



ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

ASSESSMENT OF TRAINING AND DEVELOPMENT PRACTICES: THE
CASE OF DEVELOPMENT BANK OF ETHIOPIA, HEAD OFFICE

IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE
DEGREE OF MASTER OF BUSINESS ADMINISTRATION (MBA)

BY:

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JUNE, 2016

ADDIS ABABA ETHIOPIA

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THE CASE OF DEVELOPMENT BANK OF ETHIOPIA

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DECLARATION

I, hereby, declare that this research report entitled '*Assessment of Training and Development practices: The Case of Development Bank of Ethiopia*' is my original work and has not been submitted before either to this university or elsewhere for an award of any other degree.

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| Table of Contents | Page |
|--------------------------------------------------------------------------|-------------|
| Acknowledgements..... | i |
| <i>List of Acronyms</i> | <i>ii</i> |
| List of Tables | iii |
| <i>List of Figures</i> | <i>iv</i> |
| Abstract..... | v |
| CHAPTER ONE: INTRODUCTION | 1 |
| <i>1.1 Background of the Study</i> | <i>1</i> |
| 1.2 Statement of the Problem | 4 |
| <i>1.3 Research Questions</i> | <i>6</i> |
| 1.4 Objective of the Study | 6 |
| 1.4.1 General objective | 6 |
| 1.4.2 Specific objectives | 6 |
| 1.5 Definition of terms | 7 |
| 1.6 Significance of the Study | 7 |
| <i>1.7 Scope and Limitation of the Study</i> | <i>8</i> |
| 1.8 Organization of the Study | 8 |
| CHAPTER TWO: REVIEW OF RELATED LITERATURE | 9 |
| 2.1 Definition of Training and Development..... | 9 |
| 2.2 Theoretical Literatures | 12 |
| 2.2.1 Employee Development as a process..... | 13 |
| 2.2.2 Framework for employee development process | 14 |
| 2.2.3 What is Training Needs Assessment? | 14 |
| 2.2.3.1 Identifying Employee Development Needs | 15 |
| 2.2.4 Designing Methods and Materials for Training and Development | 16 |
| 2.2.4.1 Development of training | 16 |
| 2.2.5 Implementation | 16 |

| | |
|--------------------------------------------------------------------|-----------|
| 2.2.6 Evaluation of Training | 17 |
| 2.2.7 Why Training For Employees..... | 20 |
| 2.2.8 Methods and Types of Training and Development Programs | 21 |
| 2.2.8.1 Methods of Training and Development | 21 |
| 2.2.8.2 Types of Training and Development Programs | 22 |
| 2.2.9 Benefits of Training | 23 |
| 2.2.10 Principles of Training | 25 |
| 2.2.11 Training Policy and Procedures | 25 |
| 2.3 Empirical Studies | 27 |
| 2.4 Conceptual framework of the study | 29 |
| CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY | 30 |
| 3.1 Research Design..... | 30 |
| 3.2 Sampling Procedure | 30 |
| 3.3 Source of Data | 32 |
| 3.4 Data Collection Instruments | 32 |
| 3.5 Procedure for Data Collection | 33 |
| 3.6 Data Management and Analysis | 33 |
| 3.7 Validity and reliability | 34 |
| 3.8 Ethical Issues | 35 |
| CHAPTER FOUR: DATA ANALYSIS AND INTERPRETATION | 36 |
| 4.1 Characteristics of Respondents..... | 36 |
| 4.2 Data Presentation and Analysis; T&D Practices of DBE..... | 39 |
| 4.2.1 Assessment of Non-Manager Employees | 39 |
| 4.2.2 Training and development Need assessment | 39 |
| 4.2.3 Assessment of Training and development Design | 42 |

| | |
|---------------------------------------------------------------------------------|-----------|
| 4.2.4 Assessment of Training and development Implementation..... | 45 |
| 4.2.5 Assessment of Training and development Evaluation..... | 48 |
| 4.3 Assessment of Manager Employees' | 51 |
| 4.3.1 Training and development Need assessment | 52 |
| 4.3.2 Assessment of Training and development Design | 53 |
| 4.3.3 Assessment of Training and development Implementation | 55 |
| 4.3.4 Assessment of Training and development Evaluation | 57 |
| 4.4 Strengths and Weaknesses of Training and Development Practices of DBE | 59 |
| 4.4.1 Strengths | 59 |
| 4.4.2 Weaknesses | 60 |
| 4.5 Suggested opinions from managers & non- manager respondents | 60 |
| 4.6 Interview questions Analysis | 61 |
| CHAPTER FIVE: SUMMARY OF FINDING, CONCLUSION AND RECOMMENDATIONS | 63 |
| 5.1 Summary of the Major Findings..... | 63 |
| 5.2 Conclusions | 64 |
| 5.3 Recommendations..... | 65 |
| REFERENCES | 67 |
| APPENDICES | |

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Alemu mekonnen

List of Acronyms

| | |
|----------------|---------------------------------------|
| DBE | Development bank of Ethiopia |
| GTP | Growth Transformational Plan |
| HRD | Human Resource Development |
| HRMD | Human Resource Management Directorate |
| MBA | Masters of BUSINESS Administration |
| M | Managers |
| NM | Non- Managers |
| ROI | Return on Investment |
| SMEs | Small and Medium Enterprises |
| SPSS | Software Package for Social Sciences |
| T&D | Training and Development |
| TM | Team Manager |
| TNA | Training needs assessment |
| V/Ps | Vice Presidents |

List of Tables

Page

| | |
|------------------------------------------------------------------------------------------------|-----------|
| Table 3.1 Sample Size | 31 |
| Table 4.1 General Information on Population, Sample, & Respondents | 36 |
| Table 4.2 Background Characteristics of both management and non- Management respondent. | 37 |
| Table 4.3 Proportion of respondents who received training | 38 |
| Table 4.4 Proportion of respondents who received training from abroad | 39 |
| Table 4.5 Employees' Assessment of Training and Development Need assessment | 40 |
| Table 4.6 Employees' Assessment of Training and Development Design | 43 |
| Table 4.7 Employees' Assessment of Training and Development Implementation | 46 |
| Table 4.8 Employees' Assessment of Training and Development Evaluation | 49 |
| Table 4.9 Assessment of Training and Development Need assessment | 52 |
| Table 4.10 Assessment of Training and Development design | 54 |
| Table 4.11 Assessment of Training and Development Implementation | 56 |
| Table 4.12 Assessment of Training and Development Evaluation | 58 |

List of Figures

Page

| | |
|---------------------------------------------------------------------------------------------------|----|
| Figure 2.1 Employee Development Process | 14 |
| <i>Figure 2.2</i> Kirkpatrick's Four Levels of Evaluation | 18 |
| Figure 2.3 Effective training and development process..... | 29 |
| Figure 4.1 Level of agreement NM respondents on TNA of the bank | 42 |
| <i>Figure 4.2</i> Level of agreement NM respondents on TD design of the bank | 45 |
| Figure 4.3 Level of agreement NM respondents on TD implementation of the bank | 48 |
| <i>Figure 4.4</i> Level of agreement NM respondents on TD evaluation of the bank | 51 |
| Figure 4.5 Level of agreement management respondents on TNA of the bank | 53 |
| Figure 4.6 Level of agreement management respondents on TD design of the bank | 55 |
| <i>Figure 4.7</i> Level of agreement management respondents on TD implementation of the bank..... | 57 |
| Figure 4.8 Level of agreement management respondents on TD evaluation of the bank | 59 |

ABSTRACT

Development Bank of Ethiopia is one of the public owned banks in Ethiopian that implemented training and development processes intensively. Therefore, the study intended at assessment of training and development practices in this bank with due emphasis on practices of training and development needs assessment, training and development design , training and development implementation and training and development evaluation processes. Accordingly, all the necessary data was gathered from primary sources using questionnaires and interviews and in some extent secondary data were used. Proportionate stratified random sampling technique was used and the numbers of participants were 232. Among this 43 are managers and 189 are non-managers employees, while 15 questionnaires were not returned and the data analyzed based on 41managers and 156 non- managers respondents who received training. The researcher used descriptive analysis with the help of percentages and frequencies to describe responses. The study discovered that the major weaknesses of the company in training and development practices being lack of regular needs assessment, the training methods mostly applied within the bank was off-the-job method, absence of well-established trainees evaluation practice at different phases, lack of training need assessment policy and procedure, and there was no clearly stated criteria for trainees' selection. The strengths are the support provided by top management, the importance of training and development given by the bank & the bank's training co-ordination. There were also well designed training programs and intensive induction programs. Therefore, the bank need to conduct training need assessment regularly, use in balance of on-the job and off-the job training methods, and need to have effective training and development evaluation, clearly stated trainees selection criteria, effective training and development policy and procedure, and effective need assessment policy.

Key word: *Training and Development*

CHAPTER ONE

INTRODUCTION

This chapter briefly introduces background information of the study along with statement of the problems, research questions, objectives, significance, scope, limitations and organization of the entire paper.

1.1 Background of the study

Human Resource Development (HRD) is an area of managing human resources. It is based on the belief that it is imperative and constructive for an organization to invest in human beings to bring substantial benefits in the long run. It aims at the overall development of the human resource in order to contribute for the well-being of the employees, organization and the society at large. Out of the fundamental areas of management, human resource management is adjudged as the most important area of study and concern. In the management of the four “Ms” i.e. Money, Machines, Materials and Men, the management of men is the most significant and challenging. The efficiency of the whole lot of activities carried out in an organization starting from the production process to the management of various areas of administration depends to a large extent on the level of human resource development (Swarajayalakshmi, 2004).

The paradigm of managing employees has undergone rapid transformation in the last decade, from comparative advantage to a state of continuous innovation, intelligent framework and strategic intent for competitive advantage. Today’s personnel are more demanding and have high aspirations. They demand early upgrade of their skills and competencies. This implies that the organizations should develop appropriate human resource development policies and take care in formulating and implementing such policies by keeping in mind the objective of the firm and integrating those objectives with that of the organization (Deb, 2010).

HRD is rooted in the belief that human beings have the potential to do well. It therefore, secures a premium place for the dignity and tremendous latent energy and potential of people. Where the balance sheet shows people on the debit side, HRD seeks to show them as ‘assets’ on the credit side. In the present era of liberalization and globalization HRD is emerging as an interdisciplinary and integrated approach for the development of human resource.

Human Resource Development is a subject gripping paramount significance at a national level, and it is much more of prodigious germaneness in a developing and the most populous countries like Ethiopia. Over the years, organizations worldwide are becoming cognizant of the prominence of human resource. The real life experiences substantiate the assumptions that no matter how automated the activities of an organization may become, it is extremely challenging to manage it unless the human efforts are integrated with them. This realization has propelled human resource development as a major area of study in recent years (Matthews's et.al, 2000). The competitors can buy same or better machines or materials, but the difference between the high performing company and the one performing low lies in its people. An organization can rise only up to the level its people can take it to.

Human resource development as an activity is extremely significant in achieving organizational excellence i.e. to excel with people, process and performance. To be a survivor in the present scenario of cut-throat competition, the organizations have to develop some appropriate human resource development strategies to manage their work force in an organized manner and align their potential with that of their corporate missions and objectives. Staff training and development are important aspects of human resources management in organizations today and always. One important reason being that new technologies and new working procedures emerge every day and this calls for additional knowledge and improved skills for both the management and the workers. In a period of recession and rapid change in technology, it is even more important for an organization to create a flexible and adaptable workforce that is capable of using new technology and methods.

Employees constitute the most important resources of any organization, therefore the success or failure of any organization depends solely on the effective performance of the employees. But then how do we make them perform effectively. What ideas or programs does the organization put in place in order to achieve the goal of optimal performance from its employees?

For any organization to succeed, it has to, among other things, train and develops its employees effectively, so as to meet up with the challenges of staff competition and sophisticated technology. It is in view of this that effective training and development of employees has become a priority among organizations. Those organizations that pay rim service to this important function have been known to fall by the way side.

The act of training and development can take many forms but the following measures are usually regarded as the ideal way it could be carried out in order to make employees meet up the desired goals.

- ✓ Giving intensive induction training program to the new employees;
- ✓ Sending employees on outside training so as to enable them to cope with some newly developed technology and methods;
- ✓ Giving adequate on- the-job training to needy employees;
- ✓ Retraining when an employee is transferred or promoted in order to assimilate with the new environment;

Development bank of Ethiopia (DBE) is one of government owned bank in Ethiopia, established to promote the national development agenda through development finance and close technical support to viable projects from the priority areas of the government by mobilizing fund from domestic and foreign sources while ensuring its sustainability. It critically believes that these highly valued objectives can best be served through continuous capacity building (training and development), customer focus and concern to the wider environment. DBE is entrusted to serve as a tool for the country's development through availing medium and long-term credit to agriculture, industry, mining, energy, and small and medium enterprises (Strategic plan of the bank, 2015/16 to 2019/20).

1.1.1 Facts about human Resources in Development Bank of Ethiopia

Human resource development is one of the strategic focus areas to be addressed during the last five years strategic period of the Development Bank of Ethiopia. Accordingly DBE was involved in different types of recruitments from both internal and external sources to fill the job position required. Moreover capacity development is also another strategic focus area of the Bank which has planned to be performed during the strategic period.

DBE has educationally qualified, multidisciplinary, young human resource which helped to achieve its business objectives. The total number of professional staffs at head office as at October 31, 2015 was 553. This has enabled it to play a great role in the achievement of its mission and vision. Unlike the previous years, the self-development effort of employees has improved tremendously. However, based on practical observations and survey results, there is low level of employees'

engagement; lack of commitment and behavioral changes of the staffs which requires further consideration for the next strategic period.

During the strategic period, Development Bank of Ethiopia has established a Bank wide Competency Framework in order to modernize the Human Resource Management though its implementation is not at the required level. Furthermore, there was remarkable effort to improve the human resource capacity which is reflected by increased number of foreign and local trainings, exposure visits, knowledge sharing & peer-teaching programs as well as educational assistance but still now it is not enough. This effort has enabled to improve its human resource profile by having diversified skill & experience (Strategic plan of the bank, 2015/16 to 2019/20).

1.2 Statement of the problems

Recruiting, selecting, orienting and then placing employees in jobs do not ensure success. In most cases, there may be gap between employee knowledge and skill and what the job demands.

The gap must be filled through continuous training and development programs. Hence, employee training and development is one of the major ways that work organizations attempt to maintain the competency levels of their human resources and increase their adaptability to changing organizational demands (Scarpello and Ledvika, 1998). Despite the fact that; training and development of employees is critical in organizations in this era of competition due to the organizations need to survive, grow and develop. Consequentially, training and development has become an issue of strategic importance now days.

The success of an organization depends largely on the quantity and quality of its human resource. No organization can be successful in the end without having the right number, the right kind of people with required qualification and capabilities, doing the right jobs at the right time. As the Monapa and Saiydain (1999,172) mentioned, the central ideas of training and development activities focuses on improving employees and managers performance on the current job he/she 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 place. It is very difficult for an employee to perform well at the job place without any pre-training (Garavan, 1997).

Thus employees face the need to constantly upgrade their skills and develop an attitude that permits them to adopt change. The delivery of efficient and effective training is required to enhance the productivity of employees and improve their service quality and performance. However, the problem in training and development is that people usually like the training and learn the material trained, but behavior and performance do not always reflect the extent of training delivered and evidently learned. Although many scholars have conducted researches and journal studies on training and development practices in organizations, they are worth mentioning that most of the research and journal studies have concentrated on the benefits of training and development in general. There is however, limited focus on after training and development evaluation of practices in organizations and yet, training and development of employees is critical for the survival and growth of any organization.

In most cases, absence of well established training and development policy, lack of obvious trainees and trainers selection criteria (especially abroad trainings), due to lack of proper selection criteria; trainings are given for inappropriate personnel, after training candidates has not transfer knowledge what they gained, especially after abroad training there is no adequate knowledge transfer mechanism in the organization, inadequate needs/gap assessment, using outdated training and development methods, lack of close supervision and follow up after training and development etc. are some of the major problems that most public organizations in Ethiopia are facing. Based on preliminary interview, own observation and annual survey result DBE is also one of government owned bank and faced with the above mentioned problems. These problems later on lead to lack of optimum man-task relationship, resistances of employees in taking future assignments, decrease in productivity and service quality surrendering, increase in operational or technical error, increase in employee turnover and absenteeism and decrease in employee morale and confidence. According to the bank's HR (2013/14 annual employee satisfaction survey result, employees are less satisfied with training and development practices of the bank, i.e. the level of satisfaction was 55% that means it needs farther improvement, and internal audit report dated June 2015 was identified the gap of need assessment of the human resource management directorate. To fill this gap, this study examines in detail beyond benefits of training & development, i.e., the training and development process in details (need assessment, design, implementation and evaluation), approaches, and evaluation techniques applied in training and development of employees in development bank of Ethiopia. This study takes consideration of these problems and

analyzed the overall situation in development bank of Ethiopia with respects to employees' training and development.

1.3 Research Questions

This research was conducted to assess the training and development practices in Development Bank of Ethiopia to achieve the intended objective as well as the research problem stated above. The researcher has designed the following research questions.

1. Does the bank conduct Training & development need assessment? How frequently?
2. Does DBE use effective training and development design methods?
3. How the bank implements its training and development programs?
4. Does the bank have effective training and development evaluation mechanisms?

1.4 Objectives of the study

This research work has the following general and specific objectives.

1.4.1 General objective

The main objective of this study is to assess the employee training and development practices of the development bank of Ethiopia.

1.4.2. Specific objectives

To be more specific and in addressing the research questions, the aim of the study is to:

1. To assess whether DBE conducted training and development need assessment or not;
2. To identify how frequently T & D need assessment is conducted in DBE;
3. To assess DBE's training and development design methods;
4. To describe the training and development implementation processes;
5. To assess bank's training and development evaluation practices;

1.5 Definitions of terms

Training: is a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively (Gordon 1992).

Development: is a process that “strives to build the capacity to achieve and sustain a new desired state that benefits the organization or community and the world around them”. (Garavan, et al, 1995)

Training Policy: a course or principle of action adopted or proposed by an organization or individual. Or action or procedure conforming to or considered with reference to prudence or expediency.

Human resource: people in working environment gifted with the right ability, skills and attitudes (Bratton and Gold, 2007).

Human resource Development: Human resource development is the process of developing the human resource working in an organization by modernizing their knowledge and upgrading their skills, attitudes and perceptions in order to meet out the changing trends of the globalised economy and also to utilize those developments for the attainment of the organizational goals (Michael, 1995).

1.6 Significance of the study

The outcomes of this research work expect to serve various purposes. Some of the purposes are stated as follows:-

- Provides possible suggestions for the HR directorate of DBE about the employees’ training and development practices.
- It serves as a secondary source of data for those who want to conduct further investigation in this area.
- The finding results may have practical contribution to the bank and other public organizations that have faced similar problems.

1.7 Scope of the study

This study is limited to examining the practices of training and development at the head office of DBE. Branches are not covered as the bank's branch offices are located out of Addis and due to constraints in time and resources. The reason for selecting the bank for the study is (i) DBE is one of the organizations that implemented training and development intensively, and (ii) accessibility of information and close observation of stated problems by the researcher.

1.8 Limitations of the Study

There were certain constraints in conducting this study. The major limitations encountered include the following:

- Resource constraints: especially time & secondary data.
- Some of the questionnaires were not returned back due to different reasons.
- Insufficient time availed for the study exposed the researcher to pressure in some extent.
- Lack of cooperation among some individuals in providing data required for the study.

1.9 Organization of the study

This study has been organized in five chapters, thus the first chapter incorporates with introduction, background study, facts about human resources of the development bank of Ethiopia, statement of problems, research questions, objectives of the study, definitions of the terms, significance of the study, scope of the study, limitations of the study, organization of the research paper. The second chapter also consists of related literature review, chapter three has constitute; scope of the study , research design, sampling procedure, source of data , analysis of data, data collection instruments, procedure for data collection, data management and analysis, validity and reliability and ethical issues. The fourth chapter incorporates with data analysis and data presentation. Finally the fifth chapter has also been organized in summary of the study findings, conclusion and recommendations.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

In this section of research work, different literature reviews was reviewed as presented by different scholars, related to training and development concepts.

2.1 Definition of Training and Development

According to Antony Landale (2004, p. 92 – 93) ‘Training is the transfer of defined and measurable knowledge of skills’. From this definition it can be seen that training activities should have objectives and a method for checking whether these objectives have been meet. Having an agreement with this definition of training is more important than which of the many good definitions you decide to use. This allows you to be aligned within your own company, and to make sensible comparisons with other companies. In the field of human resource management, training and development is the field concerned with organizational activity aimed at bettering the performance of individuals and groups in organizational settings. It has been known by several names, including employee development, human resource development, and learning and development (Harrison 2005).

Training has traditionally been defined as the process by which individuals change their skills, knowledge, attitudes, and/or behavior (Robbins and DeCenzo, 1998). In this context, training involves designing and supporting learning activities that result in a desired level of performance. In contrast, development typically refers to long-term growth and learning, directing attention more on what an individual may need to know or do at some future time. While training focuses more on current job duties or responsibilities, development points to future job responsibilities. However, sometimes these terms have been used interchangeably or have been denoted by the single term performance consulting, which emphasizes either the product of training and development or how individuals perform as a result of what they have learned (Robinson and Robinson, 1995).

Training: is an educational process. People can learn new information, re-learn and reinforce existing knowledge and skills, and most importantly have time to think and consider what new options can help them improve their effectiveness and performance at work. Effective trainings convey relevant and useful information that inform employees and develop skills and behaviors that can be transferred back to the workplace (Charnov 2000).

The goal of training is to create an impact that lasts beyond the end time of the training itself. The focus is on creating specific action steps and commitments that focus people's attention on incorporating their new skills and ideas back at work. Training can be offered as skill development for individuals and groups. In general, trainings involve presentation and learning of content as a means for enhancing skill development and improving workplace behaviors.

These two processes, Training and Development, are often closely connected. Training can be used as a proactive means for developing skills and expertise to prevent problems from arising and can also be an effective tool in addressing any skills or performance gaps among staff. Development can be used to create solutions to workplace issues, before they become a concern or after they become identifiable problem. (Kim, 1997)

Development: is a process that “strives to build the capacity to achieve and sustain a new desired state that benefits the organization or community and the world around them” (Garavan, Costine and Heraty 1995). Development perspective examines the current environment, the present state, and helps people on a team, in a department and as part of an institution identify effective strategies for improving performance. In some situations, there may not be anything “wrong” at the present time; the group or manager may simply be seeking ways to continue to develop and enhance existing relationships and job performance. In other situations, there may be an identifiable issue or problem that needs to be addressed; the Development process aims to find ideas and solutions that can effectively return the group to a state of high performance. Development implies creating and sustaining change (Marmer, 1999).

Training and development describes the formal, ongoing efforts that are made within organizations to improve the performance and self-fulfillment of their employees through a variety of educational methods and programs. In the modern workplace, these efforts have taken on a broad range of applications—from instruction in highly specific job skills to long term professional development. In recent years, training and development has emerged as a formal business function, an integral element of strategy, and a recognized profession with distinct theories and methodologies. More and more companies of all sizes have embraced "continual learning" and other aspects of training and development as a means of promoting employee growth and acquiring a highly skilled work force. In fact, the quality of employees and the continual improvement of their skills and productivity through training are now widely recognized as vital factors in ensuring the long-term

success and profitability of small businesses and in addition create a corporate culture that supports continual learning (Marmer 1999).

For the most part, the terms "training" and "development" are used together to describe the overall improvement and education of an organization's employees. However, while closely related, there are important differences between the terms that center on the scope of the application. In general, training programs have very specific and quantifiable goals, like operating a particular piece of machinery, understanding a specific process, or performing certain procedures with great precision. Developmental programs, on the other hand, concentrate on broader skills that are applicable to a wider variety of situations, such as decision making, leadership skills, and goal setting (Ronal, 2003).

Antony Landale (2004, p. 92 – 93), Training considers that training activities are those activities which are paid for by employers and take place in accordance with a program which: has predetermined objectives, specifies the teaching methods, specifies the personnel to be used, has an implementation plan, assesses the plan, is given premises separate from the production area unless it includes practical training, can include correspondence courses , safety and security training and training outside of work hours.

Education: on the other hand, is usually more broadly defined as a more general, less specialized or hands-on approach to enhancing knowledge. The Manpower Services Commission (1981, p. 17), was superseded by the now- defunct Training Commission, U.K. defined education as follows:

“Activities which aim at developing the knowledge, skills, moral values and understanding required in all aspects of life rather than knowledge and skill relating to only a limited field of activity.”

Learning and Development: Learning, in contrast to training, is generally defined more holistically, as a process that encompasses training as well as education (Jensen, 2001). According to Sloman (2005, p. 2), learning can be described as ‘a self-directed, work-based process leading to increased adaptive capacity.’ This process—an ongoing, lifelong journey that may not always be clearly planned or even intentional—can be considered the heart of human resource development (Garavan, et al, 1999). As Mumford (1995, p. 13) observes, this process includes the acquisition of skills as well as insights or factual knowledge, and is at play whenever;

‘People can demonstrate that they know something that they did not know before (insights and realizations as well as facts) and/or when they do something they could not do before (skills)’

(Mumford, 1995, p. 13)

2.2 Theoretical Literatures

This study is based on human capital theory proposed by Schultz in 1961 and developed by Becker in 1994. According to the theory, Human capital theory suggests that education or training raises the productivity of workers by imparting useful knowledge and skills, hence raising workers' future income by increasing their lifetime earnings (Becker, 1994). The human capital model suggests that an individual's decision to invest in training is based upon an examination of the net present value of the costs and benefits of such an investment. Individuals are assumed to invest in training during an initial period and receive returns to the investment in subsequent periods. In his view, human capital is similar to "physical means of production", e.g., factories and machines: one can invest in human capital (via education, training, medical treatment) and one's outputs depend partly on the rate of return on the human capital one owns. Thus, human capital is a means of production, into which additional investment yields additional output. Human capital is substitutable, but not transferable like land, labour, or fixed capital.

Olaniyan and Okemakinde (2008) in their studies titled 'Human Capital Theory: Implications for Educational Development' focused on the benefits of human capital to the nation as a whole. They pointed out the relationship between education and economic growth. According to Olaniyan and Okemakinde (2008) 'Many of the classical economists argued strongly for government's active support of education on the grounds of the positive externalities that society would gain from a more educated labour force and populace'. While formal education has expanded rapidly in many countries, a large portion of human capital accumulation in the forms of on-the-job training and other modes for working adults actually take place both inside and outside the workplace (Jin, 2001).

Some human capital advocates suggest that these great increases in learning efforts have not led to commensurate economic gains because of the declining quality of education. For example over the years, most research have been showing drastic fall in standard of education in Nigeria.

The biggest challenge to human capital theory as pointed out by Livingstone (1997) is underemployment of credentialed knowledge i.e a large number of people who have invested many years of their lives in acquiring advanced formal educational qualifications, are unable to obtain commensurate jobs. Such situation is prevalent in most of the underdeveloped countries like

Ethiopia. Another short coming of human capital theory is that in countries like Ethiopia, more emphasis is given to paper qualification rather than employee's personal skills and talents.

Skill and knowledge can be obsolete in the same way as machines and technology (Vemic, 2007). There must be consistently kept up to date if the organization is to survive and develop. And new technologies exert a continual need for employee training in business firms and other organizations to be engaged in providing their employees with training and development opportunities. Nowadays, organizations are spending a significant amount of money for the purposes of employee training. Since, the most valuable asset of the organization in a 21st century is its workers knowledge and their productivity (Cribb, 2005).

2.2.1 Employee Development as a process

Like many others organizations activity, employee development is best thought as processes consisting of several inter related phases or steps, these steps grouped in to four steps (1) Need assessment, (2) Design, (3) Implementation, and (4) Evaluation. The process begins with a series of ongoing analyses to determine the extent and nature of an organization's employee development needs. With this need clarified, it is then possible to put together an employee development plan that shows overall objectives, program priorities, and resource allocations, and indicates who will be trained in what, by whom , and when, (Heneman/Schwab/Fossum/Dyer 1994, p. 422). Each potential trainee can then be matched with a training opportunity, which might occur in-house or out, on the job or off. As each program is developed, consideration is normally given to the instructional objectives that should be met, program content, and the delivery system (i.e., training techniques) to be used. Then the actual training takes place. Finally, there is evaluation. It is necessary to know first if the various training programs met their instructional objectives and what costs and then to know if the total effort was successful in fulfilling the overall objectives that were set out in the employee development plan. The results of evaluations are fed back to those who will be planning, developing, and delivering future programs. See the steps clearly below:

Analyze the organization's needs and identify training goals which, when reached, will equip learners with knowledge and skills to meet the organization's needs. Usually this phase also includes identifying when training should occur and who should attend as learners.

Design a training system that learners and trainers can implement to meet the learning goals; typically includes identifying learning objectives (which culminate in reaching the learning goals),

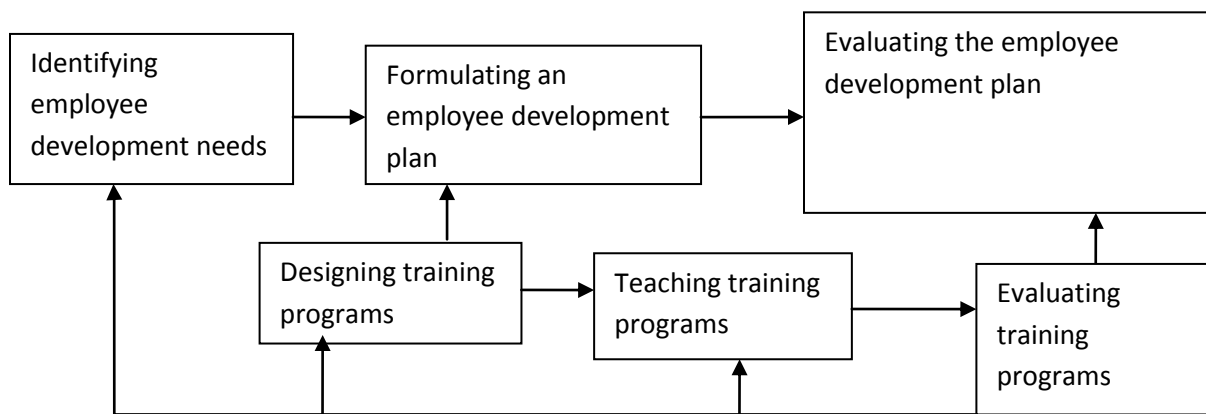
needed facilities, necessary funding, course content, lessons and sequence of lessons. And resources and materials, including, e.g., developing audio-visuals, graphics, manuals, etc.

Implement the training package, including delivering the training, support group feedback, clarifying training materials, administering tests and conducting the final evaluation. This phase can include administrative activities, such as copying, scheduling facilities, taking attendance data, billing learners, etc.

Evaluate training including before, during and after implementation of training. In a systematic approach to training, each phase of the process produces results needed by the next phase. For example, the training analysis phase produces learning goals that are used by the next phase, training design. Training design (often called instructional design) refers to the design methods and materials from which learners can reach the goals and objectives. Typically, each phase provides ongoing evaluation feedback to other phases in order to improve the overall systems process (McNamara, 1997).

2.2.2 Framework for employee development process

Figure 2.1 the Employee Development Process



Source: Adapted from Dyer (1994, p. 422)

2.2.3 What is Training Needs Assessment?

A training need is a gap between “what is” and “what ought to be” regarding training and development activities. Training needs assessment is used for identifying gaps and to provide information for a decision on whether the gaps could be addressed through training. The assessment is part of a planning process focusing on identifying and solving performance problems. These

performance problems may be related to knowledge, skills and attitudes. Training needs assessment (TNA) is usually related to organizational and individual performance. A needs assessment means that the individual assessed has a defined job performance or that an organization has defined objectives and goals. A Training Needs Assessment (TNA) is used to assess an organization's training needs. The root of the TNA is the gap analysis. This is an assessment of the gap between the knowledge, skills and attitudes that the people in the organization currently possess and the knowledge, skills and attitudes that they require to meet the organization's objectives. (Bartram, Sharon & Gibson, Brenda 1997) According to Boydell 1990, to identify your training needs you need to ask yourself:

- Where your business wants to go
- What knowledge and skills you need to help you get there?
- Which skills you already have within the business and which skills are you missing?

In order to fully understand all training requirements one should:

- Identify what you want to achieve by implementing a training programme.
- Ensure your objectives are SMART - Specific, Measurable, Achievable, Realistic, and Time bound.
- Involve staff - ask what training they feel they require, and explain the benefits of training.
- Carry out a full audit of the skills you already have in your business. Some staff could have interests and qualifications that you didn't know about and that they aren't currently using.

Once it can be established which skills are missing, it can be identified what training is required to fill that gap. It is important to note that training should be applicable to the job, relevant to the person carrying out the job and tied to business objectives. It is important to note that employees can require training for a variety of reasons, which usually fall into two categories:

1. Training to fill a "performance gap" as identified during the performance management process
2. Training to fill a "growth gap", that is, to be promoted or be able to fill another open position in the organization.

2.2.3.1 Identifying Employee Development Needs

According to Dyer (1994, P. 423) this is the first step in the employee development process to diagnose needs. These needs consists of actual and potential performance discrepancies that are important to the organizations and that can be remedied as effectively and efficiently by training as by any other means, as this definition suggests. The diagnosis phase is designed to answer several

questions. Like, dose an actual or potential performance discrepancies exist?, is it important to the organization?, is it correctable through training?, and is the training the most cost-effective solution available? Etc.

2.2.4 Designing Methods and Materials for Training and Development

During the design phase which is usually closely integrated with the development phase, trainers work from learning goals to Design a training system that learners and trainers can implement to meet the learning goals. This phase according to McNamara 1997 typically includes identifying learning objectives which culminate in reaching the learning goals, needed facilities, necessary funding, course content, lessons and the sequence of lessons. The various training media are selected, e.g., instructor-led, computer-based, World Wide Web-based, self-directed, interactive and computer-based, or multi-media. Course content is often piloted during the development phase, or initially tested, to ensure the content is understandable. Therefore, this design phase can also include identifying evaluation criteria to evaluate if course content is understandable by learners. Some considerations during this phase are:

- How complex is the training that is needed?
- How much time do learners have to learn the new knowledge and skills?
- How much money is available to pay for the training, whether in-house or using a consultant?
- How capable are learners to undertake the training?
- What are learner's learning preferences and styles?

2.2.4.1 Development of training

The development of training requirements is crucial to the achievement of the objectives of training and their impact on business results. It consists of drafting of materials, developing tests or assessment for measuring the effectiveness of training, maintaining desired standards through quality control and finally the full-scale production of the training materials.

2.2.5 Implementation

The implementation step is also referred to as delivery phase. In this phase training design is finally implemented. In other words, training program is conducted. The availability of new techniques of training and the presence of specialized institutes for conducting training programs have opened new ways of training. Training can be conducted in the organization which is referred as In house

training. In this type of training, trainers may be from the organization or specialists / consultants (training) outside the organization, Organizations also sponsor their executives to attend training in other organizations or institutions. This type of training is referred to as external training. Both in-house and external training have their advantages and disadvantages. Training may also be implemented on- the job or off- the job. On the job training refers to training given while doing the job. This does not require sending the trainee away from work. They learn by practice. It is informally carried out in many organizations. For off- the job training trainees are either sponsored for external training or are given classroom training in the organization. The selection of type of training depends on the objective of training, number of trainees and budget of the organization. The Implementation stage is the process that cannot be taken for granted. This is when conditions are determined (who, what, when, where) under which the training will be offered and the solution implemented. This is done by reviewing the data collected during the life of the project, reviewing the lessons learned about field conditions from the validation, and discussing with employees who are knowledgeable about conditions at the job. The outcome of this step defines the guidance and support needed to ensure successful training plan. Next, the availability of trainers, facilities, and resources is confirmed and used to create the training program schedule. Training will be delivered as planned, and trainees and trainers performance is evaluated (Armstron, 2006).

2.2.6 Evaluation of Training

Upon checking the effectiveness of training, Kenney et al. (1992) stated that the training program is reviewed during and after its completion by the training officer, the line manager, and if necessary, by the trainees themselves. Evaluation differs from validation in that it attempts to measure the overall cost benefit of the training program and not just the achievement of its laid down objectives. Evaluation is an integral feature of training, but it could be difficult because it is often hard to set measurable objectives.

There are several methods for evaluating training. Beardwell and Holden (1993) have discussed some of these methods as follows: Questionnaires (feedback forms): this is a common way of eliciting trainee responses to courses and programs; Tests or examinations: these are common on formal courses, especially those that result in certification for instance a diploma in word processing skills. End-of-course tests can also be employed after non-certificate short courses to check the progress of trainees; Projects are initially seen as learning methods but they can also provide valuable information to instructor about the participants' understanding of subject matter;

Structured exercises and case studies also provide opportunities to apply learned skills and techniques under the observation of tutors and evaluators and Interviews of trainees after the course or instruction period are another technique for gathering information directly from the learners. These can be formal or informal, individual or group, face-to-face or by telephone.

Evaluation is the last stage in the training process and more important from the perspective of evaluation of the effectiveness of training. Needless to say, it is aimed at analyzing whether or not the training has been effective in achieving the objective (bridging the competency gap, changing the attitude, developing new skills etc). There are various ways in which the effectiveness of training programs can be evaluated but not many are able to answer in terms of ROI. The most effective tool for evaluation of training is the **Kirk Patrick Model** of Evaluation.

Fig.2.2 Kirkpatrick's Four Levels of Evaluation



Source: Taken from (Kirkpatrick, 1994)

According to this model, evaluation should always begin with level one, and then, as time and budget allows, should move sequentially through levels two, three and four. Information from each prior level serves as bases for the next levels of evaluations. Thus, each successive level represents a more precise measure of the effectiveness of the training program, but at the same time requires a more rigorous and time- consuming analysis (Kirkpatrick, 1994).

Level 1 Evaluation - Reactions Just as the word implies, evaluation at this level measures how

participants in a training program react to it. It attempts to answer questions regarding the participants' perceptions - Did they like it? Was the material relevant to their work? This type of evaluation is often called a “smile sheet.” According to Kirkpatrick, every program should at least be evaluated at this level to provide for the improvement of a training program. In addition, the participants' reactions have important consequences for learning (level two). Although a positive reaction does not guarantee learning, a negative reaction almost certainly reduces its possibility.

Level 2 Evaluation – Learning: To assess the amount of learning that has occurred due to a training program, level two evaluations often use tests conducted before training (pretest) and after training (post test). Assessing at this level moves the evaluation beyond learner satisfaction and attempts to assess the extent students have advanced in skills, knowledge, or attitude. Measurement at this level is more difficult and laborious than level one. Methods range from formal to informal testing to team assessment and self-assessment. If possible, participants take the test or assessment before the training (pretest) and after training (post test) to determine the amount of learning that has occurred.

Level 3 Evaluations – Transfer/Behavior: This level measures the transfer that has occurred in learners' behavior due to the training program. Evaluating at this level attempts to answer the question - Are the newly acquired skills, knowledge, or attitude being used in the everyday environment of the learner? For many trainers this level represents the truest assessment of a program's effectiveness. However, measuring at this level is difficult as it is often impossible to predict when the change in behavior will occur, and thus requires important decisions in terms of when to evaluate, how often to evaluate, and how to evaluate.

Level 4 Evaluation- Results Level four evaluation attempts to assess training in terms of business results. In this case, sales transactions improved steadily after training for sales staff occurred. In order for the evaluation to be effective the both the criteria and design for training program is decided so that there is no discrepancy and the participants are able to evaluate the benefits effectively for themselves. The evaluation is made on the basis of participant reaction to the training, their learning and the change in behavior. This feedback is then reused in the first step ‘training needs analyses for making future training more effective.

2.2.7 Why Training For Employees

According to Jayalakshmi (2014) Training is important:

- To get an insight of the job by the new employees and also to understand work culture followed in the organization.
- To acquire knowledge in order to adopt any change in technology or any change affecting the working of organization.
- To get promotion as again change in nature of the work but increase in payment will increase responsibility and challenges involved.
- To deal with the expansion and diversification where companies initiates other areas of business to gain their greater understanding.
- In order to satisfy consumers from all walks of life banks need to have efficient manpower which can be possible by offering them quality training , training program should keep pace with changing times it must be unconventional. Training changes mental and social outlook of employees. Customers and their needs can be identified and they are satisfied accordingly.

Adeniyi (1995) is of the opinion that for every employee to perform well there is the need for constant training and development. The right employee training, development and education provide big payoffs for the employer in increased productivity, knowledge, loyalty, and contribution to general growth of the firm. The reasons behind employee training and development cannot be overemphasized. One can easily deduce some reasons behind firms engaging in training and developing their staff. Some of the reasons

Thus are;

When needs arise as a result of findings from the outcome of performance appraisal

- As part of professional development plan.
- As part of succession planning to help an employee be eligible for a planned change in role in the organization.
- To take in and inculcate a new technology in the system.
- Because of the dynamic nature of the business world and changing technologies.

2.2.8 Methods and Types of Training and Development Programs

2.2.8.1 Methods of Training and Development

The most commonly used workplace training and development methods can take two major forms (Craig, 1987):

- a. On-the-job and;
- b. Off-the-job trainings.

A. On-The-Job Training

On-the-job training refers to the instructions which may be theoretical or practical depending on the job requirement, which takes place when an individual joins an organizations or a new assignment before a person begins a job or task (Maurya & Kaushik, 2013). It is the most commonly used and least expensive methods of training and development (Craig, 1987). However, on-the-job training becomes much effective when it is employed in a structured manner (Salas, 2012). Structured on-the-job training assumes that new employees lack certain skills and the goal of on-the-job training program is to instill these skills using several steps (Maurya & Kaushik, 2013). According to Bernatek (2003), the most commonly used on-the-job training take the following forms:

- Coaching
- Job rotation
- Apprenticeships
- Internships

B. Off-The-Job Training

Off-the-job training is a method in which workers are required to undergo training for a specific period away from the work place (Bernatek, 2003). The method is concerned with both knowledge and skills in doing certain jobs, and can be conducted in several forms (Craig, 1987).

The following are the most commonly used:

- Special lectures and discussions
- Conference and seminar
- Case study
- Role playing
- Management games

However, the benefits and limitations of each method are well discussed in the works of Maurya & Kaushik (2013), Aguinis & Kraiger (2009), Aragon-Sanchez et al. (2003) as follows:

Advantages of on-the-job training method

- It is most cost effective,
- It is directly related to real job tasks,
- It helps to fill the gap between the present and the required skill levels,
- It enhances trainees motivation, and
- It is practical and free from artificial classroom situations.

Disadvantages of on-the-job training method

- Quality of training depends on the ability of trainer,
- Bad habits might be passed on,
- It is mostly used for small number of trainees,
- Learning environment may not be conducive, and
- Potential disruptions to operation may occur.

Advantages of off-the-job training method

- Elimination of frustration and bustle of work create conducive environment to take in more information,
- Helps to acquire the latest information, current trends, skills and techniques,
- It is systematically organized and maintains reasonable standard,
- Large number of trainees can be trained at one time, and
- Trainers are usually experienced enough to train.

Disadvantages of off-the-job training method

- It is more expensive as compared to on-the-job training,
- It is not directly related to the job tasks, and
- It is more artificial in nature.

2.2.8.2 Types of Training and Development Programs

Organizations may apply different types of training and development programs to any number of employees to ensure the skills needed for various positions are instilled. According to Goldstein (1993), companies gear training and development programs towards both specific and general skills, including technical training, communications training, organizational development, career

development, supervisory and management development. The goal of all these programs is for trainees to acquire new knowledge or skills.

Technical Training

Technical training seeks to impart technical knowledge and skills using common training methods for instruction of technical concepts, factual information, and procedures, as well as technical processes and principles.

Communications Training

Communications training concentrates on the improvement of interpersonal communication skills, including writing, oral presentation, listening, and reading.

Organizational Development (OD)

Organizational development (OD) refers to the use of knowledge and techniques from the behavioral sciences to analyze existing organizational structure and implement changes in order to improve organizational effectiveness.

Career Development

Career development of employees covers the formal development of an employee's position within an organization by providing a long-term development strategy and training programs to implement this strategy and achieve individual goals.

Management and Supervisory Development

Management and supervisory development involves the training of managers and supervisors in basic leadership skills enabling them to function effectively in their positions. For managers this typically involves the development of the ability to focus on the effective management of their employee resources, while striving to understand and achieve the strategies and goals of the organization.

2.2.9 Benefits of Training

The purpose of training is mainly to improve knowledge and skills, and to change attitudes or behaviour. 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. According to Cole (2002) 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 thereby reducing and avoiding waste; Lower turnover – training brings a sense of security at the workplace which reduces labour 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; and helps to improve the availability and quality of staff.

Derek et al. (2000) looked at the training environment and the structure of organizations, and emphasized on the effects of internal, political and cultural factors on training and development. Sherman et al. (1998) argues that many new employees can be equipped with most of the knowledge, skills and attitudes needed to start work, but others may require extensive training to ensure their effective contribution to the organization. A majority, however, will require some type of training at one time or another to maintain an effective level of job performance. Drucker (1998) indicates that no matter how carefully job applicants are screened, typically a gap remains between what the employee does know and what they should know. An organization which desires to gain the competitive edge in its respective industry, needs among other things, extensive and effective training of its human resources. Training is therefore a key element for improved organizational performance; it increases the level of individual and organizational competences. It helps to reconcile the gap between what should happen and what is happening – between desired targets or standards and actual levels of work performance. Although many employers continue to have reservations about the cost and extent of tangible business returns from training, the development of skills has been identified as a key factor in sharpening competitiveness. Cascio (1989) puts it this way “The economic and technological trends, the pace of innovation, change and development are growing faster year-by-year and as a result, provide clear signals that training and development are so relevant that both organizations and individual stakeholders must give a serious attention to”.

2.2.10 Principles of Training

Since the object of training is to assist a learner acquire the behaviour necessary for effective work performance, it is essential that a clear grasp of the ways in which learning theories are applied when designing training programs are laid bare. According to Leslie (1990) there are four main requirements for learning to take place: The first is motivation. The old saying that a horse can be led to the river but cannot be made to drink cannot be over emphasized as it contains an important lesson for the trainer. People learn if they accept the need for training and commit to it. If their motivation is weak, for instance if they doubt their ability to learn, no matter how well their training is designed and implemented, its effectiveness will be limited. Flippo (1984) also came out with the fact that the more highly motivated the trainee, the more quickly and thoroughly a new skill or knowledge is learned. This means training must be related to something which the trainee desires. This could be money, job promotion, recognition and so on. The second requirement is cue. Through training, the learner recognizes relevant cues and associates them with desired responses. The third one is response. Training should be immediately followed with positive reinforcement to enable the learner feel the response. The reinforcement should be positive, timely and consistent Leslie (1990). Finally, feedback – the information the learner receives indicating the quality of his response is the feedback. It should be made available as quickly as possible to ensure possible effective learning. Even though these learning principles are good, they fail to talk about practice where the learner actively participates in using the skills and knowledge acquired. Furthermore, it also fails to mention that the level of aptitude and intelligence of individuals are different and that could affect the methods of training

2.2.11 Training Policy and Procedures

Kenney et al. (1992) points out those companies should have different policy for training depending on the class or level of employment or level of employees to be trained. They pointed out that training policy are necessary for the following reasons: 1) To provide guidelines for those responsible for planning and implementing training; 2) To ensure that a company's training resources are allocated to pre-determined requirements; 3) To provide for equality of opportunity for training throughout the company; and 4) To inform employees of training and development opportunities. As much as these policies seem to be accurate, they are silent on the elements of budgetary provision and top management support for training.

According to Armstrong (1996) training policy are expressions of the training philosophy of the organization. He also affirms the assertion of Kenny et al. (1992) but even further stated that training policy shows the proportion of turnover that should be allocated to training. He again advocated that a training philosophy is imperative to indicate the degree of importance the organization attaches to training. This will if not eliminate entirely, reduce the laissez-faire approach to training. Notwithstanding the essence and the benefits of training, policy can prove to be a difficult task for Directors especially if they are doing so for the first time, and if they do not have the advice of a training officer with previous experience at the level. The first step in managing training is to determine training needs and set objectives for these needs. According to Cole (2002), if an organization has to justify its training expenditure, it must surely do so on the basis of organizational need. Organizations adopting a systematic approach to training and development will usually set about defining their need for training in accordance with a wellorganized procedure. Such a procedure will entail looking at training needs from a number of different perspectives. These perspectives are; organizational, departmental or functional, job and employee.

Organizational need – the organizational analysis happens in a situation where effectiveness of the organization and its success in meeting its goals are analysed to determine where deviation or differences exist. This makes it easy to know what program to be implemented. According to Kaufman (1974) organization analysis looks at the variances between their success and failure to ascertain which ones training could help remedy. Functional need – at this level, training managers analyze the specific ability needs determined by job descriptions and job specifications of the jobs in the work area or work unit. The need can also be determined by observing the job performance of work groups and survey job holders, supervisors, and training committees. Any lapses in their efficiency and effectiveness help determine the training need. Individual need –

Kaufman (1974) continues that employees training needs could be measured by the individual performances of the employees. He stated that the effectiveness and efficiency is measured against the required standards through interviews, observations, attitude surveys, or objective records of their performance.

The researcher thinks that these three levels – organizational, functional and individual gaps between expected results and actual results can suggest training needs, for the researcher, active solicitation of suggestions from employees, supervisors, managers and training committees can also provide training needs ideas. The particular perspective chosen will depend on the circumstances. For example, if changes in the external environment of the organization are exerting pressures for change internally, then a corporate or organizational perspective needs to be taken. If, however, the issue is one of improving skills in a particular category of employees, then occupational or job group will provide the focus of efforts. Training need is any shortfall in employee performance, or potential performance which can be remedied by appropriate training.

There are many ways of overcoming deficiencies in human performance at work, and training is only one of them. It is important to recognize this fact since sometimes training staff are asked to meet needs which ought to be dealt with in some other way, such as improving pay, replacing machinery or simplifying procedures. Armstrong (1996) however, argues that 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.

According to Armstrong (1996) there are two broad types of training available: on-the-job and off-the-job techniques. Individual circumstances and the "who," "what" and "why" of your training program determine which method to use. In an on-the-job training method, the emphasis is more on the acquisition of specific, local knowledge in a real situation. Unlike on-the-job method, off-the-job method emphasizes developing an understanding of general principles providing background knowledge and generating an awareness of comparative ideas and practices. There are three common methods that are used in on-the-job training and these are; learning by doing, mentoring and shadowing and job rotation. Others include; vestibule training, behavior modeling, understudy training, case study and group training.

2.3 Empirical Studies

According to Franklin Dang Kum (2014) finds that training and development has improves employee behavior in the organization, employee performance, employees gain new knowledge after training, employee confidence while performing his/her task after training, improves the quality of products produced by the employees and because of that; they are making fewer mistakes

after training. Training increases opportunities for career development. Consequently, if training is provided effectively in the organization there will be a reduction in staff turnover, training reduces mistakes as well as defects in products.

And also Devi and Shaik(2013) conclude that training and Development contributes in such a way that employees can enhance their skill in performing their tasks, there is a causal relation between training and employee performance, training helps organizations in achieving their strategic objectives and gives organizations a competitive edge, mainly they concluded that effectiveness of training & development significantly depends on training needs determination, training design, trainer performance and trainee performance. In this context, appropriate attention has to be given to training and development effectiveness.

Olaniyan(2008) oncluded as the same to the above authors, that training and re-training of employees has increased their productivity, skill, confidence of work, and their behavioral changes.

According to Ohabunawa (1999) those organizations who train their employee well, managers and superior have the confidence to get the authority and to deal with their subordinates. Abiodun (1999) said that, through training employees can get knowledge, skills, and attitudes which are the requirement of employees to perform their task adequately. Stephen & Bowley (2007) study shows the link between employee productivity and training which further leads to employee performance. Baldwin & Johnson (1995) claim that lower levels of training will increase the chances of employee migration from one organization to another. However, employee's satisfaction and loyalty increases by higher degree of training towards the firm and decreases the chances of employee termination (Choo & Bowley, 2007).

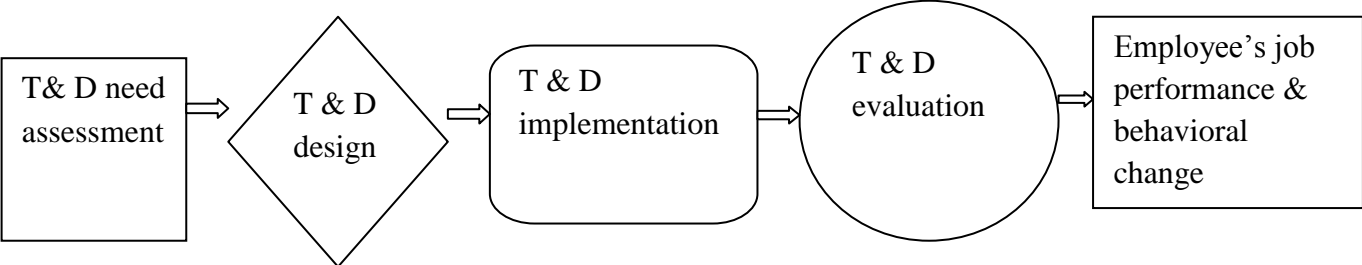
Although there so many literature and empirical studies on employee training and development, but most of them are for the private sector and companies which are profit oriented. Hence, I can argue that more research is needed for better understanding on how employee training and

development program affect performance of employee and improve organizational effectiveness for the benefits of the public sector organizations. Therefore, this study attempts to address the gaps in the literature by exploring the employee training and development practice of the bank.

2.4 Conceptual framework of the study

The conceptual model below was formulated from various literature reviewed. The model will guide understanding of the subject throughout this research.

Fig. 2.3 effective training and development process



Source: own formulation based on different literatures

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter briefly presents the methodology applied in the course of the study. Research design, sampling procedure, source of data, data analysis, and data collection instruments, data collection procedure, data management, validity test and ethical issues are parts of this chapter.

3.1 Research Design

The primary objective of this study is to describe the employee training and development practice in DBE. To achieve this objective, descriptive type of research design with mixed approach was employed. The descriptive type of research design helps to portray accurately the characteristics of particular individual, situation or a group. So that in this study the descriptive research design was employed to describe the employee training and development practice in case of DBE. The mixed research method is considered to be very efficient in answering research questions compared to the quantitative and qualitative approach when used in isolation. Therefore, by using a mixed approach it is able to capitalize the strength of quantitative and qualitative approach and remove any biases that exist in any single research method.

3.2 Sampling Procedure

Sampling as described by Sarantakos (1997) is the process of choosing the units of the target population which are to be included in the study in such a way that the sample of selected elements represent the population. The study adopted proportionate stratified random sampling, with lottery method. It respects the categories of managers and non-managers as I have tried to shown in below summary table. And the sample framework of this study was payroll registration sheet of the bank. As of October 31, 2015, DBE has 553 professional employees' in total at head offices, which are managerial, and non-managerial. Thus, this study is focused on the head quarter professional employees which have junior officers and above positions, excluding president and V/Ps, because they are getting busy always. From which 553 total number of population, 102 are managers and the remaining 451 are non-managers. The researcher has employed proportionate stratified random sampling method for this study, as follows. A stratified technique of sampling will be applied to distribute the sample proportionately to two strata's (groups) namely: managers, and

non- managers. While the sample size taken computed here under in the table 3.1. Therefore, 42% from each respective stratum was taken as sample to represent the whole population. The required information from each stratum was collected at their working place. And assuming the level of confidence for the research has been 95%. Therefore the sample size was computed by using the following formula which was developed by Yamane Taro (1967):

$$n = \frac{N}{1+N(e)^2}$$

Where, n=sample size

N= Population size of each variable (Managers & non-managers)

e= Sampling error will be encountered

The sample size taken from each stratum based on proportion of their population size i.e

$$\text{Sampling \%} = n/N = 232/553 = 42\%$$

Thus, the sample size for the study using the above formula was as follows:

Table 3.1 Sample Size

| S. No. | variables | Population size | Sample Size |
|--------|---------------|-----------------|-------------|
| 1 | Managers | 102 | 43 |
| 2 | Non- managers | 451 | 189 |
| | Total | 553 | 232 |

Moreover, the study was carried out at the Headquarter of the Development Bank of Ethiopia located in Addis Ababa Josef Broz Tito Street, Kazanchis, old supermarket road. It has been selected so for the study due to the fact that DBE is one of the organizations which have been implemented the training and development extensively to scale up its performance with the alignment of Growth Transformational Plan (GTP II) of the country Ethiopia, and government priority area of development.

3.3 Source of Data

The data used for the study was mainly collected from primary sources, i.e. questionnaires & interview, and in some extent secondary data was used. The primary data was collected through questionnaires filled by managers & non-managers staffs of the bank and structured interview was prepared to interview three human resource department team managers including training team manager and six selected staffs. The secondary data was collected from relevant documents, organization reports and survey results. And material was also downloaded from most referred bank's web sites.

3.4 Data Collection Instruments

3.4.1 Face-to-face interviews

According to Bailey (1994), an interview is an instance of social interaction between two individuals, the interviewer and the respondent. The interviewer fills in the instrument as the respondent answers questions he or she asks him or her.

The researcher used face-to-face interviews to allow an in-depth examination of the key informants, who comprised of HR training Team manager and some selected employees on issues related to training and development practice of the bank. On the advantages of interviews, Campion and Hudson (1994) observe that face-to-face interviews enable the interviewer to establish rapport with respondents; allow interviewer to observe and listen; permit complex questions to be asked than in other types of data collection and allows extensive to investigate interviewees emotions, feelings, attitudes, prejudices and opinions.

3.4.2 Questionnaires

The researcher employed self administered questionnaires which are as Bailey (1994) noted instruments of data collection that are handed out to respondents and are filled by them without any assistance from the interviewer.

In addition, sensitive topics, like the one covered by the researcher, can only be effectively studied or examined using questionnaires. Furthermore, standardized questionnaires used by in this study eliminated interviewer bias and solicited a very high response rate. The

questionnaire was mainly structured and more closed ended while less open ended questions were used. To ease the processing of data, options for answers were provided where applicable. And the questionnaire was consists of the 5 Likert scale, as follows, strongly disagree, Disagree, Neutral, Agree, and Strongly Agree.

3.5 Procedure for Data Collection

The researcher communicated to the Human Resources Management Directorate (HRMD) to seek authority to access information's and documentations about training and development by submitting official cooperative letter from St. Mary's university school of post graduate study. To convincing them the researcher explained that the information provided was purely academic research purposes, and for their internal use as an input if it is possible, for farther modification of their policies, procedures, manuals of training and development practices.

The face-to-face interview guide was employed for key informants in their respective capacities through appointments. Self-administered questionnaires were given out personally by the researcher to the selected sample of DBE employees. There was a scale regarding the answers provided against which a respondent could only tick one that has close relation to the question asked in the questionnaire. And there was open ended question at the end of the questionnaires further to investigate the general opinion of the respondents about weakness and strengths of TD practices of the bank. .

3.6 Data Management and Analysis

To fulfill the objective stated, data collected from structured interview was analyzed using description of facts. Those data collected from questionnaires were analyzed using descriptive statistical techniques which include frequency distribution and percentages by using software package for social sciences (SPSS) and excel

3.6.1 Qualitative analysis

Qualitative data was edited, coded and analyzed using themes derived from the objectives of the study which are related with training and development of the bank.

3.6.2 Quantitative analysis

The data collected was checked and edited for clarity, legibility, relevance and adequacy. This involved checking for non-response and acceptance or rejection of answers and post-coding of questionnaires by the researcher like, N1, N2, N3,...for non managerial respondents questionnaires and M1,M2,M3.... for managerial respondents. These codes eased the process of data entry in the SPSS. The data was cleaned, tabulated and weighted and percentages were used to analyze the data.

3.7 Validity and reliability

Validity refers to the extent of accuracy of the results of the study. In this study, validity was taken into consideration. For example, because the questionnaire is constructed by the researcher, it is designed on the basis of the researcher's needs in relation to the study topic and so brings advantages in the sense that it measures exactly what the researcher intends to measure.

Findings of the study are, thus, presented based on actual results with utmost objectivity of the researcher. Further, to minimize any possible biasing outcome and error, Software Package for Social Sciences (SPSS) was applied in analyzing findings of the questionnaires frequency and tabulations of data. The researcher also tried to assure the validity of the research instruments in close consultation, comments and recommendations of the advisor. The questions in the questionnaire were designed taking into consideration the issues related to the problem and objectives of the study and theories on the subject. It is therefore believed that the responses and results from this study are reliable.

Thorough literature review in the study area was conducted carefully before taking on the research. This enabled theories and the questions in the questionnaire to be identified. Theories and themes are well supported by the findings.

Reliability⁶, in this context, refers to the degree to which consistency of the research instrument is maintained. Thus, to ensure the reliability of this study, the research instruments were pre-tested, the questionnaires were restructured and re-defined, and some wordings were corrected in a way to be understood by respondents. Before the last questionnaires were distributed, a pilot test was conducted on small group of respondents. Due to the fact that 37 questionnaires were distributed, out of these 8 for managements and 29 for non-management staffs. The questionnaires were

administered twice to different groups of respondents and the findings revealed similar results. This indicates the reliability of the research instruments.

3.8 Ethical Issues

The researcher assures that the study is done by permission from the bank for the academic purpose and their internal corrective action only. All the sources consulted have been acknowledged ethical issues in this research concerned, among other things, maintaining confidentiality about the information gathered from respondents, using secured data for academic purposes only and ensuring that the respondents' personalities were not exploited. Thus effort has been made to avoid plagiarism as much as possible.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

This chapter presents characteristics of the respondents, analysis and interpretation of data collected from management and non management employees of development bank of Ethiopia working in head office, at Addis Ababa.

4.1 Characteristics of Respondents

(232) questionnaires were distributed to sample employees and 217 were returned, from those returned 2 managers and 18 non-managers were not provided with training. The rest (15) of them were not returned. As can be shown from table 4.1 below, (43) Managers and (174) non-manager employees were participated in the survey with the aim of identifying training and development practices in the bank. All questionnaires distributed for managers were fully collected. The analysis presents based on 41 manager's respondent and 156 non-manager's respondents who received training.

Table 4.1 General Information on Population, Sample, & Respondents

| Employees' Category | Total No. of Population (N) | Sample (n) | Respondents (provided with training) | Not Returned | Never provide with training |
|---------------------|-----------------------------|------------|--------------------------------------|--------------|-----------------------------|
| Managers | 102 | 43 | 41 | - | 2 |
| Non-managers | 451 | 189 | 156 | 15 | 18 |
| Total | 553 | 232 | 197 | 15 | 20 |

Source: Own survey, 2016

As shown in table 4.1. Above, of the total respondents, 41 (20.81%) were management members, 156 (79.19%) are non-management staffs. A total of 232 questionnaires were distributed among different groups of employees at the Head Office of Development Bank of Ethiopia as per pre-determined sample size, out of which 217 questionnaires were returned with the rate of return of 94%, while 2 management and 18 non-management respondents were not provided with training. Accordingly, the variables about the respondents' characteristics were summarized and depicted in the following tables. The variables include gender, age, educational status and number of years worked in the company.

Table 4.2 Background Characteristics of both management and non- Management respondents

| Category | | Managers | | Non- Managers | | Total | |
|-----------------|---------------|-----------|------------|---------------|------------|-----------|------------|
| Gender | | Frequency | Percentage | Frequency | Percentage | Frequency | Percentage |
| | Female | 17 | 41.46 | 53 | 33.97 | 70 | 35.53 |
| | Male | 24 | 58.54 | 103 | 66.03 | 127 | 64.47 |
| | Total | 41 | 100 | 156 | 100 | 197 | 100 |
| Age | 18 – 25 | 1 | 2.44 | 17 | 10.90 | 18 | 9.14 |
| | 26 – 34 | 10 | 24.39 | 76 | 48.72 | 86 | 43.65 |
| | 35 – 43 | 14 | 34.15 | 45 | 28.85 | 59 | 29.95 |
| | 44 – 52 | 13 | 31.71 | 13 | 8.33 | 26 | 13.20 |
| | >52 | 3 | 7.32 | 5 | 3.21 | 8 | 4.06 |
| | Total | 41 | 100 | 156 | 100 | 197 | 100 |
| Education | PhD | - | - | - | - | 0 | 0 |
| | Post-graduate | 12 | 29.27 | 14 | 8.97 | 26 | 13.20 |
| | Degree | 29 | 70.73 | 134 | 85.90 | 163 | 82.74 |
| | Diploma | - | - | 8 | 5.13 | 8 | 4.06 |
| | Total | 41 | 100 | 156 | 100 | 197 | 100 |
| Work experience | 1-5 years | 5 | 12.20 | 93 | 59.62 | 98 | 49.75 |
| | 6- 10 years | 7 | 17.07 | 31 | 19.87 | 38 | 19.29 |
| | 11 - 15 years | 11 | 26.83 | 18 | 11.54 | 29 | 14.72 |
| | 16 – 20 years | 5 | 12.20 | 8 | 5.13 | 13 | 6.60 |
| | >20 years | 13 | 31.71 | 6 | 3.85 | 19 | 9.64 |
| | Total | 41 | 100 | 156 | 100 | 197 | 100 |

Source: Own survey, 2016

As shown in table 4.2, above 64.47% of the respondents were male and 35.53% were female. From table 4.2 the majority respondents (43.65%) were within the age category of 26 – 34 and the second (29.95%) were within the age category of 35 – 43. The remaining 13.20%, 9.14%, and 4.06% were found in the age category of 44 - 52, 18 – 25, and greater than 52 respectively. This indicates that majority of the employees of the bank are within the age range of 26-34.

With regard to educational status of respondents, majority of them are first degree holders accounting for 163(82.74%) followed by second degree holders 26 ((13.20%), while the remaining were diploma holders accounting for 8 (4.06%). There were no PhD holder respondents.

With regard to work experience (Table 4.2), the largest group of the respondents 98 (49.75%) served the bank from 1 - 5 years. The second group 38 (19.29%) has working experience of 6 – 10 years, the third group of respondents 29 (14.72%) work at the bank between 11 – 15 years and the remaining groups 13 (6.60%) and 19 (9.64%) respondents has work experience within the bank 16 – 20 years and more than 20 years respectively. Therefore, since the majority of employees of the bank are less experienced, it has to conducts intensive training and development programs for those who have less experience.

Table 4.3 Proportion of respondents who received training

| | Managers | | Non-Managers | | Total | |
|--------------|-----------|------------|--------------|------------|-----------|------------|
| | Frequency | Percentage | Frequency | Percentage | Frequency | Percentage |
| Yes | 41 | 100 | 156 | 100 | 197 | 100 |
| No | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 41 | 100.0 | 156 | 100.0 | 197 | 100 |

Source: Own survey, 2016

From table 4.3 above understood that 197(100%), 41 managers and 156 non- managers respondents were provided with training.

Table 4.4 Proportion of respondents who received training from abroad

| No of trainings abroad | Managers | | Non-Managers | | Total | |
|------------------------|-----------|------------|--------------|------------|-----------|------------|
| | Frequency | Percentage | Frequency | Percentage | Frequency | Percentage |
| 1-5 times | 12 | 29.27 | 30 | 19.23 | 42 | 21.32 |
| 6-10 “ | 2 | 4.88 | 1 | 0.64 | 3 | 1.52 |
| 11-15 “ | - | - | - | - | - | - |
| 16-20 “ | - | - | - | - | - | - |
| >20 “ | - | - | - | - | - | - |
| None | 27 | 65.85 | 125 | 80.13 | 152 | 77.16 |
| Total | 41 | 100 | 156 | 100 | 197 | 100 |

Source: Own survey, 2016

As depicted from table 4.5 above, the majority 152(77.16 %) of the respondents have not gotten abroad training, of which 125 are non- managers 27 are managers. And from the total respondents 45 (22.84%) were attended abroad trainings. From those 14(34.15) are managers and 31(19.87%) are non-managers. Thus, majority of the respondents who have attended abroad trainings are manager not performers. As a result DBE should provide abroad trainings mostly to the performers. Because performers has to gotten benchmark experiences from abroad.

4.2 Data Presentation and Analysis; T&D Practices of DBE

To make ease of presentation and analysis of the information, the data obtained from respondents is grouped in to four training and development process. i.e., need assessment, design, implementation and evaluation.

4.2.1 Assessment of Non-Manager Employees

Based on 156 non- management respondents who have received training, the T&D practice of the bank has been presented discussed and interpreted here under.

4.2.2 Training and development Need assessment

Need assessment is the first step in the training and development process. Training needs assessment is an ongoing process of gathering data to determine what training needs exist or to identify the gap, so training can be developed to help the organization accomplish its objectives.

Conducting training and development needs assessment is fundamental to the success of a training program. And successful training need analysis will identify the training need, gap and what kind of trainings are appropriate to close the gap. Therefore, in this section the gathered data in regard to training and development need assessment from respondents has been presented, discussed and interpreted.

Table 4.5 Employees' Assessment of *Training and Development Need assessment*

| No | Statements | Scale | | | | | Total | |
|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-------|-------------------|----------|---------|-------|-------|----------------|
| | | | Strongly Disagree | Disagree | Neutral | Agree | | Strongly Agree |
| 1.1 | There is no training and development need assessment policy and procedure. | F | 29 | 41 | 7 | 72 | 7 | 156 |
| | | % | 18.59 | 26.28 | 4.49 | 46.15 | 4.49 | 100 |
| 1.2 | The bank conducted training need assessment regularly. | F | 30 | 75 | 9 | 31 | 11 | 156 |
| | | % | 19.23 | 48.08 | 5.77 | 19.87 | 7.05 | 100 |
| 1.3 | DBE's training programs has conducted depending on the employee's training need. | F | 18 | 91 | 11 | 28 | 8 | 156 |
| | | % | 11.54 | 58.33 | 7.05 | 17.95 | 5.13 | 100 |
| 1.4 | The right candidates always been identified. | F | 18 | 85 | 3 | 37 | 13 | 156 |
| | | % | 11.54 | 54.49 | 1.92 | 23.72 | 8.33 | 100 |
| 1.5 | The training programs I was attended were based on my gap of knowledge for the job or job requirement. | F | 19 | 73 | 15 | 27 | 22 | 156 |
| | | % | 12.18 | 46.79 | 9.62 | 17.31 | 14.10 | 100 |
| Average (%) level of agreement assuming all above statements have equal weight. | | | 14.62 | 46.79 | 5.77 | 25 | 7.82 | 100 |

Source: Own survey, 2016

Where, F= frequency, % = percentage

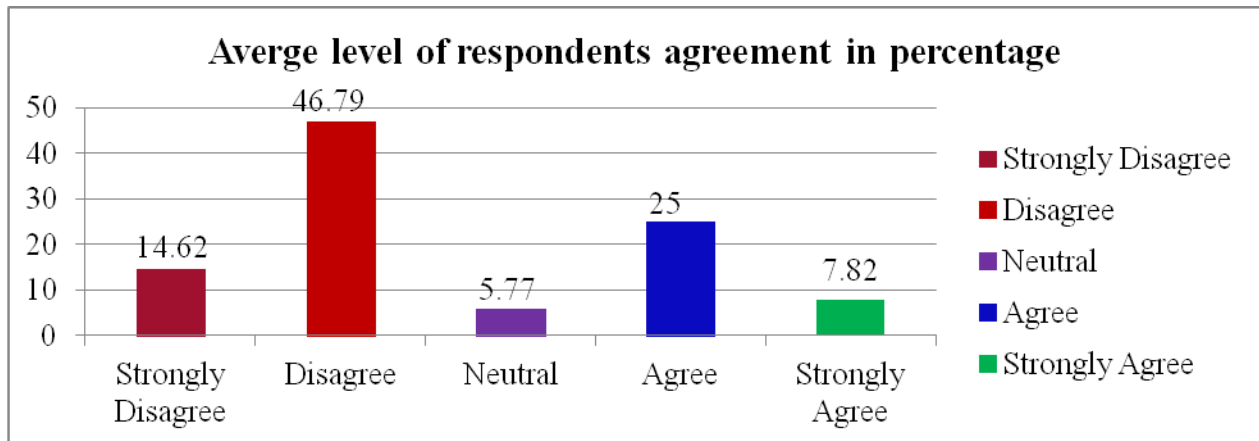
Thus table 4.6 above indicates that 46.15 % of the non- management respondents were believed that there is no effective training and development need assessment policy and procedure within the bank and 26.28% , 18.58% , 4.49% and 4.49%'s were disagree, strongly disagree, neutral and

strongly agree respectively. The aggregate result was side to disagree, according to this there is training and development need assessment policy and procedure within the bank, while in regard to conducting need assessment regularly, 48.08% respondents said disagree, and 19.23 %, 19.87 %, 5.77 % and 7.05 % are replied strongly disagree, agree, neutral and strongly agree respectively, this indicates that training need assessment has not been conducted regularly in the bank. As per the result gained from the respondents 58.33 % are said training programs of the bank has not been conducted based on employees training need. While 17.95 % were agree with the issue, and 11.54 %, 7.05 %, 5.13 % replied that strongly disagree, neutral and strongly agree correspondingly. In general, based on the results, most of the respondents said training does not conducted based on employees need.

In related to selection of right candidates to the right training, most of the respondents were disagree (i.e., 54.49 %), and 11.54 %, 1.92 %, 23.72 % and 8.33 % were strongly disagree, neutral, agree and strongly agree respectively, therefore, greater than half respondents said the right candidates has not been identified for the right training always within the bank. Absence of effective need assessment before training might lead the bank providing the training programs for inappropriate trainees. Due to this fact DBE has to identify the right candidates for its training program and has to conduct effective training need assessment before implementing training programs.

From the tabulated data (Table- 4.6) above, 46.79 % of the respondents replied that the trainings conducted was not base on individuals knowledge gap or job requirements, while as can be shown in the table, 17.31% and 25% respondents agreed & strongly agree about the issue, and 9.62% were neutral. Furthermore, taking the average value for each level of agreement , assuming all five questions stated in this phase, as shown in table above have equal weight, so in average 46.79% of the respondent were disagree with the bank's training and development need assessment process or phase, 25% were agree, 14.62% strongly disagree, 7.82% strongly agree, 9.9% were neutral . Overall, training and development need assessment practice of the bank is insufficient with an average value of 46.79% disagree and 14.62% of respondents strongly disagree.

Fig. 4.1 the average level of agreement non- management respondents on training needs assessment of the bank



As depicted in Figure 4.1 above, majority of the respondents (46.79%) were disagreeing with training need assessment of the bank. Thus, it can be inferred that DBE has not conducted effective training and development need assessment continuously. Since conducting need assessment make enable to know the problematic areas, therefore DBE has to conduct training need assessment in continuous base.

4.2.3 Assessment of Training and development *Design*

Training and development design is the second step in the training and development process.

Therefore in this section the collected data in regard to training and development design of the bank has been presented, discussed and interpreted based on the fact.

Table 4.6 Employees' Assessment of Training and Development Design

| No. | Statements | Scale | | | | | | Total |
|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|-------|-------------------|----------|---------|-------|----------------|-------|
| | | | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree | |
| 2.1 | There is well designed training program. | F | 11 | 54 | 9 | 72 | 10 | 156 |
| | | % | 7.05 | 34.62 | 5.77 | 46.15 | 6.41 | 100 |
| 2.2 | The bank has conducted retraining regularly. | F | 19 | 78 | 5 | 44 | 10 | 156 |
| | | % | 12.18 | 50.00 | 3.21 | 28.21 | 6.41 | 100 |
| 2.3 | I got appropriate training for my job | F | 22 | 63 | 10 | 49 | 12 | 156 |
| | | % | 14.10 | 40.38 | 6.41 | 31.41 | 7.69 | 100 |
| 2.4 | I got enough training on core-banking system of the bank. | F | 27 | 83 | 11 | 31 | 4 | 156 |
| | | % | 17.31 | 53.21 | 7.05 | 19.87 | 2.56 | 100 |
| 2.5 | The trainings, I was participated, has importance and help full for my job performance. | F | 11 | 46 | 3 | 73 | 23 | 156 |
| | | % | 7.05 | 29.49 | 1.92 | 46.79 | 14.74 | 100 |
| 2.6 | The training I was taken; was help me to identify my potential ability that I have for further improvement. | F | 9 | 48 | 8 | 67 | 24 | 156 |
| | | % | 5.77 | 30.77 | 5.13 | 42.95 | 15.38 | 100 |
| 2.7 | DBE is good in providing training and development programs, such as peer teaching, lecturing, case study, role playing etc. | F | 12 | 49 | 13 | 64 | 18 | 156 |
| | | % | 7.69 | 31.41 | 8.33 | 41.03 | 11.54 | 100 |
| 2.8 | The training that I have taken is applicable for my job after the training. | F | 12 | 54 | 16 | 59 | 15 | 156 |
| | | % | 7.69 | 34.62 | 10.26 | 37.82 | 9.62 | 100 |
| 2.9 | The training programs that I attended were well organized. | F | 5 | 53 | 9 | 75 | 14 | 156 |
| | | % | 3.21 | 33.97 | 5.77 | 48.08 | 8.97 | 100 |
| Average (%) level of agreement assuming all above statements have equal weight. | | | 9.12 | 37.61 | 5.98 | 38.03 | 9.26 | 100 |

Source: Own survey, 2016

Where, F= frequency, % = percentage

Table 4.7 above indicates that 46.15 % of the respondents were agreed with the design of the training & development of the bank. While, 34.62 % of them were disagree to the issue, even if the result is good, DBE further may required to improve its training design, at the same time 7.05 %, 5.77, 6.41 % of the respondents also were, strongly disagree, neutral and strongly agree respectively.

As can be seen from table 4.7 regarding to regularly re-training, 50.00 % respondents disagree with the issue, 28.21 % were agree, so, based on this facts DBE has not re-train their employees regularly. In the other hand 12.18 %, 3.21 % and 6.41 % of them replied that strongly disagree, neutral and strongly agree respectively. Based on the data gathered the bank may require to regularly implementing re-training programs.

In regard to employees whether or not got the appropriate trainings for their assigned job, 40.38 % were disagree but 31.41 % of respondents agree, it was good result as compared to the other variables, which are indicated above. The data on the other element of training and development design which is training on core-banking system of the bank, aggregately almost 70.52% respondents were not gained enough training on the system, and 22.43% , 7.05% are replied that ‘they got enough training’ and neutral to the question respectively.

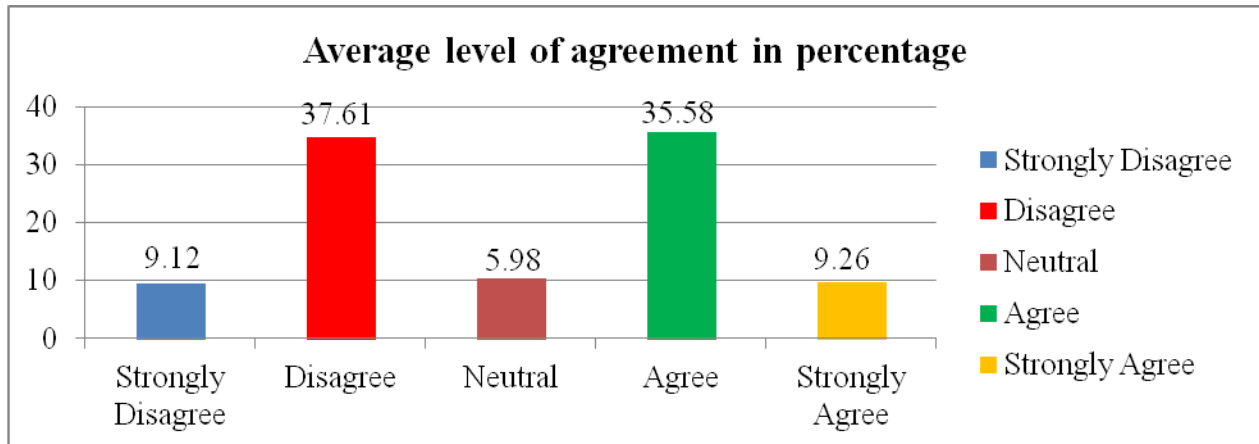
46.79 % of the respondents were believed that trainings which they were gotten from the bank has importance and helpful for their job performance. While, 29.49% are against the issue, even, if it is positive result. Based on the fact that the training that was taken by the respondents, 42.95 % respondents were agree that helps to identify their potential abilities what they have for further improvement, but 30.77 % of them disagree. The remaining 5.77 %, 5.13 % and 15.38 % are said strongly disagree, neutral and strongly agree respectively. In aggregate most of the respondents were agreed.

As noted in (Table 4.7) above 41.03 %, 37.82 % and 48.08 % agree, and 31.41 %, 34.62 % and 33.97 % respondents were said disagree for the following questions respectively; the first; DBE is good in providing training and development programs, such as peer teaching, lecturing, case study, role playing etc., the second; training that I have taken is applicable for my job after the training, and the third; training programs that I attended were well organized.

More to the point, by taking the average for each level of agreement , assuming all nine questions stated in this phase, as shown in table above have equal weight, so in average 37.61 % of the

respondent were disagree with the bank’s training and development design process or phase, 38.03 % were agree, 9.12 % strongly disagree, 9.26 % strongly agree, 5.98 % were neutral . Overall, training and development design practice of the bank is sufficient with an average value of 38.03% agree and 9.26 % of respondents strongly agree.

Fig. 4.2 the average level of agreement non- management respondents on training & development design of the bank



As depicted in Figure 4.2 above, majority of the respondents (38.08%) were agreed with training and development design of the bank, 37.61% of respondents also said the bank’s training and development design was insufficient or not good, but in aggregated most of them agree. Overall, training and development designing practice of the bank was sufficient with an average value of 38.08% agree and 9.26% of respondents strongly agree. Thus, it can be inferred that DBE has effective training and development design.

4.2.4 Assessment of Training and development *Implementation*

Training and development Implementation is the third step in the training and development process. Thus in this section the gathered data in related to training and development implementation of the bank has been presented, discussed and interpreted based on the fact.

Table 4.7 Employees' Assessment of Training and Development Implementation

| No | Statements | Scale | | | | | Total | |
|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|-------|-------------------|----------|---------|-------|-------|----------------|
| | | | Strongly Disagree | Disagree | Neutral | Agree | | Strongly Agree |
| 3.1 | DBE has conducted sufficient Knowledge sharing programs. | F | 9 | 70 | 12 | 53 | 12 | 156 |
| | | % | 5.77 | 44.87 | 7.69 | 33.97 | 7.69 | 100 |
| 3.2 | The bank's training materials are completed with the appropriate levels of the trainees. | F | 12 | 46 | 20 | 56 | 22 | 156 |
| | | % | 7.69 | 29.49 | 12.82 | 35.90 | 14.10 | 100 |
| 3.3 | The bank has effective training and development policy. | F | 14 | 71 | 15 | 45 | 11 | 156 |
| | | % | 8.97 | 45.51 | 9.62 | 28.85 | 7.05 | 100 |
| 3.4 | The trainers and trainees are selected based on the training and development policy. | F | 15 | 81 | 3 | 40 | 17 | 156 |
| | | % | 9.62 | 51.92 | 1.92 | 25.64 | 10.90 | 100 |
| 3.5 | The trainers have sufficient knowledge on the subject matter. | F | 5 | 36 | 26 | 67 | 22 | 156 |
| | | % | 3.21 | 23.08 | 16.67 | 42.95 | 14.10 | 100 |
| 3.6 | The training programs that I attended were in line with the bank's vision and mission. | F | 8 | 43 | 19 | 60 | 26 | 156 |
| | | % | 5.13 | 27.56 | 12.18 | 38.46 | 16.67 | 100 |
| Average (%) level of agreement assuming all above statements have equal weight. | | | 6.73 | 37.07 | 10.15 | 34.29 | 11.75 | 100 |

Source: Own survey, 2016

Where, F= frequency, % = percentage

Table 4.8 above indicates that 70(44.87 %) of the respondents were disagree, 53 (33.97 %), agree, 12(7.69 %) neutral, 9(5.77 %) strongly disagree and 22(7.69 %) strongly agree in related to conducting sufficient knowledge sharing programs of the bank. This indicates that most of the

respondents were disagree. Therefore, DBE needs to have sufficient knowledge sharing programs. In regard to the questions about bank's training materials completeness with the appropriate levels of the trainees, 35.90 %, 14.10 %, 29.49 % and 7.69 % respondents replied agree, strongly agree, disagree and strongly disagree respectively. While the rest respondents were said neutral. Based on this evidence they were agreed with the completeness of training materials of the bank with the appropriate levels of the trainees.

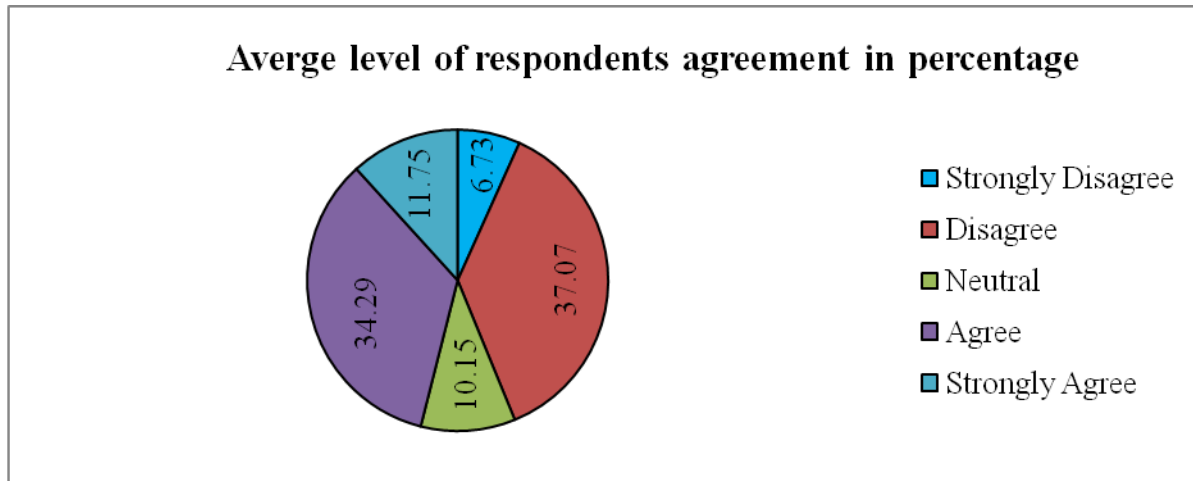
As depicted from (Table 4.8) above, in aggregate 54.48 % of the respondents were said DBE has no effective training and development policy, 35.90% said it has effective training and development policy, the rest 9.62 % are neutral to the issue, as a result the bank should improve its training and development policy. Because, more than half (54.48% disagree and strongly disagree) and (9.62% neutral), of the respondents were not assured with the effectiveness of bank's training policy. As shown in (Table 4.8), in aggregate 96 (61.54%) respondents disagree, 57(36.54%) were agree with issue of the bank has selected trainers and trainees based on its training & development policy. Therefore more than half of them were disagree with the issue, while 3(1.92 %) were uncertain to the issue, overall trainees and trainers selection process of the bank was not based on its T & D policy with the result of 51.92 % disagree and 9.62 strongly disagree.

According to the respondents the trainers of the training programs of the bank has sufficient knowledge on the subject matter what they provided. Thus, 89(57.05%) of them were in aggregate agreed, 41(26.29%) are said disagree, while the rest are neutral. Therefore, trainers of the training programs of the bank have sufficient knowledge on the subject matter what they provided.

The last issue raised in this implementation phase, the training programs provided by the bank in line with its vision and mission. As shown in (Table 4.8), 8(5.13 %), 43(27.56 %), 19(12.18), 60(38.46 %) and 26(16.67 %) respondents were replied strongly disagree, disagree, neutral, agree and strongly agree respectively. Based on the gathered data aggregately 32.69% of respondents were disagree, but more than half of them(55.13%) were agree, the remaining 12.18% were neutral. Besides, by taking the average for each level of agreement , assuming all questions stated in (Table 4.8) have equal weight, so in average 37.07 % of the respondent are disagree with the bank's training and development implementation process or phase, 34.29 % were agree, 6.73 % strongly disagree, 11.75 % strongly agree, 10.15 % were neutral . Overall, training and development

implementation practice of the bank was insufficient with an average value of 37.07 % disagree and 6.73 % of respondents strongly disagree.

Fig. 4.3 the average level of agreement non- management respondents on training & development implementation of the bank



As depicted in Figure 4.2.4.1 above, majority of the respondents (37.03%) were disagreeing with training and development implementation of the bank, 34.29% of respondents also said the bank's training and development implementation was sufficient or good, but in aggregated most of them disagree. Thus, it can be inferred that DBE has to remedies to make effective its training and development implementation process.

4.2.5 Assessment of Training and development Evaluation

Training and development Evaluation process is the last step in the training and development process. Training evaluation is very important to know whether the trainees' expectation is delivered or not by the trainers. And to know the behavioral and performance changes of trainees' after training and development programs. Hence, this section of the study provided and interpreted the gathered data through questionnaires related with training and development evaluation practice of the bank.

Table 4.8 Employees' Assessment of Training and Development Evaluation

| No | Statements | Scale | | | | | Total | |
|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------|-------------------|----------|---------|-------|-------|----------------|
| | | | Strongly Disagree | Disagree | Neutral | Agree | | Strongly Agree |
| 4.1 | There is effective training program evaluation method. | F | 37 | 69 | 21 | 26 | 3 | 156 |
| | | % | 23.72 | 44.23 | 13.46 | 16.67 | 1.92 | 100 |
| 4.2 | I am satisfied with the training and development programs | F | 31 | 85 | 6 | 25 | 9 | 156 |
| | | % | 19.87 | 54.49 | 3.85 | 16.03 | 5.77 | 100 |
| 4.3 | DBE request's feedback from trainees before & after training. | F | 21 | 81 | 8 | 33 | 13 | 156 |
| | | % | 13.46 | 51.92 | 5.13 | 21.15 | 8.33 | 100 |
| 4.4 | There is after training follow- up of employees' performance. | F | 29 | 88 | 10 | 22 | 7 | 156 |
| | | % | 18.59 | 56.41 | 6.41 | 14.10 | 4.49 | 100 |
| 4.5 | I think the budget of employee training and development program of the bank is adequate. | F | 11 | 41 | 12 | 67 | 25 | 156 |
| | | % | 7.05 | 26.28 | 7.69 | 42.95 | 16.03 | 100 |
| 4.6 | The training that I attend improved my competency. | F | 7 | 46 | 2 | 87 | 14 | 156 |
| | | % | 4.49 | 29.49 | 1.28 | 55.77 | 8.97 | 100 |
| 4.7 | The training that I attend increased my motivation, attitude and capability towards my assigned job. | F | 8 | 42 | 4 | 74 | 28 | 156 |
| | | % | 5.13 | 26.92 | 2.56 | 47.44 | 17.95 | 100 |
| 4.8 | I am satisfied with the overall aspects of the training and development programs | F | 19 | 96 | 5 | 29 | 7 | 156 |
| | | % | 12.18 | 61.54 | 3.21 | 18.59 | 4.49 | 100 |
| Average (%) level of agreement assuming all above statements have equal weight. | | | 13.06 | 43.91 | 5.45 | 29.09 | 8.49 | 100 |

Source: Own survey, 2016

Where, F= frequency, % = percentage

As shown here above (Table 4.9), regarding to training programs evaluation method effectiveness 69(44.23 %) respondents were replied that they were disagree with the bank's training evaluation method effectiveness, on the other hand the interview result also there is no pre-training and post training test or evaluation mechanism, while there was post training itself evaluation method not trainees performance or behavioral change by distributing questionnaires for in- house trainings, not for abroad. In the other hand from the total respondents (174), more than half of them 85(54.49 %) were disagree or dissatisfied with the bank's training and development programs, and 31(19.87 %), 6(3.85 %), 25(16.03 %) and 9(5.77 %) of them were strongly disagree, neutral, agree and strongly agree respectively with the bank's training and development programs.

As depicted from (Table 4.9) above, 81(51.92 %) of the respondents were said DBE has not requested feedback from trainees before & after training, 21(13.46 %), 8(5.13 %), 33(21.15 %), and 13(8.33 %) respondents were said strongly disagree, neutral, agree and strongly agree respectively. From table above, 88(56.41 %), respondents believed that there was no after training follow- up of employees' performance and behavioral change, and 29(18.59 %) strongly disagree, 10(6.41 %) neutral, 22(14.10 %) agree and 7(4.49 %) respondents said strongly agree to after training follow - up of performance of employees'. Regarding to budget limitation for training and development, most respondents replied that there is no limitation within the bank. Shortly, 42.95 % and 16.03 % of respondents, aggregately more than half (58.98%) of them said agree and strongly agree to wards the bank's training and development budget adequacy.

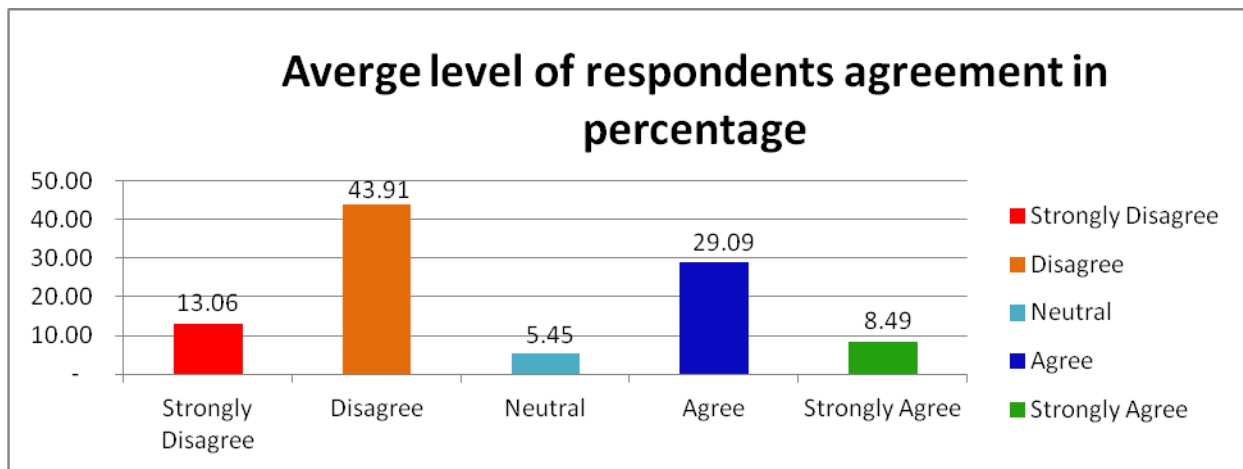
And also 55.77 % of respondents were agreed with the trainings provided to the employees can improve their competency, but 29.49 % said disagree to the issue.

According to the respondents the trainings that they were attended increased their motivation, attitude and capability towards their assigned job and aggregately 59.2% of respondents (47.44% agree and 17.95% strongly agree) were said agree; whereas, 26.92 % of them said disagree.

Lastly, as shown in (Table 4.9) above, regarding to know the overall satisfaction level of respondents, more than half 96(61.54 %) of respondents said disagree towards the over all aspects of the banks training and development programs. Therefore, this result shows DBE has to improve its training and development programs. Thus, 12.18 %, 3.21 %, 18.59 % and 4.49 % of respondents said strongly disagree, neutral, agree and strongly agree respectively

In addition, the average of each level of agreement, assuming all eight questions stated in the table have equal weight, so in average 43.91 % of the respondent were disagree with the bank’s training and development evaluation process or phase, 29.09 % were agree, 13.06 % strongly disagree, 8.49 % strongly agree, 5.45 % were neutral . Overall, training and development evaluation practice of the bank is insufficient with an average value of 43.91 % disagree and 13.06 % of respondents strongly disagree. That is the level of aggregate disagreement with training and development evaluation phase or process of the bank was 56.97 %, more than half of respondents disagree.

Fig. 4.4 The average level of agreement non- management respondents on training & development evaluation of the bank



As depicted in Figure 4.4 above, majority of the respondents (43.91%) were disagreeing with training and development evaluation process of the bank, 29.09% of respondents also said the bank’s training and development evaluation process was sufficient or good, but in aggregated most of them replied disagree. Thus, it can be inferred that DBE has to remedies to make effective its training and development evaluation process.

4.3 Assessment of Manager Employees’

Here under data gathered from the manager’s respondents’ who have received training has been presented and discussed.

4.3.1 Training and development Need assessment

Here in (Table 4.10) below, presented gathered data from DBE's management members. Based on the data presented, the level of agreement towards need assessment of the bank has been discussed and interpreted.

Table 4.9 Assessment of Training and Development Need assessment

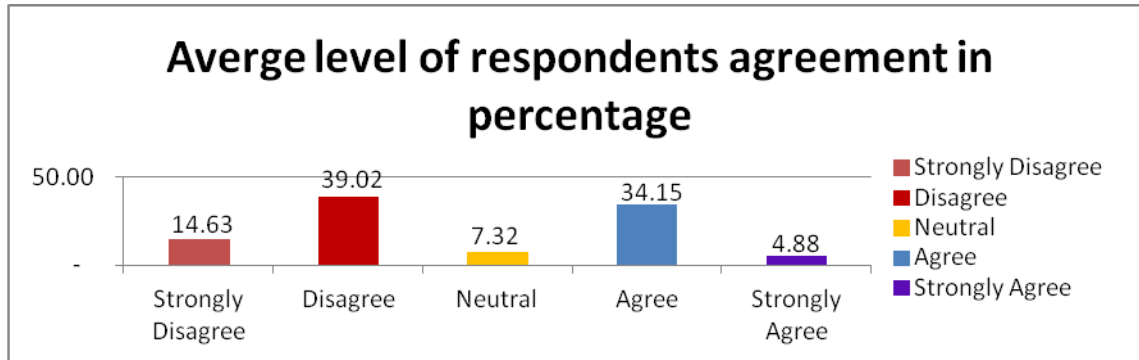
| No | Statements | Scale | | | | | Total | |
|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------|-------|-------------------|----------|---------|-------|-------|----------------|
| | | | Strongly Disagree | Disagree | Neutral | Agree | | Strongly Agree |
| 1.1 | The bank has conducted training need assessment. | F | 2 | 15 | 2 | 19 | 3 | 41 |
| | | % | 4.88 | 36.59 | 4.88 | 46.34 | 7.32 | 100 |
| 1.2 | The bank has regularly conducted training & development need assessments | F | 10 | 17 | 4 | 9 | 1 | 41 |
| | | % | 24.39 | 41.46 | 9.76 | 21.95 | 2.44 | 100 |
| Average (%) level of agreement assuming all above statements have equal weight. | | | 14.63 | 39.02 | 7.32 | 34.15 | 4.88 | 100 |

Source: Own survey, 2016

Where, F= frequency, % = percentage

According data gathered from management members, the bank has conducted training need assessment (i.e., 46.34 %) of management respondents agree with the issue. But 36.59 % of them said disagree. The management response on the issue was the same as non-management respondents. So, DBE has to conduct TNA. And in related to conducting TNA regularly, 24.39% strongly disagree, 41.46% disagree, 9.76% neutral, 21.95% agree and 2.44% strongly agree.

Fig. 4.5 The average level of agreement management respondents on training & development need assessment of the bank



As depicted in Figure 4.5 above, majority of the respondents (39.02%) management respondents were disagreeing with training and development need assessment process of the bank, 34.15% of respondents also said the bank’s training and development need assessment process was sufficient or good, but in aggregated most of them replied disagree. Thus, it can be inferred that DBE has to make remedies to made effective its training and development need assessment.

4.3.2 Assessment of Training and development Design

Here under presented gathered data from DBE’s management members in regard to assessment of training and development design process. Based on the data presented, the level of agreement towards need assessment of the bank has been discussed and interpreted.

Table 4.10 Assessment of Training and Development design

| No | Statements | Scale | | | | | Total | |
|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------|-------|-------------------|----------|---------|-------|-------|----------------|
| | | | Strongly Disagree | Disagree | Neutral | Agree | | Strongly Agree |
| 2.1 | The bank has effective policy and procedure of training and development. | F | 3 | 16 | 4 | 18 | -- | 41 |
| | | % | 7.32 | 39.02 | 9.76 | 43.90 | -- | 100 |
| 2.2 | The content of trainings is prepared based on employees need assessment | F | 10 | 20 | 2 | 9 | -- | 41 |
| | | % | 24.39 | 48.78 | 4.88 | 21.95 | -- | 100 |
| 2.3 | Training programs are based on bank's vision & mission. | F | 3 | 6 | 4 | 27 | 1 | 41 |
| | | % | 7.32 | 14.63 | 9.76 | 65.85 | 2.44 | 100 |
| 2.4 | Training method is mostly on the- job- training. | F | 6 | 21 | 3 | 11 | -- | 41 |
| | | % | 14.63 | 51.22 | 7.32 | 26.83 | -- | 100 |
| 2.5 | The bank has after training knowledge transfer mechanism. | F | 3 | 28 | 1 | 7 | 2 | 41 |
| | | % | 7.32 | 68.29 | 2.44 | 17.07 | 4.88 | 100 |
| Average (%) level of agreement assuming all above statements have equal weight. | | | 12.20 | 44.39 | 6.83 | 35.12 | 1.46 | 100 |

Source: Own survey, 2016

Where, F= frequency, % = percentage

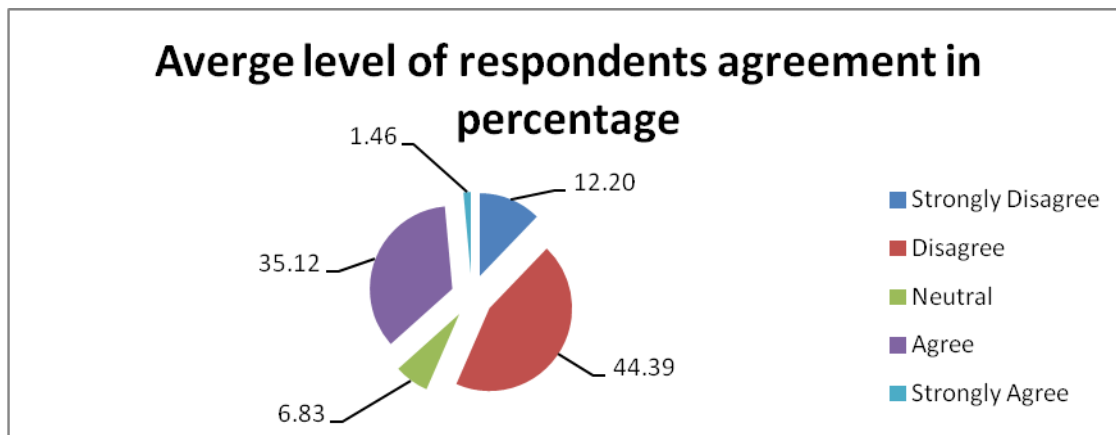
As shown in (Table 4.11) above, presented data gathered from DBE's management members. Based on the data presented, the level of agreement towards training and development design of the bank has been discussed and interpreted.

Accordingly, data gathered from management members, in related to question of effectiveness of policy and procedure to training and development design process (i.e., 43.90%) of management respondents agree with the issue. But 39.02% of them said disagree. And regarding to the contents of trainings are based on employees' need assessment, 20(48.78%) of management respondents were disagree, 10(24.39%), 2(4.88%), 9(21.95%) of them replied by agree, neutral and strongly disagree respectively, no one said strongly agree. To the question the training programs of the bank are based on its vision and mission, more than half respondents, 27(65.85%) were agree.

As shown in (Table 4.11) above 51.22% management respondents were said the training method of the bank was not mostly on the- job. If it is not, it was of the job. So, the bank has to use in balance of on- the job & off-the job training method.

According to the respondents view, the bank has no effective after training knowledge transfer mechanism, i.e., 68.29% of manager respondents' view. This was the same view point to non-management view. Therefore, DBE should implement effective after training knowledge transfer mechanisms.

Fig. 4.6 The average level of agreement management respondents on training & development design of the bank



As shown in Figure 4.6 above, majority of the respondents (44.39%) management respondents were disagreed with training and development design process of the bank, 35.12% of respondents also said the bank's training and development design process was sufficient or good. The aggregated data indicates most of them replied disagree. Thus, it can be inferred that DBE has to make remedies to make effective its training and development design practice.

4.3.3 Assessment of Training and development Implementation

In this section the gathered data in related to training and development implementation practices of the bank has been presented, discussed and interpreted based on the fact.

Table 4.11 Assessment of Training and Development Implementation

| No | Statements | Scale | | | | | Total | |
|----------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------|-------------------|----------|---------|-------|-------|----------------|
| | | | Strongly Disagree | Disagree | Neutral | Agree | | Strongly Agree |
| 3.1 | There is budget limitation of training and development within the bank. | F | 6 | 18 | 3 | 12 | 2 | 41 |
| | | % | 14.63 | 43.90 | 7.32 | 29.27 | 4.88 | 100 |
| 3.2 | The bank has effectively conducted evaluation of after training & development employees' performance | F | 6 | 29 | 2 | 4 | 0 | 41 |
| | | % | 14.63 | 70.73 | 4.88 | 9.76 | - | 100 |
| Average (%) level of agreement assuming all above statements have equal weight. | | | 14.63 | 57.32 | 6.10 | 19.51 | 2.44 | 100 |

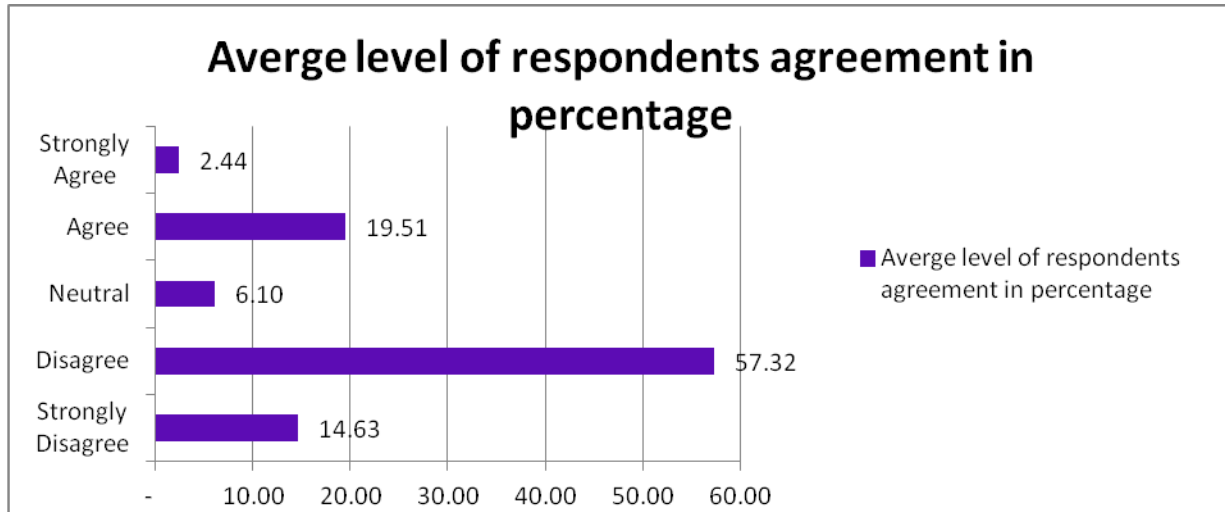
Source: Own survey, 2016

Where, F= frequency, % = percentage

From (Table 4.12), presented gathered data from DBE's management members. Based on the data presented, the level of agreement towards training and development implementation of the bank has been discussed and interpreted.

Accordingly, most of the respondents, 18(43.90%) said there was no training and development budget limitation within the bank. And based on interview result, there was problem of effective utilization of budget rather than shortage, in regard to effectively conducting employees' performance evaluation after training and development, the manager employees replied negatively as same as non- management employees, i.e., 70.73% of managers said disagree to the issue. Therefore, DBE has to conduct effective performance evaluation process after training and development.

Fig. 4.7 The average level of agreement management respondents on training & development implementation of the bank



The overall result of training and development implementation practice of the bank shows insufficient. In general, 57.32% of manager respondents were disagree with training implementation practice of the bank. It needs more improvement, since the management members are dissatisfied with it.

4.3.4 Assessment of Training and development Evaluation

Here in (Table 4.13) below, presented gathered data from DBE’s management respondents. Based on the data presented, the level of agreement towards training evaluation of the bank has been discussed and interpreted.

Table 4.12 Assessment of Training and Development Evaluation

| No | Statements | Scale | | | | | Total | |
|----------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|-------|-------------------|----------|---------|-------|-------|----------------|
| | | | Strongly Disagree | Disagree | Neutral | Agree | | Strongly Agree |
| 4.1 | The training provided significantly improved job performance. | F | 2 | 17 | 2 | 20 | 0 | 41 |
| | | % | 4.88 | 41.46 | 4.88 | 48.78 | 0 | 100 |
| 4.2 | The trainings provided increased the employee's skill and ability. | F | 2 | 11 | 2 | 26 | 0 | 41 |
| | | % | 4.88 | 26.83 | 4.88 | 63.41 | 0 | 100 |
| 4.3 | The training provided has reduced rework rate. | F | 2 | 15 | 1 | 22 | 1 | 41 |
| | | % | 4.88 | 36.59 | 2.44 | 53.66 | 2.44 | 100 |
| 4.4 | The training provided improved bank's services quality. | F | 0 | 16 | 1 | 23 | 1 | 41 |
| | | % | 0 | 39.02 | 2.44 | 56.10 | 2.44 | 100 |
| 4.5 | Investment on employees training and development were effective and accomplished bank's strategic objectives. | F | 0 | 15 | 9 | 17 | 0 | 41 |
| | | % | 0 | 36.59 | 21.95 | 41.46 | 0 | 100 |
| Average (%) level of agreement assuming all above statements have equal weight. | | | 2.93 | 36.10 | 7.32 | 52.68 | 0.98 | 100 |

Source: Own survey, 2016

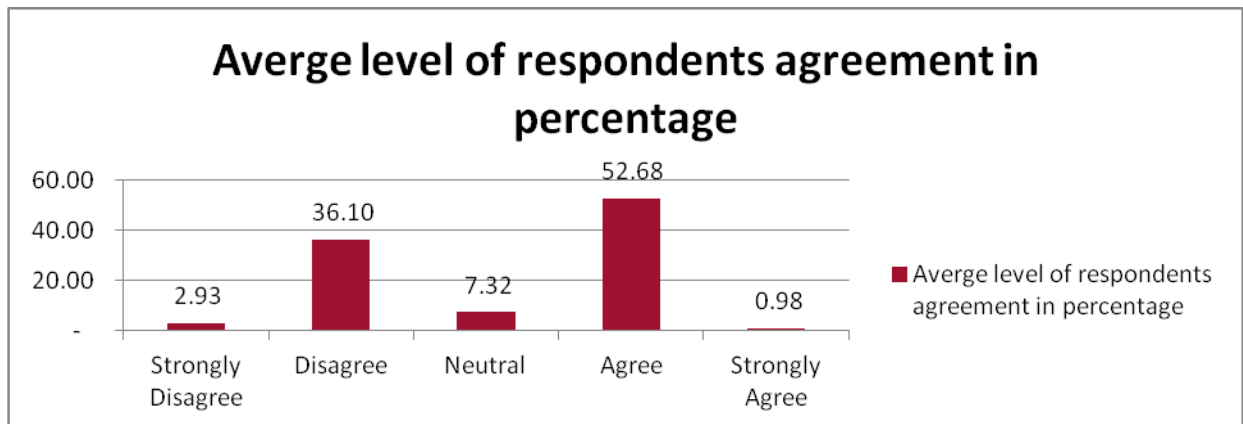
Where, F= frequency, % = percentage

From (Table 4.13), presented gathered data from DBE's management members. Based on the data presented, the level of agreement towards training and development evaluation practice of the bank has been discussed and interpreted.

Most of the respondents, 48.78% said the training provided to the employees significantly improved job performance. But 41.46% of manager respondents were disagree to the issue. Based on the data it can be inferred that DBE's training provided to its employee has significantly improved employees job performance. As depicted here above table, the management respondents were agree significantly 63.41%, 53.66%, 56.10% and 41.46% with the training provided by the bank increase

employees skill and ability, has reduced rework rate, improve services quality, and investment on employees training and development were effective and accomplished bank’s strategic objectives respectively.

Fig. 4.8 The average level of agreement management respondents on training & development evaluation of the bank



Generally, 52.68% respondents replied with agree in average over all the training and development evaluation process of the bank, while 36.10% were disagree. Based on management respondents view, DBE has conducted effective training and development evaluation, it is completely opposite to the view point of the non- manager respondents. Because, majority of the non- manager respondents (43.91%) were disagreeing with training and development evaluation process of the bank. See Figure 4.4 above.

4.4 Strengths and Weaknesses of Training and Development Practices of DBE

The strengths and weaknesses of development bank of Ethiopia in related to practices of training and development, based on the data gathered from both manager and non-manager respondents through open ended questions are listed and summarized here under.

4.4.1 Strengths

The following strengths were raised by both managers and non-managers respondents regarding to DBE training and development practice.

- The bank has always selected knowledgeable trainers.
- Training budget of the bank was more than enough.

- After training DBE always take feedback from trainees.
- Home trainings are accessible to all positions.
- Management's belief on the importance of training and development to increase employees' skill, performance and service quality.

4.4.2 Weaknesses

The following weakness were raised by both managers and non-managers respondents regarding to DBE training and development practice.

- Most of trainings have been given to employees based on relation, not based on gap analysis.
- Appropriate training has not been given to the appropriate trainees.
- Once a trainee has got training, he/she not get re-trained chance.
- Since DBE has trainers and trainee selection policy and procedure, but it was not used properly, in trainee selection process there is top management interfere especially for abroad training.
- Trainings given to employees were not related with the assigned job.
- Trainings mostly not provided to the performer timely.
- DBE has no effective track record, who gained trainings or who not, due to this fact same person was taken same trainings repeatedly.

4.5 Suggested opinions from managers & non- manager respondents

The following ideas were drawn by managers and non-manager employees of the bank as solution to improve its training and development practice.

- The bank should put in place employees performance evaluation after training and conduct impact assessment regularly.
- Trainings should not be given based on personal relationship.
- Trainings given within the bank should be based on knowledge gap, and need assessment.
- DBE should conduct evaluation in continuous bases on employees' performance after trainings program have been conducted.
- The bank should implement on the job trainings.
- The bank has to implement its training and development policy and procedure effectively.

4.6 Interview questions Analysis

To gather more information about training and development practices of the bank, interview questions were forwarded to HRM training department team manager and few non-manager employees. Thus, the responses to the questions are depicted briefly here under.

- **Training need assessment (TNA) applied before the training conducted:** the interviewee replied that training need assessment was conducted but it was not regularly.
- **Training process like; need assessment, design, implementation and evaluation applied effectively within the bank:** the four T & D process or steps were partially implemented not fully based on the data collected from interviewee.
- **The bank conduct training impact assessment:** according to the candidates view point in some extent the impact assessment was conducted, but it was not good enough and not conducted in timely bases and regularly.
- **How TNA conducted:** the respondents said that the training needs assessment conducted by distributing need requirement questionnaires to performers, but it was not effective.
- **Trainees and trainer selection criteria:** based on interview result there were effective in-house training selection criteria's, but for abroad training there was no clear selection criterion. There was top management intervention. Even though there was no trainers and trainees selection committee, instead there is training team department under HRMD.
- **Clarity of abroad trainees' selection policy and procedure:** the interview result of the issue, also aligned and same with the non-management questionnaire result, both primary data tools resulted with there was no clearly stated abroad trainee selection criteria and there was highly executives' management intervention. Due to the fact that appropriate trainee has not selected to the appropriate training.
- **Adequacy of budget of training and development:** According to interview outcome the budget allocated to the in -house training was sufficient. But for abroad training and development (like education, especially Masters Program) was very limited and inadequate. The result was same as questionnaires outcome.
- **Providing required materials to trainees:** as the interview result indicates that DBE has provided the required materials to trainees according to their level of understanding.
- **Training types conducted in the bank:** mostly the bank has conducted in-classroom trainings with lecture type. Not on - the job with practical types. So, the bank should conduct in widely bases on the job and practical types of training methods.

- **The training objectives linked with the bank objective before implemented:** some interviewees said yes most of the trainings are aligned and liked to its objectives, but most of them were indifferent. Therefore the bank should align its training and development programs with its objectives.
- **Existing of T& D policy and procedure, and implementation:** according to respondents view point DBE has effective training and development policy and procedure, but it was not been implemented strictly. The questionnaires response of non-management staffs was to the opposite that was it has no effective policy and procedure of training. Therefore DBE should implement its T & D policy and procedure effectively.
- **Performance evaluation mechanism after training with in the bank:** based on the data gathered through interview, there was no effective impact assessment after training and no effective evaluation after training to know whether the trainees applied the knowledge what they gained from training. So, it should be assessed, measured and evaluated.

CHAPTER FIVE

SUMMARY OF FINDING, CONCLUSION AND RECOMMENDATIONS

In this chapter, summary and conclusions of the findings are presented and recommendations are drawn based on the data collected; analyzed and interpreted using different instruments and tools in the previous chapter.

5.1 Summary of the Major Findings

5.1.1 Summary of findings on T& D needs assessment

The bank does not conduct T & D need and impact assessment regularly. Training given to trainees was not based on trainees' skill and knowledge gap and their demand.

The right candidates for training was not been identified always. The bank has not effective training and development need assessment policy and procedure, while it has no effective training and development policy and procedure.

Less emphasis has given to conducting training and development need assessment within the bank. As a result inappropriate trainees have been selected for training. In aggregate, both manager and non-manager respondents were not satisfied with the training & development needs assessment practice of the bank.

5.1.2 Summary of findings on T& D Design

DBE mostly used of- the job training method. And in a little bite used on- the job method. Most employees of the bank have not got sufficient training on core-banking (T-24) system of the bank. When employees promoted and transferred to branches or head office was not re-trained. Providing on demand training to performers was also major problem. Trainings provided by the bank was mostly theoretical not practical. Overall both manager and non-manager respondent were satisfied on the training design of the bank.

5.1.3 Summary of findings on T& D Implementation

Non- engaged candidates were selected mostly for training. Trainings were also given based on management employee personal relationship. Abroad trainings provided by the bank was considered as benefit rather than getting experience/benchmark. And mostly the management members selected for abroad trainings instead of performers. Averagely, both manager and non-manager respondents were not satisfied with the training & development implementation practice of

the bank. The bank's Management staff belied on the importance of training and development to: increase employees' skill, performance and service quality. Overall Co-ordination of training program within the bank was good.

5.1.4 Summary of findings on T& D Evaluation

DBE was conducted class-room trainings evaluation at the end of program of the day session. The bank was not conducted pre-test and post- test method of training evaluation during training program. There was no after training employees behavioral change evaluation method within the bank. Evaluation was conducted only during the T & D program. There was no effective knowledge sharing program. In general, both manager and non-manager respondents were not satisfied on the training & development evaluation process of the bank.

5.2 Conclusions

The primary objective of this study was to assess the current practices of training and development at DBE. The study has been successful in accomplishing the five specific research objectives. Thus, based on the finding of the study the following conclusions can be drawn:

According to (Matthews's et.al: 2000), regarded as the ideal way it could be carried out in order to make employees meet up the desired goals needs to; (1)giving intensive induction training program to the new employees, (2) sending employees on outside training so as to enable them to cope with some newly developed technology and methods, (3)giving adequate on- the-job training to needy employees, (4)retraining when an employee is transferred or promoted in order to assimilate with the new environment. Therefore, the researcher has identified that DBE has no retraining programs to the employees, it has induction program before putting in place its new entrant employees, adequate on-the-job training was not given to the employees, training selection process was not faire at the bank, higher level of top management intervention was seen in abroad trainings selection process and repeatedly management members was send to abroad trainings instead of performers, abroad trainings was considered as benefit rather than getting experience, due to this fact there was no sufficient knowledge sharing programs. Even if, there was training program evaluation process within the bank at the end of training sessions, but the four levels of Donald Kirkpatrick (1994) training evaluation levels (i.e., Reactions, Learning, Behavior change and Results) were not implemented within the bank. Due to the fact that was no pre-test and post-test method of training evaluation. Trainings was not provided on timely base and most of trainings were provided at the end of each quarter to say we(HRM) have meet our target or plan, because the

bank planning effectiveness directorate measures the performance result of each directorate. Co-ordination of training program of the bank was good; some training was given by internal trainers who have gotten enough knowledge through long experience to the subject matter. DBE's Management believed on the importance of training and development to increase employees' skill, performance and service quality, to be effective and compete with technology utilization and come up with service quality, DBE has to give sufficient training to its employees on its core-banking (T-24) system.

Based on above drawn conclusions, Development Bank of Ethiopia has been properly review and manage its training and development need assessment, design, implement, evaluate practice and need to critically follow-up TD practice.

5.3 Recommendations

Based on the findings, the following recommendations have been forwarded to alleviate the problems and keep up with the strengths. It is the researcher's belief that the problems stated and the questions paused under 1.2 and 1.3 in the first chapter can be addressed if the following recommendations are fully embedded and practically exercised.

- Any trainings provide by the bank must be based on gap identification or new in place system or operation.
- The training method of the bank should be more of practical rather than theoretical.
- There must be a system of evaluating benefits of provided trainings.
- Abroad trainings should be accessible to all staffs, instead of repeatedly given to some management positions.
- DBE should conduct trainees' evaluation after and before trainings to differentiates & determines the cost benefit of training & development investments.
- Making balance between on-the-job and off-the-job trainings methods to take advantage of the benefits realized from both methods; and maintain on-the-job trainings more structured and knowledge based.
- Conduct regularly training needs assessment to improve employees' skills and knowledge gap by closely monitoring task requirements and actual job performance.

- Conducting retraining program intensively when employees' transferred or promoted in order to understand with the new environment or work unit.
- There should be effective before and after training measurement of trainees behavioral and performance change.
- The bank has to implement its training and development policy effectively, trainers and trainees selection process of the bank should be free from the top management intervention.
- DBE should implement after training knowledge sharing programs intensively, like role playing, peer teaching, case study etc.
- The bank should give due consideration to those who have not provided with trainings still now.

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Appendix A: Questionnaires to be filled by DBE's Non- Manager Employees

St. Mary's University

School of Graduate Studies

MBA Thesis Research on 'Training and Development Practices' at Development Bank of Ethiopia (DBE)

Dear Respondent;

This questionnaire is prepared by Alemu Mekonnen, who is MBA student at St. Mary's University School of Graduate Studies. The purpose of this questionnaire is to collect data in order to assess employee training and development practices in DBE. Kindly cooperate in filling the questionnaire as your genuine, complete, and timely responses are crucial for the success of my study. Besides, I would like to assure that the data collected using this questionnaire is purely for academic requirement, and the information that you are provide here is highly important, confidential and only the aggregate data will be analyzed. Hence, the researcher kindly requests you to respond each item carefully.

Your participation is highly appreciated.

If you need further explanation, you can contact me through the address indicated below:

Alemu Mekonnen

Mobile: 0912 91 25 15

Email: alemumek1986@gmail.com

N.B. - No need of writing your name

Thank you for your valuable assistance in participating in the survey.

Part I: General Information about the Respondents

Put a Tick "✓" in the box that best describes yourself:-

1. Gender: Female Male
2. Age: 18 – 25 26 – 34 35 – 43 44 – 52 >52

3. Educational Level: Diploma Degree Post-graduate PhD
 Others (please specify)_____

4. How many years have you worked for your current employer?

1-5 years 6- 10 years 11 - 15 years 16 – 20 years >20 years

5. Have you been provided with training by the bank? Yes No

6. If your answer for question number 5 above “yes”, how many trainings you have been offered at home? 1-5 6-10 11-15 16-20 >20 None

7. If your answer for question number 5 above “yes”, how many trainings you have been offered at abroad? 1-5 6-10 11-15 16-20 >20 None

Part II: Training Practices within the bank

For following each statement, please indicate to which extent you feel it is agreeable or disagreeable. Please **Tick “✓” (or Click)** on one answer. There’s no right or wrong answer.

1 = Strongly Disagree, 2= Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

| Sr. No. | Statements | Rate/Scale | | | | |
|----------|--------------------------------------------------------------------------------------------------------|------------|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 |
| 1 | Training & Development Need assessment | | | | | |
| 1.1 | There is no training and development need assessment policy and procedure. | | | | | |
| 1.2 | The bank conducted training need assessment regularly. | | | | | |
| 1.3 | DBE’s training programs has conducted depending on the employee’s training need. | | | | | |
| 1.4 | The right candidates always been identified. | | | | | |
| 1.5 | The training programs I was attended were based on my gap of knowledge for the job or job requirement. | | | | | |
| 2 | Training & Development Design | | | | | |
| 2.1 | There is well designed training program. | | | | | |
| 2.2 | The bank has conducted retraining regularly. | | | | | |
| 2.3 | I got appropriate training for my job. | | | | | |
| 2.4 | I got enough training on core- banking system of the bank. | | | | | |

| | | | | | | |
|----------|-----------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| 2.5 | The trainings, I was participated, has importance and help full for my job performance. | | | | | |
| 2.6 | The training I was taken; was help me to identify my potential ability that I have for further improvement. | | | | | |
| 2.7 | DBE is good in providing training and development programs, such as peer teaching, lecturing, case study, role playing etc. | | | | | |
| 2.8 | The training that I have taken is applicable for my job after the training. | | | | | |
| 2.9 | The training programs that I attended were well organized. | | | | | |
| 3 | Training & Development Implementation | | | | | |
| 3.1 | DBE has conducted sufficient Knowledge sharing programs. | | | | | |
| 3.2 | The bank's training materials are completed with the appropriate levels of the trainees. | | | | | |
| 3.3 | The bank has effective training and development policy. | | | | | |
| 3.4 | The trainers and trainees are selected based on the training and development policy. | | | | | |
| 3.5 | The trainers have sufficient knowledge on the subject matter. | | | | | |
| 3.6 | The training programs that I attended were in line with the bank's vision and mission. | | | | | |
| 4 | Training & development Evaluation | | | | | |
| 4.1 | There is effective training program evaluation method. | | | | | |
| 4.2 | I am satisfied with the training and development programs | | | | | |
| 4.3 | DBE request's feedback from trainees before & after training. | | | | | |
| 4.4 | There is after training follow- up of employees' performance. | | | | | |
| 4.5 | I think the budget of employee training and development program of the bank is adequate. | | | | | |
| 4.6 | The training that I attend improved my competency. | | | | | |
| 4.7 | The training that I attend increased my motivation, attitude and capability towards my assigned job. | | | | | |

| | | | | | | |
|------|----------------------------------------------------------------------------------|--|--|--|--|--|
| 4.8. | I am satisfied with the overall aspects of the training and development programs | | | | | |
|------|----------------------------------------------------------------------------------|--|--|--|--|--|

4 What are the overall weakness and strength of the Bank’s training and development programs?

4.1 Weakness

- 1.....
- 2.....
- 3.....

4.2 Strengths, 1.....

- 2.....
- 3.....

5. Please state your opinion on how to improve the bank’s training and development practice?

- 1.....
- 2.....
- 3.....
- 4.....

Thank you again for your time and patience!

Appendix B: Questionnaires to be filled by DBE Managements

St. Mary's University

School of Graduate Studies

MBA Thesis Research on 'Training and Development Practices' at Development Bank of Ethiopia (DBE)

This questionnaire is prepared by Alemu Mekonnen, who is MBA student at St. Mary's University School of Graduate Studies. The purpose of this questionnaire is to collect data in order to assess employee training and development practices in DBE. Kindly cooperate in filling the questionnaire as your genuine, complete, and timely responses are crucial for the success of my study. Besides, I would like to assure that the data collected using this questionnaire is purely for academic requirement. Hence, the researcher kindly requests you to respond each item carefully.

If you need further explanation, you can contact me through the address indicated below:

Alemu Mekonnen

Mobile: 0912 91 25 15

Email: alemumek1986@gmail.com

***N.B.* - No need of writing your name**

Part 1: General Information about the Respondents

Please Tick "✓" (or Click) in the box that best describes yourself:-

1. Gender: Female Male
3. Age: 18 – 25 26 – 34 35 – 43 44 – 52 >52
3. Educational Level: Diploma Degree Post-graduate PhD
 Others (please specify)_____
4. How many years have you worked for your current employer?
 1-5 years 6- 10 years 11 - 15 years 16 – 20 years >20 years
5. Have you been provided with training by the bank? Yes No

6. If your answer for question number 5 above “yes”, how many trainings you have been offered at home?

1-5 6-10 11-15 16-20 >20 None

7. If your answer for question number 5 above “yes”, how many trainings you have been offered at abroad?

1-5 6-10 11-15 16-20 >20 None

Part II: Training Practices within the bank

The following set of statements describes your general feelings towards training and development practices.

Please Tick “✓” on one answer inside the box.

1 = Strongly Disagree, 2= Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

| Sr. No. | Statements | Rate/Scale | | | | |
|----------|--------------------------------------------------------------------------|------------|---|---|---|---|
| | | 1 | 2 | 3 | 4 | 5 |
| 1 | Training & Development Need assessment | | | | | |
| 1.1 | The bank has conducted training need assessment. | | | | | |
| 1.2 | The bank has regularly conducted training & development need assessments | | | | | |
| 2 | Training & Development Design | | | | | |
| 2.1 | The bank has effective policy and procedure of training and development. | | | | | |
| 2.2 | The content of trainings is prepared based on employees need assessment | | | | | |
| 2.3 | Training programs are based on bank’s vision & mission. | | | | | |
| 2.4 | Training method is mostly on the- job- training. | | | | | |
| 2.5 | The bank has after training knowledge transfer mechanism. | | | | | |
| 3 | Training & Development Implementation | | | | | |
| 3.1 | There is budget limitation of training and development within the | | | | | |

| | | | | | | |
|----------|---------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| | bank. | | | | | |
| 3.2 | The bank has effectively conducted evaluation of after training & development employees' performance | | | | | |
| 4 | Training & development Evaluation | | | | | |
| 4.1 | The training provided significantly improved job performance. | | | | | |
| 4.2 | The trainings provided increased the employee's skill and ability. | | | | | |
| 4.3 | The training provided has reduced rework rate. | | | | | |
| 4.4 | The training provided improved bank's services quality. | | | | | |
| 4.5 | Investment on employees training and development were effective and accomplished bank's strategic objectives. | | | | | |

6. What are the overall: weakness and strength of the Bank's training and development programs?

6.1 Weakness

- 1.....
- 2.....
- 3.....

6.2 Strengths,

- 1.....
- 2.....

7. Please state your opinion on how to improve the bank's training and development practice?

- 1.....
- 2.....

Thank for your time and patience!

Appendix C: Interview Questions

St. Mary's University

School of Graduate Studies

Interview Questions to (HRMD)

1. Is training need assessment (TNA) applied before the training conducted?
2. Does the training process like; need assessment, design & development, implementation and evaluation applied effectively within the bank?
3. Does the bank conduct training impact assessment? If no what were the major challenges not to conduct?
4. The bank has a mandate to conduct training and development need assessment. How do you conduct it?
5. What are the bases or criteria used for selecting appropriate trainees & trainers for appropriate trainings? Do you have trainees & trainers selection committee? If yes, are they professional thinkers?
6. Does the bank's training and development policy and procedure for trainee selection, especially abroad trainings clear? Do you think the training selection is always faire and the right candidates are selected for the right training?
7. Does the bank allocate sufficient budget to perform training and development Programs?
8. Does the bank provide the required training materials for the trainees?
9. What are the types of training DBE has conducted?
10. Does the trainings linked with the objectives of the bank before implemented?
11. Does the bank has written & effective training and development policy & procedure? If yes, is the bank strictly implementing it?
12. Is there any mechanism of performance evaluation of the trainee, after the trainee applied the skill gotten from the training?

Appendix D: Cooperation Letter from St. Mary's University School of Graduate Studies

