ST. MARY'S UNIVERSITY COLLEGE

SCHOOL OF GRADUATE STUDIES

ASSESSMENT OF TRAINING PRACTICES IN THE CASE OF COMMERCIAL BANK OF ETHIOPIA

BY

FEKADU WONDAFEREW EDMEAYNESEW

ID. No. SGS7/0285/2006B

JAN, 2016

ADDIS ABABA, ETHIOPIA

ASSESSMENT OF TRAINING PRACTICES
IN THE CASE OF
COMMERCIAL BANK OF ETHIOPIA

BY

FEKADU WONDAFEREW EDMEAYNESEW

ID. No. SGS7/0285/2006B

A THESIS SUBMITTED TO ST.MARY'S UNIVERSITY COLLEGE, SCHOOL OF GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION CONCENTRATION

ADVISOR: TESFAYE WOLDIE (PHD)

JAN, 2016
ADDIS ABABA, ETHIOPIA

ST.MARY'S UNIVERSITY COLLEGE
SCHOOL OF GRADUATE STUDIES
FACULTY OF BUSINESS

ASSESSMENT OF TRAINING PRACTICES IN THE CASE OF COMMERCIAL BANK OF ETHIOPIA

BY

FEKADU WONDAFEREW EDMEAYNESEW

APPROVED BY BOARD OF EXAMINERS

______________________	______________________
Dean, Graduate Studies	**Signature& Date**
______________________	______________________
Advisor	**Signature & Date**
______________________	______________________
External Examiner	**Signature & Date**
______________________	______________________
Internal Examiner	**Signature & Date**

DECLARATION

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

__________________________ ______________________

Name Signature& Date

ENDORSEMENT

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

____________________________ ____________________________

Advisor Signature& Date

ACKNOWLEDGMENTS

I acknowledge that I could not have completed this work without the support of many people around me like my dear friend and office mate Zelalem Nekahiwot. I would like to express my deep appreciation to my academic adviser, **Dr. Tesfaye Woldie (Ph.D.)**, for his persistent guidance and support.

I am very grateful to the staff members of HRD sub-process, my colleagues and employees of CBE who willingly, thoughtfully, and generously shared their experiences, ideas and values with regard to HRD practices. I learned far more from them than the data I needed to complete this thesis.

Ultimately, I dedicate this thesis to my beloved wife Helen Haile and our two sweet kids whose time I have taken, left them alone for long periods when I should have been with them. I thank them all for their tolerance.

Content

List of Tables **Page no.**

List of Figures

LIST OF ABBREVIATIONS AND ACRONYM

CBE	Commercial Bank of Ethiopia
CBT	Computer based Training
HRD	Human Resource Development
OJT	on Job Training
PRISM	Process Industry Safety Management
S.S.	Strongly Satisfied
S	Satisfied
N	Neutral
Dis.	Dissatisfied
S.Dis.	Strongly Dissatisfied

ABSTRACT

This research was an attempt to assess and investigate the current training and development practice of Commercial bank of Ethiopia. The method used for this study was quantitative research methods. Primary as well as secondary source of information was used in gathering information. Questioners and interview were conducted in data collection. Employees, branch managers, supervisors and HRD personnel were participated in the study as source of information the data collected from these sources was analyzed using descriptive statistics. This study tried to see the process of training program (Training Need Assessment, training design and development, Delivery, and evaluation of trainings) .It also tried to see the impact of supportive environment (supervisors support, availability of feedback, peers support) on effective execution of the program. Here the information gathered from the data was compared with related prior literatures.

The final result of the study shows that training need assessment conducted for training program of CBE is in adequate. The study also revealed that periodic training evaluation and follow-ups is not conducted. The involvement of supervisors and managers in the process of training program is found minimal. The study conclude that designing and developing training programs without knowing the exact training needs might be a problem and leads to inefficiency. In addition, lack regular and proper follow-ups and evaluations of the program show the weakness of the program.

Training Need Assessment is a prerequisite for effective training program as a result, it must be conducted carefully. Training follow-up and evaluation at each step of the process and the end result of the training program must be conducted in the organization under the study. Details could be found in the main body of the study.

***Key Words**: Training & development, HRD Process, Curriculum development Process Training Need Assessment*

CHAPTER ONE

1. BACKGROUND OF THE STUDY

In this competitive and dynamic business environment, doing a successful business is challenging. Products, services and methods can be copied very easily than ever before and at a lower cost. Now a days the competitive age of an organization is no more dependent on their physical resources, but on the mind of their employees-knowledge, skill, expertise and motivation. Employees with such qualities are the best asset for their companies.

Globalization has made the world into a single village in which everything is known and is visible. What Company's invent today is imitated and copied at every corner of the world. Information flows from corner to corner within micro seconds due to the development and advancement of information technologies. Customers, business partners and competitors have easy access to information almost everything they want. It is only what is in the human mind that is a secret (knowledge, skill, expertise and dedication) which cannot be copied . This is why companies fight each other over talented employees and expertise. Companies spend much to retain such employees to stay in business competitively.

As there are many other factors, that make the environment volatile and dynamic, organizations should build and develop the knowledge, skill and talent of their employees in order to cope up with dynamism of business environment. Implementing of human resource development strategy is becoming the way out not only for organizations but also for nations. Nations also formulate a training and education policy and invest a very large amount of their money and other resources for the improvement of their employees. The main reason is that it is the skilled and knowledgeable man power that creates wealth.

Learning and development strategy represents the approach an organization adopts to ensure that now and in the future, learning and development activities support the achievement of its goals by developing the skills and capacities of individuals and teams.

Situations mentioned above also strongly apply to the banking industry. Banking activities and services worldwide are undergoing rapid diversification. Technological advancement has become the very essence of the banking sector.

Though technological advancement modernizes the banking sector, its rapid obsolescence (introduction of new technology frequently) becomes a challenge for banks in developing countries like Ethiopia.

It implies that in order to maintain their status in the competitive environment; banks have to concentrate in developing their human resources. Like any other industrial organization, the banking sector is also highly dependent on the quality of HRD practices for success. In this regard, DeCENZO and Robbins (as cited in Baniya, 2004) opine that employee training and development has become increasingly important as jobs have become more sophisticated and influenced by technological changes.

Traditionally, the purpose of training and development has been to ensure that employees can effectively accomplish their jobs. Today, the business environment has changed, with intense pressure on organizations to stay ahead of the competition through innovation and reinvention. In fact, according to the 2006 SHRM Workplace Forecast, the importance of continued learning is an overarching trend of societal needs, indicating that organizations must foster learning as a social responsibility to ensure they are competitive in the global marketplace.1 By definition, training and development refers to the process to obtain or transfer knowledge, skills and abilities needed to carry out a specific activity or task.2 The benefits of training and development—for both the employer and employee—are, in fact, much broader. To meet current and future business demands, training and development encompasses a wide range of learning actions, from training for tasks and knowledge sharing to improved customer service and career development, thus expanding individual, group and organizational effectiveness(Adopted from-Society for Human Resource Management First quarter-2008)

The Commercial bank of Ethiopia, as the largest and a leading bank in the country, and also as it envisions being a world class bank by 2025; the bank has assigned a large sum of money for training and development every year. For the realization of its vision, talented, motivated, skilful and engaged employees are the primary resources.

Taking this into consideration, HR development is one of the grand strategies of the bank. On-the-job and off-the job trainings (which are categorized into technical and developmental) are delivered with in-house trainers and by contracting well-known trainers from abroad like, Crown Agents, Frankfurt school of finance etc.

There is an intensive training and development program in the bank at all levels. However, there are variations and discrepancies on performances and reworks which are common practice. Lack of understanding strategies, policies and procedures are clearly observed. Internal studies also show that there is low level of engagement among employees.

In this regard, this research tried to assess the training Process and its impact on the job in Commercial bank of Ethiopia .The purpose of this research would be to assess and check the training and development practices (Need assessment, designing, implementing and evaluation programs) and evaluate the needs or gap assessment techniques. Identify factors affecting the intended results of the programme and recommending remedial actions for the gap identified in the research.

1.1 Statement of the problem

Theories and literatures have confirmed that effective design, implementation, and measurement (follow-up) at every step will increase the effectiveness of the training and its transfer to job. The main purpose of the training is to develop employees with required knowledge and skill that apply to the current and future job performance. Skilled employees reduce costs, provide quality service and satisfy customers, work with-out close supervision. Swanson and Hilton III (2001) defined HRD as a process for developing and unleashing human expertise through organization development and personnel training and development for the purpose of improving performance. In this regard, CBE has emphasized on the importance of HRD through various initiatives like establishing a separate HRD unit at corporate level and undertaking various HRD programs and interventions at its training center and using internal & external training providers.

Commercial bank of Ethiopia has spent in millions on training and development. However, a pilot study undertaken at CBE-Office of Strategy Management Process with regard to the HRD practice of the bank revealed that the objective of HRD programs was not clear. In addition, the respondents of the pilot study indicated that:

- ✓ Trainings were offered to employees arbitrarily without considering the knowledge gap
- ✓ Scientific methods with adequate orientation were not used on gap identification.
- ✓ The criteria for selection of Trainees was not communicated, it discouraged the rest of employees
- ✓ The evaluation of Training was not satisfactorily practiced by the concerned organs of the Bank
- ✓ Absence of follow-ups after training
- ✓ Problem of identifying appropriate target group for a given training.(mass training)
- ✓ Content irrelevancy and not updated.
- ✓ HRD of the bank was a report oriented (depends on the number of trainings rather than results.)
- ✓ Some of them do not get chances for more than two trainings within a period of four years.

Commercial Bank of Ethiopia assesses trainings only at the end of the training which is not guarantee for its application on the job. On the other hand, there is no clear responsibility of following up as to how the training objectives are met and trainees are effective after the session.

If there is such a mechanism trainees will prepare themselves for the training as well as for its application. Another gap also observed on the need assessment. Sometimes the same employee is called up for the same training. Because of the above and many other reasons some employees are observed considering the training session as a happy hour rather than preparing themselves for a better performance.

As a result, the program demands a serious assessment on training and development processes for its outcome on the job (learning transfer) and responsibilities should be assigned to every work unit so that the cost spent on the program justifies the results. It also improves the motivation of trainees as the commitment of the management increases.

Generally, the main purpose of this study would be to assess the training and development practices. It also tried to identify the strength and weakness of the programs.

1.2 Basic research questions

In the course of study of the assessment of training and development process and its impact to the job, in the case of Commercial bank of Ethiopia, the research tried to find answers to the following research questions.

- Does CBE conduct training need assessment effectively?
- How are trainings designed and developed in CBE?
- How effective are the training implementation in the bank?
- Does the training evaluation conducted in CBE effective?
- What perception the employees of the bank had regarding the HRD practice?
- What was supervisor's role in training process and its transfer to the job?

1.3 Objectives of the study

1.3.1. General objective

In light of the above back ground, the main objective of the study is to investigate the HRD process: need assessment, design, implementation and evaluation practices in CBE, and to propose suggestive measures for the effective implementation of HRD.

1.3.2. Specific objectives

Specific objectives of this assessment were the followings:

- To examine effectiveness of methods of need assessment of the bank.
- To identify the factors considered in design and development of training.
- To assess the training implementation process.
- To look into the effectiveness of training evaluation methods.
- To review the perception of employees towards the training program of the bank.

- To reveal the role of supervisors in training programme and its transfer to job.

1.4 Definition of terms

T*raining*-generally refers to activities directed toward the acquisition of knowledge, skills and attitudes for which there is immediate or near-term application. (Noe,2002)

Development- refers to the acquisition of attributes or competencies for which there may be no immediate use. (Noe, 2002)

Training transfer- Baldwin and Ford (1988) define transfer of training as 'the degree to which trainees effectively apply the knowledge, skills, and attitudes gained in the training context to the job' (p. 63).

1.5 Significance of the study

The intention of this research was to identify gaps , limitations and loopholes that weaken as well as factors that strengthen the intended out-comes and provide a better understanding to all concerned parties for the betterment of the application of the program.

Generally, the significance of this study would be as follows:-
The finding of this research would provide valuable information for the decision makers about the weakness and strengths of the training and development programs.

- Suggest methods appropriate for the realization of training transfer.
- Provide information about the impact of supervisors - support, communication, feedback and other factors on employee motivation to learn and transfer.
- Collect information about the perception of employee towards the training and development program and provide it to the decision makers.
- Provide a better understanding about the overall process of the program which can be a starting point for further studies.

1.6 Organization of the study

This study is organized into a total of **5(five) chapters**. **The first chapter** consists of background of the study, statement of the problem, research questions, and objectives of the study, significance of the study, scope and limitations.

The second chapter talks about the related literature review on the subject matter.

The third chapter comprises of, research design and methodology with subtopics of research design, population and sampling techniques, data collection instrument and method of data analysis. **Chapter Four** is devoted to data presentation, analysis, interpretation obtained from data sources. **The final chapter** delivers the data presentation, data analysis, finding, conclusion and recommendations on finding from the study.

CHAPTER TWO

2. LITERATURE REVIEW

The main objective of this chapter is to examine the literatures theoretical as well as empirical ones as they are an accumulated knowledge. This chapter provides knowledge which is related to the topic under the study. The knowledge gathered from the literature helps to support and strengthen the concepts raised in the study.

2.1 Concept of training

Training is an important concept in improving the organization productivity. The more organizations seek excellence, the more employees" training and development become imminent. Training is usually aimed at solving significant problems as we are suppose to use it as a key requirement for ensuring that any training which takes place is based on proper analysis of its contribution to the effectiveness and efficiency of an organization. Isika.(2011). Nwan chukwu (1998) sees training as organizational effort aimed at helping an employee to acquire basic skills required for the efficient execution of the function for which it was hired. Cascio and Silbey (1979) in his contribution sees training as consisting of planned programs designed to improved performance at individual, group and/or organizational levels. To Cascio, (2002) improved performance in turn, implies that there have been measurable changes in knowledge, skills, attitude and/or social behaviour. According to Aina (1992), he sees training as the acquisition of the technology which permits employee to perform according to standard. He then sees training as an experience, a discipline as a systematic action which causes people to acquire new skills and knowledge and predetermined behaviours. Banjoko (1996) in his own view, training is an organized procedure by which people learn knowledge or skills for a definite purpose. That is, it is a process for equipping the employee particularly the non-managerial employees with specific skills.

2.2 Training and development

An increasing amount of research suggests that the way organizations implement and modify their HRM activities can provide them with competitive advantages. Competitive advantage is defined as having a superior market place position relative to competitors. (John M.Ivancivich p.41)

From the above statement, we can infer that the competitiveness of an organization is highly dependent on the quality of their man power (employees). Strategies executed through knowledgeable and skilled workers. The quality of products and services, the company offered to the market, are dependent on employee's performance. To stay competitive, organizations should train and develop their people.

Zahid Hussein, (Indian journal of applied research, 2013) also suggests that, human resource has become strategic resource to gain sustainable competitive advantage in this age of globalization. Human capital is differentiator between a good company and a great company. Human resource is very important and the backbone of the organization. One significant function of human resource management is the effective use of training and development. Effective of training and development is an investment in the human resource of an organization, with both immediate and long term returns.

Training and development are processes that attempt to provide an employee with information, skills, and an understanding of the organization and its goals. In addition training and development are designed to help a person continue to make positive contributions in the form good performance. (Ivancivich, 2004, p.393.)

Training and development imply changes-changes in skill, knowledge, attitude or social behaviour. Although there are numerous strategies for effecting changes, training and development are common and important ones. Change, growth and development are bald facts of organizational life.(Wayne F.Cascio and Herman Aguinis,2009 p.379)

2.3 Organizational characteristics related to effective training

Surveys of corporate training and development practices have found consistently that four characteristics seemed to distinguish companies with the most effective training practices.

(Developing business leaders for, 2010, 2003; Sirota, Alper, & Pfau, inc, 1989)

- Top management is committed to training and development; training is part of the corporate culture.
- Training is tied a business strategy and objectives and is linked to bottom-line results.
- Organizations are flexible enough to create & con figure organizations units as a developmental tool.
- Organizational environments are ''feedback-rich'' they stress continuous improvement, promote risk-taking, and afford opportunities to learn from the success and failures of one's decision.
- There is commitment to invest the necessary resources, to provide sufficient time and money for training.(Wayne F.Cascio and Herman Aguinis,2009)

2.4 Creating an optimal environment for training

Having specified training objectives, the next task is to design the training environment in order to achieve the objectives. Summarizing the existing research, Noe and Coiquitt (2002) identified seven features of the learning environment that facilitate learning and transfer.

- Trainees understand the objectives of training program-the purpose and the outcome expected.
- Training content is meaningful if:
  Examples, exercises, assignments, concepts and terms used in training are relevant.

- Trainees are given cues that help them learn and recall training content, such as diagrams, models, key behaviours, and advanced organizers.

- Trainees have opportunity to practice.
- Trainees receive feedback on their learning from trainers, observers, video or the task itself.
- Trainees have the opportunity to observe and interact with other trainees.
- Training program is properly coordinated and arranged.(Wayne F.Cascio and Herman Aguinis,2009 p.392)

2.5 Transfer of training

To a great extent, the usefulness of original training programs depends on effective transfer of training-the application of behaviours learned in training to the job itself. Transfer may be positive (i.e. Improved Performance), Negative (i.e. hamper job-performance), or Neutral. It probably is the single most important consideration in training and development programs. (Baldwin & Ford,1988)

To maximize positive transfer, designers of training programs should consider doing the following before, during and after training.(Machin, 2002)

1. Ensure that the transfer climate is positive –that is situations and actions convey the support of management for the transfer of training, as well as, the value the organization place on training.

2. Maximize the similarity between the training situations and the job situation.

3. Provide trainees as much experience as possible with the tasks, concepts, or skills being taught so that they can deal with situations that do not fit textbook examples exactly. This is adaptive expertise (Ford &Wessbein, 1997;Hesketh, 1997).

4. Ensure that trainees thoroughly understand the principles being taught, particularly in the jobs that require the application of principles to solve problems such as those of engineers, investment analysts, or system analysts.

5. Provide strong link between training content and job content. (What you learn in training today, you will use on the job tomorrow)

6. In the context of team-based training(example-employee involvement),transfer is maximized when teams have open ,unrestricted access to information, when the membership includes divers job functions and administrative backgrounds and when a team has sufficient members to draw on to accomplish its activities.

7. Ensure that what is learned in training is used and rewarded on the job. Supervisors and peers are key gatekeepers in this process.(Ford,Quinones,Segs,&Sorra,1992). If immediate supervisors or peers, by their words or by this example, do not support what was learned in training, do not expect the training to have much of an impact on job performance.(Tannenbaum,2002,Tracey,Tannenbaum,&Kavanagh,1995;Wexley& Latham,1991)

The attitude of trainees also affect transfer (Noe, 1986,2002)Transfer is likely to be higher when trainees:

- Are confident in using their newly learned skills
- Are aware of work situations when they can demonstrate their new skills.
- Perceive that both the job and organizational performance will improve if they use the new skills. And,
- Believe that the knowledge and skills emphasised in training are helpful in solving work-related problems.

Such attitude help employees generalize KSAs learned in one training context (Ex. Employee involvement training) to other context (ex. Regular job duties) (Tesluk, Farr, Mathieu, &Vance, 1995)

Research has demonstrated that training efforts are unlikely to result in positive changes in job performance unless the newly trained competencies are transferred to the work environment (see Baldwin & Ford, 1988; Montesino, 2002; Rouiller & Goldstein, 1993). As a result, there has been an increased effort to understand the antecedents and consequences of the transfer of training process.

Baldwin and Ford (1988) define transfer of training as 'the degree to which trainees effectively apply the knowledge, skills, and attitudes gained in the training context to the job' (p. 63). This suggests that transfer of training first requires a trainee to learn new job-related competencies (Velada & Caetano, 2007). By learning, we are referring to a relatively permanent change in knowledge, skills and behaviors of trainees (Weiss, 1990). After learning and retaining the training content, trainees should transfer the knowledge and/or skills accrued to the work context with the intention of improving job performance over time (Noe et al., 2006).

However, it has been estimated that only about 10 per cent of all training experiences are transferred from the training environment to the job (Baldwin & Ford, 1988). Although this is a lower-bound estimate, Wexley and Latham (2002) suggest that although approximately 40 per cent of content is transferred immediately following training, the amount transferred falls to 25 per cent after 6 months and 15 per cent after 1year. This suggests that as time passes, trainees may be unable or less motivated to retain and use the information gained in the training program. Furthermore, this indicates that much of the time and money invested in training is never fully realized, because only a small percentage of the training effectively results in permanent transfer ability to the workplace.

As a result, understanding and improving the transfer of training process has become a primary concern for training researchers and practitioners.

In the course of this research, the researcher finds better to adopt ***PRISM*** **Model for training management by Rob Cotterill, 2004 as a conceptual framework.**

2.6 A NEW MODEL FOR TRAINING MANAGEMENT

As adopted from Rob Cotterill 2004, a new model for managing training which can be applied to small & medium sized enterprises as well as to larger industries has been developed for PRISM. This model, which incorporates some of the concepts of Eckstrand (1964), Hackett (1997), Mayo (1998), and others, is shown in Figure Starting with the identification of training needs, five linear stages are followed, and before two parallel stages of course evaluation and review cause two separate feedback routes into the training design process. This allows for shortfalls in the trainee attainment as well as in the training course to be identified and acted upon.

Conceptual frame work

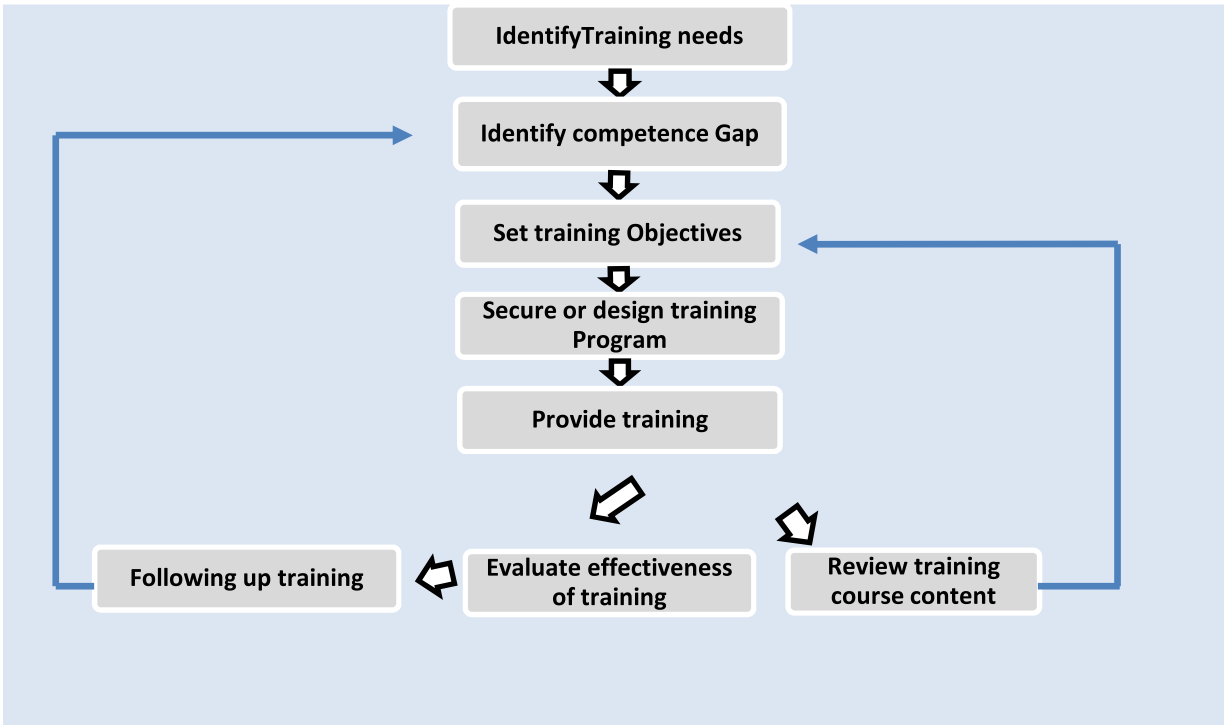

Figure 2.1.The PRISM Model for Training Management

2.6.1 Identifying Training Needs

The first stage in a training lifecycle is the identification of what the training needs exist within an organization.

The main drivers for training are specific requirements, to enable career progression or to achieve competence assurance. Desimone et al (2002) contested that in analyzing HRD needs, four levels of needs has to be analyzed. They include *assessing the needs of the organization, individual employees' kills, knowledge and Attitudes*, and *their functional responsibilities as well as departments' needs* (Wilson, 1999, Harrison, 2000).

This proposition is argued by Kerr & McDougall (1999), that most companies do not analyzed all the four levels, but rather emphasized on individual employees' needs.

Training is not limited to basic skills for new employees or for skills required only for an individual's current role. It also covers refresher training to keep skills up to date, training to keep up with technology, to enhance specific skills or to allow advancement. Once basic training is completed, individuals may require further training to fill in any gaps in their understanding, or for further advancement. Such skill specific requirements will vary according to individual needs. Thus a hierarchy of training needs is established (Clemenson, 2002) as shown in Figure 2-2.

Figure 2-2: Hierarchy of Training Needs

Initial training is required for new employees, to ensure that a common understanding of the company aims is held. This should provide the cultural basis for all other training as shown above. Task-related training can be dictated by various factors such as legal requirements (e.g. licences to operate specific equipment) or job requirements such as task competence and experience. Personal training aims to provide skills that do not directly relate to task performance but will enhance performance overall.

Managerial skills, presentation skills etc. may enable an individual to apply for a new job role or promotion and therefore allow career progression.

Finally, to maintain competence in an organization, training is an on-going process to assure against the following:

- Skill degradation, whereby little used skills are not reinforced, so their potency is lost;
- Knowledge degradation, whereby variations in performing a task creep in overtime, as learned habits replace trained ones or knowledge is simply forgotten;
- New technology, where news skills and knowledge are required;
- Out-dated knowledge, where learned methods are replaced by new procedures / technologies / discoveries;

2.6.2 Training Needs Analysis/Assessment

2.6.2.1 What is Needs Assessment?

A needs assessment is the process of collecting information about an expressed or implied organizational need that could be met by conducting training. Training Need Assessment (TNA) is based on ‘reactive’ or ‘proactive’ factors. A reactive TNA occurs when the perceived performance deficiency is a discrepancy between perceived and expected performance of employee’s current job. A proactive TNA is conducted to respond to the perception that current job behaviour reflects the inability to meet future standards or expectations. It is for development purposes (Camp et al. 1986). Identification of training needs is the stepping-stone on which entire training is built. The need can be a desire to improve current performance or to correct a deficiency.

A deficiency is a performance that does not meet the current standard. It means that there is a prescribed or best way of doing a task and that variance from it is creating a problem.

The needs assessment process helps the trainer and the person requesting training to specify the training need or performance deficiency.

Assessments can be formal (using survey and interview techniques) or informal (asking some questions of those involved).

For our case, the term needs assessment is a general term for a three-phase process to collect information, analyse it, and create a training plan. Different types of assessments are called needs analysis, such as performance analysis, job/task analysis, target population analysis, and so forth. Needs assessment often involves the use of more than one type of analysis.

2.6.2.2 Why conduct A Needs Assessment?

The purpose of a needs assessment is to answer some familiar questions: why, who, how, what, and when. Following the definitions of each type of needs assessment is the common needs analysis term.

1. **Why *conduct the training***: to tie the performance deficiency to a business need and be sure the benefits of conducting the training are greater than the problems being caused by the performance deficiency. Conduct two types of analysis to answer this question: (1) needs versus wants analysis and (2) feasibility analysis.
2. ***Who is involved in the training***: involve appropriate parties to solve the deficiency. Conduct a target population analysis to learn as much as possible about those involved in the deficiency and how to customize training program to capture their interest.
3. **How *can the performance deficiency be fixed***: training can fix the performance deficiency or suggest other remediation if training is not appropriate? Conduct a performance analysis to identify what skill deficiency is to be fixed by a training remedy.
4. **What *is the best way to perform***: there is a better or preferred way to do a task to get the best results. Are job performance standards set by the organization, such as standard operating procedures (SOPs)? Are there governmental regulations to consider when completing the task in a required manner? Conduct a task analysis to identify the best way to perform.
5. **When *will training take place***: the best timing to deliver training because attendance at training can be impacted by business cycles, holidays, and so forth? Conduct a contextual analysis to answer logistics questions.

Not all five questions must be answered as part of a needs assessment process. Later chapters will discuss how to begin a needs assessment and which types of analysis are appropriate under certain circumstances.

If trainers already know the answers to these five questions, then they know whether or not training would be appropriate. Sometimes trainers mistakenly assume that the person requesting the training has already determined the answers to these five issues and proceed to conduct training without raising these questions. A training plan that reports the conclusions from a needs assessment provides a road map that describes a business issue, problems and deficiencies that training can address, and how that will be accomplished.

2.6.2.3 Why are needs assessments valuable to an organization?

Conducting a needs assessment protects the assets of an organization and assures that resources set aside to address training issues are conserved and used only for that purpose. Needs assessment can help determine whether training is the appropriate solution to a performance deficiency. If increasing an employee's knowledge and skills will not help resolve a deficiency, then training is not appropriate. Conducting training without assuring there is a training need is a waste of time and resources.

Turning to the methods used in accomplishing the identification of needs within organisation.

Wilson (1999) suggested the conventional and simpler methods such as interviews, questionnaires, observations, and focus groups to gather information for HRD needs analysis. On the contrary, Gilley et al, (2003) suggested the more analytical method such as is/should analysis, critical analysis and root-cause analysis methods used to gather information. However, Reid and Barrington (1994) argued that methods of identification depend on the focus of investigation, and have proposed referencing to strategic planning documents relating to marketing, production, and staffing; analyzing minutes of management meetings, and analyzing operational and personal records. Indeed, Wilson (1999) has agreed that it is important to include the HR plan and the organization's strategic plan in needs analysis.

The various methods used in identifying HRD needs were grouped into formal and informal methods of needs identification. This was to simplify the interpretation of the various needs identification methods. Factor 1 comprised of performance appraisal reports, technical reports, individual employee job descriptions and questionnaire surveys; hence,

This factor was labelled "formal methods" of identifying HRD needs. Factor 2 was comprised of the "informal methods" of needs identification, such as personal interviews with the individuals, direct observation, heads of departments or line managers' reports and supervisor reports.

Table 2.1.HRD Needs Identification Methods

HRD Needs Identification Methods	Component
Formal Methods	Questionnaire survey Performance Appraisals report Individual job description
Informal Methods	Personal interviews Direct observation Supervisor report Head of department's report

2.6.3 Identifying competence gaps

Defined competence (training needs) can be compared with an assessed skills requirement and a training policy. In doing so, the shortfalls can be identified. These competence gaps can be:

- Organizational gaps; for example, a new company-wide system may require that everyone in the organization undergoes training in the new system,
- Job-related gaps; for example, a job enrichment program might mean that employees performing a certain task need training for extra duties, or
- Individual gaps; for example, an individual will need refresher training from time to time to ensure that they maintain their levels of competence.

Competence gaps can be identified using skills matrices, which record the skills required for each job to be performed. By giving a clear indication of skills required for each job, you can then identify which employees have which of the required skills and which need training in particular areas. If several employees perform the same role, then a dedicated skills matrix can be produced, listing the skills required, against the names of the employees.

According to Jean Barbazette (2006) as written on his book" Training Need Assessment Methods, tools and technique" the identified gaps should analyze in the following manner.

2.7 SETTING TRAINING OBJECTIVES

Once competence gaps have been identified, the next step is to set objectives to close them.

2.7.1 Defining competence

As with any training, it is necessary to establish best practice and the level of competence that must be achieved by the trainee. A standard must be set against which the effectiveness of training can be measured and an assessment criteria devised. Testing of competence can then occur, by exam, practical assessment, or by job performance assessment. When a competence is defined, consideration must be made about non-achievement: what happens if an employee fails to reach the required level of competence. Follow-up training may provide a solution, but if not, it may become necessary to find a new job for that person. Training policy needs to consider this.

2.7.2 Management of training

Training requires commitment. The commitment needs to come from the trainees that they will attempt to improve their knowledge and skills, and also from the employers in terms of supporting training with commitments of time, finance and resources:

- Time for training to occur, preferably within working hours;
- Finance, to pay for the costs of training (manpower, trainer and equipment); and

- Resources, to enable training to occur (e.g. classroom space, use of equipment and tools).

If external training courses are seen as an appropriate option, then qualifications will need to be considered. Some "off the shelf" external courses will lead to qualifications or give credits towards a national or internationally recognized qualification. This may involve an additional cost, but the additional benefit to the employee and the company may be seen as being worthwhile, in that it provides an extra motivation to employees and offers an assurance of competence to the employer.

2.7.3 Training Administration

In order to keep track of the on-going training, records need to be kept. These should include details of the training provider (whether external or internal), the aims of the training, the length of the training, the method of assessment used and the success rate of training participants.

Training schedules also need to be maintained, detailing what training is available and when. It is also useful to include details of course capacity, duration and cost, where appropriate.

2.8 SECURING OR DESIGNING TRAINING PROGRAMS

2.8.1 In-house or External?

Training can be developed and delivered by in-house experts or by specialist external companies. If suitable training already exists, then creating a new training programme can be a costly exercise. Buying in training can save much effort and provide access to expertise not available in-house. External organizations can be used to supply training materials or to run training courses for employees. External suppliers can provide a ready-to-use source of training material such as audio-visual aids, computer packages and simulators. They can also provide complete training courses, as is typically the case with distance learning (see Section 2.4.2)

No matter the scale of involvement of an external organization, it is still necessary to follow the training cycle to ensure that the programme meets the training objectives that have been set. Courses and materials will also need to be evaluated for quality, currency and to how well they meet the training objectives. In some cases, materials may need to be modified to meet the identified requirements. The closer an existing training course meets these requirements, the more time is saved in training preparation.

Where no suitable training course or material is available, it may be necessary to design one in-house.

2.8.2 Determine the most appropriate method

The training format must be appropriate for the task and also for the personnel.

Learning styles can vary considerably between individuals and yet are often not considered when training is designed. Different people learn in different ways and this is often not taken into account when training programmes are formulated. One should also bear in mind five "principles" of how adults learn (below).

- Principle of Readiness – is the users ready to learn or is preparation work required
- Principle of Association – builds upon existing skills, keep training in context
- Principle of Involvement – active participation is more effective than listening to someone talk.
- Principle of Repetition – aids memory, stresses importance of key points
- Principle of Reinforcement – positive, enthusiastic feedback from the trainer. Reward effort and always provide constructive feedback.

2.8.2.1 Variation and Combination

It is often helpful to distinguish between training for normal operating conditions and abnormal conditions such as start-up, shut down, maintenance work and emergencies.

The training needs are very different and therefore different formats and schedules will be required for each case. Training methods can be combined in many different ways to achieve the training package best suited to meet the training needs. The combinations are made from the methods and the materials used, as discussed below.

2.8.2.1.1 Training materials

Teaching materials can be very simple or highly complicated depending on requirements. They add to the involvement of the trainees by associating ideas with imagery, or by reinforcing what has been taught. A trainer should consider the purpose of a training aid when deciding on the type being used. This will drive the decision based on functionality, level of detail required and the financial or time costs involved in obtaining them.

2.8.2.1.2 Methods

The number of methods of providing training is as varied as the number of training needs. Each need is unique and the training should be tailored to meet its requirements by a combination of training types. In broad terms, methods used can be grouped into the following types.

Distance Learning

Description: Covers many training options where the trainer and trainee are not co-located. Trainees work through textbooks or other course materials at home or at work, communicating by mail, telephone or email. Assessment is made by self- testing, mailed in test papers or through exam centres.

Classroom Training

Description: A lecturer teaches many trainees, away from the work environment to provide instruction on a particular set of topics. One or many formats might be used, including presentations with videos, computers, slides, white boards, and exercises and teaching aids. Classroom training allows instructors to give a conceptual overview of a topic and is good for teaching interpersonal skills like management or marketing.

On the Job Training (OJT)

Description: Demonstration and supervised practice with equipment and procedures within the work environment. Trainees work while they learn their job, being monitored by a more senior employee who knows the task.

OJT is suited to the following situations:

- Trainees already have prerequisite knowledge and do not need long explanations;
- Target skills can be learned best in the work setting;
- The work setting cannot be easily replicated in a classroom or with computers;
- The target skills involve specialized work systems;
- Training tasks closely match tasks in the workplace.

OJT is not best suited to the following situations:

- Where the work environment is noisy or has distracting background activity;
- Where target skills require detailed theory to be learned;
- Where OJT will restrict workplace productivity;
- Where skills require considerable practice;
- When large numbers must be trained at the same time.

Computer-based Training

Description: Any electronically based technology used to create and deliver training. Trainees use computer packages, which combine video, animation, pictures, text & sound to learn. May also incorporate interactive testing, record keeping and student management functionality

Embedded Training

Description: Training is embedded within the system being used in the form of instructions or context sensitive help files. Also known as "just in time" training (JIT), because the user takes the training just before performing the task.

Simulator Training

Description: Creating an artificial environment and running scenarios for trainees to use to learn responses. Level of complexity of simulator is dependent on training requirements and can vary from "wood & cardboard" mock-ups, where an instructor provides feedback for the trainee to full-scale computer controlled interactive systems.

2.8.3 Providing Training

2.8.3.1 Set objectives for each session

It is important to define what should be achieved during each session of training. In many jobs (e.g. control room operations, maintenance) it can be difficult to formalize when certain parts of a job can only be taught when suitable opportunities arise. If such opportunities happen to arise during a scheduled period of OJT then training can occur. However, this cannot be guaranteed and impromptu sessions may be required.

Flexibility is also needed – sessions cannot be rigid as the needs of the trainees or of the system should be catered for wherever possible.

2.8.3.2 Preparation

Lesson plans are a vital part of any training system but are particularly important in classroom based training, where it is possible for trainers to become side-tracked.

They are used to clearly set out the aims of a training session; the steps to be followed are clearly defined, the methods to be used are written out, along with the method by which the success of the training will be measured. If the objectives stated in the lesson plan are not achieved, then provision should be made for this, either by running additional training, re-evaluating the training requirement or by re-evaluating the objectives for future training sessions.

An appropriate environment should be chosen for the training, free from distractions, at a suitable temperature and appropriately ventilated. Any required audio-visual equipment and teaching aids should be checked for functionality and that materials are correctly prepared for them (e.g. ensure that slide projectors are working and that slide cassettes are loaded the correct way round). Ensure sufficient training materials have been prepared, including manuals, textbooks, and hand-outs. Hand-outs should be checked prior to distribution.

2.8.3.3 Trainer competence

It is often assumed that everyone who can perform a job has the aptitude to train others on that task. However, this is not necessarily the case. There are different skills required for different training methods but some skills are common. Firstly, it is vital to ensure that the trainer meets the standard of competency that has been established. Next they must be trained how to pass on the required information to others. They should have a high level of motivation and have well-developed interpersonal communication skills. An ability to plan, organize and solve problems will also play an important part. A trainer must have the right personality characteristics and a common experience base with the trainees to allow mutual understanding.

2.8.3.4 Participation

Encouraging participation is a strong way of ensuring understanding, especially in "hands on" training methods like simulator training or OJT. Likewise, the Internet offers facilities such as on-line seminars, which increase interaction for distance learning or CBT trainees. It is important to identify when people have questions and to reward participation which helps develop understanding.

It is also important to be aware of group dynamics and inter-personal styles. Simply, some people prefer to participate more than others. The level or input must be managed to check understanding and maintain enthusiasm whilst still allowing the session to progress according to its objectives.

2.9 EVALUATING THE TRAINING EFFICACY

As sited by Harshit Topno, Schalok (2001) defined effectiveness evaluation as the determination of the extent to which a programme has met its stated performance goals and objectives.
Evaluation, in its crudest form, is the comparison of objectives with effects answer the question of how far training has achieved its objectives. Evaluation can be difficult because it is often hard to set measurable objectives and even harder to collect the information on the results or to decide on the level at which the evaluation should be made.

The process of evaluating training and development has been defined by Hamblin (1974) as, "any attempt to obtain information (feedback) on the effects of training programme and to assess the value of the training in the light of that information. In other words evaluation may be defined as the systematic collection and assessment of information for deciding how best to utilise available training resources in order to achieve organisational goals. In other words training evaluation refers to process of collecting and measuring the outcomes needed to determine whether training is effective. The evaluation design refers to the collection of

Evaluation enables an assessment to be made of whether the training objectives set were achieved. Its purposes are:

- To raise awareness of key issues concerning the training process.
- To provide feedback to trainers as to the extent by which objectives are being met and the effectiveness of particular learning activities;
- To make sure training policy is aligned with organizational goals and delivering cost effective solutions to company needs; and

2.9.1 Course assessment

Assessment can focus on the learning that has taken place, changes in attitudes and behaviour that result in the job, or it can focus on the impact of results for the organization.

2.9.2 Changes to the learning level

This is traditionally measured by testing with written exam papers, setting case studies, practical challenges, interviews or self-reporting. All of these need some form of validity checking to ensure that the test is accurately checking how much learning has been achieved and to ensure that the test does not disadvantage any trainees. Best used when the training is focused on knowledge, skills or attitudes.

2.9.3 Changes to the behavior level

Training objectives that focus on the competencies needed for a job, link knowledge and skills to the particular behaviour required. Therefore this is typically measured by observation of the trainee, whether at work, or on set assessment exercises.

2.9.4 Non-Achievement

Any attempt to measure the success of training must face the question of non-achievement: what happens if trainees - individually or collectively - fail to achieve the targets set for the training? Follow-up training is addressed in the next section, but the training system must still accommodate the possibility that the training objectives might not be met. In the case of an individual who repeatedly fails to meet the standard, it may be that a different role option or skill should be investigated. In the case of un realized corporate objectives, the objectives themselves might need to be re-addressed or the training re-designed.

2.10 FOLLOWING UP TRAINING

Follow-up training can be divided into three types: refresher training; clarification training and retraining.

2.10.1 Clarification training

Feedback should be provided to trainees on their performance. This should include the results of the evaluation and where answers were incorrect. A pass mark on an assessment may be 60%, but if a person attains 75%, there is still one quarter of the syllabus which was not correctly answered in the assessment. This might be caused by exam stress or an oversight but could also be due to a lack of understanding that could result in unintentional dangerous behaviours.

Clarifying these areas with the trainee will identify where further explanation isrequired. It might alternatively identify if the training course itself contains erroneous assumptions concerning the knowledge and understanding of trainees.

2.10.2 Retraining

Where a person fails to achieve the targets set by the training objectives, a follow-up procedure should be in place to identify where failures occurred and how that person's training needs can be met.

Initially, this might be to repeat the training, and re-assess the trainee's learning. If however the targets are still not being met, then the training is not meeting the training needs of the individual and a new approach might be needed, for example one-to-one coaching. It is possible that non-achievement occurs for another reason: literacy has already been mentioned, but other issues such as dyslexia, colour-blindness, hearing deficiencies or physical capabilities might also contribute, and the assessment process might have to be reconsidered.

2.10.3 Refresher training

Skills and knowledge degrade with time. This can occur through lack of use, preferring alternative work methods, etc. For whatever reason, the need for refresher training should be identified, by placing a life span on training and recording this on the training matrix. When the training expires, the employee should be invited to attend refresher training, to ensure that skills remain current. The frequency of the need for refresher training will need to be assessed for each training course taking into account whether the skills and knowledge included are safety critical.

2.10.4 Failure to close competence gaps

If a course is not meeting its course objectives and requirements to close specific gaps in competence, the training cycle can be reiterated to correctly identify the training gaps in Stage 3 of the training cycle and the course redesigned accordingly.

2.11 REVIEWING THE TRAINING COURSE CONTENT

This can be based on the course evaluation and feedback from trainees. It ensures that the course meets the expectations of the trainees and has relevance for them. Issues may relate to the structure, content or style of the training received and can refer to the trainer as well as to the course. The results of this review feed back into the setting of training objectives stage, to ensure that the correct objectives have been identified and that the trainees are receiving training that is relevant for them.

2.12 EMPERICAL LITRATURE

Empirical literatures are prior studies and their findings in a given subject matter. These studies help researchers by providing insights and methods how the researcher could assume a new study. It helps as a base to strength or weakens the arguments of the study. Literatures related to the investigation understudy would present below.

Tahmina Ferdous and B.M. Razzak on their studies, tried to attempt to investigate and analysis of training need assessment and its importance in the banking sector of Bangladesh. The data for the study was collected via email and over telephone interview of 50 respondents NBL (National Bank Limited), which analyzed and presented in terms of charts and graphs. The finding revealed that the training needs assessment is prerequisite for an effective training that helps an organizational growth and development.

An empirical investigation, on the impact of training in Indian banking sector, conducted by K.Karthikeyan, R.Karthi and D.Shyamala Graf,(2010) were Studied the existing practices of the various aspects of training program and its effectiveness in selected public and private sector banks in Tiruchirappalli District, South India. This is mainly to assess the present status of the employee effectiveness in discharging the roles and responsibilities in tune with the objectives of the bank. The aim is to assess the effectiveness of the various facets of training i.e. employee's attitude towards training inputs; quality of training programmes; training inputs and application of training inputs to the actual job. In this study, the result confirmed that when effectiveness of training increases it directly has a positive influence on growth & result of the banks.

The knowledge acquired from training must be applied at work. In this regard, Raquel et al. (2007) conducted a study which aims to gain insight into some of the factors that determined the transfer of training to the work context. The present research examined the relationship between three types of predictors on transfer of training, including training design, individual characteristics and work environment. Data was collected at two points in time from 182 employees in a large grocery organization. The results indicated that transfer design, performance self-efficacy, training retention and performance feedback were significantly related to transfer of training.

Contrary to expectation, supervisory support was not significantly related to transfer of training. These results suggest that in order to enhance transfer of training, organizations should design training that gives trainees the ability to transfer learning, reinforces the trainee's beliefs in their ability to transfer, ensures the training content is retained over time and provides appropriate feedback regarding employee job performance following training activities.
In another research, Arthur et al.(2003) conducted a meta-analysis of 1152 effect sizes from 165 sources and ascertained that in comparison with no-training or pre-training states ,training had an overall positive effect on job-related behaviours or performance(mean effect size or d-0.62).However, although differences in terms of effect sizes were no large, the effectiveness of training varied depending on the training delivery method and the skill or task being trained.

CHAPTER THREE

3. RESEARCH DESIGN AND METHODOLOGY

3.1 Research design

An appropriate study design was one that allows valid inferences to be made from the findings and these inferences have direct bearing on the research question that the study attempts to answer (Chan, 2008). Descriptive research permits to investigate the issue of study through looking into the problem by exploring the views of different sets of respondents, as well as by exploring different literatures related with the study. As such, the research method will make possible the presentation of facts that concern the nature and status of the situation, as it exists at the time of the study as well as describing the present conditions, events or systems based on the impressions or reactions of the respondents of the research (Creswell, 1994). Therefore, descriptive research design was used to address the research objectives of this study. The study, therefore, utilizes a structured interview method in order to obtain data from the selected HRD officers and branch managers of the bank. Moreover, a questionnaire was used to assess the perception of employees of the bank regarding key HRD process areas. In this regard, Chan (2008) argued that the most common method of data collection in human resource management research is the self-report questionnaire method where items are grouped into scales measuring a variety of constructs in various domains, such as abilities, personality, values, attitudes, and workplace perceptions. The interview questions is structured and covered issues on the HRD process, the nature of the HRD policy, and the challenges CBE face in implementing its HRD plan of the bank. The research was a case study quantitative with cross sectional design in which data will collect across the population.

3.2 Population and sampling technique

This research targeted the employees of commercial bank of Ethiopia, but the study population include employees, who were in grade three and grade four branches located in

Addis Ababa city and clerical staffs of the Head Office. The research involved employees within 15 branches and from the Head office. The total of 2,377 clerical staffs and managers from those branches and from the head office organs were participated.

As per commercial bank's branch grading, Grade one and two branches are small branches in terms of transaction in type and volume with small number of staff. Grade Three and Four branches are big in size in terms of volume and type of transactions. These branches serve all types of customers and have experienced employees comparatively. Managers were also able to provide a good feedback about the extent of behavioural changes observed upon their employee's with respect to training. As a result, the researcher would felt confidence on the reliability of information gathered from the target group since there is no a difference on the learning and development processes throughout the bank. The researcher employed stratified random sampling technique and then used convenient sampling methods.

Table 3.1 Sampled populations

Districts	Population size per stratum	Nh=(Nh/N)*n= Sample size
South Addis	580	(580/22908)*2377=60
North Addis	526	(526/22908)*2377=54
West Addis	370	(370/22908)*2377=38
East Addis	444	(444/22908)*2377=46
Head Office	457	(457/22908)*2377=47
Total Sample size	2377	245

Where n_h is the sample size for stratum h,

Nh is the population size for stratum h,

N is total population size, and n is total sample size. (statTrek.com, 2015)

In this study both managers and non-managers were randomly selected from their stratum. A close-ended and scale/standardized questioners was prepared for non-managers and open-ended questioners for managers were provided. Through these questioners, the researcher measured the level of employee's perception towards training and development practices, the significance of manager's support, communication, and opportunity to transfer knowledge on transfer of training. The researcher also assessed the learning and development process and its impact on job performance.

Questioners were distributed at their place, filled individually and collected through convenient ways.

Data collected was analysed and interpreted in a meaningful way using descriptive statistics.

N=Total number of employee as June 30, 2015=22908

3.3 Sources of data and collection tools

This research mainly depends on primarily data obtained from employees, managers, HRD experts through questioners and interviews. However, relevant secondary sources were reviewed for a supplement purposes. Here closed and open ended questioners were used as it gave freedom to express their feelings towards the topic researched. Interviews were also used with HRD experts.

3.4 Method of data analysis

After collecting the necessary data, questioners were analysed in order to get some sort of findings and to make conclusions. Data were computed with Microsoft Excel program to minimize errors that may occur during manual computation. The data questioners were described in tabulation methods using numbers and percentiles. Information gathered from interviews were explained with paragraphs and tried to support and/or refute one idea with the other.

3.5 Ethical considerations

The data were collected anonymously and kept confidential. The privacy of respondents was duly respected in reporting for this research. Any form of information gathered was only used for academic purpose making sure it didn't harm anyone. Prior approval was also conducted to use in the research.

3.6 Scope of the study

Due to various reasons this research was limited to Technical trainings delivered for non-manager professional in the core operation of the bank in Addis Ababa area. Developmental training which is provided mainly to managers and their successors was not covered in this research. This is because of complexity in nature of developmental training and time taken to cover it, effectively and efficiently due to resource shortages.

This research focuses only in measuring some variables such as: training and development processes, employee's perception towards T&D, and work environment etc.

3.7 Limitations

One of the limitations of the study was the inability to obtain full cooperation and lack of giving attention while filling questioners (not being diligent) on the study because of busy schedules of the CBE officials and staffs. Moreover, obtaining previous studies focusing on HRD practice of organizations in Ethiopian context was also another challenge for this study since most of the studies on HRD practice are researches in developed countries. The other limitation is that all recommendations are drawn based on respondent's personal judgments. Money and time was also another limitation that hindered the researcher not to go in depth.

CHAPTER FOUR

4. DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This section deals with the presentation, analysis and interpretation of data collected from respondents through questionnaires and interview conducted. Major findings, recommendations and conclusions were presented.

Table.4.1 Biographical information

Personal Information		Response	
		Frequency	Percent
Gender	Male	125	61
	Female	80	39
Age	<25	64	31
	26-35	119	58
	36-40	13	6
	41-50	8	4
	51-60	1	0
Educational level	Diploma	6	3
	First degree	178	87
	Above first degree	21	10
Service year in CBE	< 5 years	139	68
	6-10 years	39	19
	11-15 years	13	6
	>15 years	14	7

The personal information who was participating in this research is summarized and described here below.

Among the sampled participants in this research, 125(61%) are males and the remaining 80(39%) are female. Majority of participants are under the age group 26-40,119 (64%) in number. Whereas 64(31%) of them are under 25 years of age. this shows that majority of the bank's staff are young, trainable and capable to be developed.

Regarding educational level, 199 (97%) of them have acquired their first degree and above whereas only 3% of the samples are diploma holders. These show us that Commercial bank of Ethiopia is at a better position to train and develop its employee with a minimum effort and cost. Concerning work experience 139(68%) of them have served the bank for less than five years, 19% of them had experience of six to ten years and only 13% of the respondents have worked for more than eleven years. This sample is composed of HRD experts, front line and back office officers at selected branches, branch managers and Customer service managers.

Table4.2 Number of questionnaire distributed, returned and discarded

Questionnaire For Employees	Frequency	percent
Total distributed	220	100
Returned	205	93.2
Discarded	15	6.8
For Managers & Supervisors		
Total distributed	40	100
Returned	34	85
Discarded	6	15

A total of 220 questionnaires have been distributed and 205 (93.2%) sampled employees filled the questionnaires properly and returned them on time and the remaining 15 (6.8%) questionnaires were discarded for their incompleteness. In addition to this, 40 open ended questioners were distributed to branch managers and customer service managers. Out of these open ended questioners 34(85%) of them returned and analyzed separately to crosscheck responses from employees. Data acquired from the completed and returned questionnaires is summarized and narrated here below.

4.1.2. HRD Policy

HRD literature suggests that line management should be held responsible for training and development in the organization. As the response obtained from HRD practitioners of CBE and documentary analysis, training and development appears to be a partnership-responsibility of the corporate HRD sub-process and the district offices.

In this regard according to HRD official of the bank, the gap is observed in making line managers capable of handling the HRD practices.

The information obtained from HRD Practitioners and document analysis reveals that the bank doesn't have an approved HRD policy document. They confirmed to us that it is at draft level and could not disclose till its approval. As a result the HRD policy of the bank is not communicated formally.

Table 4.3. Awareness and Knowledge of HRD Policy

Does CBE have well-articulated HRD policy?	Frequency	percent
Yes	140	68.3
No	42	20.5
I have no idea	23	11.2
Has the policy clearly communicated?		
Yes	83	40.5
No	92	44.9
I have no idea	30	14.6
Does the bank evaluate its HRD programs?		
Yes	22	10.7
No	52	25.4
I do not know	131	63.9

Respondents were asked questions regarding their awareness and perception of the HRD policy and also about the approach policy communicated to them. As we have seen in the above table, 68.3% respondents were aware of the presence of a well-articulated HRD policy, however the policy was not effectively communicated as a result only 40.5% of respondents acknowledged its communication. Here we can conclude that employees may have information informally. Regarding the HRD program evaluation of the bank, 63.9% of respondents do not know whether the bank evaluates it or not.

4.2 The analysis of HRD process in CBE

4.2.1. HRD Needs Assessment

Table 4.4. Need assessment

Statements	SS		S		N		Dis.		S. Dis.		TOTAL
	frequency	%	frequency	%	frequency	%	frequency	%	frequency	%	
The need assessment at your branch/department.			51	25	30	15	105	51	19	9	205
Adequacy of information you get while need assessment is conducted.			41	20		0	129	63	35	17	205
Experiences you have on discussing with your supervisors about performance gaps before you attend training.			38	19	36	18	105	51	26	13	205
HRD needs assessment	31	15	61	30	58	28	49	24	6	3	205
Training and strategy alignment (match)	4	2	77	38	76	37	39	19	9	4	205
Average		9		26		20		42		9	

This discussion relates to the research question which sought to know the frequency, levels and methods of HRD needs assessment in CBE staff. Data for this was obtained from interviewing HRD practitioners and questionnaire administered to selected staffs of CBE.

During their interview, it was questioned whether they had conducted HRD needs assessment and how frequent it was? The response was that the need assessment was conducted before three years using a form given to sample managers and supervisors to indicate the required training for their subordinate and for themselves. Data obtained from HRD practitioners revealed that the bank did not perform HRD needs analysis as frequently or as thoroughly as they should because of lack of expertise in the field, difficulties in the needs analysis process, lack of resources and the time-consuming nature of the activity.

In this regard, the research finding also shows that only an average 35% of respondents were aware of and satisfied in the need assessment of the bank.51% of respondents show their dissatisfaction and 20% were neutral. In addition only 25% of them responded as there were need assessments at their branch or departments. The result helped to conclude that employees took trainings without identifying their gaps clearly and could affect their interest to the training and the intended results.

As per the directory of Commercial bank of Ethiopia, competencies are categorized into three components such as: Leadership competencies, core competencies, and technical competencies. Needs or gaps assessed are based on these competencies required for each job and compared them with the actual available competencies.

From the above table, the data gathered reveals that the need assessment at branch or department level was not satisfied (60%) and they had no adequate information about it (80%). In addition, 64% of the respondents had no experience of discussion on performance gaps with their supervisors as a result only 40% of respondents believe that the training is aligned with the bank's strategy.

> *EVEN THOUGH NEED ANALYSIS IS VERY IMPORTANT TO IDENTIFY THE TRAINING NEED REQUIREMENT, THE MAN POWER IN HRD SUB PROCESS IS NOT ADEQUATE COMPARED TO THE SIZE OF THE BANK AND THE COMPLEXITY OF HRD ACTIVITIES. ALL OF US ENGAGED IN OUR DAY TO DAY OTHER HRD ACTIVITIES… (HRD OFFICER, CBE)*

However, studies have also shown that many organisations do not perform needs analysis as frequently as they should (see for example, Anderson, 1994; Smith, 1999) and in such circumstances, it would be difficult to envisage how HRD can make the expected contribution to an organization.

As per the HRD official in the interview the need assessment was conducted based on competencies required to the specific job and compared with the actual competencies available. More focuses were given to core process of the bank, according to the official. (Core process Like, Finance, Customer Account Transaction Service, MIS, Trade Service etc...)

Here the information gathered from managers and supervisors(72%) revealed that they could not get a chance to involve in any form of training and development process, in contrary, majority of them believed as it is not their duty rather it is HRD personnel's responsibility.

Table 4.5 Branch /department level need assessment

Who assessed your training needs at your branch/department?	Frequency	Percent.
HRD Personnel	41	42.3
My manager only	36	37.1
My work colleagues	5	5.2
Me and my supervisor together	13	13.4
My self	2	2.1

Since this question is based on the question asked before, only 97(47.3%) respondents gave the answer for it. The other 52.7% of respondents revealed that need assessment is not conducted at their branch/department at all. From the group who proved the need assessment in their branch/department believed that the need assessment is done either by HRD personnel or by their managers. From this finding it is possible to conclude that need assessment and its purpose is not communicated and performed as expected.

Needs analysis is viewed as a process in which the HRD needs of both the employees and the organizations are identified in order to address the gap between employees‟ abilities and performance and the organization's requirements. Hence, the three levels of identification, namely, 1) organizations' overall performance; 2) the task analysis; and also 3) person analysis, were examined

As indicated above, it was observed that the bank at corporate level analysed organizational and task levels of needs identification, whereas the branches and other sub processes are only likely to analyse their employees' skills, knowledge and attitudes gaps.

Table 4.6 Reactions on Candidate selection

Are you satisfied with the present methods of selection of candidates for training	Very Dissatisfied	Somewhat dissatisfied	Very satisfied	Some what satisfied	Neutral
frequency	33	47	11	97	17
percent	16.1	22.9	5.4	47.3	8.3

In the process, respondents were asked to reflect on the present methods of selection of candidates for training, 52.7% of respondents were satisfied with the present selection methods. However 39% of respondents were dissatisfied with it. This indicates that the bank has to do more to be clear why and how employees are selected.

4.2.2 HRD Design & Delivery

Table 4.7 design and delivery

Statements	SS		S		N		Dis.		S.Dis.		TOTAL
	frequency	%	frequency	%	frequency	%	frequency	%	frequency	%	
Training objective appropriateness to the need.	18	9	93	45	43	21	46	22	5	2	205
Content relevance of the training or HRD programs for your current jobs.	85	41	78	38	18	9	24	12		0	205
The degree to which training courses facilitate you to improve your current performance.	50	24	97	47	25	12	33	16		0	205
Supply of necessary training material	32	16	95	46	39	19	34	17	5	2	205
Average		23		44		15		17		1	

One of the findings of the study was that all interviewed HRD practitioners consider setting objective to HRD programs is critical for assessing the effectiveness of HRD interventions after implementation.

IT WAS CUSTOMARY THAT TRAININGS WHICH HAD BEEN DELIVERED BY INTERNAL TRAINERS WERE DELIVERED WITHOUT EXPLICITLY STATED OBJECTIVES BY ASSUMING THAT THE OBJECTIVE IS ALREADY KNOWN.

CURRENTLY IT BECAME MANDATORY TO SET CLEAR OBJECTIVES FOR TRAINING AND IT MUST GET APPROVAL FROM HRD PERSONNEL BEFORE DELIVERY.EVEN THOUGH, WE EXAMINE WHETHER THE CONTENTS, OBJECTIVES, VARITY OF TEACHING METHODS ARE

APPROPRIATE BEFORE THE DELIVERY, WE CANNOT FORCE ON THE KIND OF TRAINING METHODS EXCEPT COLLECTING FEEDBACK FROM TRAINEES ON THE APPROPRIATENESS AND GIVE THE FEEDBACK TO VENDORS SO THAT CORRECTION CAN BE MADE FOR NEXT TIME. (HRD OFFICER, CBE)

Regarding lesson plan preparation for HRD program, as per the new HRD policy it is mandatory practice to prepare lesson plans and became one of the criteria to select vendors. In this regard, Nadler & Nadler (1994) emphasized the importance of having lesson plan as it serves as an important guide for the trainer in the actual delivery of the training content by clearly pinpointing content to be covered, activity sequencing, selection/design of media, selection of trainee activities, timing and phasing of activities, method(s) of instruction and evaluation methods to be used. Thus, the absence of a lesson plan in most training programs in CBE may have adverse impact on the effectiveness of HRD interventions.

Commercial Bank of Ethiopia outsourced part of its training programs, which are considered as developmental HRD interventions .In this regard, the questions are raised how Vendors are selected, and what factors are considered when selecting training methods? The response for these questions reveals that the vendors are selected through auction floated for all training vendors with detail requirements and specifications .After due examinations took place vendors with better experience, Quality training design Methodology and, reasonable cost were selected.

The data collected through questioner reveals that, only 54% of respondents shown their satisfaction on training objective appropriateness. This might be because of the problem in need assessment and being unaware of their exact need. Whereas, the content of the training is relevant to their current job, is confirmed by 79% of the respondents.

As a result, the training courses are facilitating their current performance (71%).the availability and importance of training materials which are also encouraging to respondents.

From the above table we could conclude that even though there is a wide gap in need assessment processes the objectives, content relevance to the job and supportive training materials were appropriate to their current job.

4.2.3 HRD Implementation

Table 4.8 Implementation

Statements	SS		S		N		Dis.		S. Dis.		TOTAL
	frequency	%	frequency	%	frequency	%	frequency	%	frequency	%	
The induction program at CBE is effective	39	19	89	43	44	21	13	6	20	10	205
Timeliness of training	26	13	59	29	60	29	45	22	15	7	205
Participation during training session	30	15	97	47	36	18	40	20	2	1	205
Flexibility of Methods in training	18	9	79	39	48	23	57	28	3	1	205
Communication skill and clarity	15	7	108	53	39	19	39	19	4	2	205
Average		12		42		22		20		3	

The selected HRD practitioners were asked whether they provided induction training for new recruits. They replied that initial training for new staff members is undertaken at corporate Level for three days by a team comprised of vice presidents of each processes of the bank. The branch managers also indicated that all newly assigned employees to their respective branch have been provided general orientation and on the job induction training for an average period of three months. With regard to the format of the induction process, an on-the-job approach proved to be the most popular since all the interviewed HRD practitioners responded that an on-the-job approach is the commonly used method of induction training for operational staffs.

Further analysis revealed that there were two distinct phases to the induction process in the HRD practitioners studied. The first is a socialization/acclimatization period whereby new employees are integrated into the prevailing culture of the bank.

The second phase to induction may be described as a period of intense skills instruction whereby new employees gain the technical knowledge required to perform their work roles competently.

Based on questioners responses 62% of the respondents were satisfied with the induction program they involved. While, only 54% in average of them confirmed their satisfaction on the overall training and development implementation process of the bank. From the table the timeliness of training and flexibility of methods of training are in question only few were favoured 42% and 48% respectively.

4.2.4 HRD Evaluation

Table 4.9 HRD Evaluation

Statements	SS		S		N		Dis.		S. Dis.		TOTAL
	frequency	%	frequency	%	frequency	%	frequency	%	Frequency	%	
Formal follow-ups undertake to know whether the training you attend is helpful to your performance.			19	9	74	36	112	55	0		205
After training follow-ups and evaluation	10	5	36	18	61	30	81	40	17	8	205
Training Impact assessment	11	5	46	22	59	29	73	36	16	8	205
Average		5		20		29		38		8	

Evaluating training and development is an area of human resource development which tends to be weakly developed. The interview with HRD practitioners of CBE were asked if they monitored the effectiveness of their training efforts, the response revealed that they were less interested in evaluating training and development. The data obtained showed that a feedback from trainees at the end of the training session is the most popular method of monitoring effectiveness of the training.

Selected branch managers were asked to reflect whether there is a formal way of evaluation or giving feedback to HRD personnel on training outcomes, 57.8% of them confirmed that, it was their question as to why the bank conducts the impact assessment? And stressed the importance of collecting information on how the training affects the behaviour of trainees.

> *CBE CONDUCTS INTENSIVE TRAININGS OF WIDER VARIETY. THERE MUST BE TIME TO ASSESS THE IMPACTS OF THE TRAINING. OTHERWISE; HOW DO YOU KNOW? WHETHER YOU ARE ATTAINING THE STATED GOAL OR NOT (CBE BRANCH MANAGER)*

However, as with the determination of training needs, evaluation was undertaken through the use of mainly subjective forms of assessment to know the reaction of trainers after the training session as the interviewed HRD practitioners noted.

The majority of the HRD practitioners noted that the evaluation only focused on whether the trainees liked or not the trainer and the training and development program. In addition, the interviewed branch managers expressed that upon close observation of how staff performed in their work activities subsequent to training being undertaken proved to be the most extensively used criteria.

By looking at the above data ,we can understand that the major performance gap failed in the Training development of the bank is at the evaluation phase.55% of respondents revealed that there is no formal follow-ups as to whether the training they attended was helpful to their job. Follow-up and evaluation after training (at work place) is not formally performed and confirmed by 48%.In addition 30% of them are unable to describe whether they are satisfied or not.

Regarding the overall training impact assessment, only 27% of respondents express their satisfaction; whereas 44% Dissatisfied and 29% of them are neither satisfied nor dissatisfied with the training impact assessment.

Table 4.10 performance change evaluation

How often evaluation for performance changes practiced after trainees back from training?	Regularly	sometimes	Very often	Not at all
Frequency	17	68	21	99
Percent	8.3	33.2	10.2	48.3

With regard to performance change evaluation after trainees are back from training 48.3 % of respondent confirmed that performance change evaluations after training was not done at all. However, the trend shown from the table was that there existed intermittent evaluations.

4.2.5 Supportive work Environments

In this section the very important environmental factors that could determine the outcome of any training.

Environmental factors are important for understanding the transfer of training process. Two dimensions of the work environment that have received attention with regard to transfer of training include organizational culture and climate. Researchers stressed the importance of both, transfer of training climate and continuous learning culture as work environment variables that have a significant impact on the post-training behaviors. Supervisors support, performance feedback, peer support, supervisors sanctions are an indication of transfer climate.(e.g. Baldwin & Ford, 1988; Holton et al., 2000;Tracey & Tews, 2005; Tracey et al., 1995).as cited by Raquel Velada, Antonio Caetano, John W.Michel ,Brian D.Lyons and Michael J.Kavanagh,(2006).

According to (Holton et al., 2000) Performance feedback includes an indication from management about how well one is performing at his or her job where as Supervisor support can be described as the extent to which supervisors support and reinforce the use of newly learned knowledge and skills on the job.

The dominant literature suggests that when trainees perceive that their supervisors support the application of newly developed knowledge and skills, they are more likely to transfer these competencies back to the job (e.g. Bates et al., 2000; Brinkerhoff & Montesino, 1995; Colquitt et al., 2000; Noe, 1986; Tracey &Tews, 2005). Cited by Velada et al.(2006).

Table4.11 supportive environment

Statements	SS		S		N		Dis.		S. Dis.		TOTAL
	frequency	%	frequency	%	frequency	%	frequency	%	frequency	%	
Coordination and follow-ups of the HRD personnel	8	4	59	29	69	34	61	30	8	4	205
Availability Supervisors support	15	7	72	35	63	31	52	25	3	1	205
Availability of feedback from supervisors	10	5	53	26	58	28	74	36	10	5	205
Availability Peers support	16	8	82	40	50	24	52	25	5	2	205
Opportunity to apply knowledge at work place	18	9	92	45	34	17	52	25	9	4	205
Average		7		35		27		28		3	

By considering the above facts about the importance of supportive work environment, this research tried to see the availability of such factors and perception of respondents. From the above table the finding of the research shows there is lack of coordination and proper follow-ups from HRD personnel, from the table, only 33% acknowledged it, but 34% were neutral were as 34% are dissatisfied respectively.

Regarding supervisors support and availability of feed backs, selected manager (76.5%) with an open-ended questioner suggested that they have been giving feedback and support to employees regularly; however, we can infer that there is a gap in giving support and adequate feedback to employees from their supervisors or managers. The data shows majority of respondents are either dissatisfied 42% or they are neutral31%. whereas 54% of respondents disclosed their opportunity to apply their knowledge at work place.

Managers also comment on the mechanism they use as to whether the trainee uses the knowledge at work place, Both of them use the frequency of errors, reworks, standard delivery time, customer complaints are some of them.

4.3 Summary

From a close assessment of the training and development practice of Commercial bank of Ethiopia, the following major findings are summarized here under:

- The induction program was effective to new entrants to socialize and make them responsive.
- Since the HRD policy of the bank is at a draft level employees are not formally communicated.
- The training needs assessment was conducted before three years in the bank. As a result majority of employees were not aware as to whether the assessment is conducted or not. This also indicates that employees did not participate in the process. In addition, due to rapid changes in the banking business environment, new needs arise which could not be addressed in the previous assessment.
- The need assessment lacks to see individual competency gaps because it done based on job based competencies.
- There is a better design and delivery processes.
- Lack of well-organized internal trainers.
- Managers and supervisors are not duly involved in the curriculum development presses.
- Absence of formal follow ups on training out comes after trainees are back to their job.
- Lack of supervisors support and feedback.
- Absence of evaluation format used by managers or supervisors to measure trainee's performance at their job after training.
- According to HRD officials, one of the problems is having a well-developed data source system to manage every information about employees regarding their training and development history that may solve many problems related to training and Development

CHAPTER FIVE

5. CONCLUSIONS & RECOMMENDATION

This final chapter contains the summary of, conclusion, recommendations and limitations parts of the study. The purpose of this paper was to assess the effectiveness of HRD practice in CBE. To this end, data on the HRD process, the perception of employees of CBE towards the key HRD functions and the challenges CBE faced in implementing HRD programs were carefully collected and analyzed in detail. Finally, the suggested recommendations for effective HRD practice in CBE.

5.1. Finding and Conclusions

Under the data presentation and analysis, the data organized and interpreted reveals that there is a gap on pre training activities like training need assessment, and after training follow-ups of the training process such as evaluation of training process and content evaluation. The research also exposed that employee's perception towards the training process is not satisfactory; managers and supervisors participation on the training process is not as expected. The followings are some of the findings and conclusions of the study.

- The finding reveals that, employees are not adequately aware about the HRD policies and procedures since it is at a draft level. This means that the information available about it is minimal. This lack of information creates gap in understanding the general and specific goals, objectives and purposes of training and development, which may also create dissatisfaction among employees.

- Since training needs are not assessed at individual level and not properly identified the missing competencies, managements may be prone to make "training for all" decision.

- As training needs assessment is not done regularly, it makes the design and development phase of training difficult. Training designer may not have sufficient background information to set training objectives, contents, Methods and other inputs.

- The involvement of supervisors in curriculum development is minimal. As front line managers and supervisors are primarily responsible for the development of their subordinate and since they have a better chance to gauge the competency gaps of employees. The role of supervisors in administrating training programs does not stop at providing support in financial or physical facility, they also have capabilities to establish realistic and achievable learning expectations, provide positive reinforcement, create positive inputs for the training program, make employees feel comfortable to undergo training to improve and developed their competencies(Brinkerhoff &Montesino,1995),(Golemen,2000)

- The absence of follow up/check lists for trainees about their job performance after training make it difficult to measure the benefits and drawbacks of the training. It may help to accesses information to make revision, updates and /or cancel the current programme for future use.

- Managers/supervisor's support and feedback is inadequate. Availability of support and feedback to subordinates increase the transfer of knowledge and improved job performance.

- The establishment of own well organized and trained Training &Development team will give strategic benefit to the bank for its future.

5.2. Recommendations

Based on conclusion drawn above, the following recommendations are forwarded to the management of commercial bank of Ethiopia. These recommendations may help the management to improve the current practice and to solve potential problems regarding Human Resource Development issues in general and training in particular.

- The HRD policy of the bank has to be finalized and clearly/ adequately communicated to employees so that employees have information about the what, why, how and when of the policy will application.
- It could be better for the bank to conduct individual based need assessment which must be updated frequently in order to improve the benefit out of the training. It also helps the management to make right decisions and avoid unnecessary efforts.

  As Herman Aguinis &Kurt Kariger, (Blanchard & Thacker2007) stressed the, conducting of a thorough needs assessment before training designed and delivered helps to set appropriate goals for training and ensure that trainees are ready to participate.

- Managers and supervisors who are involved should have a say throughout the training and development process. Their input must be inculcated so that they are in a better position to evaluate the impacts of training.
- Follow-up/check list must be introduced so that managers may use it easily to measure the impact of training after the trainee is back at the job. The results should be communicated with HRD personnel so that the information is an input for next time training.
- Commercial bank of Ethiopia should train and develop its own training and development team so that the bank reduces costs and maintain its competitive advantages.
- Managers and supervisors should be trained and developed adequately in a way that they can influence the behaviour of their subordinate positively.
- IT will better implement a well-developed and updated data base system to support HRD personnel regarding Training and development program management.
- Training programs evaluation should be carried out at regular intervals.

References

- ABDULLAH, H. (2009). Delineating and Charting the Systematic Approach of HRD Process. *The Journal of International Social Research* , 11-21.
- Aguinis, W. F. (2009). *Applied psychology in Human Rsource management.* New Delhi: HPI Learning Private Limited.
- Armstrong, M. (2009). *Human Resource Management practice.* London: Kogan page.
- Barbazette, J. (2006). *Training Needs Assessment,Mthods ,tools and Techniques.* San francisco: Pfeiffer an Imprint of Wiley.
- Bhat, z. H. (2013). Impact of training on Employee Performance: A case of Retail Banking sector in India. *Indian journal of applied research ,Volume 3/Issue 6* , 292-293.
- Boudreau, W. C. (2011). *Invest on People,Financial Impact of Human Resource initiatives.* Pearson Eduction,Inc.
- Bultum, A. G. (2014). Factors Affecting Adoption of Electronic Banking Systems in Ethiopia Banking Industry. *Management Information System and E-commerce* .
- Capel, R. B. (2009). *The theory &Practice of Training.* London and philadelphia: Kogan page.
- Cotterill, R. (2004, May). Best Practice Guidance On Training For Small and MediumSize Enterprise for PRISM. Stockport uk.
- Dr.E.O.Oni,Mukaila A Ijaiya,and Musa Mohammed. (may,2013). Assessing the Impact of Training and Management Development in the Nigerian Banking Indestry. *International Jornal of Business and Social Science vol.4 No.5* , 160-166.
- K.karthikeyan,R.Karthi,and D.shyamala Graf. (2010). Impact of training in Indian Banking Sector. *International journal of business and management,vol.5,No.7* , 77-83.
- Kassa, M. (2012). HUMAN RESOURCE DEVELOPMENT PRACTICES IN COMMERCIAL BANK OF ETHIOPIA.
- Kraiger, H. a. (2009). Benefit of Training and Development for Individuals Teame,Organizationd and Society. *Annual review of psychology* , 451-474.
- M., I. J. (2009). *Human resource Management.* McGraw-hill higher Ed.

- McConnell, J. H. (2003). *How to Identify nalysisYour Organization's Training Needs,a Practical Guide to Need A.* United States of America.

- Neelam Tahir, I. K. (2014). The Impact of Training and Development on Employees Performance and Productivity A case study of United Bank Limited pashawar City KPK,Pakistan. *International journal of Accadamic Research in business and social science.* , 86-98.

- R., b. J. (1978). *Managment programs:Underlying assumptions about Learning,in Burgoyne& Stuart(Eds).* Management Development:context and strategies,gower.

- Raquel Velanda, A. C. (2007). The Effect oesign,Individual Characterstics, and Work environment on Transfer of Training. *International journal of Training and Development* , 282-294.

- Razzak, T. F. (2012). Importance of Training Needs assessment in the Banking sector of Bangladesh case study on National Bank Limited (NBL) A. *International Journal of Business and Management* , 63-73.

- Wilson, J. P. (2009). *Human Resource management.* London: Kogan page Limited.

APPENDIXES

APPENDIXES A

Questionnaire to be filled by CBE staffs

A. Background Data

Sex: Female [ ] Male [ ]

Age:

[ ] < 25 years [ ] 41 to 50 years
[ ] 25 to 35 years [ ] 51 to 60 years
[ ] 36 to 40 years [ ] 61 years and above…………

Branch/Department: ………………………….

Position: ………………………………………

Educational level:

Below Diploma [ ] Diploma [ ] First Degree [ ]

Second Degree or above [ ]

Years of service in CBE:

[ ] < 5 years [ ] 6 to 10 years [ ] 11 to 15 years [ ] >15 years

A. Knowledge and awareness of Human Resource Development Policy

1). Does CBE have well articulated HRD Policy?

I) Yes [ ] II) No [ ]

2). If yes, has the policy clearly been communicated to you?

I) Yes [ ] II) No [ ]

3). Are you satisfied with present methods of selection of candidates for Training?

I) Very dissatisfied II) somewhat dissatisfied III) very satisfied

IV) Somewhat satisfied V) Neutral

4). In which of the following channel did the HRD program announcement made in the bank?

I). Bank's website [ ] II). Supervisor [ ] III). Company newsletter [ ] IV). Notice board [ ]

Mention others (if any) ________________________________

B. Human Resource Development Practices in CBE

5). who assessed the needs at your branch/department?

I) HRD personnel II) My Manager only III) my work colleagues

IV) Me and my supervisors together V) my self

I). Highly relevant [ ] II). Moderately relevant [ ]

III) Less relevant [ ] IV). Not relevant [ ]

6). Which of the following Training delivery methods are exercised in CBE?

I). Off- the -job Training (class room) [ ]

II) On-the-job training [ ]

III). Self-paced training (Self-study) [ ]

7) How often evaluation for performance changes practiced after trainees' comeback from training?

I).Regularly II). Sometimes III). Very often IV).Not at all.

To what extent are you satisfied with respects to the following factors which are parts of HRD processes?

No	Statements	Strongly Satisfied	Satisfied	Neutral	dissatisfied	Strongly Dissatisfied
		5	4	3	2	1
Need assessment						
1	The need assessment at your branch/department.					
2	Adequacy of information you get while need assessment is conducted.					
3	Experiences you have on discussing with your supervisors about performance gaps before you attend training.					
4	HRD needs assessment					
5	Training and strategy alignment(match)					
Development						
6	Content relevance of the training or HRD programs for your current jobs.					
7	The degree to which training courses facilitate you to improve your current performance.					
8	Supply of necessary training material					
9	Training objective appropriateness to the					

	need.					
Implementation						
10	The induction program at CBE is effective					
11	Timeliness of training					
12	Flexibility of Methods in training					
13	Participation during training session					
14	Communication skill and clarity					
Evaluation						
15	Formal follow-ups undertake to know whether the training you attend is helpful to your performance.					
16	After training follow-ups and evaluation					
17	Training Impact assessment					
	Supportive Environment					
18	Coordination and follow-ups of the HRD personnel					
19	Availability Supervisors support					
20	Availability of feedback from supervisors					
21	Availability Peers support					
22	Opportunity to apply knowledge at work place					

APPENDIX B

Questioners for Managers

Dear manager/supervisors, since your genuine response is vital for the effectiveness of the research, I honestly request you to give me valuable information in response. *You can use separate sheet.*

1. Have you involved in training and development process in CBE?
   a).On need assessment
   b).In content development
   c).During training implementation
   d).On training impact assessment.
   How?--

   Why not?--
   ----
2. Have you been discuss to employees on performance gaps and your expectation after before you sent them training.-----------------------------
3. How often you give feedback to employee on their performance? ------ --------------------
4. Is there a formal way that you can give feedback to HRD personnel on training out comes?
   Yes, how?---
   ----
   why?---
   ----
5. What mechanism you use to measure weather the trainee uses the knowledge at work place effectively or not?

APPENDIX - **C**

Interview Guide to assess HRD Practice in CBE

1. Preliminary information about HRD practice in CBE

• Policies, plans and objectives for HRD – what exists and why they have particular policy? Why plan/no plan? Do you set objectives either formally or informally? Why particular way? How are these policies, plans and objectives communicated to other managers and staff? Do they have individual training records?

• What are the processes/steps do you follow in implementing HRD in CBE?

2. HRD Needs Assessment

• How are the HRD needs of staff determined?

– methods,

- level and approaches.

- Frequency of it.

How often is the HRD needs assessment updated?

3. HRD Design

• How are HRD activities designed?

• How are participants in HRD programs being selected? Is there criteria used for selecting participants?

• Is there a practice of setting HRD objectives? If so, when?

• How are all HRD programs and opportunities communicated to employees?

• What factors are considered in selecting instructional methods and media for training and development program?

• How trainers or training vendors of HRD program are selected?

4. HRD Implementation

• How HRD programs are delivered – why?

• Does the bank provided induction training for new recruits? How (employee handbook, on-the-job)?

• Does the bank have in house capacity to implement the necessary programs or are there outside training providers or consultants who can assist? Who are they? On what criteria does the bank select the best training providers?

• Does the bank provide the required training materials?

5. HRD Evaluation

• Evaluation of HRD – how is it done – level & timing, and who does it?

• What is the purpose of HRD evaluation?

• What are the methods used to collect data for HRD evaluation?

• What action is taken if evaluation indicates that HRD needs have not been met?

6. General information about HRD practice in CBE

• Main constraints/barriers to HRD – why?