



ST. MARY'S UNIVERSITY  
SCHOOL OF GRADUATE STUDIES

**ASSESSMENT OF TRAINING AND DEVELOPMENT  
PRACTICES: THE CASE OF BERHAN INTERNATIONAL  
BANK S.C.**

**BY  
ESTIFANOS GEDLU**

JANUARY, 2017  
ADDIS ABABA, ETHIOPIA

**ASSESSMENT OF TRAINING AND DEVELOPMENT  
PRACTICES: THE CASE OF BERHAN INTERNATIONAL  
BANK S.C.**

**BY  
ESTIFANOS GEDLU**

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

**JANUARY, 2017  
ADDIS ABABA, ETHIOPIA**

ST. MARY'S UNIVERSITY  
SCHOOL OF GRADUATE STUDIES

**ASSESSMENT OF TRAINING AND DEVELOPMENT  
PRACTICES: THE CASE OF BERHAN INTERNATIONAL  
BANK S.C.**

**BY  
ESTIFANOS GEDLU**

APPROVED BY BOARD OF EXAMINERS

\_\_\_\_\_  
Dean, Graduate Studies

\_\_\_\_\_  
Signature and Date

\_\_\_\_\_  
Advisor

\_\_\_\_\_  
Signature and Date

\_\_\_\_\_  
External Examiner

\_\_\_\_\_  
Signature and Date

\_\_\_\_\_  
Internal Examiner

\_\_\_\_\_  
Signature and Date

## Table of Contents

ACKNOWLEDGEMENTS.....	iv
LIST OF ABBREVIATIONS AND ACRONYMS .....	v
LIST OF TABLES.....	vi
LIST OF FIGURES .....	vii
ABSTRACT .....	viii
CHAPTER ONE.....	1
INTRODUCTION .....	1
1.1    Background of the Study.....	1
1.2    Statement of the Problem.....	2
1.3    Research Questions .....	3
1.4    General Objective of the Study.....	3
1.4.1    Specific Objectives of the Study.....	3
1.5    Significance of the Study .....	4
1.6    Scope of the Study .....	4
1.7    Organization of the Study .....	4
CHAPTER TWO.....	5
REVIEW OF RELATED LITERATURE.....	5
2.1    Meaning of Training and Development .....	5
2.1.1    Distinction between Training and Development .....	5
2.1.2    Justifications for Training and Development .....	6
2.1.3    Objectives of Training and Development.....	8
2.1.4    Justifications for Management Development .....	10
2.2    Approaches to Training and Development .....	11
2.3    Training and Development Methods or Techniques.....	11

2.4	Stages of Training and Development Programs .....	14
2.5	Current Trends in Training and Development .....	17
2.6	Factors that Affect Training and Development.....	18
2.7	Training Effectiveness .....	18
2.8	Training and Development in Banks .....	20
CHAPTER THREE .....		21
RESEARCH METHODOLOGY .....		21
3.1	Research Design.....	21
3.2	Data Types and Sources .....	21
3.3	Measurement.....	21
3.4	Target Population and Sampling Techniques Design.....	22
3.5	Data Collection Methods .....	23
3.6	Data Analysis and Presentation.....	23
CHAPTER FOUR.....		24
RESULTS AND DISCUSSIONS .....		24
4.1	General Information.....	24
4.2	Training and Development Program Contents and Practices .....	26
4.2.1	Need assessment result .....	27
4.2.2	Program design results.....	28
4.2.3	Program methods and systems results .....	30
4.2.4	Program evaluation results .....	31
4.2.5	Effectiveness of training results.....	32
CHAPTER FIVE .....		35
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS .....		35
5.1	Summary of Major Findings.....	35
5.2	Conclusions.....	37

5.3	Limitations of the Study.....	38
5.4	Recommendations.....	39
	REFERENCES .....	41
	APPENDIX A.....	43
	APPENDIX B .....	49
	APPENDIX C.....	52

## **ACKNOWLEDGEMENTS**

First and foremost, I would like to thank God for His grace, mercy and provision. My sincere appreciation goes to my advisor Solomon Markos (PhD) for his unreserved comments and constrictive guidance to bring this thesis project to reality. My heartfelt gratitude goes to Meron Teferi (PhD) for her care, encouragement and wholehearted support throughout the process. I would also like to thank the staff and management of Berhan International Bank for their kind cooperation during data collection. Finally, I also want to say thank you to my family and friends who helped me while I was working on this thesis.

## **LIST OF ABBREVIATIONS AND ACRONYMS**

BIB	Berhan International Bank S.C.
CBE	Commercial Bank of Ethiopia
HRD	Human Resource Development
IMF	International Monetary Fund



## LIST OF TABLES

Table 1: Training versus development .....	6
Table 2: Cost and benefits of training.....	9
Table 3: Sampling based on departments .....	22
Table 4: Age and gender distribution of the sample used in this survey.....	24
Table 5: Educational status and work experience of the sample (in percentage).....	25
Table 6: Need assessment aspect of the program .....	27
Table 7: Training and development evaluation practices and the respondents' agreement level ..	31

## **LIST OF FIGURES**

Figure 1: Aspects of training and development program design (in percentage).....	29
Figure 2: The aspects of methods and systems used in the training program (in percentage) .....	30
Figure 3: Effectiveness of the training and development program.....	32

## ABSTRACT

*The current trends and new business challenges have necessitated the adoption of strategic approaches to training and development. Training and development of employees ensure that the organization has effective employees to meet the demand of its dynamic environment. The purpose of this study is to assess the practice of training and development in Berhan International Bank (BIB) and thereby give practical recommendations on the identified gaps based on the findings. To this effect, the study examined the need assessment, program design, methods and systems, evaluation practices, and the effectiveness of training and development program. The research design appropriate for this study is descriptive research design with mixed approach. Data streams for the study are both primary and secondary source. A stratified and simple random sampling method is implemented to collect the data. Out of 202 employees 50% of the population is selected for the sample by using a proportionate stratified sampling technique. The data is collected through, interviews, questionnaires, and review of documents. For data processing both qualitative and quantitative methods are adopted. The study showed that the majority of BIB's employees have formal academic background in their areas of responsibilities. The average ratings for the rest of the three parts (needs assessment, program design and program methods and systems) are relatively in good status. However, from the four training and development program processes, the evaluation aspect is relatively weak. The effectiveness of the training and development program has a positive rating with vast majority employees claimed that their knowledge and skills have improved because of the training program. Therefore, it has been recommended that the program shall be designed in a way that is useful for the employees. The quality of the training material and the duration of the training sessions need improvement. Furthermore, the evaluation training program in BIB shall be done at each level and on a regular basis instead of assessing the immediate reaction of trainees in random manner. The outcome of this study would also be of great value to other companies that implement training and development practices.*

**Key words:** Training, Development, Effectiveness, Assessment

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

The banking industry of Ethiopia comprises one state owned development bank and 18 commercial banks. Two of which are state owned, including the dominant Commercial Bank of Ethiopia (CBE), with assets accounting for approximately 70% of the industries' total holdings. The development of a vibrant and active private banking system that complements existing public sector work is considered important to Ethiopia's economic progress (IMF, Keatinge, 2014). Berhan International Bank S.C (BIB) is one of the private owned banks that were formed in accordance with Article 304 of the Commercial Code of Ethiopia with the objective of operating in the banking industry. The Bank was registered and licensed by the National Bank of Ethiopia on 27 June 2009 with an authorized capital of 300,000,000 and subscribed capital of Birr 154,736,000 dividend into shares of 1000 Birr par value each (Bank 2015).

BIB exists to provide diverse financial products deploying motivated and qualified human resource as well as up-to-date technology with highest ethical standard to create maximum value to customers and shareholders. In 2016, the Bank has 1,181 employees with a growth rate of 70.4% from the preceding year. At the end of 2015, the Bank opened 86 branches in 41 cities (Bank 2015). At the head office in Addis Ababa the Bank has 202 employees in the beginning of 2016.

In a service oriented industry such as banking, people are among the most important assets and a bank must efficiently manage its employees during every phase of employment in this competitive arena. It is concluded that public sector banks undertake training and development programs for their employees to increase their efficiency (Jadhav 2014). Since its establishment BIB has implemented various training and development programs that range from induction to high level capacity development training programs. Training and development program in BIB is well designed with policy, strategy and objectives. However, it is not communicated well beyond the human resource department. Furthermore, the training and development program has not been evaluated properly whether the desired objectives achieved or not. The purpose of this study is to assess the practice of training and development in BIB and thereby give practical recommendations on the identified gaps based on the findings.

## **1.2 Statement of the Problem**

Human resources are the most valuable assets of any organization. For any organization to be productive, training and development of employees need to be made compulsory. As organizations strive to compete in the global economy, differentiation on the basis of the skills, knowledge, and motivation of their workforce takes on increasing importance. Many studies have gathered support for the benefit of training for organizations as a whole. These benefits include improved organizational performance as well as other outcomes that relate directly or indirectly to performance of the organization (Aguinis & Kraiger 2009).

During the preliminary Bank's document review and follow up interview with human resource department managers at Berhan International Bank (BIB), the researcher has learned that, the training and development program in the Bank is well designed with policy, strategy and objectives. However, at the level of implementation training and development program has some limitations to meet the designed objectives. The existing and future training and development program of BIB is expected to address present and future staff skill requirements to meet the Bank's business strategies.

Nevertheless, it is observed that the training and development program does not yield the expected outcomes. In addition, there is a limited focus on evaluation of training and development practices. Without proper monitoring and evaluation, it is difficult to know whether the existing training and development practice contributes to strategic goals of the Bank or not. It is also observed that the overall training and development program has not been up to the expectation of the employees. Furthermore, it is noticed that a formal study has not been conducted on training and development practices since the establishment of the BIB. This motivated this research to be conducted in a detailed study on the training and development practice, process and methods of the Bank.

Hence, in this study an effort is made to examine how training and development are used as a strategy to enhance organizational effectiveness of BIB. The study examined the need assessment, program design, methods and systems, evaluation practices, and the effectiveness of training and development program. By conducting this study, the Bank will be able to identify the

gaps in the existing training and development practices. Also, the measures that might be taken to enhance the effectiveness of the training and development program of the Bank are explored.

The study came up with scientific conclusions by assessing and analyzing the perceptions of employees regarding the existing practices. In addition, the study provided recommendations on the identified gaps based on the findings. The findings of the study will help the BIB management to take the necessary managerial decisions to improve the training and development practices in a way that enhances the effectiveness of the Bank.

### **1.3 Research Questions**

The following basic research questions are used as a frame of reference for the study:

- What are the existing need assessments and program design practices of BIB with regard to training and development?
- What are the methods and systems of the training and development practice?
- What are the evaluation practices of the training and development program of BIB?
- What are the perceptions of the employees of BIB on the existing training and development practices effectiveness?

### **1.4 General Objective of the Study**

The general objective of this study is to assess the practice of training and development in BIB and thereby give practical recommendations on the identified gaps based on the findings.

#### **1.4.1 Specific Objectives of the Study**

The specific objectives of this study are to:

- Assess the need assessment and program design practices of BIB with regard to training and development;
- Evaluate the training and development methods and systems of the Bank;
- Investigate the training and development evaluation practices of BIB;
- Examine the perceptions of the employees on the existing training and development practices;

## **1.5 Significance of the Study**

Training and development has become a topic of strategic importance in this era of competition. Organizations need to evaluate continuously the practice of employees training and development and find out ways to improve it. This informs the management of the Bank with the effectiveness of their current practices. Moreover, the satisfaction level of their employees on the areas of strengths and weaknesses of current practices need to be evaluated. Hence, the research shades light on the enhancement of training and development practices to managers, policy makers and scholars to improve organizational effectiveness. The outcome of the study will therefore be of great value to other companies involved in implementing training and development practices. Generally, the study gives a theoretical and practical knowledge to the researcher on how to conduct such a research.

## **1.6 Scope of the Study**

The study is conducted to examine the training and development program of BIB. It specifically addressed issues in relation to training and development such as need assessment, program design, methods and systems, evaluation practices and the perception of employees on the effectiveness training and development program. BIB has 86 branches all over the country in early 2016. However, this study covered the assessment of training and development practices at the headquarters in Addis Ababa. This is because there are no training and development functions at the branch level. The activities related to training and development centralized in the headquarters. The study engaged employees from the fourteen departments and managers at human resource department with specific focus on the area of training and development.

## **1.7 Organization of the Study**

A brief introductory paragraph explains to the reader the contents covered by each chapter. The chapters cover the following topics:

- Chapter 1 discusses the introduction part, which includes the background, problem statement, objectives, scope of the study;
- Chapter 2 reviews related literatures, which includes the empirical and theoretical literature relevant to the problem being investigated;
- Chapter 3 discusses the research methodology;
- Chapter 4 discusses the research analysis and results;
- Chapter 5 includes the summary, conclusion and recommendations as a final chapter.

## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

This chapter reviewed the relevant literature on the topics of practices, methods, processes, and new developments in training and development area.

#### **2.1 Meaning of Training and Development**

Training and Development are terms which are sometimes used interchangeably. Development is seen as an activity associated with managers. In contrast training has a more immediate concern and has been associated with improving the knowledge and skill of non-managerial employees in the present job. Training and Development are variously defined in a narrow as well as in a broad sense. Training and Development basically deals with the acquisition of understanding, knowhow, techniques and practices. In fact, training and development is one of the imperatives of human resource management as it can improve performance at individual, collegial and organizational levels. As the process of 'increasing one's capacity to take action, organizations are now increasingly becoming particular with organizational learning and therefore collective development (Jan & Hashim 2014).

Training is systematic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or job (Armstrong 2009). Training is the nerve that suffices the need of fluent and smooth functioning of work which helps in enhancing the quality of work life of employees and organizational development too. Whereas , development is a process that leads to qualitative as well as quantitative advancements in the organization, especially at the managerial level; it is less considered with physical skills and is more concerned with knowledge, values, attitudes and behavior in addition to specific skills. Hence, development can be said as a continuous process whereas training has specific areas and objectives (Kulkarni 2013).

##### **2.1.1 Distinction between Training and Development**

Sometimes a distinction is drawn between training and development, with development being broader in scope and focusing on individuals gaining new capabilities useful for both present and future jobs (Dessler 2003). Employee training is different from management development or executive development. While the former refers to training given to employees in the operational, technical and allied areas, the latter refers to developing an employee in the areas of



principles, and techniques of management, administration, organization and allied ones (Jadhav 2014).

**Table 1: Training versus development**

	<b>Training</b>	<b>Development</b>
<b>Focus</b>	Learn specific behaviors and actions; Demonstrate techniques and processes	Understand information concepts and context; Develop judgment; Expand capacities for assignments
<b>Content</b>	Technical skills and knowledge	Technical skills and knowledge
<b>Time Frame</b>	Shorter-term	Longer-term
<b>Effectiveness Measures</b>	Performance appraisals, cost/benefit analysis, passing tests, or certification	Qualified people available when needed; promotion from within possible; HR-based competitive advantage
<b>For whom</b>	Technical and non-managerial personnel	Managerial personnel

Source: Dessler 2003

### **2.1.2 Justifications for Training and Development**

According to (Kulkarni 2013), Training and development programs are the basic structural and functional foundations for the development of the employees. These foundations are important for guiding the employees through different situations. Training and development programs are the framework for helping employees to develop their personal and professional skills, knowledge, and abilities. Training imparts knowledge to the employees regarding different issues in the organization and the proper execution of these programs result in number of benefits such as development of profitable, adaptable as well as efficient organization and productive & contented employees. It is useful in the following manner:

- Employees are able to balance their work life and personal life in a better manner which leads to reduction of stress.
- Such programs help in improving physical and psychological health of the employees, thereby bringing down the absenteeism rate.
- These programs develop the employee morale, increase the productivity, job satisfaction and commitment of the employees towards the organizational goals.
- These programs also aim at the progress of the individuals in their personal and professional lives.
- They improve the communication between all levels of management which helps in minimizing conflicts between different levels of employees.
- Such types of programs lead to effective negotiation and enable the designing of the contracts which satisfy all sorts of employees.
- These programs enhance efficiency of management and strengthen employee organization.
- These programs improve the leadership, problem solving, interpersonal and conflict resolution skills of the employees.
- They are important for sharpening and utilization of the employees' creative and innovative skills.

Formal training is indeed only one of the ways of ensuring that learning takes place, but it can be justified in the following circumstances (Armstrong 2009).

- The work requires skills that are best developed by formal instruction.
- Different skills are required by a number of people, which have to be developed quickly to meet new demands and cannot be acquired by relying on experience.
- The tasks to be carried out are so specialized or complex that people are unlikely to master them on their own initiative at a reasonable speed.
- Critical information must be imparted to employees to ensure they meet their responsibilities.
- A learning need common to a number of people has to be met that can readily be dealt with in a training program, for example induction, essential IT skills, communication skills.

Now a day's training is the most important factor in the business world because training increases the efficiency and the effectiveness of both employees and the organization. The employee performance depends on various factors. But the most important factor of employee performance is training. Training is important to enhance the capabilities of employees. The employees who have more on the job experience have better performance because there is an increase in the both skills and competencies because of more on the job experience (Khan et al. 2011).

### **2.1.3 Objectives of Training and Development**

The objectives of training inform the trainees that what is expected out of them at the end of the training program. Training objectives are of great significance from a number of stakeholder perspectives; trainer, trainee, designer, and evaluator. Because this process is tied to a variety of organizational purposes, training can be viewed either narrowly or broadly. In a limited sense, training provides employees with specific, identifiable knowledge and skills for use on their present jobs. The principal objective of training is to make sure the availability of a skilled and willing workforce to the organization. In addition, there are four other objectives of training: Individual, Organizational, Functional, and Social (Kulkarni 2013).

**Individual Objectives** – These objectives are helpful to employees in achieving their personal goals, which in turn, enhances the individual contribution to the organization.

**Organizational Objectives** – Organizational objectives assists the organization with its primary objective by bringing individual effectiveness.

**Functional Objectives** – Functional objectives are maintaining the department's contribution at a level suitable to the organization's needs.

**Social Objectives**– Social objectives ensures that the organization is ethically and socially responsible to the needs and challenges of the society.

Further, (Kulkarni 2013) stated additional objectives of training and development as follows:

- To prepare the employees both new and old to meet the present as well as the changing requirements of the job and the organization.
- To prevent obsolescence.

- To impart the basic knowledge and skill in the new entrants that they need for an intelligent performance of a definite job.
- To prepare the employees for higher level tasks.
- To assist the employees to function more effectively in their present positions by exposing them to the latest concepts, information and techniques and developing the skills they will need in their particular fields.
- To build up a second line of competent officers and prepare them to occupy more responsible positions.
- To ensure smooth and efficient working of the departments.
- To ensure economical output of required quality.

### **Cost and Benefits of Training**

According to (Dessler 2003) below are some costs and benefits that may result from training. While some benefits (such as attitude changes) are hard to quantify, comparison of costs and benefits associated with training remains the best way to determine if training is cost effective. For example, one firm evaluated a traditional safety training program and found that the program did not lead to a reduction in accidents. Therefore, the training was redesigned so that better safety practices resulted.

**Table 2: Cost and benefits of training**

<b>Costs</b>	<b>Benefits</b>
• Trainer's salary	• Increase in production
• Materials for training	• Reduction in errors
• Living expenses for trainer and trainees	• Reduction in turnover
• Costs of facilities	• Less supervision necessary
• Equipment	• Ability to advance
• Transportation	• New capabilities
• Trainee's salary	• Attitude changes
• Lost production(opportunity cost)	

Source: Dessler 2003

#### **2.1.4 Justifications for Management Development**

Development is important for all employees, but especially so for managers. Unless managers are appropriately developed, resources (including employees) throughout the organization may not be managed well. Management development should be seen as a way of imparting the knowledge and judgment needed by managers to meet the strategic objectives of the organization. Among these skills are leading, dealing with change, coaching and advising subordinates, controlling operations, and providing feedback. Development is beneficial to both the organization and the individuals. Employees and managers with appropriate experiences and abilities enhance the ability of an organization to compete and adapt to a changing competitive environment. In the development process, the individuals' careers also gain focus and evolve (Dessler 2003).

Development programs are designed to meet specific objectives, which contribute to both employee and organizational effectiveness. There are several steps in the process of management development. These includes reviewing organizational objectives, evaluating the organization's current management resources, determining individual needs, designing and implementing development programs and evaluating the effectiveness of these programs and measuring the impact of training on participants quality of work life (Kulkarni 2013).

Management development processes must be related to the needs of particular managers in specific jobs and these processes may or may not include techniques such as those listed above. Those needs should include not only what managers should know now but also what they should know and be able to do in the future, if they have the potential. Thus, management development may include 'broadening program' aimed at giving managers an understanding of the wider, strategic issues which will be relevant at higher levels in the organization(Armstrong 2009).

***Self-development***– managers need to be encouraged to develop themselves and helped to do so. Performance management will aim to provide this guidance.

***Experiential learning***– if learning can be described as a modification of behavior through experience then the principal method by which managers can be equipped is by providing them with the right variety of experience, in good time in the course of their careers, and by helping them to learn from that experience coaching and action learning are methods of achieving this.

***Formal training***– courses can supplement but can never replace experience and they must be carefully timed and selected or designed to meet particular needs. A 'sheep dip' approach which

exposes all managers to the same training course may be desirable in some circumstances, but the focus should generally be on identifying and meeting individual learning needs.

Training and development in today's employment setting is far more appropriate than training alone since human resources can exert their full potentials only when the learning process goes for beyond the simple routine. Development can be said as a continuous process whereas training has specific areas and objectives. So, every organization needs to study the role, importance and advantages of training and its positive impact on development for the growth of the organization (Kulkarni 2013).

## **2.2 Approaches to Training and Development**

### **Reactive Approach**

The traditional approaches to training can be generally termed as reactionary, driven by tactical delivery of technical skills in bricks and mortar, classrooms trainings and where training is seen as an event oriented activity.

### **Proactive Approach**

In the learning organization this approach aligns all learning activities with the corporate business strategy, and its focus is on developing competencies.

### **Active Learning Approach**

In this approach, trainees play a leading role in learning by exploring issues and situational problems under the guidance of their facilitator. The trainees learn by asking thought provoking questions, searching for answers, and interpreting various observations made during the process. The active learning approach has its lasting impact on learning since it helps in long-term retention and finding better solutions in the challenging situations.

## **2.3 Training and Development Methods or Techniques**

### **Job-Site Methods**

This is one of the most common and least expensive training and development techniques which are followed by most of the organizations. On job (job site) training is the process of learning skills while working where the employees obtain the knowledge and skills for the completion of their tasks through a systematic training program (Kunche et al. 2011). A number of job-site development methods are available. A major difficulty with development that takes place on the

job site is that too often, unplanned activities are regarded as development. It is imperative that managers plan and coordinate development efforts so that the desired development actually occurs (Dessler 2003).

**a. Coaching**

The oldest on-the-job training and development technique is coaching, which is the daily training and feedback given to employees by immediate supervisors. Coaching involves a continual process of learning by doing. Coaching is a part of the normal process of management which focuses on making people aware of how well they are performing

**b. Mentoring**

Mentoring refers to programs in which companies select mentors also called advisers, counselors, and role models for trainees or let trainees choose their own. When Trainees have questions or need help, they turn to their mentors, who are experienced workers or managers with Strong communication skills (Dessler 2003).

**c. Committee Assignments**

Assigning promising employees to important committees can give these employees a broadening experience and can help them to understand the personalities, issues, and processes governing the organization.

**d. Job Rotation**

Job rotation is the process of shifting an employee from job to job. In some organizations, job rotation is unplanned; other organizations have elaborate charts and schedules, precisely planning the program for each employee (Dessler 2003). Through job rotation, companies can create a flexible workforce capable of performing a variety of tasks and working for multiple departments or teams if needed (Kunche et al. 2011).

**e. “Assistant-To” Positions**

An “assistant-to” position is a staff position immediately under a manager. Through such jobs, trainees can work with outstanding managers they might not otherwise have met. Some organizations have “junior boards of directors” or “management cabinets” to which trainees may be appointed.

## **Off-Site Methods**

Off-the-job-site development techniques can be effective because they give the individual an opportunity to get away from the job and concentrate solely on what is to be learned. Moreover, meeting with other people who are concerned with somewhat different problems and come from different organizations may provide an employee with new perspectives on old problems. (Dessler 2003) stated the following off-site.

### **a. Classroom Courses**

Many off-the-job development programs include some classroom instruction. The advantage of classroom training is that it is widely accepted because most people are familiar with it. But a disadvantage of classroom instruction is the lecture system, which encourages passive listening and reduced learner participation.

### **b. Human Relations Training**

Human relations training originated with the well-known Hawthorne studies. Initially, the purpose of the training was to prepare supervisors for “people problems” brought to them by their employees.

### **c. Case Studies**

The case study is a classroom-oriented development technique that has been widely used. Cases provide a medium through which trainees can study the application of management or behavioral concepts. The emphasis is on

### **d. Role Playing**

A development technique requiring the trainee to assume a role in a given situation and act out behaviors associated with that role.

### **e. Simulation**

A development technique that requires participants to analyze a situation and decide the best course of action based on the data given.

### **f. Apprenticeship**

This training approach began in the middle ages when those who wanted to learn trade skill bound themselves to a master craftsman and worked under his guidance. Apprenticeship training



is a structured process by which people become skilled workers through a combination of classroom instruction and on-the-job training.

## **2.4 Stages of Training and Development Programs**

According to (Kulkarni 2013), training should be conducted in a systematic order so as to derive expected benefits from it. The training system involves four stages, namely: Assessment of training and development program's needs, designing the training and development programs, Implementation of the training program and evaluation of the training program.

### **2.5.1. Need Assessment of Training and Development**

According to (Aguinis & Kraiger 2009), conducting a thorough need assessment before training is designed and delivered helps set appropriate goals for training and ensure that trainees are ready to participate. This process will consist of various elements like training need identification, selection of right participants and imparting training through an appropriate method with proper application of training techniques. The training need identification and selection of participants are the two interdependent elements of the 'planning part'. The adoption of suitable methods and appropriate techniques belong to the 'execution part' (Chidambaram & Ramachandran 2012).

### **2.5.2. Training Design and Development**

In this stage, the organization should identify the skills and knowledge of the trainee. For this, it requires properly designed and developed training. Even though the properly designed and developed, the training would go waste for those people who already have knowledge on that job resulting in waste of time (Kunche et al. 2011). The design process helps to determine the learning objectives, both in knowledge and performance. The objectives are determined by using the task requirements and performance information collected during analysis stage to specify the knowledge, skills, and attitudes that are provided in the training. The trainer will organize the knowledge and performance objectives, instructional materials, course design, and model from the design stage are put together for employees to achieve learning objectives (Manu 2004).

### **2.5.3. Training Implementation**

According to (Kunche et al. 2011) training implementation is in a critical step in getting there sources allocated by the management in an effective manner. It addresses some activities and methods which ensures that training to be developed for better performance of the employee.

This stage is the process that cannot be taken for granted. This is when conditions are determined (who, what, when, where) under which the training will be offered and the solution implemented. This is done by reviewing the data collected during the life of the project, reviewing the lessons-learned about field conditions from the validation, and discussing with employees who are knowledgeable about conditions at the job (Manu 2004).

#### **2.5.4. Training Evaluation**

Evaluation of training compares the post-training results to the objectives expected by managers, trainers, and trainees. Too often, training is done without any thought of measuring and evaluating it later to see how well it worked. Because training is both time-consuming and costly, evaluation should be done. The management axiom that “nothing will improve until it is measured” may apply to training assessment. In fact, at some firms, what employees learn is directly related to what they earn, which puts this principle of measurement into practice (Dessler 2003). Evaluation helps in assessing to what extent the training and development efforts contribute to improved performance and results. Evaluation is the fundamental aspect of good program management at all levels. In the process of evaluation we first need to monitor the things. So both monitoring and evaluation come together (Kunche et al. 2011).

#### **Kirkpatrick's Four-Level Training Evaluation Model**

Donald Kirkpatrick, Professor Emeritus at the University of Wisconsin and past president of the American Society for Training and Development (ASTD), first published his Four-Level Training Evaluation Model in 1959, in the US Training and Development Journal. The model was then updated in 1975, and again in 1994, when he published his best-known work, "Evaluating Training Programs." This is the best method for evaluating the training effectiveness and widely accepted and followed by many organizations. According to this model evaluation should always start from the basic level and further evaluation of other levels would be done basing on the need for the situation (Kunche et al. 2011).

Armstrong stated the four levels of evaluation suggested by Kirkpatrick are as follows (Armstrong 2009):

**Level 1: Reaction**— at this level, evaluation measures how those who participated in the training have reacted to it. In a sense, it is a measure of immediate customer satisfaction. Kirkpatrick suggests the following guidelines for evaluating reactions:

- determine what you want to find out;
- design a form that will quantify reactions;
- encourage written comments and suggestions;
- get 100 percent immediate response;
- get honest responses;
- develop acceptable standards;
- measure reactions against standards, and take appropriate action;
- communicate reactions as appropriate.

**Level 2: Evaluate learning** – this level obtains information on the extent to which learning objectives have been attained. It will aim to find how much knowledge was acquired, what skills were developed or improved, and the extent to which attitudes have changed in the desired direction. So far as possible, the evaluation of learning should involve the use of tests before and after the program – paper and pencil, oral or performance tests.

**Level 3: Evaluate behavior**– this level evaluates the extent to which behavior has changed as required when people attending the program have returned to their jobs. The question to be answered is the extent to which knowledge, skills and attitudes have been transferred from the classroom to the workplace. Ideally, the evaluation should take place both before and after the training. Time should be allowed for the change in behavior to take place. The evaluation needs to assess the extent to which specific learning objectives relating to changes in behavior and the application of knowledge and skills have been achieved.

**Level 4: Evaluate results** – this is the ultimate level of evaluation and provides the basis for assessing the benefits of the training against its costs. The objective is to determine the added value of learning and development program – how they contribute to raising organizational performance significantly above its previous level. The evaluation has to be based on ‘before’ and ‘after’ measures and has to determine the extent to which the fundamental objectives of the training have been achieved in areas such as increasing sales, raising productivity, reducing accidents or increasing customer satisfaction.

By going through and analyzing each of these four levels, one can gain a thorough understanding of how effective your training was, and how can improve in the future.

## 2.5 Current Trends in Training and Development

There is no particular method for developing the employee training, however particular significant methods that would be measured. A perfect employee training and development program must be the mixture of knowledge, career development and goal setting. These approaches will benefit the program to be more useful for the employees and organization (Jehanzeb & Ahmed Bashir 2013).

The following are current global trends in training and development (Bhatia & Kaur 2014):

**Strategic focus:** Organizations are aligning their practices towards the organization's overall business strategy.

**Employee Training and development governance:** Organizations are focusing on the proper governance of the Employee Training and development function, in line with corporate governance principles.

**Proactive needs analysis:** Organizations are running training needs analyses proactively, with a direct link to business goals and future priorities.

**Combined learning:** Organizations are using a blend of different methodologies to facilitate learning, with a particular emphasis on electronic learning.

**Performance improvement:** Organizations are no longer doing training purely for the sake of training; but there is a shift towards delivering only training that improves the business.

**Create Learning culture:** Organizations keep the perspective that training is a waste of time if there is no environment conducive to learning and growth

**Outcomes-based learning:** There is a global shift towards outcomes-based learning, in which the focus is on clear outcomes and applied competencies rather than a great deal of interesting but inappropriate information.

**Learner support:** Training departments are developing focused learner- support strategies to support learning and remove obstacles to learning and growth.

**Mentoring and coaching:** Training alone is not enough; supportive mentors and coaches are needed in the workplace to accelerate learning and growth.

**Training measurement:** Companies are measuring the impact of training based on clear tangibles in terms of the financial value of training.

**Talent management:** Employee Training and Development is being integrated into talent management strategies, in which talented employees are given opportunities to develop their talents further so that their potential can be optimized in the workplace.

## **2.6 Factors that Affect Training and Development**

Strategic positioning of training and development directly promotes organizational business goals and objectives. Key business challenges require that companies thoughtfully evaluate their market position and determine the talent, skills and knowledge to be successful. According to (Research Quarterly 2008), the following are trends that affect training and development:

- Focus on business needs and performance.
- Training and development seen as a key change management vehicle.
- Emphasis on capture, interactive update, storage, protection and use of intellectual capital.
- Promotion of learning management systems, integration of business processes and real-time learning.
- Development of partnerships for training.
- Increasing demand for virtual work arrangements.
- Delivery of training through new technologies.

## **2.7 Training Effectiveness**

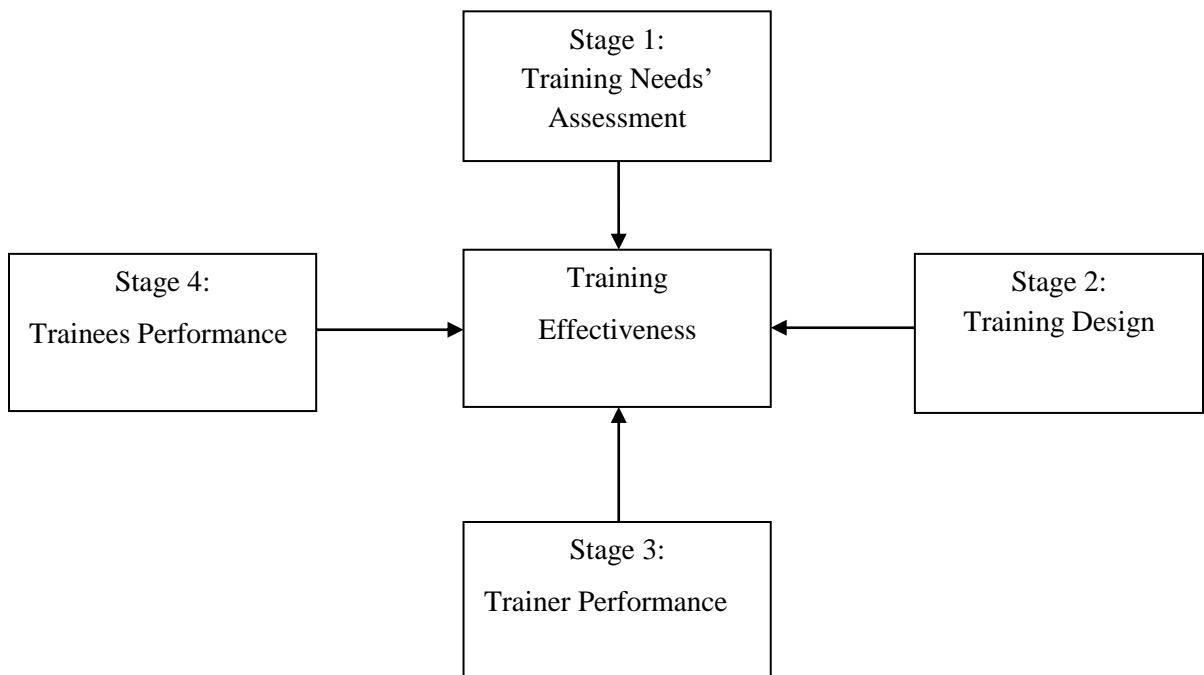
As to (Behara & Suryanarayana 2011), a training program is said to be effective when training outcome matches with its objectives. The degree with which outcome is closer to objective determines training effectiveness. Evaluation is the most important means to determine the effectiveness of training, however, other factors including transfer of learning, ability of the trainer to deliver and trainees to absorb, ability of the institute and the trainers to recognize the needs and properly address them, and adequate matching of training package to trainees requirements also have an influence on the effectiveness of training.

The importance assigned to Training and Development function in an organization can be understood by knowing commitment from top managers, investment and time spent on training,

major responsibility associated with human resource or specialist trainer and involvement of line manager. Managerial staff at all levels need training in performance appraisal to enhance effectiveness in practice as a system is only as good as the people who operate it (Kulkarni 2013).

The following is a four stage model to measures effectiveness of training program (Behara & Suryanarayana 2011): training needs, training design, trainer performance and trainee performance.

**Model to measures effectiveness of a training program** (Behara & Suryanarayana 2011)



**Stage 1: Trainee’s needs assessment**

In this stage of a training program, evaluation should be made for training objectives. To evaluate effectiveness of training program, training objectives should fulfill following criteria: training objectives should be measurable, training objectives should set benchmark, training needs should evolve objectively from trainee requirements. There are various ways of collecting training needs, such as detailing employee job description, the gap between required skill levels and current skill levels of employees, etc.

**Stage 2: Training design**

Training design refers to the degree to which the training has been designed and delivered in such a way that provides trainees the ability to transfer learning back to the job. Training design

includes training schedule, material, source of trainer decisions, training methods will be used, training aids required, gaps/breaks during training program.

### **Stage 3: Trainer performance**

Trainer performance has a great impact not only in attracting trainees towards goals of program, but also to the entire effectiveness of training. No matter, whether training goals are formulated to benefit, training aids, methods are good, but if trainer performance is not good, entire training program will eventually turn ineffective.

### **Stage 4: Trainee performance**

Trainee performance evaluation should be tailor made for an organization. Performance management system outputs can be utilized to know the difference in performance of trainees after training program. If training program is intended to impart technical aspects, after application of these learned skills into a project or regular work by trainee, enhanced results should be considered in determining impact of training on trainee; or to measure trainee performance. If training program is intended to impart behavioral aspects, again after application of these skills into real work, trainee performance is measured. The degree with which these results meet with training objectives, determines training effectiveness.

## **2.8 Training and Development in Banks**

There is a need for the continuous training and development of the staff in Banks especially in the areas of customer care services on operational aspects and behavioral aspects of the business. The training needs are assessed through task analysis and performance analysis, which can be conducted through surveys, or from the information furnished by the heads of the departments, customer complaints, even from the reports on 360 degree feedback systems.

In case of a large bank, there are two ways of conducting training programs through an established department having a full time Human Resource Development (HRD) functionary who oversees all the training and development functions of the banks or through external trainers coordinated by the HRD department. These days banks have recognized the need for training and re-training their staff, in order to develop a competitive edge over their competitors in delivering high quality services to the customers (Jadhav 2014).

# **CHAPTER THREE**

## **RESEARCH METHODOLOGY**

### **3.1 Research Design**

As the primary purpose of this study is assessing the training and development practices, the research design appropriate for this study is descriptive research design with mixed approach. As the name implies, descriptive research includes surveys and fact-finding enquiries of different kinds. The major purpose of descriptive research is description of the state of affairs as it exists at present (Kothari 2004). Hence, this approach enables the researcher to assess and describe the existing practices, processes and methods of training and development at BIB in depth. It also allows the use of different data collection techniques at various divisions using questionnaires, structured and unstructured interviews. A mixed method research design is useful to capture the best of both quantitative and qualitative approaches. It is considered to be very efficient in answering research questions compared to the quantitative and qualitative approach when used in isolation (Creswell 2003).

### **3.2 Data Types and Sources**

Data streams for this study are both primary and secondary sources. The primary data is collected through questionnaires with employees and managers whereas structured and semi-structured interviews are prepared and an interview is conducted with human resource department managers. The secondary data is collected from office documents, policies, organizational reports, journals and other relevant documents related to the study.

### **3.3 Measurement**

Questionnaires are administered based on literature review to address the research questions. The questionnaires have two parts. Part one of the questionnaire contains respondents' background information, and part two contains statements designed to assess the training and development practices using five point Likert scales.

The employee respondents needed to provide answers in the form of agreement or disagreement to express their attitude towards the training program. A Likert scale of 1-5 are used to help the researcher measure the extent to which the research objectives are achieved whereby, 1 represents Strongly Disagree, 2-Disagree, 3- Neutral, 2- Agree, 1- Strongly Agree. And finally,



in part three, structured and semi structured, interview conducted to obtain data for further clarity of the research with key personnel of the institution who were selected based on purposive sampling.

### **3.4 Target Population and Sampling Techniques Design**

The total number of population is 202 BIB employees at the headquarters. As this population is divided in to fourteen departments, a combination of both stratified and simple random sampling is the appropriate technique for affair representation of employees at each department. The reason for selecting a stratified sample is to ensure that the sample is accurately reflecting the population on the basis of the criterion or criteria used for stratification. This is a concern because occasionally simple random sampling yields a disproportionate number of one group or another and the sample ends up being less representative than it could be (William G. Zikmund, Barry J. Babin, Jon C. Carr 2009).

For the sample 50% of the population is selected by using a proportionate stratified sampling technique. Hence, the research questionnaire is distributed to gather broad information from 101 employees within the fourteen departments. The mangers in the human resource department are participated in the interview.

**Table 3: Proportionate sampling based on departments**

<b>SN</b>	<b>Department</b>	<b>Number of Employees</b>	<b>Sample Size</b>
1	Branch Operation and Performance	8	4
2	Credit	16	8
3	Engineering and Property Value	7	4
4	Facility Service Management	65	32
5	Finance and Treasury	22	10
6	Human Resource	15	8
7	Innovation and Corporate	6	3
8	Internal Audit	4	2
9	International Banking Service	19	9
10	IT	19	9
11	Legal Services	4	2

12	Marketing	6	3
13	Risk Management	4	2
14	President Office	7	4
	<b>Total</b>	<b>202</b>	<b>101</b>

### **3.5 Data Collection Methods**

In order to gather the primary data, questionnaires and interviews are used. The questionnaires are used to gather broad information from sample of employees. Structured interview is administered to human resources department so as to get clarification and more information on the subject. Reviewing documents is one of the key instruments to gather secondary data from various office documents, policies, reports, journals, and others.

### **3.6 Data Analysis and Presentation**

The collected data is organized, analyzed, and interpreted using descriptive data analysis method. The data collected through questionnaires is analyzed using Statistical Package for Social Sciences (SPSS) software version 23. The data collected through interviews was also analyzed. In addition, results of the interview questions are integrated with the results of the questionnaires. Finally, conclusions and recommendations are provided based on the findings.

## CHAPTER FOUR

### RESULTS AND DISCUSSIONS

This chapter presents results of the data collected from both quantitative and qualitative aspects. The results have been presented systematically ranging from background information to the effectiveness of the program as surveyed from the employees of the Bank and interviewing human resources department managers. The presentation, analysis and interpretation of results of the study are shown below:

#### 4.1 General Information

The background information about the respondents which need to be considered in the study as it could describe the respondents' characteristics and their personal information. The aim of the analysis is to see the total percentage of those respondents based on the demographic factors which includes: gender, age, marital status, educational level and work experience.

##### Age and gender distribution of the sample

The age and gender distribution of the respondents is summarized in Table 4. The total number of the sample is 98.

**Table 4: Age and gender distribution of the sample used in this survey**

No.	Item		Trainees (N=98)	
			Frequency	%
1	Sex	Male	59	60.2
		Female	38	38.8
		Total	98	100
		<25	14	14.3
		25-35	58	59.2
2	Age	36-45	16	16.3
		46-55	4	4.1
		>55	6	6.1
		Total	98	100

As per the sample size of the study estimated, a total of 102 questionnaires were distributed to employees in BIB headquarters. Out of the 102, only 98 questionnaires were returned. These responses are used in the statistical analysis of this study, representing a response rate of 96%. The respondents consist of 60.2% male and 38.8% female with the majority of them (59.2%) being in the age group of 25-35 years. The age distribution of the sample is shown on Table 4. This could imply that majority of the BIB Employees are male and youngsters.

### **Educational status and work experience of the sample**

The educational status of the majority of the responders is first degree level and above with a total of 95.9% (Table 5). The Bank has at least 69.4% of first degree holders which implies that the employees have the basic educational background in their areas of responsibilities and capable of understanding the training and development program. As the age of the respondents is relatively young, the majority of the employees have below five years' experience in the Bank. However, 18.4% of the respondents have 10 years and above experience in the banking industry (Table 5).

**Table 5: Educational status and work experience of the sample (in percentage)**

No.	Item		Trainees (N=98)	
			Frequency	%
1	Educational background	Diploma	4	4.1
		First Degree	68	69.4
		Masters	26	26.5
		PhD	0	0
		Total	98	100
2	Work Experience	Below 2 years	34	34.7
		3-5 years	30	30.6
		6-9 years	16	16.3
		10 years and above	18	18.4
		Total	98	100

## **4.2 Training and Development Program Contents and Practices**

The survey, interview and document analysis on training and development program contents and practices consists of four major aspects. These are: the need assessment activities, program design, methods and systems implemented in the program, and finally evaluation of the program. This shows the general process concerning the training and development program. Additionally, this study looked at the effectiveness of the program given so far.

The questionnaire consisted of a series of statements, where the employee respondents needed to provide answers in the form of agreement or disagreement to express their attitude towards the training program. A Likert scale was used so that the respondent could select a numerical score ranging from 5 to 1 for each statement to indicate the degree of agreement or disagreement.

Whereby, 5 indicates - Strongly agree, 4 - Agree, 3 - Neutral, 2- Disagree, and 1- Strongly Disagree. The agreement levels indicated in the following results sums up choices 4 and 5 to include both “Agree” and “Strongly Agree” respondents together. Similarly, the disagreement levels are summed up using choice 1 and 2 (“Strongly Disagree” and “Disagree”). The results of the finding are summarized in tables and figures.

#### 4.2.1 Need assessment result

The initial feature of the program is needs assessment. Table 6 summarizes the data obtained on the need assessment.

**Table 6: Need assessment aspect of the program**

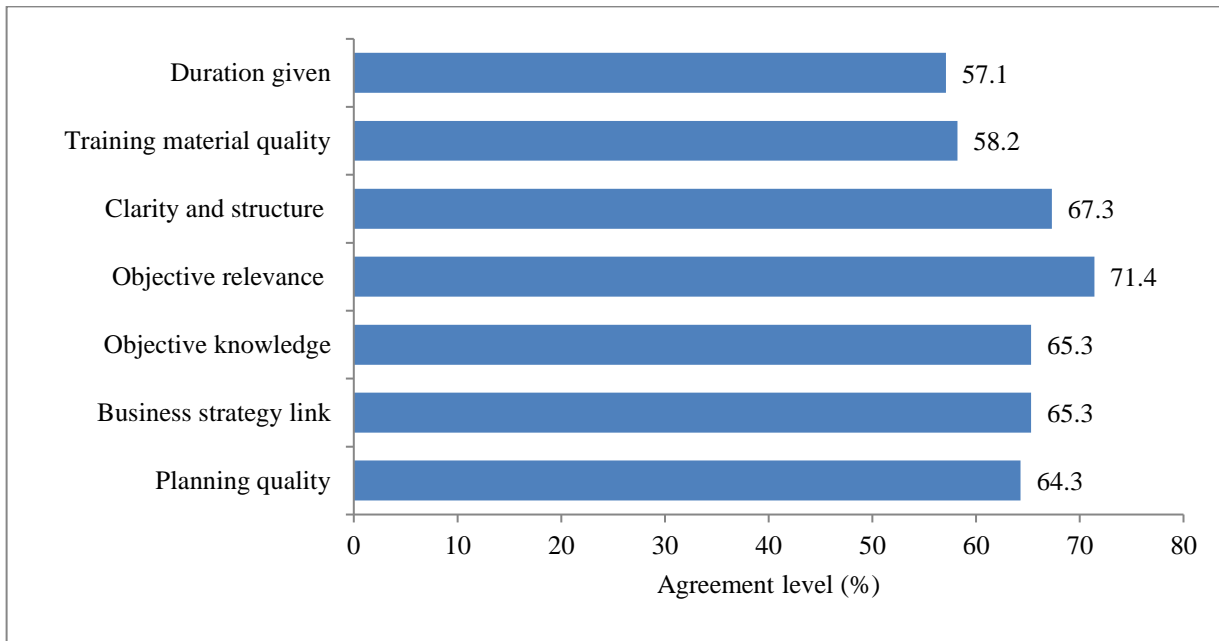
No	Item	Level of Agreement	Trainees (N= 98 )	
			Frequency	%
1	Employees in the Bank participate in determining the training they need	SD	4	4.1
		DA	7	7.1
		N	25	25.5
		A	44	44.9
		SA	15	15.3
	<b>Total</b>		95	96.9
2	The employees need is assessed before and after the training	SD	4	4.1
		DA	7	7.1
		N	31	31.6
		A	39	39.8
		SA	17	17.3
	<b>Total</b>		98	100
3	The techniques used by the organization to assess training and development needs are appropriate	SD	3	3.1
		DA	9	9.2
		N	32	32.7
		A	40	40.8
		SA	11	11.2
	<b>Total</b>		95	96.9
4	Selection of trainees is based on the criteria set by the Bank	SD	2	2
		DA	4	4.1
		N	26	26.5
		A	51	52
		SA	14	14.3
	<b>Total</b>		97	99
5	In general, I am satisfied with the assessment of needs	SD	4	4.1
		DA	7	7.1
		N	23	23.5
		A	50	51
		SA	12	12.2
	<b>Total</b>		96	98

From Table 6, it can be seen that on average about 62% agree with the Bank's need assessment performing practices being satisfactory. While 25% of them are neutral and only 9% are dissatisfied with the existing need assessment practices. However, the least satisfaction is shown on the appropriateness of the technique used to assess the employees' need. This is demonstrated by the least agreement level (52%) given for this aspect. This implies that the Bank needs to revise the techniques that are being used to assess the training and development needs.

About two-third of the employees agree with the selection criteria used to determine the participants for the training which is based the Bank's predetermined standards. Accordingly, the training and development managers explained that trainees are selected based on the analysis of a need assessment questionnaire and direct request of immediate supervisors and departmental managers. The managers also explained that questionnaire is usually used to assess the individual employees need. Whereas to assess the organizational training and development needs, the Bank conducts future trend and opportunity analysis. About 66% of the respondents believed that selection of trainees for the training and development program is based on the criteria set by the Bank. This practice is appreciated as it avoids unnecessary bias in the selection process. About 59% of the employees agree that the Bank participate the employees in determining the training that they need. Hence, the overall agreement level in this first aspect of the program process is about 63% (Table 6).

#### **4.2.2 Program design results**

The second aspect of the training and development program process is the training and development program design. The information regarding this aspect is captured using nine questions that revolve around planning, duration, objective, quality of the program and link with business strategy. On average, about two-third of the respondents agree on various aspects of the program design in the Bank while about 24% are neutral and about 9% showed their disagreement. The detail of these responses is presented in Table A-1 in the appendix. Figure 1 summarizes these aspects as an average.



**Figure 1: Aspects of training and development program design (in percentage)**

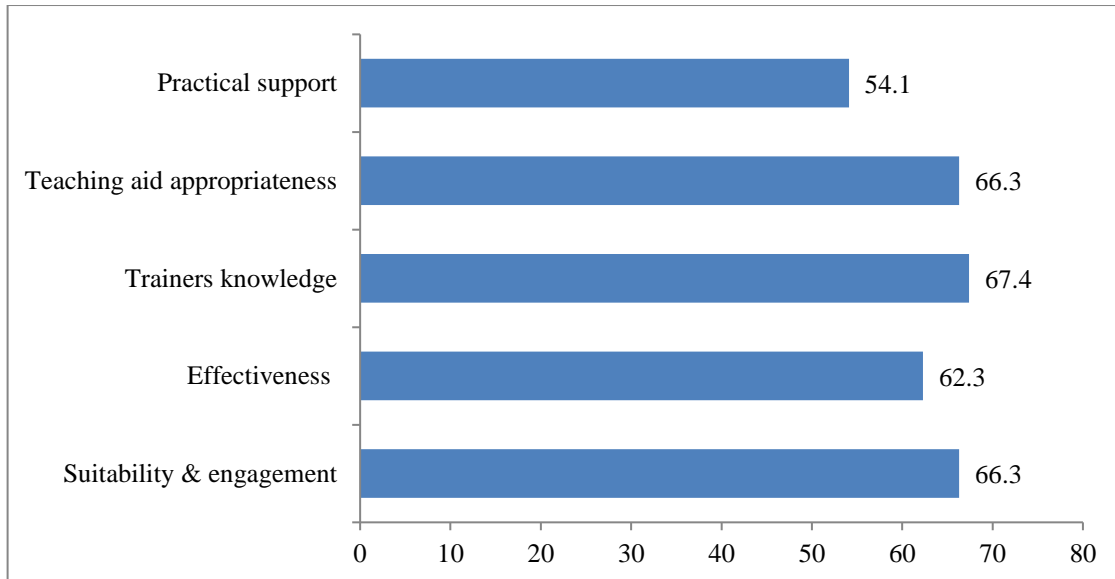
The employees are mostly satisfied with the training objective meeting their needs for their role in BIB. This is shown in high agreement level (71.4%) for training objectives relevance. Similarly, most responders believe that the training contents are clear and well-structured as shown with 67.3% agreement level. During the interview the managers remarked that the Bank usually provides training materials for the majority of the trainees. However, the analysis of the questioner showed that the least agreement is given for the quality of the training material and the duration of the training sessions (58.2% and 57.1% respectively). These features and the rest are shown in Figure 1. The data obtained from interview and document analysis also revealed that the lengths of the training sessions are not adequate to cover contents of the training. Furthermore, the managers noted that often times the training schedule and timeline do not consider the work load of the employees.

The overall satisfaction on the design and quality of the training is 70.4%. The Bank needs to give extra attention to the training material quality and the time it allocates for a given training. During the interview the managers indicated the existence of policy and strategy with enough guidelines to manage the various activities of the program. This is also observed from the documents obtained from the Bank. However, the interviews revealed that the training and development policies and strategies were not communicated well to the employees.



### 4.2.3 Program methods and systems results

The third aspect of the process deals with the training methods and systems. These aspects are captured using ten questions. These generally include on the facility, trainer quality and training methods.



**Figure 2: The aspects of methods and systems used in the training program (in percentage)**

On this aspect about two-third of the respondents agreed with the overall aspect. Specifically, the trainers' level of knowledge and the subject matter they presented has the highest level of satisfaction showing the good selection of trainers. Neutrality has about 24% of the respondents and only 9% of the respondents do not agree on the used methods. Thus, one-third of the employees think that there needs to be some improvement on the training methods that should be used in the Bank. Generally, the overall satisfaction of the utilized methods and systems is about 65%. Some of the relevant replies are shown in Figure 2. The details are given in the appendix, Table A-2.

The training and development managers explained that the Bank uses both on-the-job and off-the-job methods. The off-the-job methods include formal lecture, seminar, and demonstration techniques. Seminar and formal lectures are more utilized by trainers. These methods are mostly used by the Bank to deliver the training objectives. As Behara & Suryanarayana (2011) stated, trainer performance has a great impact not only in attracting trainees towards goals of program, but also to the entire effectiveness of training.

Whether training goals are formulated to benefit the trainees using effective training aids and methods if the trainer performance is not good, the entire training program will eventually become ineffective. The perception on the trainers' facilitation skills has 65.3% adequacy agreement. However, the data obtained from interviews revealed that the availability of qualified trainers is one of the barriers for the effectiveness of the program in BIB. Similarly, the personnel assigned in the training and development sections are not adequate in number to facilitate the training and development program.

#### 4.2.4 Program evaluation results

The final aspect, the evaluation practice involves the collection of information on whether trainees were satisfied with the program, learned from the material, and were able to apply the knowledge and skills back on their job.

**Table 7: Training and development evaluation practices and the respondents' agreement level**

No	Item	Level of Agreement	Trainees (N=98)	
			Frequency	%
1	The training is evaluated at different levels	SD	4	4.1
		DA	6	6.1
		N	37	37.8
		A	39	39.8
		SA	9	9.2
	<b>Total</b>		95	96.9
2	The training and evaluation method is appropriate	SD	1	1
		DA	10	10.2
		N	40	40.8
		A	36	36.7
		SA	7	7.1
	<b>Total</b>		94	95.9
3	The training evaluation involves all the relevant stakeholders	SD	1	1
		DA	9	9.2
		N	42	42.9
		A	35	35.7
		SA	5	5.1
	<b>Total</b>		92	93.9
4	I am satisfied with training evaluation	SD	2	2
		DA	9	9.2
		N	40	40.8
		A	33	33.7
		SA	10	10.2
	<b>Total</b>		94	95.9

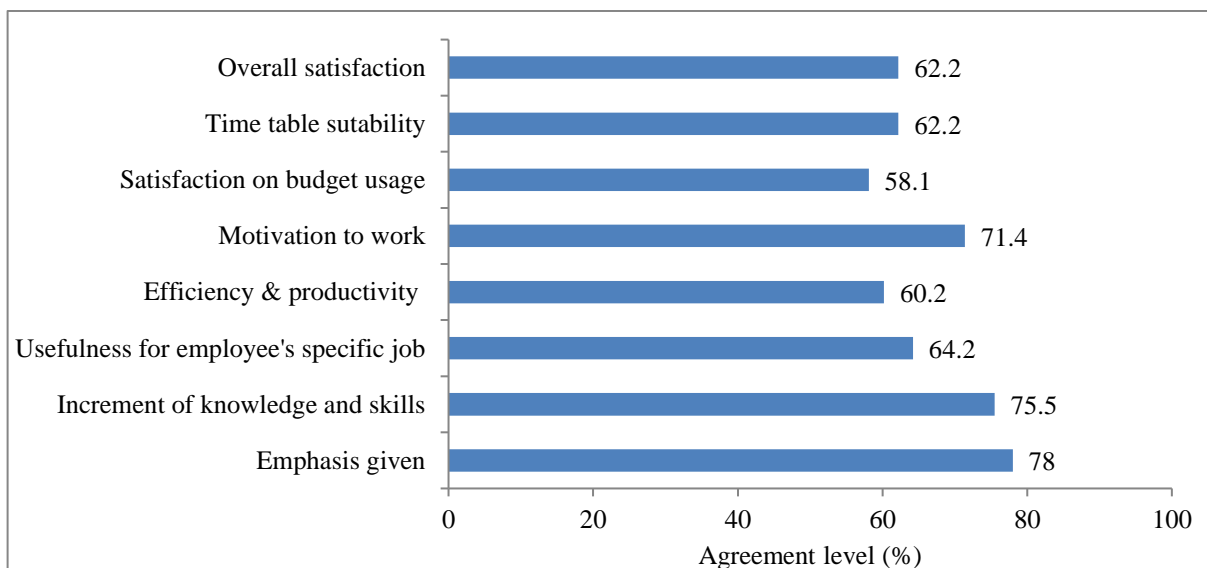
The evaluation of previously given training and development programs is relatively weak in BIB. This is uniquely shown by the results found from the responders, which are below 50% agreement level on the evaluations practices of the Bank’s program. Specifically, the involvement of all relevant stakeholders in the training evaluation process is poor as shown by only 40.8% agreement of the respondents on this matter (Table 7).

Another remarkable thing is that more than one-third respondents are neutral on their replies regarding the evaluation practices. This can be due to employees having limited knowledge about the evaluation process or having indifferent attitude towards evaluation. Thus, this is one aspect that needs improvement in the BIB evaluation practice process.

However, the Bank believes that it conducts evaluation of their training before, during and after the training is given. This information is gathered through interviewing the program managers. According to the managers, the Bank distribute questionnaire at the beginning and end of program to evaluate the training and development program. Nevertheless, the managers indicated that the evaluation is not carried out in consistent manner. Since this aspect of evaluation obtained the least rating it needs the bank’s attention for improvement in their future activities.

#### 4.2.5 Effectiveness of training results

In addition to the training and development process, the effectiveness of the training is studied. The table below summarizes the perceptions of the respondents regarding the effectiveness of the program.



**Figure 3: Effectiveness of the training and development program**

The importance assigned to training and development function in an organization can be understood by knowing commitment from top managers, investment and time spent on training, major responsibility associated with human resource or specialist trainer and involvement of line manager (Kulkarni 2013). Most respondents (78%) are satisfied with the emphasis given for the training and development program requirement for the performance of the Bank's improvement (Figure 3).

Although the employees were not that satisfied with the evaluation process, on average about two-third of the respondents agreed with the effectiveness of the training and development program. About 75% respondents think that their knowledge and skills have improved because of the training program. This is also supported by the data obtained from the interview the managers explained that employees have been better inspired and acquired better knowledge that are relevant both to the Bank's business and to their personal development.

As the training and development managers explained during, adequate fund is budgeted at the beginning of the new fiscal year to carryout effectively training and development program. They were also noted that the Bank makes huge investment not just on attracting but also on developing and retaining its human capital. This is also verified through the document analysis. Thus, no significant problems are observed regarding the budget allocated for the training and development program. However, only 58% of the responders claimed that the organization uses the budget allocated for the training efficiently. In the effectiveness aspect, about one-fifth of the respondents are neutral on their replies. The highest neutrality is seen in the budget aspect (about 33%) that shows lack of information on the budget or transparency issue from the Bank's side.

Additionally, the neutral responses might show for the Bank's employees the training program is not entirely relevant or they are not fully satisfied on the improvement that they obtain on their work quality and quantity of product/service they give. However, on average only 9% of the responders disagree on the effectiveness of the program, which is relatively low value. Hence, the Bank needs to work more on improving the satisfactory level of the neutral respondents and work on the low number of disagreeing people. For the detail results please refer to Figure 3 and Table A-3 in the appendix.

About 63% of the respondents think that the facilities allocated for the training are appropriate. Most of the time, the Bank uses its own facilities for training. Similarly, about 62% of the respondents claimed that the training time table was suitable. However, during the interview, the

managers explained that they have received complaints about the time table that sometimes it does not consider the workloads of the employees. The employees didn't know the training time table ahead of time to get prepared.

About 68 respondents believed that the training received is useful for their career development. However, during the interview with the managers more focus given to the short term trainings that prepare the employees beyond their current roles. The managers remarked that the BIB's training and development program shall be the mixture of knowledge, career development.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Summary of Major Findings

This study has been conducted to assess the training and development practices in BIB. The study examines the practices, methods, processes, evaluation techniques, and factors limiting the effectiveness of the training and development at BIB.

Descriptive research design with a mixed approach was applied to conduct the study. For fair representation of employees at each department, stratified sampling technique was used to select the samples from each department. The data was collected from both primary and secondary sources. The total number of population was 202 BIB employees at the headquarters in early 2016. For the sample 50% of the population is selected by using a proportionate stratified sampling technique. As per the sample size of the study, a total of 101 questionnaires were distributed to employees in BIB headquarters. About 98 questionnaires were returned and used in the statistical analysis, representing a response rate of 96%. Interviews were conducted with training and development personnel. Also, the secondary data was collected from various documents obtained at the Bank.

The survey consists of four major aspects of training and development. These are: the need assessment, program design, methods and systems implemented in the program, and finally evaluation of the program. Statistical Package for Social Sciences (SPSS) software version 23 is used to analyze the primary data collected through questionnaire. The data collected from the interviews and documents analysis were analyzed and interpreted. Below is the summary of major findings:

- The background information about the respondents describes the respondents' characteristics and their personal information. The respondents consist of 60.2% male and 38.8% female with the majority of them (59.2%) being in the age group of 25-35 years. The Bank has at least 96% of first degree holders and above. The majority of the employees have below five years' experience in the Bank.
- The data obtained from interview and document analysis revealed that mostly questionnaires are used to assess individual training needs. Also, departments and sections can formally request the Bank the training that they need. The study shows that

on average about 62% agree with the Bank's need assessment practices being satisfactory.

- During the interview, the training and development managers revealed that the training and development of employees is given adequate importance in the Bank. Similarly, most of the respondents (78%) are satisfied with the emphasis given for the training and development program. The Bank has policy and strategy with enough guidelines to manage the various activities of the program. The data obtained from questionnaires, interviews and document analysis revealed that the lengths of the training sessions are not adequate to cover contents.
- The Bank implemented both the on-the-job and off-the-job training methods. Seminar and formal lectures are the most frequently used techniques to deliver the training. The overall satisfaction of employees on the utilized methods and systems of training and development is about 65%. However, one-third of the employees think that there needs to be some improvement on the training methods that should be used in the Bank. The data obtained from interviews revealed that the availability of qualified trainers is one of the barriers for the effectiveness of the program. Similarly, the personnel assigned in the training and development section were not adequate in number to lead the program.
- The final aspect, the evaluation of previously given training and development programs is relatively weak in the Bank as shown by less than half percent agreement in all aspects of evaluation practices. While the Bank evaluates the training before, during and after the training, the evaluation is carried out inconsistently.
- The effectiveness of the training and development program has a positive rating with about 75% employees claiming their knowledge and skills have improved because of the training program. Nevertheless, there is some dissatisfaction on the organization efficient usage of the budget allocated for the training.

## 5.2 Conclusions

Training and development of employees ensure that the organization has effective employees to meet the demand of its dynamic environment. The importance assigned to training and development function in an organization can be understood by knowing commitment from top managers, investment and time spent on training, major responsibility associated with human resource or specialist trainer, and involvement of line manager (Kulkarni 2013). The objective of this study is to assess the practice of training and development and give practical recommendation based on the outcomes. The study showed that significant majority of BIB's employees have formal academic background in their areas of responsibilities. As the age of the respondents is relatively young, the majority of the employees have below five years' experience in the banking in the bank. The study also revealed that from the four training and development program processes the evaluation aspect need improvement. The rating for the rest of the three parts (needs assessment, program design and program methods and systems) are at least above average.

Unlike the evaluation practice, the effectiveness of the training and development program has a positive rating with vast majority employees claimed that their knowledge and skills have improved because of the training program. Quite a large number of the employees testified that the overall training and development program in the organization is satisfactory. However, the inadequacy of human resource staff especially in training and development section and the availability of qualified trainers are some of the factors that limit the effective implementation of training and development at BIB.

Some of the areas that may need improvement or attention from the Bank include:

- Allocation of adequate time for the training sessions and the quality of the training materials need improvement.
- The appropriateness of the need assessment and evaluation methods and techniques used by the Bank is not consistent.
- Availability of qualified trainers and adequacy of human resource staff are among the limiting factors for effectiveness of the program.

Based on these results appropriate recommendations are provided in the next section.



### **5.3 Limitations of the Study**

During administering the questioners, some of the respondents were not careful while filling the questioners. This could be one of the limitations of the study. In addition, small number of management respondents was participated in the interview because of the seasonal work load of the section. Furthermore, as most of the personnel were new to the training and development section, the interview and the document review processes were a bit difficult.

## 5.4 Recommendations

As the current trends and new business challenges have necessitated the adoption of strategic approaches to training and development, the Bank shall improve the employees' skills through strategic training and development process. This helps the organization's successful performance and warranting the need for trainings in the Bank. The following recommendations are forwarded based on the findings and conclusions of the study.

- It is not only a social but a moral responsibility of the organization to prepare their employees beyond their current roles and offer opportunities to learn and grow, for their career and social mobility. The BIB's training and development program shall be the mixture of knowledge, career development and goal setting. The program shall be designed in a way that is useful not only for the Bank but also for the employees.
- As the least satisfaction is shown on the appropriateness of the technique used to assess the employees' need, the Bank shall revise the techniques that are being used to assess the individual as well as organizational training and development needs. For effective need assessment, the Bank shall assess through task analysis and performance analysis. This can be conducted through surveys, customer complaints, even from the reports on 360 degree feedback systems. Detailing employee job description and conducting analysis on the gap between required and current skill levels of employees can ease the need assessment process. The Bank shall also use records, reports, future trend and opportunity analysis as a technique to assess the organizational training and development needs.
- In addition to the existing selection practice, the selection of trainees shall include the employees' academic qualification, length of service, and annual performance appraisal.
- Management development should be seen as a way of imparting the knowledge and judgment needed by managers to meet the strategic objectives of the organization (Dessler 2003). Among these skills are leading, dealing with change, coaching and advising subordinates, controlling operations, and providing feedback. As training alone is not enough; to accelerate learning and growth, the Bank shall apply mentoring and coaching method especially to train and develop managers.
- Organizations are no longer doing training purely for the sake of training; but there is a shift towards delivering training that improves the business. The Bank shall measure the

impact of training based on clear, tangible measurements in terms of the financial value of training.

- The quality of the training material and the duration of the training sessions need improvement by preparing standard training materials and allocating enough time to cover the contents of the training.
- The inadequacy of human resource staff especially in training and development section needs to be well addressed.
- Evaluation is the most important means to determine the effectiveness of training. The evaluation training program in BIB shall be done at each level and on a regular basis instead of assessing the immediate reaction of trainees in random manner. As indicated in the literature, the Bank shall implement Kirkpatrick's Four-Level Training Evaluation Model is the best method for evaluating the training effectiveness and widely accepted and followed by many organizations.
- Overseas training opportunities shall be encouraged so that the employees gain new set of skills and learn advanced technologies that can be adapted to the Bank and generally to the Banking industry in Ethiopia.

## REFERENCES

- Aguinis, H. & Kraiger, K., (2009). Benefits of training and development for individuals and teams, organizations, and society. *Annual review of psychology*, 60, pp.451–474.
- Armstrong, M., (2009). *Armstrong ' S Handbook of Human Resource Management Practice*, 11<sup>th</sup> ed., Kogan page limited, London and Philadelphia, ISBN: 9780749452421.
- Bank, B., (2015). *Annual Report 2015*, Berhan Interantional Bank, Addis Ababa, Ethiopia.
- Behara, S.R. & Suryanarayana, M. V., (2011). Evaluating Training & Development Effectiveness - a Measurement Model. *Golden Research Thoughts*, 1(4), pp.1 – 8.
- Bhatia, A. & Kaur, L., (2014). Global Training & Development trends & Practices : An Overview. *International Journal of Emerging Research in Mianagement & Technology*, 3(8), pp.75–78.
- Chidambaram, V. & Ramachandran, A., (2012). A Study on Efficacy of Employee Training: Review of Literature. *Verslas: teorija ir praktika*, 13(3), pp.275–282.
- Creswell, J.W., (2003). Research design Qualitative quantitative and mixed methods approaches. *Research design Qualitative quantitative and mixed methods approaches*, pp.3–26.
- Dessler G., (2003). Human Resource Management, Ninth Edition, by Pearson Education, Inc. Published by Prentice Hall. ISBN0-13-066492-8.
- Jadhav, A., (2014). A Study on Training and Development in Indian. 3(1), pp.34–39.
- Jan, S. & Hashim, M., (2014). The Impact of Training and Development on Employees Performance and Productivity A case study of United Bank Limited Peshawar City, 4(4), pp.86–98.
- Jehanzeb, K. & Ahmed Bashir, N., (2013). Training and Development Program and its Benefits to Employee and Organization: A Conceptual Study. *European Journal of Business and Management*, 5(2), pp.2222–2839.
- Keatinge, T., (2014). *The Role of Public and Private Sector Banking in Ethiopia's Future Economic Growth*,
- Khan, R.A.G., Khan, F.A. & Khan, M.A., (2011). Impact of Training and Development on

Organizational Performance. *Global Journal of Management and Business Research*, 11(7), pp.63–69.

Kothari, C., (2004). *Research Methodology: Methods And Techniques*, New Age International Publishers. India. ISBN (13): 978-81-224-2488-1.

Kulkarni, P., (2013). A Literature Review on Training & Development and Quality of Work Life. *International Refereed Research Journal*, IV(2), pp.136–143.

Kunche, A. et al., (2011). Analysis and Evaluation of Training Effectiveness. 1(1), pp.1–7.

Manu, J.S., (2004). *Training and Development Techniques for Improving Organizational Performance for Ghanaian Firms*. University of Wisconsin-Stout.

Research Quarterly, (2008). Strategic Training and Development: A Gateway to Organizational Success. *HR Magazine*, 53(3), pp.1–9.

Zikmund, W. G., Babin B. J., Carr J. C., & Griffin M., (2009). *Business Research Methods* 8th ed., South-Western College Pub, ASIN: B003TNPCE.

## APPENDIX A

### A- 1: Training and development program design

No	Item	Level of Agreement	Trainees (N=98)	
			Frequency	%
1	Training and development programs are well planned	SD	4	4.1
		DA	7	7.1
		N	19	19.4
		A	48	49
		SA	15	15.3
	<b>Total</b>		93	94.9
2	The Bank links training and development with its business strategy	SD	2	2
		DA	7	7.1
		N	21	21.4
		A	43	43.9
		SA	21	21.4
	<b>Total</b>		94	95.9
3	The objectives of the training and development are known to all employee	SD	1	1
		DA	4	4.1
		N	27	27.6
		A	44	44.9
		SA	20	20.4
	<b>Total</b>		96	98
4	The training objectives are relevant to my BIB roles	SD	3	3.1
		DA	3	3.1
		N	19	19.4
		A	49	50
		SA	21	21.4
	<b>Total</b>		95	96.9
5	The training topics were carefully chosen after collecting enough information about their quality and suitability	SD	3	3.1
		DA	5	5.1
		N	29	29.6
		A	44	44.9
		SA	16	16.3
	<b>Total</b>		97	99
6	Training contents are clear, and well structured	SD	2	2
		DA	5	5.1
		N	24	24.5
		A	50	51
		SA	16	16.3
	<b>Total</b>		97	99

7	The training materials given out was of good quality	SD	1	1
		DA	12	12.2
		N	25	25.5
		A	42	42.9
		SA	15	15.3
	<b>Total</b>		95	96.9
8	The length of the training is adequate to cover contents	SD	1	1
		DA	10	10.2
		N	26	26.5
		A	41	41.8
		SA	15	15.3
	<b>Total</b>		93	94.9
9	In general, I am satisfied with the design and quality of the training	SD	1	1
		DA	6	6.1
		N	18	18.4
		A	60	61.2
		SA	9	9.2
	<b>Total</b>		94	95.9

## A- 2: Training and development methods and systems

No	Item	Level of Agreement	Trainees (N=98)	
			Frequency	%
1	Methods used are well suited to the objectives and contents	SD	1	1
		DA	9	9.2
		N	20	20.4
		A	49	50
		SA	16	16.3
<b>Total</b>			95	96.9
2	The training methodology was suitable and engaging	SD	1	1
		DA	8	8.2
		N	20	20.4
		A	53	54.1
		SA	12	12.2
<b>Total</b>			94	95.9
3	The method of training and development used by the organization is effective	SD	1	1
		DA	5	5.1
		N	27	27.6
		A	47	48
		SA	14	14.3
<b>Total</b>			94	95.9
4	The trainers exhibited good knowledge of the subject matter	SD	3	3.1
		DA	3	3.1
		N	21	21.4
		A	47	48
		SA	19	19.4
<b>Total</b>			93	94.9
5	The trainers communicate the contents clearly	SD	3	3.1
		DA	7	7.1
		N	22	22.4
		A	50	51
		SA	14	14.3
<b>Total</b>			96	98
6	The trainers used enough teaching aids for the course that they taught	SD	3	3.1
		DA	6	6.1
		N	20	20.4
		A	51	52
		SA	14	14.3
<b>Total</b>			94	95.9
7	The trainers facilitation skills is adequate	SD	1	1



		DA	6	6.1
		N	23	23.5
		A	47	48
		SA	17	17.3
	<b>Total</b>		94	95.9
8	The training was supported with practical work	SD	3	3.1
		DA	6	6.1
		N	33	33.7
		A	37	37.8
		SA	16	16.3
	<b>Total</b>		95	96.9
9	The trainers help employees set realistic goals for performing their work as a result of their training	SD	2	2
		DA	5	5.1
		N	25	25.5
		A	47	48
		SA	16	16.3
	<b>Total</b>		95	96.9
10	In general, I am satisfied with the training and development system and methods	SD	1	1
		DA	5	5.1
		N	25	25.5
		A	52	53.1
		SA	12	12.2
	<b>Total</b>		95	96.9

**A- 3: Effectiveness of evaluation of training and development program**

No	Item	Level of Agreement	Trainees (N=98)	
			Frequency	%
1	The training met my expectations	SD	1	1
		DA	12	12.2
		N	18	18.4
		A	49	50
		SA	14	14.3
<b>Total</b>			94	95.9
2	The training increase my knowledge and skills	SD	1	1
		DA	6	6.1
		N	14	14.3
		A	55	56.1
		SA	19	19.4
<b>Total</b>			95	96.9
3	The training and development program helped me to adopt new working methods and technologies	SD	3	3.1
		DA	7	7.1
		N	19	19.4
		A	47	48
		SA	18	18.4
<b>Total</b>			94	95.9
4	The training received is useful for my specific job	SD	2	2
		DA	5	5.1
		N	25	25.5
		A	46	46.9
		SA	17	17.3
<b>Total</b>			95	96.9
5	The training helped me to improve my work quality and quantity of product/service	SD	3	3.1
		DA	6	6.1
		N	25	25.5
		A	44	44.9
		SA	15	15.3
<b>Total</b>			93	94.9
6	The training increases my efficiency and productivity	SD	3	3.1
		DA	6	6.1
		N	25	25.5
		A	45	45.9
		SA	14	14.3
<b>Total</b>			93	94.9
7	The training received is useful for my career development	SD	4	4.1
		DA	5	5.1
		N	20	20.4
		A	57	58.2

		SA	10	10.2
	<b>Total</b>		96	98
8	The training helped me to improve my motivation to work	SD	4	4.1
		DA	6	6.1
		N	15	15.3
		A	55	56.1
		SA	15	15.3
	<b>Total</b>		95	96.9
9	The training helped me to increase job satisfaction	SD	5	5.1
		DA	5	5.1
		N	19	19.4
		A	51	52
		SA	15	15.3
	<b>Total</b>		95	96.9
10	The training time table was suitable	SD	4	4.1
		DA	8	8.2
		N	22	22.4
		A	50	51
		SA	11	11.2
	<b>Total</b>		95	96.9
11	The facilities allocated for the training are appropriate	SD	2	2
		DA	8	8.2
		N	22	22.4
		A	46	46.9
		SA	16	16.3
	<b>Total</b>		94	95.9
12	The budget allocated for the training is enough	SD	1	1
		DA	8	8.2
		N	25	25.5
		A	42	42.9
		SA	15	15.3
	<b>Total</b>		91	92.9
13	The organization has been efficient in using the training budget	SD	1	1
		DA	2	2
		N	32	32.7
		A	46	46.9
		SA	11	11.2
	<b>Total</b>		92	93.9
14	The overall training and development program in the organization is satisfactory	SD	3	3.1
		DA	3	3.1
		N	27	27.6
		A	51	52
		SA	10	10.2
	<b>Total</b>		94	95.9

# APPENDIX B

## Questionnaire

### St. Mary's University School of Graduate Study

**Dear Respondent,**

The aim of this questionnaire is to collect necessary data for the study on the Training and Development practices at Berhan International Banc S.C. This questionnaire has been designed to gather information for purely academic purpose; the information collected will be kept confidential. As the outcome of the study will highly depend up on your responsible, sincere and timely response, you are kindly requested to complete the questionnaire genuinely. Please note that no need of writing your name.

#### Part One: General Information

**Put tick mark (√) in the box provided against your choice**

1. Gender:  Male  Female
2. Age:  Under 25  25–35  36- 45  46- 54  55 and above
3. Marital status:  Single  Married  Divorced  Widowed
4. Educational background:  Certificate  Diploma  First-degree  Masters  PhD  
Other (specify) \_\_\_\_\_
5. How many years of working experience have you had? (Specific to banking sector)  
 Below 2 years  3 -5 Years  6 - 9 Years  10 Years and above
6. Have you attended any of the BIB's training in relation to your job in the last three years?  
 Yes  No  I don't know
7. If you answer question no. 6 'yes', how many times have you taken training? \_\_\_\_

## Part Two: Questionnaire on Training and Development

Please read each statement carefully and show the extent of your (dis)agreement on the statements by putting a tick mark (√) in the boxes against each rating scale of choice. The rating represents your level of agreement as follows: 1=Strongly disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly agree.

S.N	Questions	1	2	3	4	5
<b>I. Training need assessment</b>						
1	Training and development of employees is given adequate importance in the Bank					
2	Employees in the organization participate in determining the training					
3	The employees needs is assessed before and after the training					
4	The techniques used by the organization to assess training and development needs are appropriate					
5	Selection of trainees is based on the criteria set by the Bank					
6	In general, I am satisfied with the assessment of needs					
<b>II. Training and development program design</b>						
1	Training and development programs are well planned					
2	The Bank links training and development with its business strategy					
3	The objectives of the training and development are known to all Employees					
4	The training objectives are relevant to my BIB roles					
5	The training topics were carefully chosen after collecting enough Information about their quality and suitability					
6	Training contents are clear, and well structured					
7	The training materials given out was of good quality					
8	The length of the training is adequate to cover the contents					
9	In general, I am satisfied with the design and quality of the training					
<b>III. Training and development methods and systems</b>						
1	Methods used are well suited to the objectives and contents					
2	The training methodology was suitable and engaging					
3	The method of training and development used by the organization is effective					
4	The trainers exhibited good knowledge of the subject matter					
5	The trainers communicate the contents clearly					
6	The trainers used enough teaching aids for the course that they taught					
7	The trainers facilitation skills is adequate					
8	The training was supported with practical work					
9	The trainers help employees set realistic goals for performing their work as a result of their training					
10	In general, I am satisfied with the training and development system and methods					

<b>IV. Training and development evaluation</b>					
1	The training is evaluated at deferent levels				
2	The training and evaluation method is appropriate				
3	The training evaluation involves all the relevant stakeholders				
4	I am satisfied with training evaluation				
<b>V. Effectiveness of training and development efforts</b>					
1	The training met my expectations				
2	The training increase my knowledge and skills				
3	The training and development program helped me to adopt new Working methods and technologies				
4	The training received is useful for my specific job				
5	The training helped me to improve my work quality and quantity of production				
6	The training increases my efficiency and productivity				
7	The training received is useful for my career development				
8	The training helped me to improve my motivation to work				
9	The training helped me to increase job satisfaction				
10	The training time table was suitable				
11	The facilities allocated for the training are appropriate				
12	The budget allocated for the training is enough				
13	The organization has been efficient in using the training budget				
14	The overall training and development program in the organization is satisfactory				

# APPENDIX C

## Interview questions

The following questions require your genuine responses. Please carefully answer your opinion which you believe to be true.

1. Does the Bank have adequate written documents (e.g. policy, guidelines, manuals etc.) to manage training and development activities?
2. What are the techniques used for assessing organizational training and development needs by the organization?
3. What are the techniques used by the organization for assessing individual needs?
4. What are the bases for selecting appropriate trainees for appropriate training?
5. Does the Bank provide the required training materials to the trainees?
6. What training and development methods are applied in the Bank?
7. Does the Bank allocate sufficient time to carry out training and development program effectively?
8. How often the Bank evaluate the training and development effectiveness?
9. At what stage of the training is evaluation done?
10. What methods are usually used by the Bank to evaluate its training and development programs?
11. What are the barriers for effectiveness of the training and development in your Bank?
12. Do you have any suggestion about training and development program in the Bank in relation to its strengths and weaknesses?
13. In general, how would you evaluate the quality of the BIB's training and development?

## **DECLARATION**

I, the undersigned, declared that this thesis is my original work, prepared under the guidance of Solomon Markos (PhD), all sources of materials used for thesis have been fully acknowledge, and I further confirm that the thesis has not been submitted either in part or in full to any other higher institution for purpose of earning any degree.

---

**Name**

**St. Mary's University, Addis Ababa**

---

**Signature**

**January, 2017**



## **ENDORSEMENT**

This thesis has been submitted to St. Mary's University's School of Graduate Studies for examination purpose with my approval as a university advisor.

---

**Advisor**

**St. Mary's University, Addis Ababa**

---

**Signature**

**January, 2017**