

WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

Assessment of Training and Development Practice (The Case of Commercial Bank of Ethiopia, Wolkite Branch)

A Research paper Submitted for Management Department for the Partial Fulfillment of BA Degree in Management

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Abstract

To survive and grow organizations must be constantly kept up to date through effective training and development programs. Employee training and development is especially important in industries with rapidly changing technology such as banking industries.

Having this in mind, the study was conducted in commercial bank of Ethiopia to assess employee training and development practices. To carry out this research the researcher used a descriptive research design and targeted 30 employees as a respondent. Census method was applied since the total numbers of employees were known and it was easy to collect data from all employees about training and development practice. The data were collected through structured and standard questionnaire and also structured and unstructured interview were used. The primary data have been generated from managers and non managers of the enterprise and secondary data from articles; full sized papers, books and internet, then it become edited, classified, organized and presented via tables and pie-charts. Finally as per the data being analyzed the researcher concluded that the bank provided on the job training through demonstration and examples. Training and development have a high effect on performance of employees. There are problems encountered to provide and during training. The most challenging problem among others is shortage of time.

Key Terms: *Training, Development and Employee Performance*

Acknowledgement

I would like to forward my earnest gratitude to my advisor Mr. Tegbew Addis for his valuable and constructive comments to carry out this study.

Acronym

CBE - Commercial Bank of Ethiopia

TD – Training and Development

EP – Employee Performance

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CHAPTER ONE

INTRODUCTION

1.1.Background of the study

These days, organizations operate in an intricate and changing environment that greatly enhances and influences their growth and expansion. To cope up with this changing environment and technological advancement, organizations need to develop and train their employees. In addition, the survival of any organization depends on the quality of human resources of the company. An organization can also use training to try to overcome deficiencies in employees. Often effective training can produce productivity gains that offset the cost of training. Training and development can be defined as a planned learning experience designed to bring about permanent change in an individual's knowledge, attitudes, or skills (Noe, 2011). According to Sumeir (2011), training and development is any attempt to improve current or future employee performance by increasing an employee's ability to perform through learning, usually by changing the employee's attitude or increasing his or her skills and knowledge. Besides to this concept, training and management development activities are currently receiving increased attention in the industrial and academic communities.

According to Ahmad and Din (2009), employee training and development are based on the premise that staff skills need to be improved for organizations to grow. New entrants into organizations have various skills, but not all are relevant to organizational needs. Therefore, training and development are required for employees to enable them work towards taking the organization to its expected destination.

It is undeniable fact that an organization, whether a production oriented or service rendering one, requires a well trained employee in order to attain its specific and general objectives within rapidly changing environment. It is the trained people that mobilize and make use of both the human as well as the non-human resources of the organization to achieve its goals (Brum, 2007). Training and development can be defined as a planned learning experience designed to bring about permanent change in an individual's knowledge, attitudes, or skills (Noe, 2011).

As it is known, it is the time of technology, it is an online world (global village) and it is the time of innovation and creativity. Due to these, the working environment of the organization is dynamic and flexible. Commercial Bank of Ethiopia has different systems which support the operational workers/employees to do the day to day operations of the bank and the managers to control the overall performance and activities of employees. Therefore training and development is required when the new employees come to the bank and new systems are developed /acquired. It is very crucial for employees because most of the employees may not have technical skill, competency and knowledge about how the system works and may not have all required information. Consequently these force the researcher to carry out this research.

1.2.Statement of the Problem

Employee training is currently perceived as an effective means to achieving successful international competitiveness around the world (Hameed & Waheed, 2011). Furthermore, the benefits for implementing employee training have been widely recognized by many companies. In general, employee training enhances a company's performance by changing the knowledge, skills and attitude, of employees through training and development. Given the importance of employee training and development, many researches have been conducted in developed countries directly on the employee training and development (Subha, 2011, IIvento & Rapasingha, 2000, & Tshukudu, 2009). However, most of these and other studies focus on companies operating within well organized employee training and development way in developed countries human resource management system. Therefore, it is difficult to generalize the same result, from the findings of those studies, on employee training and development.

The effectiveness and success of an organization therefore lies on the people who work within the organization (Isiaka, 2011).Therefore, the employees in an organization to be able to perform their duties and make meaningful contributions to the success of the organizational goals need to acquire the relevant skills and knowledge. In appreciation of this fact, organization like educational institution and commercial centers conduct final training and development programs for the different levels of their employee. Training and development offers competitive advantage to a firm by removing performance deficiencies; making employees stay long; minimized accidents, scraps and damage; and meeting future employee need (Hameed & Waheed, 2011)

Only recruiting, selecting, orienting and then placing employees in jobs do not ensure success in the human resource management activities rather it is supporting by well training program (Xiao, 2010). In most cases, there may be gap between employee knowledge, competency, background, skill and what the jobs demand/job requirements. The gap must be filled through training programs to maintain the competency levels of their employee and increase their adaptability to changing organizational demands. By considering the above identified factors the researcher is too interesting to do on this particular topic entitled employees training and development practice to determine the most widely used method of training and development, its effect on performance of employees and the common problems faced by the bank to provide the training.

1.3. Research Questions

To achieve the intended objective as well as the research problem stated above, the researcher designs the following questions.

1. What methods used by the bank to provide training and development?
2. What is the effect of training and development on employee's performance?
3. What are the common problems encountered in providing training and development program

1.4.Objectives of the Study

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

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

1. To describe training methods used for conducting training and development
2. To determine the effect of training and development practice on performance of employees
3. To identify the common problems faced by the bank to provide training and development

1.5. Significance (Benefits) of the Study

- ✓ This study will provide possible suggestions for employee training and development of the commercial bank of Ethiopia.
- ✓ Helped the researcher to acquire knowledge about training and development issues.

- ✓ The output from the research will help the bank to take some remedial actions or corrective measures on the problems identified in the research.
- ✓ Furthermore, it will help as a source document and as a stepping stone for those researchers who want to make further study on the area.

1.6. Scope of the Study

The scope of this study is limited to the practice of employee training and development in commercial bank of Ethiopia, Wolkite branch. The respondents were both managerial and non-managerial staffs of the bank who are working on a permanent base. The researcher did not consider the training and development issues of other banks to carry out this study in a proper and good manner.

1.7.**Organization of the Study**

This research is organized into five chapters. Chapter one provides a brief background to the study, discusses the research problem and basic research questions, scope and significant of the study. Chapter two comprises theoretical and empirical literatures related with the study. Chapter three presents methodologies used in the study. The fourth chapter focuses on the results and discussions of the study and finally in chapter five summary, conclusion and recommendations are drawn based on the results of the study.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2. Introduction

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

The effectiveness and success of an organization therefore lies on the people who work within the organization (Isiaka, 2011).Therefore, the employees in an organization to be able to perform their duties and make meaningful contributions to the success of the organizational goals need to acquire the relevant skills and knowledge. In appreciation of this fact, organization like educational institution, conduct final training and development programs for the different levels of their employee. Training and development offers competitive advantage to a firm by removing performance deficiencies; making employees stay long; minimized accidents, scraps and damage; and meeting future employee need (Hameed & Waheed, 2011).

2.2.Theoretical literature

2.2.1. Training defined

Training can be defined as the systematic development of the attitude, knowledge, skill and behavior pattern required by an individual to perform adequately given task or job where as development is not primarily skill oriented. Instead it provides the general knowledge and attitudes, which will be helpful to employers in higher positions. Development provides knowledge about business environment, management principles and techniques, human relations, specific industry analysis and the like is useful for better management of a company (Semeir, 2011).

2.2.2. Why Training and Development is Needed?

Only recruiting, selecting, orienting and then placing employees in jobs do not ensure success in the human resource management activities rather it is supporting by well training program (Xiao, 2010). In most cases, there may be gap between employee knowledge and skill and what the job demand. The gap must be filled through training programs to maintain the competency levels of their employee and increase their adaptability to changing organizational demands. If the organizations respond to change early, they will prosper and gain rewards in terms of security, profit or attainment of their goals (Bolgun, 2011).

Training can bring tangible benefits to both the organization and employees. Hence, the major purposes of training are (Switzer,et al., 2005):

- ✓ It establishes a sound relationship between the worker and his/her job;
- ✓ It upgrades skills and prevents obsolescence;
- ✓ It develops healthy and constructive attitudes;
- ✓ It prepares employees for future assignments;
- ✓ It increases productivity;
- ✓ It minimizes operational errors;
- ✓ It brings down employee turnover and absenteeism.

2.2.3. Management Development

Development places emphasis on the growth of the individual it relates to acquiring a very broad range of skills through planned activities and experiences. Management of people, handling work relationships, and leadership are typical of broad ranges of soft skills that are developed success in all these areas requires maturity of judgment (Garavan, et al., 1999). According to Isiaka (2011), Management development is concerned with developing the skills of the manager over his or her career with the firm. Management development is a dynamic process, and ideas and practices are constantly being challenged. There is no fixed end point to development, because individuals can continually improve. The most common management development of the company contains (Monday, et al., 2009):

- ✓ Planning
- ✓ Leadership skills

- ✓ Resource Management
- ✓ Performance appraisal
- ✓ Decision making and
- ✓ Problem solving
- ✓ Communication and other soft skill training

Management development is designed to improve the overall effectiveness of managers in their present positions and to prepare them for greater responsibility when they are promoted (Garavan,et al., 1999). In other words management development can be defined as the process by which managers gain the experience, skills, and attitudes to become or remain successful leader in their enterprises. Among other things, making the organization a better environment to work is the responsibility of a manager. To effectively discharge this and other managerial responsibilities organizations must provide an opportunity for managers to improve their knowledge and skills through management development program. Effective management development program helps managers at all levels to learn to perform their jobs better. Moreover, among the many good reasons for conducting development program the following are the major ones (Hameed & Waheed, 2011):

- ✓ To stimulate a more creative and innovative approach to problem solving and decision making;
- ✓ To broaden the manager's vision and understanding in preparation for additional responsibility;
- ✓ To give the managers the opportunity to discuss ideas and problems with other people;
- ✓ To teach managers how to determine the consequences of various specific managerial actions and behaviors (leadership, planning, controlling);
- ✓ To reduce or prevent managerial obsolescence. Obsolescence can occur unless managers are kept up with the changing methods of doing their managerial jobs.

2.2.4. Training and Development Process

In today's changing environment, employees at all levels need additional training and development opportunity to develop their working ability and management thinking (Swanson & Holton III, 2009). In this respect, organizations are required to be engaged in continuous employees training and management development programs.

(Miller & Osinski's, 1996) determined below, the steps in the human resource training and development process which are:

1. Identifying training and development needs;
2. Establishing training and development objectives;
3. Selecting training and development methods;
4. Implementing the actual training and development program;
5. Conducting evaluation and follow-up.

1. Need assessment

Training and development needs may be defined in terms of a simple equation: Training and development need=desired performance - actual performance (McClelland, 2002).

The dominant framework for identifying organization's employee training needs has been three category needs analysis approach (Miller & Osinski, 1996).

a. Organizational analysis
b. Task (job) analysis
c. Person analysis

2. Establish training and development objectives

Once training and development needs are clearly identified, the next process is to establish objectives. An objective is a specific outcome that the training or the development program is intended to achieve. In most cases, training and development objectives are set for the trainees (Swanson & Holton III, 2009). These objectives define the performance that the trainee should be able to exhibit after training. Human resource development experts suggest that objectives should be stated explicitly and answer the following questions (Bunch, 2007):

3. Select methods of training and development

Training and development is one of the most important tools available to organizations. Management can make use of training programs to enable the organizations achieve their objectives. This is possible by developing the skills and competencies of their employees (Haslinda & Mahyuddin, 2009).

The realization of organizational objectives depends to a greater extent on the quality of leadership provided by administrators/managers. To this effect, organizations need to improve supervisory, managerial, executive skills and non- managerial employees so that they may lead and motivate employees for the betterment of their organizations. The most common methods training and development are briefly discussed below (Haslinda & Mahyuddin, 2009).

A. Off-the-job Training

This program takes place outside the managerial and non managerial employees work environment (Monday, et al., 2009). These can be course work at local colleges or other training establishments like that of the Ethiopian Management Institute which have been specially equipped and staffed for both managerial and vocational training. On the other hand, Regions that wants to develop the skill of their accountants and lawyers are sent to the Ethiopian Civil Service College (ECSC) for short-term off-the-job training. With a view to increase the capacities of their leaders, organizations send them to colleges or universities or get them enrolled in seminars, workshops, conferences and other programs conducted by training institutions. There are different types of off-the job training programs. The most common ones are briefly discussed below.

- ✓ Lecture method of training
- ✓ Case study
- ✓ Conference
- ✓ Role play
- ✓ Management Games
- ✓ In basket Exercise

B. On-the-job training

On-the-job training is conducted on the actual job to develop the skills of managerial and non managerial employees (Monday, 2009). The employee is placed into the real work situation and shown the job and the tricks of the trade by experienced worker or the supervisor. According to Olaniyan and Ojo (2008) on-the-job training includes several steps:

1. The trainee receives an overview of the job, its purpose, and its desired outcomes, with an emphasis on the relevance of the training;
2. The trainer demonstrates the job to give the employee a model to copy;
3. The employee is allowed to imitate the trainer's example. Demonstrations by the trainer and practice by the trainee are repeated until the job is mastered;
4. The employee performs the job without supervision;

There are different types of on-the job training methods. The most common ones are listed below (Saiyadain, 1995).

- ✓ Coaching
- ✓ Job rotation
- ✓ Apprenticeship

4. Implementing training and development program

Employee training and development program should aim at enabling organizations to achieve their objectives. Hence, the program should be set up after having clear-cut objectives in mind. In every program decisions have to made as who should be trained, who are the instructors, where and when the program is to be conducted and what are the material requirements. Moreover, according to Vemic (2007) providing answers to questions like what skills are going to be taught, what kind of employee training and development is sought, what long or short term objectives are proposed will determine the design and details of the programs.

5. Evaluation of training and development

Evaluation is the final phase of the training and development program. It is a means to verify the success of the program, i.e. whether employees in the program do the jobs for which they have been trained.

2.3.Empirical Literature Review

The researcher tried to discuss some of the findings obtained by different researchers at different case area using this particular topic. These are:

Subha (2011) studied about training and development practice at university of Michigan and concluded that training and development is important to improve current or future employee performance by increasing an employee's ability to perform through learning, usually by changing the employee's attitude or increasing his or her skills and knowledge. Besides to this concept, training and management development activities are receiving increased attention in the industrial and academic communities.

Wilson and Hash (2003) studied on this particular topic in Nairobi city administration office and they found that the city administration office dominantly use off-the job training and finally concluded that training is one of the most important strategies for organizations to help employees gain proper knowledge and skills needed to meet the environmental challenges plus employee training represents a significant expenditure for most organizations to compete with the existing environment.

Solomon (2012) investigated the practice of training and development at Mossebo cement factory and he found that the management of the factory provides on the job training for employees engaged in utilizing different equipments and machineries for their daily operation. In addition to the above evidences Siraj (2013) also conducted a research using this topic at Nib international bank and he found that new employees have given both on- the job and off- the job training about how the system works and its procedure and all about the rules, objectives, mission and vision of the bank respectively almost at equal basis.

CHAPTER THREE

RESEARCH METHODOLOGY

3. Introduction

This chapter focuses on the methods, designs, approaches, techniques, sampling/population, data's and the like.

3.1. Research Design

The primary aim of this study was to describe the employee training and development practice. To achieve this objective, descriptive type of research was employed. The descriptive type of research helps to portray accurately the characteristics of a particular individual, situation or a group (Creswell, 2003).So that, in this study the descriptive research design is appropriate to describe the employee training and development practice. In addition to this, mixed research approach is used. Therefore, by using a mixed approach it is able to capitalize the strength of quantitative and qualitative approach and remove any biases that exist in any single research method (Creswell, 2003).

3.2. Population and Sampling

The target populations of the study were employees of Commercial Bank of Ethiopia in Wolkite branch. The total population of CBE in Wolkite branch are 30(thirty) in number. In order to get an information/data about employee training and development practices, the researcher has used all employees as a respondent to conduct this research because they are few in number and is not difficult to distribute questionnaire and make interview with some of employees.

As it is explained in the above the total populations are 30, and the researcher took all of the employees as a respondent to conduct this study because the sampling frame/complete list of employees can be obtained from the bank payroll list. Therefore, no need of taking sampling technique that would be used rather the researcher used census method by taking all employees of the bank.

3.3. Sources of Data

The researcher has used both primary and secondary data sources for this study. Primary data source were employees/respondents of the bank in which the research questionnaires were distributed and secondary data sources that are already collected by someone else for other study. It is obvious that, source of primary data for this study are employees including managers in the bank. Secondary data source of the study have been references books, different websites and other written materials for other research purposes.

3.4. Data Collection Methods

Both primary and secondary data have been collected through different data collection techniques. Primary data by;-

- Structured questionnaires or distribute questionnaires for employees of the bank. The researcher prepared both open and close ended questionnaire.
- Interview with the managers and employees. The interview was also both structured and unstructured.

The researcher obtained secondary data's from references books, different websites and other written materials.

3.5. Method of Analysis

The information or data obtained through questionnaire were presented by using table, pie charts and percentages, and the researcher gave a meaning for the figure and items. The interview responses could be analyzed qualitatively whereas; the data generated by questionnaires are presented and analyzed quantitatively. Thus, in this study to analyze the data being collected, the researcher used descriptive data analysis methods.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4. Introduction

This chapter deals with the data presentations, which were collected from the respondents through questionnaires and structured interview presented by tabulation, pie – chart and percentage and then analysis done. The analysis carried out by expressing the presented data in a well-organized manner mostly in words and numbers. Finally, interpretation is done. The interpretation part is the final outcome of each analysis and information from other source like the answer of the managers at the time of interview. Generally in this chapter the researcher presents the collected data, analysis and finally provides interpretation.

4.1 Demographic variables

Table 4.1 Demographic characteristics of the respondents

No	Item	Responses	Frequency	Percentages
1	Sex	Male	21	70 %
		Female	9	30 %
		Total	30	100
2	Marital status	Married	17	56.67 %
		Divorced	0	0
		Single	13	43.3%
		Widower	0	0
		Total	30	100
3	Educational levels	Degree	22	73.33%
		Certificate	0	0
		Diploma	5	16.67 %
		Master	3	10 %
		Total	30	100
4	Work experience	Below 1 year	6	20%
		2-5 years	17	56.67 %
		6-10 years	4	13.33 %
		Above 10 years	3	10%
		Total	30	100

Source: - compiled from survey questionnaires, 2020

As it can be seen in the above table (item 1), 21(70%) of the employees of the bank were male whereas the remaining 9(30%) of them were female.

According to the above table (item 2), 17(56.67%) of the employees were married, 13(43.3%) were single and there is no a respondent who made divorced or widowed.

Based on the above table (item 3) 73.33% of the employees were degree holder,10% of the employees are masters holder. There is no one who had certificate and the remaining 16.67% were diploma holders.

When we saw the work experience of the employees from the above table (item 4), 17(56.67%) of the employees had 2-5 years of experience, 6(20%) had less than one year experience, 4(13.33%) had 6 up to 10 years of experience and the remaining 3(10%) had work experience of 10 years and above.

4.2 Provision of training

Most of the time many jobs require training due to these most companies provide training to its employees.

Table 4.2 provision of training in the Bank.

No	Item	Responses	Frequency	Percentages
5	Does the bank give any training?	Yes	26	86.7 %
		No	4	13.3 %
		Total	30	100

Source: compiled from survey questionnaires, 2020

Based on the above table (table 2), 86.7% of the employees said “yes” that means the bank provide training for employees and other 13.3% said “No” which means the bank not provide training for employees.

In addition to the above interpretation, the information got from the manager also indicated that the organization give training for the employees working in the bank.

4.3 kind of satisfaction through training

Table 4.3 Satisfaction levels of employees from training

No	Item	Responses	Frequency	Percentages
6	What kind of satisfaction employees obtained from training?	Highly satisfied Moderately satisfied Un satisfied Highly unsatisfied	9 20 1 0 0%	30 % 66.67 % 3.3 % 0% 0%
		Total	30	100

Source: compiled from survey questionnaires, 2020

According to the above table (item 6), 30% of employees were highly satisfied by the training, 66.67% were moderately satisfied, 3.3% were said unsatisfied and finally 0% of the employees said that highly unsatisfied by the provision of training.

4.4Types of training conducted in the bank

There are two types of training practice. These are on the job and off the job training. Most of the organization provides both types of training according to the situation exist in the environment.

Table 4.4.Kinds of training given by the bank

No	Item	Frequency	Percentages
7	On the job training Off-the job training Both Nothing is given	14 6 9 1	46.7 % 20 % 30 % 3.3 %
	Total	30	100

Source: compiled from survey questionnaires, 2020

As it can be seen in the above table 46.7% of the respondents said that on the job type of training were given, 20% filled that off the job type of training were given, 30% were said both

type of training were given and the remaining 3.3% explained that there is no any type of training which is given to employees.

In addition, based on the interview the manager said that “the bank provide both type of training but most of the time on the job training were widely given for the employees specially for new comer/ fresh/ employees who hired for the first time in order to provide adequate knowledge and skill on how to do bank related activities”.

4.5 Provision of on the job training

It is known that on the job training provide to employees at the work place where activities were done.

Table 4.5 on – the- job training and its provision by the bank

No	Item	Frequency	Percentages
8	Apprenticeship	3	10%
	Demonstration and examples	15	50 %
	Vestibule training	7	23.33%
	Simulation	5	16.67 %
	Total	30	100

Source: compiled from survey questionnaires, 2020

As we understand from the above table 10% of the employees said the bank provided apprenticeship, 50% were demonstration and examples, 25% of the employees said the bank provided vestibule training and the remaining 16.7% said the bank provide simulation type on the job training. Furthermore, from the interview the manager said that "the bank provide on the job training from these the bank show some difficult things that the employees faced during work time and said it is difficult to give this type of training because the customer may feel something which is dissatisfied them.

4.6 provision of off –the- job training

Most organization provide off the job training which one type of training. This type of training is usually carried out in specific place like in class room, meeting hall and other place except at the working place of the employees because as we observe from the name off -the job means "beyond the work place".

Table 4.6.Provision of off- the job training

No	Item	Frequency	Percentages
9	Lectures	13	48.1%
	Role playing/ socio –drama	1	3.7 %
	Conference method	9	33.33 %
	Case study	4	14.8 %
	Distance training learning	0	0%
	Total	30	100

Source: compiled from survey questionnaires, 2020

As it can observed from the above table 48.1% said the bank provide lectures for the employees during training, 3.7% said role-playing were prepared, 33.33% said the bank provided training by conducting meeting or conference, 14.8% said the bank provided case study and 0% distance training. In addition, the manager said that the bank provide off the job training by giving some conference method on how to do the job.

4.7The effect of training and development on employees performance

As we learned in human resource management development is the effort to improve employee's ability to handle variety of assignment and cultivate beyond those required by the current job.

Table 4.7.Effect of Development on employee's performance

No	Item	Response	Frequency	Percentages
10	Does training and development have effects on employee's performance?	Yes	21	70 %
		No	6	20 %
		I don't know	3	10 %
	Total		30	100

Source: compiled from survey questionnaires, 2020

According to the above table 70% of the employees said that development has an effect on employee's performance, 20% of the respondents also said development has any effect on

employee's performance and the remaining 10% explained that they do not have any information on the effect of development on employee's performance.

In addition, the manager said that the employee who get development have a good skill, ability and knowledge to perform the job and for increasing the bank efficiency and effectiveness.

"For example when the employees get job rotation and tuition assistance for education other course related to the bank service had a significant effect on the performance of the employee because he/she get necessary knowledge and perform the work in a good manner".

4.8 The positive effect of training and development on employee's performance

Most of the time one's activity has its own positive or negative effect.

Table 4.8.Level of the positive effect of training and development on employee's performance

No	Item	Response	Frequency	percentages
14	What level of Positive effect of training and development on employee's performance?	Very high Low High Very/ low Moderate	15 - 12 - 3	50 % - 40 % - 10 %
		Total	30	100

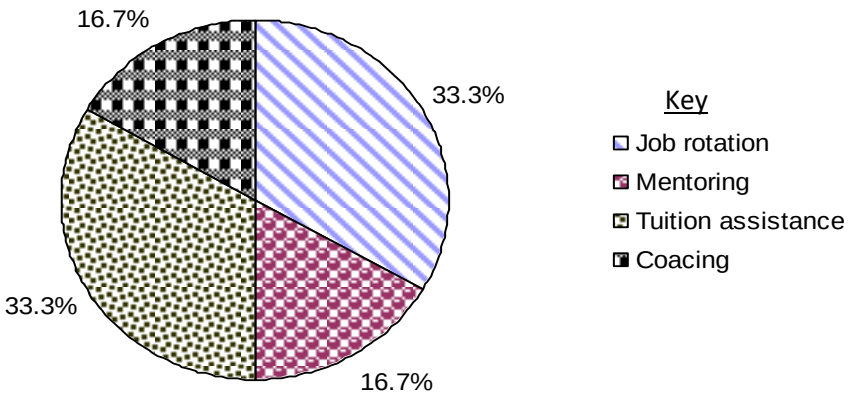
Source: compiled from survey questionnaires, 2020

As it shown in the above table 50% of the employees said that training and development had very high effect on the employee's performance, 40% of the employees were provided that training and development had high effect on the employee's performance and the remaining 10% said it had moderate effect on the performance of employees.

4.9. Types of development techniques

There are different types of development techniques. From those coaching, job rotation, mentoring and tuition assistance are some of the techniques.

Figure 4.1. Development techniques that the bank provided.



Source: compiled from survey questionnaires, 2020

As it shown in the above figure, 33.3% of the employees said that the bank gave job rotation, 16.7% of the respondents filled that the bank provided mentoring, 33.3% of the employees also said the bank gave tuition assistance and the remaining 16.7% explained that the bank gave coaching type of development techniques. In addition the manager said that the bank gave promotion that means moving from one position to another position at that time indirectly the bank use job rotation.

4.10. The impact of poor training and development on employee's performance

Table 4.10 the level of impact that training and development shortage on employee's performance.

No	Item	Response	Frequency	Percentages
16	To what extent does existence of poor training and development had an impact on performance of employees?	Very high High Very Low	10 18 0	33.3 % 60 % 0

		Low	0	0
		Moderate	2	6.7 %
		No effect at all	0	0
		Total	30	100

Source: compiled from survey questionnaires, 2020

The above table show that 33.3% of the respondents replied that lack of training and development had very high impact on employees performance, 60% of the employees respond that the shortage of training and development highly affect the employees performance and the remain 6.7% of employees respond that it had moderate impact.

4.11 Problems faced during training and development work in the organization

Table 4.11 the existence and some of the problems faced during training and development

No	Questions	Response	Frequency	Percentages
18	Does common problem faced during training and development?	Yes	18	60 %
		No	12	40 %
		Total	30	100
19	What is the kind of the problems?	Lack of time	10	55.6 %
		Lack of finance	4	22.2 %
		Lack of good trainer	4	22.2 %
		Unqualified trainees	0	0 %
		Total	18	100

Source: compiled from survey questionnaires, 2020

The above table (item 18) indicated that 60% of the employees said that there were problems faced during training and development, and 40% of the employees said there were no problems faced during training and development.

Based on the above table (item 19) 56.6% of the respondents said that there were shortage of time during training and development, 22.2% of the employees said that there were shortage of finance, 22.2% also said there were a problem of trainees having poor qualification.

4.12. Measurement action to solve the problem

Table 4.12 the existence of measurement action to solve the problem

No	Item	Response	Frequency	Percentages
20	Does the bank take measurement action to solve the problems?	Yes No	26 4	86.7 % 13.3 %
		Total	30	100

Source: compiled from survey questionnaires, 2020

According to the above table 86.7% of the employees said that the bank take measurement action to solve the problem and the remaining 13.3% of the employees said the bank did not take measurement action to solve the problems.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

This part deals with summaries of the study, conclusions made and appropriate recommendation which can be a solution.

5.1.Summary

- According to the research finding Most of employees of the bank are male and married and had one up to five year work experience.
- Majority of the employees took both on the job and off the job training to run their activities effectively.
- According to the collected data, Even if the district has provided training it is not much satisfactory and has to be improved.
- It is possible to conclude that, the district use methods to measure the change in skill and knowledge of employees before and after training and development by checking the day-to-day performance.
- Training and development had a very high effect on the employee's performance.
- The district provided both job rotation and tuition assistance types of development techniques.
- The shortage of training and development had high impact on employee's performance.
- There were problems faced during training and development program like shortage of time and the bank has been taking measurement action to solve the problems.

5.2.Conclusion

- Dominantly the bank provided on the job training through demonstration and examples.
- Training and development have a high effect on performance of employees. As it was supported by the interview, providing training for employees can significantly improve their performance like doing tasks within a short period of time and minimize the time spend on supervision.
- There are problems encountered to provide and during training. The most challenging problem among others is shortage of time.

5.3.Recommendation

It is advisable that the bank can easily alleviate the problem of shortage of time during provision of training by providing video training that easily access by employees at any time in addition to the training provided in normal way. It is better for the bank that usually uses tuition assistance programs which is one type of development techniques by providing education chance to upgrade their status of education to higher educational level like master degree for the better use of employee's knowledge and skill that get in academy and making the district more profitable and attractive by customers.

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Appendices

Appendix One

WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

Questionnaires to be filled by employee's of commercial bank of Ethiopia, at Wolkite Branch.

Dear respondents:

This questionnaire is designed by under graduate student of management at Wolkite university to conduct practical fulfillment for requirement of bachelors of art degree in management for the research entitled (the assessment of training and development practice). The aim of this questionnaire is to collect relevant information regarding training and development practice.

For this reasons your contribution has a great share on the accomplishment of the study and in any case your response is confidential.

Hence you are kindly requested to attempt all questions listed below.

General instruction:

- Writing your name is not necessary.
- Closed ended questions are answered by placing a "X'' mark and encircle for choice item.

1. Respondent profile

A. Sex: male _____ female____

B. Marital status: married____ Divorced_____ widower Single ____

C. Education levels: certificate____ degree__ Diploma____ Master ____

D. Work experience: <1year__ 1-5__

6-10__ 11 and above__

2. Does the bank give any adequate training?

A. Yes B No

3. If your answer is yes for the question 2 how is your satisfaction?

A. Highly Satisfied B. moderately satisfied C. Unsatisfied D. Highly unsatisfied

4. What type of training held on the bank?

A. On- the job training B. off- the job training C. both D. Nothing is given

5. If you choose on- the job training on question 4, what type of training is given from the listed option?

A. Apprenticeship C. vestibule training

B. Simulation D. demonstration and examples

6. If you choose off-the job training on question 8, what type of training is given from the listed option?

A. Lectures C. Distance training learning

B. The conference method D. case study

E. Role playing (socio-drama)

7. Does development has any effect on employee's performance?

A. Yes B. No C. I don't know

8. In your institution, do you think that the given training and development is fair?

A. Strongly agree B. strong disagree C. agree D. disagree E. I don't know

9. Does your institution use methods to measure the change in skill and knowledge of employees before and after training and development?

A. Yes B. No C. I don't know

10. If you choose yes on question 9, what types of method use?

A. Test B. by checking day-to-day performance

11. How do you express the positive effect of training and development on employee performance?

A. Very high B. low C. high D. very low E. moderate

12. What type development techniques given to employees in your district?

A. Job rotation B. coaching C. mentoring D. tuition assistance

13. To what extent the shortage of training and development have impact on employee performance?

A. Very high B. high C. very low D. low E. moderate F. no effect of all

14. Does common problem faced during training and development program.

A. Yes B. No

15. Does the organization (bank) take measurement action to solve the problem?

A. Yes B. No

Appendix Two

Interview questions

1. Does the organization give training and development program to its employees?
2. What type of training and development are used?
3. What kind of benefits you obtained from training programs in your bank?
4. What was a common problem faced you during training and development programs?