



ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

**ASSESSMENT OF EMPLOYEE TRAINING AND DEVELOPMENT
PRACTICE AT NIB INTERNATIONAL BANK**

BY: NETSANET ALEMAYEHU

JANUARY, 2017

ADDIS ABABA, ETHIOPIA

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DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Assistance Professor Goitom Abraham. All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution For the purpose of earning any degree.

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January, 2017

ENDORSEMENT

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

Advisor

Signature & Date

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ACRONYMS

- OJT : On-the-Job Training
- HR : Human Resource
- T and D: Training and Development
- HRD: Human Resource Development

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Abstract

Training and development are required for employees to enable the company achieve its goal. The training and development function plays a further enhanced role and holds more importance as it deals with knowledge of workers. The training and development function holds a key responsibility by helping employees to upgrade their performance on a continuous basis. The study, therefore, sought to determine the training and development practice at NIB International Bank As a case study. The methodologies used to undertake the study were both primary and secondary Data collections. Convent method was applied to collect primary information. Accordingly, the data gathered were analyzed using descriptive statistics. Primarily the researcher used interview and questionnaire augmented by different literatures found in the organization to collect primary data. The back bone of this study is also the secondary data comprised of comprehensive literature review and documentary sources. The result shows that NIB training and development program effectiveness is not evaluated sufficiently, and the T&D plan and policy of the organization are not clearly stated .On the job training was mostly used by the company. The training impact assessment is not being applied properly. Results are strongly based on the literature review. Thus, the organization should keep up with their strengths and should alleviate their weaknesses by applying clear and scientific principles regarding human resource training and development. The paper ends by offering useful suggestions to the management involved in the operations of the organization.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Human resource is one of the most important resources than any other resource for the achievement of organizations objectives to be competent in the dynamic environment and to overcome various threats retaining quality human resource, which is very essential for the company. Human resource is part of the strategic planning process (Nair, 2004).

At firms' level; training and education are the main areas of human resource development practices. Emphasis on human resource development result in several positive individual and organizational outcomes such as higher performance, high quality individual and organization problem solving, enhancing career plans and employability, sustainable competitive advantage, higher organizational commitment and enhancing organizational retention. To accomplish this undertaking, organizations will need to invest resources to enhance employees' knowledge, skills and competencies. However, ineffective HRD practice can bring many problems such as reduced employees' enthusiastic to learn and apply new skills, decreased employee productivity, low morale, and higher employee turnover (Fiona Edgar, 2005). Developing an effective HRD practice is a difficult task since it demands to look into the needs of the employees and ensure that the practices are aligned with both company and employees need. (Fiona Edgar, 2005). Therefore, problems in human resource development system arise when the training and development practices fail to accommodate employees' needs. So if an organization wants to enhance employees' satisfaction and retain its' employees; it should concern with improving the skills, knowledge, attitudes and behavior of employees in organizational settings for the benefit of both employees and the organization.

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

Training is the planned and systematic modification of behavior through learning events, activities and programs, which results in the participants achieving the levels of knowledge, skills, competencies and abilities to carry out their work effectively (Gordon, 1992).

The effectiveness and success of an organization therefore lies on the people who form and work within the organization. It follows therefore that the employees in an organization to be able to perform their duties and make meaningful contributions to the success of the organizational goals need to acquire the relevant skills and knowledge (Adeniyi, 1995). Training is a systematic development of the knowledge, skills and attitudes required by employees to perform adequately on a given task or job. It can take place in a number of ways, on the job or off the job; in the organization or outside organization (Abiodun, 1999).

Simply providing training and development programs is not the key to better performance and employees' satisfaction. (Hooi Lai Wan, 2007). Organizations need to look into the needs of the employees' and ensure that HRD practices are aligned with both company and individual goals.

According to *Tazebachew*(2011) mentioned that Training department should give great attention when the training plan and policies are first developed and designed so that it will help to duly follow the training processes and employee should aware or know what it look likes in order to understand the intention of employees and to create self confidence among employees . *Less concern is, given for employee development and this created dissatisfaction among employees (Dessalgn, 2010)*

NIB International bank is a candidate that is taken as a case study among the sixteen private banks in Ethiopia the reason this bank were selected amongst these private banks. NIB bank has been in the industry for more than a decade .The researcher believes that the old banks training practice appears recommended for the study.

The concern of this study is to examine the experience of Nib International bank on employee training and development with a view to understanding the practices and problems being faced.

1.2. Statement of Problem

Organizations can rarely secure people who are, at the time of employment, total masters of their unique requirements. In most cases, there may be gap between employees' knowledge, skills and attitude and what the job demand. The gap must be filled through human resource development programs. As a result, personnel training, development and education are the major ways that firms attempt to maintain the competency levels of their human resources and increase their adaptability to changing organizational demand. The changes in production system and method have significant impact on production skills requirements. Thus, employees face the need to constantly upgrade their skills and develop an attitude that permits them to adapt change. Moreover, employees' are demanding professional and career development opportunities within their organization which in turn require considering the needs of employees in training, development and education programs. Thus, providing an effective human resource development program is required to enhance both firms' competitiveness and employee satisfaction. (Hooi Lai Wan, 2007).

Inadequate need assessment, outdated training and development methods, limited educational opportunities, unequal access to training opportunities, insufficient opportunity to learn skills/knowledge that will improve employees chance of promotion, inadequate opportunities for career growth and poor supervisors guidance for employees' development are some of the areas which results dissatisfaction with HRD practices. (Hooi Lai Wan, 2007).

It is very difficult for an employee to perform well at the job place without any pre-training (Garavan, 1997).

The researcher presents the theoretical and observational gaps to clearly establish the foundation of the study done on NIB International bank T&D practice.

In this company there is employee training and development problem such as: trainings conducted are not based on needs assessment, no impact assessment exercise, trainings is not prepared based on the needs of the employees, no clearly stated training and development policy and manual. In addition to this, most of the time fresh or newly transferred employees are forced

to undertake their jobs without proper training and development programs. As a result, it had created a gap between the job requirement and the actual performance of employees that affect the overall performance of the company. Because of these and other reason, the researcher of this study was motivated to conduct the research on employee training and development practices so as to prove or disprove the information obtained.

1.3. Research Questions

To understand and explain the problem discussed in detail above this research will pose some queries and will try to answer them through every step of the research process. The study planned to answer the following questions;

- How are polices that guide the training and development activities of the bank?
- To what extent is the T&D policy understood by the employee?
- How are training and development activities organized in the bank?
- To what extent employees are effective with the training and development programs organized by the bank?

1.4 Objective of the study

1.4.1 General Objective

The primary objective of the study is to assess the employee training and development practice in Nib International Bank.

1.4.2 Specific objectives

In addition, the study tries to address the following specific objectives

- To assess the training and development practices in Nib international bank.
- To assess how far the employees understand the T&D polices of the bank
- To examine the training and development activities in the organizations that are necessary to do their jobs;
- To determine the overall employees effectiveness with the training and development program that they have received.

1.5 Definition of Terms

Training: is depending on the enhancing of knowledge, skill and attitude of an employee for improving his performance on the job.

Development: is a process that focuses on up grading employee ability and attitude for future career and organizational growth.

Policy: General guidelines that direct organizational actions

Management: usually and frequently direct the work of two or more employees.

Non-management: people who perform everyday jobs of a functional / technical nature in the area of subject

Human Resource Development (HRD): Planned and continuous process of helping employees to become better at their tasks, knowledge and experiences through training, education and development programs.

1.6. Significance of the Study

The findings of the study will help the private banks in Ethiopia specifically NIB international Bank to see through their Training policy if they are to improve on their training and development policy performance. The study helps policy makers of the bank to formulate ways and revisit their policies and procedures on how to improve their training policy. The study will also serve as a basis for further research to other researchers, who are interested to undertake further study on related topic.

1.7 Scope of the study

The Scope gives emphasis on the assessment of the employee training and development practice in NIB international bank. This study was only limited to the information and data gathered till the time frame of preparation of this paper even though there are different data collection tool, the study used structured questionnaires and interview. From a geographic point of view, the study was held only in the head office of the organization and data collection was delimited to the managerial and non-managerial staff.

1.8. Organization of the Study

This paper is organized in to five chapters. The first chapter deals with introductory part which consists of background of the study, operational definition, statement of the problem, objectives of the study, significance of the study, scope of the study , limitation of the study and organization of the paper. The second chapter composed of related literature review, empirical literature review. The third chapters focus on research design and methodology. The fourth chapter presents analysis and interprets data gathered on employee training and development practice of the organization. Finally, based on the analysis and interpretation, conclusions and recommendations are forward.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter explores the theoretical discourses as well as the empirical facts about the assessment of employee training and development practice conducted by different scholars.

2.1 Theoretical Literature

2.1.1 Overview of training and development

Different writer defined the term training and development in different ways. However, the concept remains similar. Training physically, socially, intellectually and mentally is very essential in facilitating not only the level of productivity but also the development of personnel in any organization. Therefore, training can be put in a contact relevant to school administrators. However, knowledge is the ability, the skill, the understanding, the information, which every individual requires acquiring in order to be able to function effectively and perform efficiently. Decenzo and Robbins (1999), states training is present day oriented; its focus is on individuals' current jobs, enhancing those specific skills and abilities to immediately perform their jobs. Then again, states development is a long-term activity, which focuses on future jobs requirements in the organizations.

Training and Development is increasingly recognized, now, as most important organizational activity. Rapid technological changes require newer skills and knowledge in many areas. Training has to be continuously offered to keep employees updated and effective (Saiyadain, 2004). Training is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. The focus of training is the job or task for example, the need to have efficiency and safety in the operation of particular machines or equipment, or the need for an effective sales force to mention but a few(Cole, 2002). Training is the method used to give new or present employees the skills they need to perform their jobs (Dessler, 2005) Training is a planned process to modify attitudes, knowledge or skill behavior through learning experience to achieve effective performance in an activity or range of activities. Its purpose is to develop the ability of the individual and satisfy the current and future needs of the organization (Foot and Hook, 2005). The word development in relation to the process of

helping managerial employees who perform non-routine jobs to improve their management, administrative and decision-making abilities and competence (Isiaka, 2011). The central ideas of training activities focus on improving employees and managers performance on the current job she/he holds. They further said that it is an activity that is designed to help workers to acquire and apply knowledge, skill, ability and attitude in their work places (Monopa and Saiyadain, 1999). *Training can be defined as the systematic development of the attitude, knowledge, skill and behavior pattern required by an individual to perform adequately given task or job where as development is not primarily skill oriented. Instead, it provides the general knowledge and attitudes, which will be helpful to employers in higher positions. Development provides knowledge about business environment, management principles and techniques, human relations, specific industry analysis and the like is useful for better management of a company (Subha, 2011).*

2.2 Purpose of Employee Training and Development

Reasons for emphasizing the growth and development of personnel include creating a pool of readily available and adequate replacements for personnel who may leave or move up in the organization enhancing the company's ability to adopt and use advances in technology because of a sufficiently knowledgeable staff. Building a more efficient, effective and highly motivated team, which enhances the company's competitive position and improves employee morale. Ensuring adequate human resources for expansion into new program Research has shown specific benefits that a small business receives from training and developing its workers, including:

- Increased productivity.
- Reduced employee turnover.
- Increased efficiency resulting in financial gains.
- Decreased need for supervision.

In addition, purposes of training are:

- It establishes a sound relationship between the worker and his/her job
- It upgrades skills and prevents obsolescence
- It upgrades skills and prevents obsolescence.

- It develops healthy, constructive attitudes
- It increases productivity.
- prepares employees for future assignments
- It minimizes operational errors
- It enhances employee confidence and morale
- It brings down employee turnover and absenteeism (**Chatterjee ,1995**)

2.3 Objectives of Training and Development

The objective of training differ according to the employee belonging to different levels of organizations the basic objective of training , However ,is to establish a match between employee and his job. This training is designed to improve knowledge, skill, and attitude and, thus, equip the individual to be more effective in his present job or prepare him for a future assignment. However, individual's growth should not be taken as an end from the point of view of an organization; individual growth is a means to organizational effectiveness (Saiyadain, 2004) the training objective is very important because it determines the designed and content of the training programs. Contents of the training remain the same no matter the type of training involved. It is to increase personnel efficiency, professional growth, and smooth and more effective organization's operations (Olaniyan and Lucas, 2008). An objective is a specific outcome that the training or the development program is intended to achieve (Scarpello and Ledvinka, 1988). In most cases, training and development objectives are set for the trainees. These objectives define the performance that the trainee should be able to exhibit after training. Human resource development experts put forward that objectives should be stated explicitly and answer the following questions (Scarpello and Ledvinka, 1988).

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

2.3.1 Updating

A significant objective of training is to prevent the obsolescence of the employees by updating their skills and knowledge. The jobs that employee have been training becomes necessary to update them, to reach newer skills so that their efficiency does not suffer because of lack of understanding of the new technology. Continuous training would help the employees to cope with changes and retain organizational viability as well (saiyadain, 2004).

2.3.2 Induction

Training constitutes a significant step in the individual in to the company's way of life. What is company's culture? How does structure function? What are the role relationships? What are polices and rules of organization? What are degrees of freedom, or limits of behavior? The socialization process helps individual to blend his personality with the organization. Organizations thus, have to provide induction training to all employees entering the organization to help them settle (saiyadain, 2004).

2.3.3 Preparing for future assignment

People are not satisfied if they continue to work in the same position for long .mobility is a fact of life. one of the objective of training is to provide an employee opportunity employee is promoted for training in all cases it helps an organization to have trained manpower available as and when needed(saiyadain,2004).

2.3.4 Competency development

Many organizations are realizing the need of having people who can innovate, think ahead, and provide new directions. This is a new area which is gaining significance because of need to move in different and newer areas of growth (saiyadain, 2004).

2.4. Benefits of training and development

According to Cole (2002) the purpose of training is mainly to improve knowledge and skills, and to change attitudes or behavior. It is one of the most important potential motivators which can lead to many possible benefits for both individuals and the organization. Changing technology requires that employees possess the knowledge, skills and abilities needed to cope with new processes and production techniques), training can achieve:

- High morale - employees who receive training have increased confidence and motivation.
- Lower cost of production training eliminates risks because trained personnel are able to make better and economic use of material and equipment there by reducing and avoiding waste.
- Lower turnover training brings a sense of security at the workplace which reduces labor turnover and absenteeism is avoided.
- Change management- training helps to manage change by increasing the understanding and involvement of employees in the change process and also provides the skills and abilities needed to adjust to new situations.
- Provide recognition, enhanced responsibility and the possibility of increased pay and promotion.
- Give a feeling of personal satisfaction and achievement, and broaden opportunities for career progression.
- Help to improve the availability and quality of employee
- Therefore, training can improve the relationship between the employees and their immediate supervisor. It also helps in understanding and implementing organizational policies.

2.5 Consequences in the absence of training and development

The following are state absence of training and development can contribute:

- Constraints on business development
 - Higher labor turnover;
 - Increased overtime working;
 - Higher rates of pay, overtime premiums and supplements;
 - Higher recruitment costs, including advertising, time and incentives;
 - Greater pressure and stress on staffs;
 - Pressure on job-evaluation schemes, grading structures, payment system Career structure;
- Higher training costs;
- Additional retention costs in the form of flexible working time, job sharing, part time working, shift working (Neitzel, 2006).

2.6. Effective training and development

Effective training will indicate not only finding out whether the training was well done but also asking what it achieved and whether it was worthwhile for the organization to be sponsoring it (Balogun , 2011).

The following items should be fulfilled in order to make the training practice effective:-

- ❖ Ensure that the management commits itself to allocate major resources and adequate time to training. This is what high-performing organizations do;
- ❖ Ensure that training contributes to competitive strategies of the firm. Different strategies need different employee skills for implementation. Let training help employees' at all levels acquire the needed skills;
- ❖ Ensure that a comprehensive and systematic approach to training exists, and training and Retraining are done at all levels on a continuous and ongoing basis;
- ❖ Make learning one of the fundamental values of the company. Let this Philosophies percolate down to all employees in the organization;
- ❖ Ensure that there is proper linkage among organizational, operational and individual Training needs;
- ❖ Create a system to evaluate the effectiveness of training (Noe ,2011).

2.6.1 Factors affecting training and development effectiveness

- A feel of organization that has absorbed new learning kindled through training programmer is difficult to obtain due to lack of objectivity and prevalent assumption that training is simply meant for developing people only.
- Inadequate knowledge of modern tools and techniques of assessing training impact in the organization.
- Lack of drive on the part of mgmt. to visualize and monitor growth curve for human resources utilization (Indian Journal of industrial relation vol.34.NO.2 1998).

2.7 Training and development process

According to Armstrong (2006),the following are the most commonly used steps of the human resources development process.

1. Identifying training and development need assessment
2. Establishing training and development objective
3. Selection of training and development method and media
4. Selection of trainers and trainees
5. Implementing the actual training and development program
6. Conducting evolution and follow up

Effective training practices involve the use of an instructional systems design process. The instructional systems design process begins by conducting a needs assessment. Before you choose a training method, it is important to determine whether training is necessary.

2.7.1 Training and development Needs Assessment

The first step in training and development process is to identify training and development needs. Refers to the process used to determine if training is necessary. Because needs assessment is the first step in the instructional design process if it is poorly conducted, training will not achieve the outcomes or financial benefits the company expects. Training and Development is a need-oriented effort, determining the level, type and duration of the training, development is of prime importance at this stage of the process.

Training needs analysis should cover problems to be solved, as well as future demands based on whether the organization must acquire new skills or knowledge or must improve existing competencies. Different author recommend different techniques of assessing training needs. Some of the techniques include:

- Supervisory recommendations.
- Interviews
- Observation
- Questionnaires
- Focus group discussions and

Performance appraisals (Armstrong, 1996). The above-mentioned techniques, questionnaire, interview and evaluation of documents are the most commonly used methods. The dominant framework for identifying organization's employee training needs has been three Category needs analysis approach (Mathis and Jackson, 2007).The first step in training needs assessment is analyzing what training is needed.

A. Organizational analysis

B. Task (job) characteristics

C. Individual analysis

A. Organizational Analysis

Organizational analysis is the process of identifying job-related knowledge and skills that are needed to support the organization's short-range and long-range goals

An organization can be effective if it pays attention to clearly identify its weaknesses and strengths. Consequently, trainings must be seen as a tool that enforces the strong sides and reduces the weak points of the organization. Training needs can be Diagnose through analyzing organizational outcomes (Scarpello and Ledvinka, 1988).Training needs assessment must take into account enterprise forecasts of the environment in which the business will be operating in the future from political, economic, social, demographic and technological perspectives. Organizational analysis involves a comprehensive analysis of organizational structure,

objectives, culture, and process of decision making, future objectives and so on. It looks training needs in light of the organization's strategy, recourse available for training and managements support for training and development activities and answers questions like what, when, where, why, who and how about the way the organization is functioning now and is expected to function in the future. Organizational analysis can be undertaken using a variety of sources of information

Finally organizational analysis Involves determining: the appropriateness of training, given the business strategy resources available for training support by managers and peers for training (Tracey, 1984).

B. Task /job analysis/

The second way of diagnosing training needs is to analyze the job involved and the tasks performed in those jobs. Identifying the important task and knowledge, skill, and behaviors that need to be emphasized in training for employees to complete their tasks. Task analysis should only be undertaken after you have determined from the organizational analysis that the company wants to devote time and money for training this approach refers to the determination of skill and knowledge the job requires. Examines Tasks performed and the knowledge, skills, attitudes and other behavioral aspects required to determine what employees must do to perform successfully however, the job analysis must include (Scarpello and Ledvinka, 1984):

- A detailed examination of each task component of the job.
- The performance standard of the job.
- The method and knowledge the employee must use in performing the job task

The way employee learns the method and acquires the needed knowledge. Including analysis of different factors and types of job as well as. Identification of knowledge, skills and attitudes needed to perform the jobs .Therefore, Task analysis should only be undertaken after you have determined from the organizational analysis that the company wants to devote time and money for training. (Specter, 2000).

C. Individual Analysis.

The third means of diagnosing training needs focuses on individual and how they perform their jobs. The most common approach for making these individual analyses is to use performance

appraisal data. Another way of assessing individual training needs is to survey both managerial and non-managerial employees about what training is needed (Mathis and Jackson, 2007). In a similar way, individual needs assessment can be readily identified by analyzing the physical and mental characteristics, background, education and training, experience, knowledge, skills, motivation, past and current performance of employees (Tracey, 1984). Another way training and development need analysis approach is person analysis. Here the Concentration is on the individual employee. It is used to analyze the substantive knowledge and skill possessed by the employee (Scarpello and Ledvinka, 1988).

2.7.2. Establishing training and development objective

Once training needs have been identified using appropriate analyses, then training objective can be established by gap analysis, which indicates the distance between where an organization is with its employee capabilities and where it needs to be. Three types of training objectives can be set.

A. Knowledge: impart cognitive information and details to trainees

B .Skill: develop behavior changes in how jobs and various task requirements are performed.

C. Attitude: create interest in and awareness of the important of training (Mathis and Jackson, 2007). Tracy (1984)States that determining objective involves precisely what the employee should learn and stating the desired outcome and conveys to all concerned what the training program is designed to do. Determining clear and realistic objective is a key in designing training program because all other step in the development of training programs is based. Thus, objectives determine the approach to training, the facilities, equipment, material, content, method and personal requirement and the criteria for measuring the success and effectiveness of the training programs. These objectives define the performance that the trainee should be able to exhibit after training (Scarpello and Ledvinka, 1988).

(Tracey, 1994) Suggests two basic sources: job data (job analysis reports, and performance objective work cards) and documents (organization and function manual), policy manuals and technical manuals

2.7.3. Selection of trainers, trainees and Methods of Training and Development

Explained, once a decision has been made about the training is to take place, it is also important to decide on the most appropriate training method (technique) to use (Foot and Hook 2005). The most popular training and development method used by organizations can be classified as either on-the-job or off-the-job (DeCauza et al ,1996).

A. On- the- job training

OJT refers to new or inexperienced employees learning through observing peers or managers performing the job and trying to imitate their behavior. OJT includes:

- Apprenticeships
- Self-directed learning programs
- OJT can be useful for:
 - Training newly hired employees
 - Upgrading experienced employees' skills when new technology is introduced
 - Cross-training employees within a department or work unit
 - Orienting transferred or promoted employees to their new jobs

On-the-job training is conducted on the actual job to develop the skills of managerial and non-managerial employees (Monday, 2009). On-the-job training method takes on actual job. Implementing a structured OJT program involves five basic steps: (1) analyzing the tasks and skills to be learned; (2) selecting, training, and supervising trainers; (3) preparing training materials; (4) conducting an OJT program; and (5) evaluating the program and making any necessary improvements or modifications (Bratton and Gold, 1999). Expressed it as the most common form of training involving training at the trainees regular work situation. On-the-job training can use a number of techniques (Harris and De Simone, 1994).

- has no problems in transfer of learning
- Easy to assess improvement and progress and resolve encountering problems
- Employees gain confidence and become increasingly productive
- Quick feedback can be provided at the spot. Similarly,
- Less preparation of facilities at the job;
- Less interference with production/service;
- Quick feedback can be provided on the spot, and

- Easy to assess improvement and progress and resolve encountering problems.

However, on-the-job training is not free from drawbacks. The drawbacks of on-the-job training can be summarized as:

- Low productivity
- The errors made by the trainees while they learn
- This may create customer inconveniences,
- reduced quality of service/products

OJT includes:

Under-study:- This is good for succession planning. This allows for smooth transition of work when one officer leaves a schedule or organization.

Job-rotation: - It is necessary for all workers to move from one schedule to the other within the same organization, to allow for competence on all spheres of work.

Self-development/Self-assessment:-Self-development means a personal desire to improve through an individual's attempt to embark on study and practical explosive that are independent of an organization's role and contribution. Self-assessment is personal identification for strengths, opportunities, weaknesses, challenges and an attempt to improve and build on current situation.

Coaching: - Is formal training which is applied on the job. A worker becomes experienced on the job over time due to modification of job behaviors at the point of training or acquisition of skills.

Induction/orientation: - This is carried out for new entrants on the job to make them familiar with the total corporate requirements like norms, ethics, values, rules and regulations.

Apprenticeship: - A method of training where an unskilled person understudies a skilled person. (Olaniyan and Lucas, 2008).

B. Off –the- job training method

The employee is sent to another location outside the organization to learn a skill or acquire important knowledge or behave differently. Off the job training has the advantage that it allows people to get away from work and concentrate more thoroughly on the training itself. Here the most commonly employed methods are workshop, lecture, case studies, role playing, programmed learning, simulation, and discussion group (Armstrong, 2005).

Demonstration teaching by example: - whereby the skilled worker performs the job and the unskilled closely observes so as to understand the job.

Vestibule; - this is done through industrial attachment for the purpose of skills and technology transfer. It is therefore achieved through placement of an individual within another area of relevant work or organization. The effect is the acquisition of practical and specialized skills.

Formal Training: - A practical and theoretical teaching process which could be done within or outside an organization. When training is carried out inside an organization, it is called an in-house training. Off-house training is carried out in professionalized training areas like: Universities, Polytechnics and Professional Institutes (Olaniyanand Lucas, 2008).

Job instruction: - Trainer must be trained, have a clear plan and build up an effective and encouraging relationship with the training. Which is applied principally on a basic job these include assembly or hairdressing or some retail counter work.

Computerized training: - This allows the trainee to work through the program at their own pace with immediate feedback. It can cover simple skills such as learning about spreadsheets to highly complex processes such as pilot simulations. It is particularly effective for the essential basics of language learning.

Planned sequence of experience job rotation: - Often operated within a department to ensure the employees to know the entire department's work, the training needs to be well-planned and co-ordinate, with mutual support given to each other by the employees within the department. There must also be clear learning objectives.

Lectures and demonstrations: - Lectures to large numbers will need an inspired speaker and an attentive, motivated audience. That is why it mostly fails! It is theoretically efficient in passing on information but research shows that only 20% or less sticks. Visual aids are important and follow-up/practice is essential for this activity to be of any value. Demonstrations can be more effective if small groups are involved, if questions are allowed and the opportunities to repeat difficult sequences are allowed.

Role-play:- One of the most attractive forms of training where individuals adopt a role set out for them and acts out the scenario as a group. In so acting, they remember much of what they have done; it can be highly relevant and practical to the subject of the training and is generally great fun. The difficulties arise if the end result of the role-play is not as planned or if any of the 'actors' do not take the activity seriously enough. A further version of role-reversal, which can be used, say, with appraisal training where the manager and the appraisee change roles; can be highly effective in helping with inter-personal skills.

Group discussion: - Success emerges from the way a discussion is handled, to ensure it is led well, keeps to the point, involves a wide number of participants and is effectively summarized

Video: - A straight video, well produced, can be a useful vehicle for imparting knowledge and demonstrating skills but it needs to be reinforced through questions or practice.

Distance learning:- By using specially prepared materials which involve the trainee listening to tapes, carrying out exercises and responding to questions, the trainee can work at their own pace and learn the subject in a systematic way. The only major disadvantage, if the materials are well prepared, is the isolation of the trainee where a high degree of self-motivation is required.

Project work or case study: - If the project/case study chosen is stimulating and realistic, the trainee(s) will learn in-depth the subject in question and will increase their investigative and creative skills. It can also be utilized for discussion and advocacy skills can be developed.

Later than deciding the appropriate methods and techniques, with contents, than selecting the appropriate participant of the training program is important. Indicated trainer performance is a function of subject matter expertise, pedagogical knowledge and skills, communication skills, and personal traits and qualities (Trace ,1998).

2.7.4. Delivering the Training and development Program

This is the stage of putting the training program in to practice in accordance with the design. Once training has been designed than the actual delivery can begin. The training is pilot –tested or conducted on a trial basis to ensure that the training meets the needs identified and that the design is appropriate (Mathis and Jackson, 2007). Delivery style is a very important part of Training and Development (Braga, 1995). Employees are very conscious about the delivery style (Armstrong, 2000). If someone is not delivering the training in an impressive style and he is not capturing the attention of the audience it is means he is wasting the time (Griffin, 2000). It is very necessary for a trainer to engage its audience during the training session (seamen, 2005). Delivery style means so much in the Training and Development. He has to make appropriate decision in arranging the physical environments and seating conditions to make the trainees feel comfort and concentrate on learning (Harris and DeSimon, 1994). The trainer should be sure of the training environment is free from physical destructor like noise and there should be conducive ventilation, temperature, and good lighting to deliver the training program.

2.7. 5. Training and development Evaluation

Well- known, evaluation is like brushing your teeth after every meal everyone advocates it but few actually do it. Evaluation can be done for various purposes. It may be done:

To increase effectiveness of the program while it is going on;

To increase the effectiveness of the program to be held next time;

To help participants to get feedback for their improvement and efficiency;

To find out to what extent the objectives are achieved(Balogun, 2011).

There are three main reasons for evaluating training programs:

- ❖ To evaluate how to improve future programs,
- ❖ To determine whether a program should be continued or dropped, and
- ❖ To justify, the existence of the training departments (Kirkpatrick, 2000).

Also According to in evaluating the work of a training program, organizations set measurement criteria such as reaction, learning, job behavior, organizational impact and results (Gary Dessler, 2005). The most popular is that of D. Kirkpatrick also support this evaluating program.

1. Reaction:-evaluate trainees' reaction to the program did participants like the program? Did they think it worthwhile?
2. Learning:-test the trainees to determine whether they learned the principles, supposed to learn.
3. Job behavior: - this is concerned with measuring the extent to which the participant has applied his/her learning back on the job.
4. Organizational impact:-this evolution attempts to measure whether the training has helped improve organizational performance .this can be checked through improvement in service delivery, productivity or cost reduction
5. Result:-here the evolution aims to measure the overall benefits of the organization from the training in the form of achievement, survival or growth

2.8 Empirical Literature

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

Tazebachew (2011) was conducted a study to determine the impact of training on worker performance in public sector organization using federal democratic republic of Ethiopia Ministry of health. The objective of the study was to investigate the actual training practice and its effect in improving the performance of employee's by collecting data through interview and questionnaire augmented by different literatures found in the organization. The researcher key

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

It is better for the organizations to give their employees on the job training because it is cost effective and time saving (Taylor,2004).It is good for organization to give their employees on the job training so that their employees learnt in a practical way

Baum (2007), And Sultan (2012) on their study on Training practice of telecommunication sector in Pakistan were examined to determine their impact on employee performance. Based on a combination of literature review and questionnaire surveys, this paper explores that for any organization to succeed in achieving the objectives of its training program, the design and implementation must be planned and systematic, tailored towards enhancing performance and productivity. The study concludes that if organizations invest in right type of employee training it can enhance employee performance as well as competencies and skills, in addition , innovation, market competition, organizational structuring and most importantly it plays a key role to enhance employee performance. Training generates benefits for the employee as well as the organization by positively influencing employee performance through the development of employee knowledge, skills, ability, competencies and behavior (Benedicta et al, 2010).

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 The Research Design

Most writers write exclusively on research methodology. The underlining factor in most studies is that the selection of methodologies is based on the research problem and stated research questions. The research design that has been used for the study is descriptive research. It is selected due to its ability to analyze and describe the assessment of employee training and development practice. As a result descriptive research is pre planned and structured.

The study used both qualitative and quantitative research method. Quantitative business research is a research that addresses research objectives through empirical assessments. It involves numerical measurement and analysis approaches (Zikmund, 2010). Quantitative research was applied by sending questionnaires to the employees and the qualitative research was applied by doing structured interview to the management.

3.2 Population and Sampling Techniques

For this study to be conducted, the employees of NIB head office have been used as a target population. According to the human resource data, at the time of conducting this study NIB had 450 employees, the target population in this study was employees of Nib International Bank Head Office. The researcher selected 80 employees by using carvalho sample size determination from five departments proportionally.

The researcher used convenience sampling technique to select the respondents from each department.

Malhortra and Peterson (2006) and Zikmund (2003) stated that, the larger the sampling size of a research, the more accurate the data generated. However, due to time and financial limitations and

The nature of the population, sample determination method developed by Carvalho (1984) is use by the researcher as a method to determine the sample size.

Table3. 1: Sample size determination

Population size	Small	Medium	Large
51-90	5	13	20
91-150	8	20	32
151-280	13	32	50
281-500	20	50	80
501-1200	32	80	125
1201-3200	50	125	200
3201-10,000	80	200	315
10,001-35,000	125	315	500
35,001-150,000	200	500	800

Source: Carvalho (1984)

3.3 Source of Data and Data collection tools used

The necessary data for this study were collected from both primary and secondary sources. The primary data had been collected through survey using structured questionnaires and interview. To collect those data from the targeted sources and assess the practice of training and development, close ended questions were presented. The questionnaire data are collected using likert scale and explanations had been given for the questions. The secondary data was collected from the head office of NIB Bank manual and different literature focused on training and development practice. Moreover, various records that are relevant to the study are collected from books and other researches done by different individuals.

Primary data sources: Primary Data sources are first –hand information collected through questionnaires and interviews. Primary data are a data originated by the researcher for the specific purpose of addressing the research problem

Questionnaire: a questionnaire is a document in which a list of questions for a formal social enquiry. Data gathered through questionnaires are simple and clear to analyses and it allows for tabulation of responses and quantitatively analyzes certain factors. This study used closed ended questionnaire. Close ended questionnaire in a 5 point likert scales was used to collect data from all respondents. The Questionnaire has 5 rating scales rating from 1-strongly disagreed to 5-strongly agreed. The questionnaire was structured in such a way that it includes all relevant parts and information to clearly acquaint the respondents.

Interview: An interview is a good way to gather information that otherwise could be hard to get through other method. The purpose of interview is to explore the ideas of the interviewees about phenomenon of interest. In order to obtain sufficient information the researcher were used personal interview with HR manager of the case company.

Secondary sources of data: secondary data as sources which have been collected and compiled for another purpose. It consist of readily available documents and already compiled statistical statements and reports whose data may be used by researchers for their studies. The secondary data was collected from relevant documents, organization reports, published and unpublished sources related to the study. The secondary data sources were used to complement the primary data.

3.4. Procedure for Data Collection

To this effect, letter from St Marry University, was acquired to let the selected companies and respondents know that the researcher is a graduating student. After getting accesses to the concerns the selection of participants was based on their informed consent. The purpose of the study was properly explained to participants. The researcher developed a questionnaire depending on the research questions and pilot tested it. Depending on the employees feedback the questions were modified and also made ready for approval by the advisor. After the approval, the researcher distributed the questionnaires and collected the data personally. Finally, the researcher analyzed and interpreted the data by using frequency method.

3.5. Reliability and validity

The questionnaires were adapted from previous research based on the context of researcher objectives. The standard questionnaires were checked its quality by experts, who have been long experiences in related field of study. Additionally the questionnaires were distributed to some groups out of the researcher population to test whether qualified or not in order to measure the assessment of employee training and development practice of the bank. This would improve the validity of the research. Cronbach’s alpha, which is coefficient of reliability (consistency), was employed to measure the reliability of the research.

Over all reliability test

Source: Survey data (2016)

Reliability Statistics

Cronbach's Alpha	N of Items
.904	28

Source: Survey data (2016)

Reliability test on policy issue

Reliability Statistics

Cronbach's Alpha	N of Items
.701	5

Source: Survey data (2016)

Reliability test on needs assessment

Reliability Statistics

Cronbach's Alpha	N of Items
.721	5

Source: Survey data (2016)

Reliability test on designing training

Reliability Statistics

Cronbach's Alpha	N of Items
.793	4

Source: Survey data (2016)

Reliability test on program delivery

Cronbach's Alpha	N of Items
.783	3

Source: Survey data (2016)

Reliability test on evaluation

Cronbach's Alpha	N of Items
.783	3

Source: Survey data (2016)

Cronbach's Alpha reliability statistics shows an overall reliability range should be greater than 0.5, since the researchers Cronbach's Alpha is 0.904 the data is more reliable.

3.6. Methods of Data Analysis

Data analysis is the application of reasoning to understand the data that have been gathered. In its simplest form, analysis may involve determining consistent patterns and summarizing the relevant details in the investigation. After testing or examining suitability of data that has been collected through the above process then editing, coding and classifying the necessary data was done. The researcher was used Tabulation, statistical tools such as descriptive statistics like percentage and Frequency distribution data analyze method to collect based on the nature of the objective, which refers to the transformation of raw data in to a form that would provide information to describe a set of factors in a situation that makes them easy to understand and interpret. Tabulation and percentage used to analyze the assessment of employee training and development practice at NIB of target population. On the other hand the data is process using the statistical package for social science (SPSS) to get the most accurate and reliable results for the analysis.

3.7. Ethical Considerations

Considering the relevance of ethics in research work, the researcher considered ethical issues as much as possible. Hence, the researcher provided detail information about the overall objective of the research to the respondents the study was carried out by the great willingness of participants to disclose their personal views of the situation, i.e their own opinions and experiences. Also the researcher only use the study for academic purpose only and will be strictly keep responses of the respondents confidential

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

This chapter presents analysis and interpretation of the data collection tools used. It is classified in to two parts. Chapter one discusses the demographic profile of the respondents. Chapter two also discusses the data analysis made on opinion survey on employee training and development practice.

4.1 Demographic Characteristics of the Respondents

In the first part of the analysis, the demographic characteristics of respondents, they are required to provide their data. The questions include gender, age distribution, marital status, educational background, and year of service.

Table 4.1 Respondents According To Sex and Age

Item				
1	Sex	Frequency	Percent (%)	Valid Percentage
	Male	41	54.7	54.7
	Female	34	45.3	100.0
	Total	75	100.0	
2	Age range	Frequency	Percent (%)	Valid Percentage
	20-30	44	58.7	58.7
	31-40	26	34.7	34.7
	41-50	5	6.7	6.7
	Total	90	100	

Based on the above table, 4.1Item# 1, 41(57.7%) of the respondents were males while 34(45.3%) of them were females, this indicates that most of the respondents are male. According to age distribution of the above table Item#2, 58.7% of the respondents' age ranges from 20-30 whereas 34.7% of them were 31-40 while the rest 6.7% of the respondents were 41-50. This reveals that most of the respondents were young which implies there is an important potential of the employee to be an asset for the better achievement of the company.

Table 4.1.1 Marital Status, Educational Status and Experience of Respondents

Item				
1	Marital Status	Frequency	Percent (%)	Valid Percentage
	Single	30	33.3	54.7
	Married	58	64.4	45.3
	Total	90	100	100.0
2	Educational background	Frequency	Percent (%)	Valid Percentage
	Below 1 st Degree	7	9.3	9.3
	1 st Degree	49	65.3	65.3
	Master's Degree	19	25.3	25.3
	Total	75	100.0	100.0
3	Year of Service	Frequency	Percent (%)	Valid Percentage
	1-3	12	16.0	16.0
	4-6	37	49.3	49.3
	7-9	18	24.0	24.0
	10Years and Above	8	10.7	10.7
	Total	75	100.0	100.0

Based on the above table 4.1.1Item# 1, 58(64.4%) of the respondents were married while 30(33.3%) of them were singles, which indicates that most of the respondents were married. Since they have life responsibility they will fill responsible for their work. As it is shown on the tableItem#2, 7(9.3%) of the respondents are diplomas holders; whereas 49(65.3%) are degree holders; while the rest 19(25.3%) of the respondents have masters on their studies. This reveals that most of the employees are perform their work through education and training and also have better composition of professional management staff and non-management staff which facilitates further development and help to formulate an effective Tand D program

According to table 4.1.1Item# 3, 12(16%) of them have 1-3 years of experience; whereas37(49.3%) of them have above 4-6 year experience; while 18(24%)of them have 7-9 years' experience and the remaining 8(10.7%) have above 10 years of experience. This implies that most respondents of the study have more than six years of experience with the bank, which indicates most of them stayed for a long period of time and these entails that most employees of the bank have got well experience in a banking industry.

4.2 Descriptive Analysis of Data

The researcher have distributed 80 questionnaires out of which 75(93.75%) of them were filled and returned properly from the respondents since all of them were aware about the objective of the study in advance, the data collection shows 90.4% validity as per the SPSS statistics output.

Accordingly, the analysis below reveals the data of respondents with the help of frequency and percentage tables.

4.2.1 Analysis on Policy related Issue

In assessing policy related issues of the bank, five statements were presented to respondents who rated their agreement level to each statement in a scale of five.

Table 4.2.1: Respondents view on the availability of T&D policy

Item	Statement	Scales					Total
		Strongly Disagreed	Disagreed	Moderately Agreed	Agreed	Strongly Agreed	
1	NIB International bank have a written employee training and development policy.	2(2.7%)	3(4%)	23(30.7%)	33(44%)	14(18.7%)	75(100%)
2	Is it aligned with the overall human resource policy	4(5.3%)	15(20%)	34(45.3%)	15(20%)	7(9.3%)	75(100%)
3	Is it well communicated to employees	16(21.3%)	39(52%)	10(13.3%)	7(9.3%)	3(4%)	75(100%)
4	NIB International bank does not formulate clear training objectives for its training program	2(2.7%)	13(17.3%)	11(14.7%)	33(44%)	16(21.3%)	75(100%)
5	The company allow sufficient fund to carry out training and development program effectively.	20(26.7%)	16(21.3%)	24(32%)	15(20%)	0(0%)	75(100%)

As clearly shown in the above table 4.2.1, Item# 1, 33(44%) of the respondents support the statement. 23(30.7%) of the respondent moderately agreed with the statement Whereas 14(18.7%) of them strongly agreed; while the rest 2 (2.7%) of them strongly disagreed with the statement. the HR manager stated that there is written employee training and development policy but they don't properly use the policy, as a reason the manager imposed the policy is not up to date.

The results of the study indicate that training and development policy is available But the employees are not clear about the content of the policy, this indicates that the organization didn't work in understanding of the policy.

On bases of the above table 4.2.1 Item#2, 34(45.3%) of them moderately agreed with the statement while 15(20%) of them agreed; whereas 7(9.3%) of them strongly agreed; 4(5.3%) of them strongly disagreed while the rest (15)20% is disagreed with the statement.

The result indicate that the policy moderately aligned with the overall human resource policy but some respondents do not agreed about the policy alignment with overall human resource policy this indicate that the organization didn't work in collaboration with the human resource effectively.

Based on the above table 4.2.1 Item#3, 39(52%) of the respondents disagreed about the statement, 16(21.3%) of them strongly disagreed; however 10(13.3%) of them moderately agreed on the statement; 7(9.3%) of them agreed while the rest 3(4%) of the respondent are strongly agreed.

The result indicates that T&D policy is not well communicated to the employees of NIB bank.

As a result most employees have no full information and not well communicated with the T&D policy as well as the bank provide awareness regarding training and development most of the time it is not practical.

As it is specified on the above table 4.2.1 Item#4, 33(44%) of the respondents agreed on the statement; 16(21.3%) of the respondents strongly agreed; 11(14.7%) of them moderately agreed

while 13 (17.3%) of respondents disagreed and the remaining 2 (2.7%) of them strongly disagreed. According to Tracy (1984) states that determining objective involves precisely what the employee should learn and stating the desired outcome and convey to all concerned what the training program is designed to do. Objective is a specific outcome that the training or the development program is intended to achieve (Scarpello and Ledvinka, 1988).

HR manager also stated that the company formulates the objective even though there is no clear formulation to achieve the goal. But the objective is very important because it determines the designed and content of the training programs.

The result indicate that T&D objective is available but the bank didn't formulate clear training

Objective for its training program this implies that the organization didn't work in clear formulation of training objective to establish a match between employee and his job.

Based on the above table 4.2.1 Item #5, 15 (20%) of the respondents agreed on the statement ; whereas 20 (26.7%) of them strongly disagreed; 16 (21.3%) of the respondents disagreed; while the rest 24 (32%) of them moderately agreed.

The result designate that the company allows sufficient fund to carry out T&D program effectively. Since majority respondent's response is moderately agreed this shows that the organization carries out sufficient fund and also work for the effectiveness of the program.

4.2.2 Analysis on Needs Assessment

In assessing the training need assessment of the bank, five statements were presented to employees who rated their agreement level to each statement in a scale of five.

Table 4.2.2: Employees view on conducting needs assessment

Item	Statement	Scales					Total
		Strongly Disagreed	Disagreed	Moderately Agreed	Agreed	Strongly Agreed	
1	The bank conduct's training need assessment	20(26.7%)	24(32%)	16(21.3%)	15(20%)	0(0%)	75(100%)
2	The techniques used to conduct need assessment are by considering an interview and observation	11(14.7%)	33(44%)	19(25.3%)	12(16%)	0(0%)	75(100%)
3	The techniques used to conduct need assessment is by considering a questionnaire and focus group discussion	11(14.7%)	41(54.7)	11(14.7%)	11(14.7%)	1(1.3%)	75(100%)
4	The bank employee training and development technique is mostly applied on organizational level analysis	2(2.7%)	58(77.3%)	12(16%)	2(2.7%)	1(1.3%)	75(100%)
5	The bank training need analysis is conducted by the will of the employee's training need	41(54.7%)	34(45.3%)	0(0%)	0(0%)	0(0%)	75(100%)
6	The company allows sufficient fund to carry out training and development program effectively	20(26.7%)	16(21.3%)	24(32%)	15(20%)	0(0%)	75(100%)

According to the above table, table 4.2.2 Item #1, 20 (26.7%) of the respondents strongly disagreed; 24 (32%) of them disagreed; while 16 (21.3%) of moderately agreed; the remaining 15 (20%) of the respondents agreed on the statement.

According to Armstrong (1996) training needs assessment should cover problems to be solved, as well as future demands based on whether the organization must acquire new skills or knowledge or must improve existing competencies. The result indicates that the majority of respondents feel that the organization does not conduct training need assessment. This implies that both majority of the non-management and management staff confirmed that need assessment is not sufficiently conducted to diagnose a problem that is usually expressed as a discrepancy between actual performances and desired acceptable performance.

In addition, the first techniques used to conduct need Assessment is by considering an Interview and Observation, 58.7% of respondent responded that they do not agree with the statement. While the second technique used to conduct need assessment is by considering a questionnaire and focus group discussion. Among the total respondents, 68.7% of the respondents disagreed with the idea.

According to Armstrong (1996) author recommend different techniques of assessing training needs. Some of the techniques include: Supervisory recommendations, Interviews, Observation, Questionnaires and Focus group discussions documents are the most commonly used methods.

The result indicates that the training need assessment techniques are not available. From this, the researcher understands need Assessment technique is only conducted by considering the bank need and recommendation without taking into account any other techniques.

It can be seen from the table 4.2.2 Item #4 indicates, 59 (78.7%) of the respondents strongly agreed that organizational analysis is conducted by the organization. About 4 (5.3%) of the respondents moderately agreed with statement. On the other hand 3 (4%) of the respondents disagreed on the statement. However, the remaining 9 (12%) of the respondent strongly disagreed.

Taking into account the above table 4.2.2 Item #5, 51 (68%) of the respondent confirms the statement that explains the organization is involved on Task (job analysis), 5 (6.7%) of them

moderately agreed while 15(20%) of the respondent stronglydisagreed, the rest 4(5.3%) of them disagreed with the statement.

On the table 4.2.2 Item#6, indicate that, 58(77.3%) of respondentsdisagreed; 2(2.7%) of them strongly disagreed with the statement on the other hand;12(16%) of them moderately agreed and the rest 2(2.7%) of them agreed with the statement

needs assessment can be readily identified by analyzing the physical and mental characteristics, background, education, training, experience, knowledge, skills, motivation, past and current performance of employees (Tracey, 1984:61).

According to the result indicate that the bank more exercises organizational analysis approach and more or less give job analysis but giving less emphasis for individual analysis.

Based on the above table4.2.2, Item#7, 41(54.7%) of them stronglydisagreed; 34(45.3%) of them disagreed on the statement.

According to Balogun (2011) Effective training will indicate not only finding out whether the training was well done but also asking what it achieved and whether it was worthwhile for the organization to be sponsoring it. This indicates that most of the respondents believe that the organization does not take in to consideration the willingness of employee before and after training for the improvement of training program.

4.2.3 Analysis on Designing Training and Development

In assessing the procuring/sourcing cost of the banks, five statements were presented to employees who rated their agreement level to each statement in a scale of five.

Table 4.2.3 : Respondents view on the involvement of T&D designing program

Item	Statement	Scales					Total
		Strongly Disagreed	Disagreed	Moderately Agreed	Agreed	Strongly Agreed	
1	The training location is conducive to conduct the training.	10(13.3%)	19(25.3%)	17(22.7%)	19(25.3%)	10(13.3%)	75(100%)
2	During training there is a direct link between training contents and trainee's competency with educational level.	14(18.7%)	51(68%)	5(6.7%)	5(6.7%)	0(0%)	75(100%)
3	The training materials and teaching aids are completed with the appropriate levels of trainees.	3(4%)	9(12%)	27(36%)	34(45.3%)	2(2.7%)	75(100%)
4	The training contents are arranged sequentially and logically.	11(14.7%)	60(80%)	2(2.7%)	1(1.3%)	11.3%)	75(100%)
5	As an employee, I was involved in the designing and development of training programs in NIB bank	66(88%)	9(12%)	0(0%)	0(0%)	0(0%)	75(100%)

According to the above table 4.2.3, Item#1, 10(13.3%) of the respondents strongly disagreed with the fact that training location is conducive to conduct the training and 19(25.3%) of them disagreed with the statement. Whereas, 19(25.3%) of the respondents agreed, 17(22.7%) of the respondents moderately agreed, while the remaining 10(13.3%) of them are strongly agreed with the statement.

Taking in to account the above responses the company training location is attractive and conducive. The effectiveness of training programs depends on the Training environment, location, layout of training rooms but the bank should have to give proper attention.

Based on the above table, table 4.2.3Item#2 , 51(68%) disagreed with the statement saying during training there is a direct link between training contents and trainee's competency with educational level,14(18.7%) of them strongly disagreed On the other hand,5(6.7%) of the respondents agreed with the statement. The rest 5(6.7%) of them is moderately agreed. This illustration shows training content was not suitable to the trainee level of understanding and Competency with educational level.

As clearly shown in the above table4.2.3, Item#3, 34(45.3%)of the respondents agreed with the statement, 27(36%)moderately agreed, while2(2.7%) of them strongly agreed, On the other hand, 9(12%) disagreed with the statement. the remaining 4% respondents strongly disagreed.

Overall, the above table implies that respondents highly agreed on the idea of the company's ability to fulfill all the materials needed for the training. Therefore, it is noted that, the organization provide training aid material for good understanding and show selection of the appropriate technique with appropriateness of training aids.

As it is indicated on table4.2.3Item#4,60(80%) of the respondent responses obtained the statement whether the training contents are arranged sequentially and logically, 11(14.7%) of them strongly disagreed On the other hand, 2(2.7%)of the respondent moderately agreed, whereas 1(1.3%) of them feel that the organization training contents are arranged sequentially and logically.

As to the importance of sequencing the training content, Tracey (1984) mentions that it can have a significant impact on the efficiency and effectiveness of the training program. However, as it is noted on the table NIB training content formulation is not good because the respondent agreed on that training content was not arranged sequentially from simple to complex.

Based on Table table4.2.3Item#5,66(88%) of the respondents strongly disagreed with the statement,While 12% of themdisagreed with the idea. It is very necessary for the organization to design the training very carefully (Armstrong, 2000). The design of the training should be

according to the needs of the employees (Ginsberg, 1997). Those organizations, which develop a good training design according to the need of the employees as well as to the organization, always get good results (Boudreau, 2001). It seems that Training design plays a very vital role in the employee as well as organizational performance. A bad training design is nothing but the loss of time and money. (Tsaurand Lin, 2004).

Lastly, based on the responses the researcher claims that there is no chance of involvement on for employees on the development and designing of training and development programs.

4.2.4 Training Program Delivery and Method

In assessing training program delivery by the bank, five statements were presented to respondents who rated their agreement level to each statement in a scale of five.

Table 4.2.4.: Respondents view based on training program delivery and method

Item	Statement	Scales					Total
		Strongly Disagreed	Disagreed	Moderately Agreed	Agreed	Strongly Agreed	
1	NIB international bank training method is mostly applied on-the job training(by observing peers or managers)	9(12%)	8(10.7%)	28(37.3%)	24(32%)	6(8%)	75(100%)
2	The trainer has the ability to use techniques and methodologies.	7(9.3%)	21(28%)	21(28%)	25(33.3%)	1(1.3%)	75(100%)
3	NIB international bank training method is mostly applied off-the-job training(sent to another location outside the organization)	9(12%)	20(26.7%)	24(32%)	21(28%)	1(1.3%)	75(100%)
4	The training method is applied both On-the-job and Off-the-job-training	9(12%)	11(14.7%)	20(26.7%)	34(45.3%)	1(1.3%)	75(100%)
5	NIB international bank conduct's the training impact assessment on the job.	16(21.3%)	40(53.3%)	13(17.3%)	6(8%)	0(0%)	75(100%)

As it is shown on the above table, table 4.2.4 Item#1.24(32%) of the respondent's agreed with statement, whereas 28(37.3%) of them moderately agreed, 8(10.7%) of them are disagreed on the idea. On the other hand 10.7% of them are disagreed with the statement while the remaining 9(12%) of them are strongly disagreed with statement.

According to the response of respondents, most of them feel that on the job training is mostly applied.

Based on the response obtained in the above table, table 4.2.4 Item#2, 25(33.3%) of the respondents agreed with the statement, 21(28%) of them moderately agreed and 1(1.3%) of the respondents strongly agreed with the statement, On the other hand 21(28%) of them disagreed with the statement while The remaining 7(9.3%) strongly disagreed.

According to the respondents response the researcher concluded that trainers have the ability to use techniques and methodologies.so they are in need of training in order to conduct their job successfully in the future

As it is indicated on table 4.2.4 Item#3,21(28%) of the respondents agreed with the statement while 24(32%) of them moderately agreed. On the other hand,20(26.7%) of the respondents disagreed with the statement and 9(12%)of them strongly disagreed.

According to the respondent response the researcher observed that NIB bank also apply off the job training which is most of the time applicable for the management staffs.

As it is reflected on table 4.2.4 Item#4, 34(45.3%) of them agreed that the bank used both off the job and on the job training, 20(26.7%) of them moderately agreed with the statement and,1(1.3%) of them strongly agreed on the other hand while the remaining 11(14.7%) and 9(12%) of them disagreed and strongly disagreed with the statement accordingly.

Moreover, based on the interview which was conducted with HR manager of the organization, most of the time for the non-management staff the banks uses on the job training while off the job training is used for management staffs.

As it is shown on the last item ,item#5 of table 4.2.4,the respondents was asked to response weather the bank conduct's the training impact assessment on the job or not,40(53.3%) of the respondents responded that the bank has no training impact assessment on the job, while 16(21.3%) of them strongly disagreed on the statement,13(17.3%) of the respondents moderately agreed whereas the remaining 6(8%) of them agreed on the idea.

As a response of the HR managers for this question, he explained that due to shortage of finance there is no training impact assessment.

The results indicate that most of the respondents believe that the organization does not carryout any impact assessment efficiently for the past times even if using Impact assessment usually helps to identify the strengths, weakness and judge the success and failure of the training program and to decide on improvements to be made in the future.

4.2.5 Training Program Evaluation

Table 4.2.5: Employee view on the existence of training program evaluation

Item	Statement	Scales					Total
		Strongly Disagreed	Disagreed	Moderately Agreed	Agreed	Strongly Agreed	
1	The training and development evaluation process in the bank has un ethical results on return on investment	7(9.3%)	29(38.7%)	24(32%)	12(16%)	3(4%)	75(100%)
2	The training and development evaluation process in the bank has brought a behavioral results on return on investment	31(41.3%)	32(42.7%)	5(6.7%)	7(9.3%)	0 (0%)	75(100%)
3	The training and development evaluation process in the bank has learning results on return on investment.	1(1.3%)	38(50.7%)	23(30.7%)	23(30.7%)	0(0%)	75(100%)
4	The bank evaluates the effectiveness of employee's development program.	11(14.7%)	57(76%)	2 (2.7%)	3(4%)	2(2.7%)	75 (100%)
5	The training created the opportunity to identify any potential that I have for further development.	24(32%)	49(65.3%)	0(0%)	2(2.7%)	0(0%)	75(100%)
6	the training was helpful to improve performance	6(8%)	37(49.3%)	19(25.3%)	7(9.3%)	6(8%)	75(100%)

From the above table, table 4.2.5, Item#1, which deals with training evaluation process in the bank has an ethical result or not, 29(38.7%) of the respondents disagreed while 7(9.3%) of them strongly disagreed. On the other hand, 24(32%) of them moderately agreed and the rest 12(16%) of them agreed on the statement.

As it is shown on table 4.2.5, Item#2, 32(42.7%) of the respondent disagreed with the statement which refers to the evaluation process in the bank has behavioral result, while 31(41.3%) of them strongly disagreed, On the other hand, 5(6.7%) of them moderately agreed and the remaining 7 (9.3%) agreed with the statement.

As it is seen from table 4.2.5, Item#3, 13(17.3%) of the respondents agreed with the statement that pact with evaluation process in the bank has learning result; 38(50.7%) of the respondents disagreed whereas 23(30.7%) of them moderately agreed; the remaining 1(1.3%) of them strongly disagreed.

According to Kirkpatrick (2000), there are three main reasons for evaluating training programs: to evaluate how to improve future programs, to determine whether a program should be continued or dropped, and to justify the existence of the training departments. Also Balogun (2011), stated that well-known, evaluation is like brushing your teeth after every meal everyone advocates it but few actually do it. Therefore, the researcher observed that, NIB bank uses training evaluation insufficiently.

Based on the above table 4.2.5, Item#4 57(76%) respondents responded that they disagreed with the statement. The other groups 11(14.7%) responded that they strongly agreed with the statement. On the other hand, 2(2.7%) of them moderately disagreed with the statement. From this response it is observable that the company does not support for further development to raise skills, knowledge, and effectiveness of employee's development.

Taking as a base the training created opportunity for further development indicated on item#5 of table 4.2.5, 49(65.3%) of respondent disagreed and 24(32%) of them strongly disagreed with the statement. While 2(2.7%) of them agreed with the statement.

As a result from responses of respondents Majority of them responded that the training did not created the opportunity to identify any potential that employees have for further development.

which implies that employee training and development does not add value to their existing knowledge of the bank employees.

Respondent's response regarding to the statement question that inquires "since I joined the bank the training was helpful to improve my performance, indicated that,37(49.3%) of them disagreed to the statement while 6(8%) of them strongly disagreed, on the other hand, 19(25.3%) of them moderately agreed and the rest 7(9.3%)agreed with the statement.

According to Cascio (1986), described training as a planned program undertaken to improve employee knowledge, skill, and social behavior so that, the performance of the organization improves considerably, the researcher observed, employee participating in training without considering current performance and employee is needed.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

In this chapter conclusion is made on the findings of the study. Based on the conclusion the researcher has made recommendation on major points in addition limitation that challenged the researcher on the study period have also been presented.

5.1 Summary of findings

This study analyzed through descriptive statistical techniques and qualitative interviews revealed some important findings on the assessment of employee training and development practices at NIB international bank. Based on the data analysis results, the researcher has found out the major findings as follows:

- Training and development policy of the organization are not clearly understand by the employees. The training and development manager of the organization also explained with the interview that NIB does not have well-articulated and compatible training and development policy with the current situation of the organization.
- Majority of the respondents stated that effectiveness of training and development program is not evaluated properly.
- The organization provides its training and development programs to its employees by considering a banks need and recommendation.
- It is found that the organization mostly applies on the job training and development methods to carry out its programs.
- Employees are not participating in the design of training and development programs. This implies that employees' needs are not considered in the contents of training and development programs.
- The result of the study indicated that employees are not satisfied with their organizational training and development programs and the bank need analysis is not conducted by the will of the employee.

5.2 Conclusions

Based on the analysis results of the study, it is found that the organization has a written training and development policy. But, it is not well articulated and compatible to the current situation of the organization. Due to the fact that training and development programs do not take place since the policy is not clearly understandable by the employees of |NIB bank.

The research found that training and development need assessment are not conducted appropriately before the implementation to consider the results in the design process. Therefore, employees are selected by the immediate managers' recommendation without considering the employee's needs. Trainings are not designed by consulting the trainees rather it is made by all the high-level managers, but if the consulting involved the trainees, it would make the training effective and successful.

The research also found that the organization does not measure the effectiveness of its training and development programs. It does also conducting the impact assessment of the training and development programs to ensure its programs contributions for both the employees and the organization. However, Effectiveness of training and development program is not evaluate enough that it is unknown how much the employees benefited from the training and it is unknown how much the company benefited from training the employees.

It is found that the company mostly applies both on the job and off the job training methods to carry out its training and development programs. It is also found that employees are not participating in designing training and development programs and their needs are not incorporated in the program. Most of the employees of the organization are not satisfied with the training and development programs of the organization. Trainings are not designed by consulting the trainees rather it is made by all the high-level managers, but if the consulting involved the trainees, it would make the training effective and successful.

Finally, concluding the whole research conducted it is found that Employee training and development programs are highly effective program if they involved need assessment, impact assessment and clear stated manual, blue-collar of training and development as well as increasing

skills in employees to increase performance and this further result as company output and enlargement.

5.3. Limitation of the Study

This study covered the topic of assessment of employee training and development practice, in the case of Nib International bank .the limitation of the study is that there is an issue that the validity of the data collected from the respondents is not perfect because of the respondent knowledge gap regarding training and development process, due to limitation of finance and time. With these effects, the extent to which the objectives of the study could be reached is considered affected.

5.4. Recommendations

Based on the findings and conclusions of the study, the following recommendations were forwarded in order to improve training and development practices of NIB International bank.

- The organization should first design appropriate training and development policy and ensures its compatibility with the current situation in order to implement its programs effectively.
- The organization should allocate adequate budget for employee training and development programs that can contribute to the individual and overcome organizational performance.
- The organization should conduct training and development need assessment properly before the implementation of programs through appropriate techniques. It should also incorporate the results of need assessment to design training and development programs.
- The organization should measure its training and development programs effectiveness by conduct detail impact assessment.
- Several methods should be used for employee development in organization and these include the improvement of current job, job rotation, transfers, self-development and promotion to positions with greater challenge.
- Providing a fair treatment to employees and units to participate in the training program helps to avoid dissatisfaction thereby increase motivation and performance in the job. Hence, the company should consider the point for the required results.

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Appendix: A

St. Mary's University
School of Graduate Studies
General MBA

A questionnaire to be filed by Management and non-Management Staff

Dear respondents,

The purpose of this questionnaire is to get valuable information in order to study on the **Assessment of Employee Training and Development Practice at NIB International bank**. All responses will be used to conduct a study in partial fulfillment of the requirements for the Award of Master's Degree in General Business Administration from St. Mary's University. The information that you provide is strongly subject to confidentiality and shall be used only for academic purpose.

I would like to thank you in advance for your effort and precious time to fill the questionnaire.

Should you have any enquiry feel free to contact the researcher through:-

Email: nanihabeshaalex@gmail.com

Phone: (+251)921403718

PART I: DEMOGRAPHIC INFORMATION

INSTRUCTION: Please put “√” mark to all your responses in the box provided beside each question.

1. Gender: Male Female
2. Marital Status: Single Married
3. Age: 20 – 30 31 – 40 41 – 50 51 – 60 Above 60
4. Educational Level: Below First Degree First Degree Master's Degree
5. Work experience in years: 1-3 e 4-6 7-9 10years and above

PART II: RESPONDENT'S PERCEPTION ON TRAINING AND DEVELOPMENT PRACTICES (TO BE FILLED BY MANAGEMENT ANDNON- MANAGEMENT STAFF)

INSTRUCTION: This part contains issues of Training and development practice, Policy issue, Needs assessment, designing T&d program and devaluation For each item please use the rating scale below and put “√” mark on the space given too describe how the e statement describes your company.

RATING SCALE

- Strongly Agree (SA).....5
- Agree (A).....4
- Moderately Agree (MA).....3
- Disagree(D).....2
- Strongly Disagree (SD).....1

2.1. Items Related Policy Issues

No.	Items	SA	A	M	D	SD
1.	NIB International bank have a written employee training and development policy.					
2.	The training and development policy aligned with the overall human resource policy.					
3.	The training and development policy well communicated to employees.					
4.	NIB International bank does not formulate clear training objectives for r its training program					
5.	The company allow sufficient fund to carry out training and development program effectively.					

2.2. Items Related to Training and Development needs Assessment

No.	Items	SA	A	M	D	SD
1.	The bank conduct's training need assessment.					
2.	The techniques used to conduct need assessment are by considering an Interview and Observation.					
3.	The techniques used to conduct need assessment are by considering a questionnaire and focus group discussion.					
4.	The bank employee training and development technique is mostly applied on Organizational level analysis.					
5.	The bank employee development technique is mostly applied on task level analysis.					
6.	The bank employee development technique is mostly applied based on Individual level analysis.					
7.	The bank training need analysis is conducted by the will of the employee's training need					

2.3. Items Related to designing Training and development programs

No.	Items	SA	A	M	D	SD
1.	The training location is conducive to conduct the training.					
2.	During training there is a direct link between training contents and trainee's competency with educational level.					
3.	The training materials and teaching aids are completed with the appropriate levels of trainees.					

4.	The training contents are arranged sequentially and logically.					
5.	As an employee, I was involved in the designing and development of training programs in NIB bank.					

2.4. Items Related to Training and development program delivery and methods						
No.	Items	SA	A	M	D	SD
1.	NIB international bank training method is mostly applied on-the job training(by observing peers or managers)					
2.	The trainer has the ability to use techniques and methodologies.					
3.	NIB International bank training method is mostly applied off-the-job b training(sent to another location outside the organization)					
4.	The training method is applied both On-the-job and Off-the-job-training..					
5.	NIB International bank conduct's the training impact assessment on the job.					

2.5. Items Related to Training and development program evaluation						
No.	Items	SA	A	M	D	SD
1.	The training and development evaluation process in the bank has un ethical results on return on investment.					
2.	The training and development evaluation process in the bank has brought a behavioural results on return on investment					
3.	The training and development evaluation process in the bank has learning results on return on investment.					
4.	The trainer has the ability to use techniques and methodologies.					
5.	The bank evaluates the effectiveness of employee's development program.					
6.	The training created the opportunity to identify any potential that I have for further development.					
	Since I joined bank the training was helpful to improve my performance					

Appendix: B

St. Mary's University

School of Graduate Studies

General MBA

Interview checklists

This interview checklist is intended to gather relevant information regarding the Assessment employee training and development Practice at NIB International Bank.

Netsanet Alemayehu

(MBA Candidate)

Interview questions

1. Does NIB bank have a training policy and manual?
2. Describe briefly the training policy and procedures in NIB bank?
3. Have you ever established training and development objectives for the trainees?
4. Does the company allow sufficient funds to carry out training and development program effectively?
5. Does the company provides the required training materials?
6. What are the major purposes of training and development that the organization need to attain?
7. Was there a practice of training impact assessment? If no, what were the major challenges not to conduct?
8. How do you evaluate the general performance of the training and development practice in regarding of training theories and principles?
9. The organization has the mandate to conduct Training need analysis and development. How did it carried out this task