Relevant irrelevant
4. Do you think your manager/supervisor take to consideration your readiness and motivation in selecting you for training?
- Yes No I do not know
5. Did your manger/ supervisor creates a climate where mutual confidence can flourish while you were a new employee (on- the – job trainee)
- Yes No
6. Do you think CBE analyze employees training and development needs periodically?
- Yes No
7. If your answer for Q. No 6 is “Yes” which method does CBE often use in order to identify treeing needs?
- Person analysis Organization analysis
 Task analysis I do not know
 Other, specify _____

8. To what extent are you satisfied with CBE's practice with respect to the following factors which are parts of systematic approach to training process?

N.B the factors are not mutually exclusive

		Very much satisfied	Satisfied	Moderate ly satisfied	Very Little satisfied	Unsatisfie d
A	Selection criteria	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B	Training methods	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C	Training periods adequacy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D	Trainer's skills and capabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E	Training objectives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F	Appropriateness of training facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
G	Training content	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
H	Training evaluation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I	Training priorities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
J	Manager's/ supervisors coaching role	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. Would you explain the reason why you are very little satisfied/unsatisfied with the above factor (s)? _____

10. Which of the following on - the - job types of employee training program have you taken so far?

- Job instruction training coaching
- Job rotation apprenticeship
- Mention others (if any) _____

11. Which of the following off- the – job types of employee training program have you ever taken so far?
 Lecture/formal courses computer – based training
 Simulation others (if any) _____
12. How do you rate the coaching role that your manger/supervisor plays in implementing the training contents that you acquired from off-the – job training to the actual job
 Very good Good Medium Poor Very poor
13. How do you rate the skill of your manger/supervisor in training you while you were/are on- the – job trainee?
 Very good Good Medium Poor Very poor
14. Does CBE have an integrated/well organized performance appraisal system?
 Yes No
15. Is there a practice of training and development evaluation in the organization?
 Yes No
16. If your answer for Q. no 15 is “yes” on what bases does the organization often evaluate training?
 Based on behavior (change in behavior)
 Based on reaction (trainee’s attitude to the program)
 Based on learning (what is learned from the training)
 Based on results (tangible results)
 Other, specify _____
17. How effective the training and development practices of CBE?
 Highly effective moderately effective
 Effective less effective
 Ineffective

18. If your answer for Q. No 17 is less effective/ ineffective what do you think is the major reason?

- Unsystematic training need assessment
 - Not having a clear, timely, verifiable, measurable and tangible training objectives
 - Lack of capable and skilled trainer
 - Poor program content
 - Absence of pre & post training evaluation
 - Inability to consider trainee readiness and motivation
 - Using inappropriate training method
 - Other,specify_____
-

19. Have you benefited from the Training and development that you took so far?

Yes No

20. Would you please write your comments on the overall training and development practice of CBE?

Thank you!!!!!!!!!!

APPENDIX II

INTERVIEW QUESTIONS FOR MANAGEMENT MEMBERS OF THE BANK

Objective

The objective of the study in general and this questionnaire in particular is to assess the human resource training and development practices in commercial bank of Ethiopia which will help the organization in alleviating major problems related to the study to this end data collection is essential to conduct the research and so as to come up with a reliable result. Thus, your honest and genuine response will help the research a lot in gathering reliable data. The data you provide will be used only for research purpose and be kept highly confidential.

1. Does CBE have a written training and development policy?
2. How do you select an employee for a particular training?
3. how do you feel about the TNA conducted by the bank?
4. how do you help an employee to transfer the training he/she took out of the workplace (off- the – job) to the actual job?
5. Is there an integrated performance appraisal system in the organization? Or do you have your own standard to evaluate employee's performance?
6. As to your understanding do you think that CBE set clear, measurable & tangible objectives for the training and development program?
7. What method (s) of training is often used by the organization?
8. Is there a practice of training evaluation? If so, how are training ad development programs of the organization evaluated?
9. Do you think that the organization allots sufficient budget to carry out training ad development programs effectively?
10. How do you feel about the attitudes of employees towards the training program of the bank? If negative, what was your role to change their attitude or to address their concern?

Appendix III
Commercial bank of Ethiopia
Technical training programs For the year 2012/13

East Addis district										
No	Technical training programs	Contact hour	Unit of measurement	2012/13 Target	Quarter				Organize venue	Target group
					1Q	2Q	3Q	4Q		
1	Bank accounting	28	Participants	53	27		26		East Addis District	SCSO Accts, CSOs
			Birr	22,576	11,501		11,075			
			Man hour	1,484	756		728			
2	Cash operation	7	Participants	47		24		23	East Addis District	CSM, SCSOs-cahs, CSOs
			Birr	6,635		3,388		3,247		
			Man hour	329		168		161		
3	Cats operation	35	Participants	56	28	28			East Addis District	CATS Performers
			Birr	27,166	13,583	13,583				
			Man hour	1,960	980	980				
4	Internal tickets and documents checking	21	Participants	46	22		24		East Addis District	Senior branch controllers branch controllers and CSOs
			Birr	15,166	7,253		7,913			
			Man hour	966	462					
5	Induction program	14	Participants	49	49				East Addis District	New entrants
			Birr	15,455	15,455					
			Man hour	686	686					
			Participants	251	126	52	50	23		
	Total		Birr	86,998	47,792	16,971	18,988	3,247	East Addis District	
			Man hour	5,425	2,884	1,148	1,232	161		

APPENDIX IV

Commercial bank of Ethiopia

East Addis Ababa district

Technical training programs plan for the year 2012/13

No	Technical training programs	Contact hour	Unit of measurement	2012/13target	Quarter				Target group	Venue
					1 st	2 nd	3 rd	4 th		
1	CATS operation	35	Participants	200	100		100		Junior officers, CSO	EAAD
			Birr	226,808.00	113,404.00		113,404.00			
			Man hour	7,000	3,500		3,500			
2	Cash operation	7hr	Participants	72		24	24	24	SCO. Cash, CSO	EAAD
			Birr	42,207.00		14,069.00	14,069.00	14,069.00		
			Man hour	504		168	168	168		
3	Bank accounting	28	Participants	72		24	24	24	SCSO-accounts, CSO	EAAD
			Birr	92,871.00		30,957.00	30,957.00	30,957.00		
			Man hour	720			672			
4	Internal ticket and documents checking		Participants	48		24		24	SBC, BC, CSO	EAAD
			Birr	45,281.70		22,640.85		22,640.85		
			Man hour	1,008		504		504		
Total			Participants	392	100	72	148	72		
			Birr	407,167.70	113,404.00	67,666.85	158,430.00	67,666.85		
			Man hour	9,232	3,150	1,344	3,344	1,344		

APPENDIX V

NORTH ADDIS ABABA DISTRICT

TRAINING PROPOSAL FOR THE FISCAL YEAR 2013/14

NO	Technical training programs	Target group	Contact hour	Unit of measurement	2013/14 target	Quarter			
						1 st	2 nd	3 rd	4 th
1	CATS Operation	All CATS performers	35	No of participants	400	100	100	100	100
				Cost in birr	418,950.00	104,737.50	104,737.50	104,737.50	104,737.50
2	Bank accounting	All CATS performers	28	No of participants	60	15	15	15	15
				Cost in birr	32,836.00	8,529.00	8,529.00	8,529.00	7,229.00
3	Credit processing & TS	All CRO'S	35	No of participants	25	12		13	
				Cost in birr	16,152.50	7,592.00		8,560.50	
4	internal ticket & Document	All SBCs & BCs	35	No of participants	67	16	17	17,10,317.00	17
				Cost in birr	39,944.50	10,288.50	10,317.00		9,022.00
5	Super users	Selected staff form all branches	28	No of participants	68		68		
				Cost in birr	45,604.25		45,604.25		

	Transiting to be given by HRD								
6	Attitude & change Mgt	New entrants	21	No of participants	40		20	20	
				Cost in birr	24,382.00		9,476.00	14,906.00	
7	Customer service	New entrants	21	No of participants	100	25	25	25	25
				Cost in birr	63,960.00	15,990.00	15,990.00	159,900.00	15,990.00
8	Leadership	Newly selected mgrs	14	No of participants	20		10	10	
				Cost in birr	23,160.00		11,580.00	11,580.00	
				No of participants	4		4		
9	CLSCD	IT STAFF	80	Cost in birr	26,000.00		26,000.00		
Total				Total no of participants	780	168	255	200	157
				Total cost In birr	664,989.25	147,157.00	206,233.75	174,620.00	136,978.50