

**ASSESSMENT OF HUMAN RESOURCE DEVELOPMENT PRACTICE
IN CASE OF COMMERCIAL BANK OF ETHIOPIA WOLKITE TOWN**



**RESEARCH PAPER SUBMITTED TO THE DEPARTMENT OF
MANAGEMENT**

COLLEGE OF BUSINESS AND ECONOMICS

WOLKITE UNIVERSITY

**IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE
DEGREE OF BACHELOR OF ARTS IN MANAGEMENT**

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2020 G.C

WOLKITE, ETHIOPIA

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Acknowledgement

First and for most I would like to give my appreciation to my family for putting me through education till this level and for supporting me financially and morally. Secondly, special thanks go to my adviser Wubye Mezgebu (MBA) who give her valuable time and serious of comments, follow ups and continuous checking of my research paper up to the end.

Thirdly, I would like to say thanks to the workers, customers and the manager, who provided necessary information to conduct this research and finally I would like to say thanks to all my friends who morally supports me to conduct the research.

ACROYNM

HUMAN RESOURCE DEVELOPEMENT (HRD)

COMMERICAL BANK OF ETHIOPIA (CBE)

ABSTRACT

This study was to assess human resource development practices and suggested possible solutions to curb the problems in human resource development practice of the organization. The study would be used both primary and secondary data sources. Descriptive research design would be employed taking 30 respondents were selected through census sampling technique to collect data through questionnaire. Besides, interview would be used to consolidate and verify the information from manager of the bank. Data would be analyzed and interpreted using descriptive statistics based on quantitative and qualitative. The banks have training and development programs; however, they were ineffective in assessing training needs, setting performance objective, in searching aids for internal and external training and development, planning training strategies and preparing training schedules and modules as well as assessing training and development efforts. Therefore the identification of training and development needs should start with an assessment of organization goals, objectives and priorities

CHAPTER ONE

INTRODUCTION

1.2 Background of the study

We live in a complex and rapidly changing world. As such, every service sector experiences inescapable yet precipitous changes and the learning and developmental needs of public servants therefore evolve rapidly. To that end, the role of human resource development (HRD) programs in responding promptly and effectively to changes is essential for success (Kerrigan & Luke, 1987). Human resource development (HRD) is the process of developing human competencies (knowledge, skills, attitude, potentials and practice) through different mechanisms (Training, management development, performance appraisal, counselling, organizational development, career planning and development), and time bound organized learning experiences to improve the productivity of the people in order to achieve organizational goals effectively (Agrawal, 2002: 4).

According to (Haslinda 2009a), human resource is organizations greatest asset because without it, everyday organization activities such as managing public service, communication and dealing with customers could not be completed. This shows that the employees and the potential they possess are key drivers of the organizations success. Moreover, (Kebede and Sambasivam 2013), in their findings indicated that organizational change impacts not only the organization's activities but also employee's knowledge and competencies. Similarly, as noted by (Haslinda ,2009b). in order to maximize organizational development and to ensure the employee's potential, capabilities and talents must be developed and updated.

According to (Jacobs and Jones ,1995). human resource development (HRD) is a continuous process which matches human knowledge and skill with organizational objectives. (Charles ,2006), argued HRD as the integrated use of training and career development efforts to improve individual and organizational development.

(For Stephen ,2009), the main purpose of HRD is to develop employee's skills and competences in line with organizational objectives and there need to be a feasible transfer of development

programs in to workplace. Moreover, (Swanson and Holton ,2009) examined HRD as the combination of training and development, organizational and career development efforts and performance appraisal that help to improve organizational development. The researcher will tries to assess human resource development practice in commercial bank of Ethiopia in Wolkite Town

1.2 Statement of the problem

The effective and efficient use of limited recourses calls for a skilled and competent workforce, among others. If an organization is to have a skilled and competent workforce, it must have effective Human Resource Development (HRD) programs (Mathis, Jackson, and Valentine 2014.) In today's competitive world, HRD is the fundamental factor for achieving organizational objectives and becoming international discourse (Ashkezari and Aneen, 2012). (Livingstone and Raykov ,2005) supported that learning and development of employees is the key factor for the expansion of the global economy and innovation in the public sector. According to (Kebede and Sambasivam ,2013), human knowledge increasingly becomes a crucial factor for competitive success understanding factors that contribute knowledge to workplace environment are essential to every organization.

Since, every organization is made up of people developing their skills, motivating them to high level of performance and ensuring that they continue to maintain their commitment is essential to achieving organizational objectives (Abdullah, 2009). Once employees have been recruited and selected the next important step is to help them on converting their abilities into skills that contribute to the organization's goals (Kebede and Sambasivam, 2013).

However, ineffective practice of HRD can result different problems such as reduced employee's aspiration to learn and apply new skills, decrease employee's productivity, low morale, higher employee turnover and low performance of organizations (Edgar and Geare, 2005). Problems in HRD systems appear when the capacity building practices are failed to accommodate the organizational and employee's needs. Therefore, in improving organization's and employee's satisfaction, upgrading the skills, knowledge and attitudinal behavior of employees in the organization is vital (Edgar and Geare, 2005). There were studies conducted on the subject matter, but most of the researcher tried to examine on the impacts, and roles of human resource development practice on organizational performance, and on employee performance.

(Yilak ,2006). conducted the study on the role of human resource development practice on employee's performance in public sector. No past researchers assessed the problems of human resource development practices that mean past studies focused on relationship between human resource development practice and performance. But this study will attempt to assess human resource development practices in commercial bank of Ethiopia Wolkite Town

1.3. Research Questions

1. What is the current status of employees' awareness about the concepts of human resource development in Commercial bank of Ethiopia?
2. What are the current practices of human resource developments in the bank?
3. What are the problems faced in human resource development practice in the bank?
4. What are the effects of human resource development practices on Commercial bank of Ethiopia at wolkite Town?

1.4. Objective of the Study

1.4.1. General Objective

The general objective of the study was to assess human resource development practices in case of Commercial bank of Ethiopia Wolkite Town*

1.4.2. Specific Objectives

The specific objectives of the study include:

- ✓ To assess the status of the employees' awareness towards the concepts of human resource development practices in the bank.
- ✓ To assess the current practices human resource development in the study areas.
- ✓ To assess problems faced in human resource development practice in the bank.
- ✓ To identify the effects of human resource development practice on organization development.

1.5. Significance of the Study

The importance of this research can be pointed out from different beneficiaries view:

The primary importance of the study will assist the policy formulating bodies and decision makers to give due emphasis to HRD and devise different mechanisms in order to scale up and continuously upgrade the employees' expertise to improve organization's development.

The study areas will use it as a guideline to address problems and improve their understanding in the practices of HRD and other organizations which have similar problems can also extrapolate its findings. Finally, it might serve as a reference for further researchers for those who have an interest in relation to this area and it helps the researcher to acquire knowledge and skills.

1.6. Scope of the Study

The research scope would be delaminated conceptually, geographically, and methodologically. Conceptually, this study was tried to assess human resource development practices. Geographically, this research would be conducted in Commercial bank of Ethiopian case of wolkite branch under assessing human resource development practices. Methodologically, the descriptive type of research would be applied to describe the characteristics and situations as it exist.

1.7 organization of the paper

The paper would be established in to five chapters; the first chapter was deals with introduction, background of the study, statement of the problem, research question, objective of the study, significance of the study, scope of the study and organization of the paper. Chapter two was deals about related reviews of literature. The third chapter was deals about the methodologies that the researcher used to conduct study. Chapter four was deals with analysis of the data and interpretation of the findings. The fifth which is the last chapter was deals about the recommendation and conclusion

CHAPTER TWO

REVIEW OF LITERATURE

2.1. Introduction

This chapter primarily clarifies basic concepts and definitions pertaining to the study subject. Moreover, the chapter discusses and presents about different concepts so as to give comprehensive understanding about HRD. Accordingly, an overview, historical perspective, components, processes, principles, a strategic perspective, benefits will be discussed.

2.2. An Overview of Human Resource Development

According to (Singh ,2012), HRD implies that the talents and energies of employees in an organization as potential contributors in turn this has a critical role for the creation and realization of the organization's visions and goals. It is also the process of increasing knowledge and capacities of the people in a given organization. According to (McLean ,2001), HRD is conceptualized as any process or activity either short or over the long term that helps to develop employees' work based knowledge, expertise, productivity, and satisfaction for personal, organizational, community and country at large. Based on (Singh ,2012), in the national context, HRD is considered as a process by which the people in various groups are helped to get new knowledge continuously and make them self-reliant.

HRD is continuous process with a set of systematic and planned tasks in which organizations design to provide its members with opportunity to learn necessary skills to meet short and long term organizational goals (Harris et al., 2006). (Bhupendra ,2009) also indicated that, HRD as a systematic and planned activity includes training and development, career planning, and performance appraisals for organizational development. Similarly, (Harris, 2008) described HRD as well organized learning activity to improve organizational performance and personal growth organized by an organization.

As (Matthews et al. ,2000), though the existence of automated activities in the organizations worldwide human resource development is a prominent issue to adapt the real experiences what are going on. Thus, HRD is a subject playing paramount significance at a national level and it is much more of sensitive issue that due attention should be given by both developed and developing countries to attain organizational development through modernizing its employees“ skills (Michael, 1995). Furthermore, Deb (2010) stated that it is not sufficient to address people as strategic asset of the organization but to believe that they are the real and the most important asset of any organization and employees with their potential bringing oversize value. Hence, to be survivor in the present scenario of competition, the organizations have to design some appropriate HRD strategies to build their workforce in the organized manner. Finally, (Rao ,2005) highlighted that HRD as an activity and as a process plays a crucial and noteworthy role in identifying the hidden potential of the workforce employed in the organization is vital.

2.2.1. Historical Perspective of Human Resource Development

As indicated by (Rao ,2005), the early part of the century witnessed a concern for improved efficiency through careful design of work. Emphasis of improved efficiency had been shifted to the availability of the managerial focused on the demands. These encompass technical personnel, responses to the new legislation and regulatory framework of the government increased concern for the quality of work. HRD has been growing at a very fast pace in the recent past. Formally it was introduced by Len Nadler in 1969 in American Society for Training and Development Conference (ASTDC). In public sector HRD as a concept it was introduced in 1980s (Rao, 2005). HRD focuses on the developmental aspect of HR with the pragmatic and a flexible approach. Therefore, the intended purposes of HRD efforts are to gain competitive advantage through a superior workforce (Pattanayak, 2005). As stated by (Rao ,2005), HRD concept has passed the following seven chronological sequences. The first one is the commodity concept in which HR was seen as a commodity that could be bought and sold and wages were decided on the basis of demand and supply forces. Secondly, the factor of production concept that labor is treated as any other factors of production. The Third one is the good will concept it states welfare measures like safety, first aid, rest room to boost up the morale of workers, and enhancing their performance in the organization. The fourth concept is the paternalist in which management assumes a fatherly and protective attitude towards employers and signifies to satisfy various

needs of employees. Fifthly, the humanistic concept which deals about how to improve the productivity, physical, social and psychological needs of workers. The sixth concept is about human resource concept which considers employees as the most valuable assets of an organization and continuous effort to realize organizational goals and aspiration of employees. The last concept is the emerging concept HRD. It states about how employees should be accepted as partners in the progress of an organization to have a feeling that the organization is their own.

2.3. Components of Human Resource Development Practice

To attain a total all-rounded development HRD is important for matching the individual skill with organizational needs (Jacobs & Jones, 1995). HRD promotes dignity of employment in an organization and provides opportunities for teamwork and personal development need for a career development. Hence, (Singh ,2012) found that a well-planned system is a central part of HRD in every organization. HRD components which are important for better functioning of a given organization are the following:

Training and development: According to (Khan ,2012), training involves providing the employees the knowledge and skills needed to a particular current job or task while development is preparing employees for future work responsibilities, increasing capacities and help them to perform their current job. Hence, a competitive success of an organization is achieved through the skills and potentials of the people that they possess (Leimbach et al., 1998). Training will improve the employee's performance and productivity. Apart from recruiting, selecting, orienting and placing employees in jobs do not ensure success. In most cases, there may be gap between employee knowledge and skill and what the job demands that could be filled through training programs (Abdullah, 2009). Training can be given internally and externally. Internally, could be on-the-job at the work station and off-the job through lecture and demonstration, while externally, by universities and colleges to develop depth expertise (Gomez-Mejia, 2007)

Career Development (CD): (Kebede and Smbavasima ,2013) argued that no HRD function can be acceptable to the people of any organization, if it fails to provide opportunities for individual employees to have bright career prospects. It is for the purpose of HRD integrating career planning and development with it. Proper career planning also leads to career development. It develops the career of every individual executive, which results in adequate growth of the career of every employee (Abdulahi, 2009). Hence, successful planning is closely linked with career planning and development (Van Dijk, 2004). (Upton & Egan ,2003) noted that career development focuses on the alignment of individual subjective career aspects and the more objective career aspects of the organization in order to achieve the best fit between individual and organizational needs as well as personal characteristics and career roles.

Organizational development (OD): It focuses on the performance of the organization as a whole (Singh, 2012). According to French and Bell (1999) it is a long-term effort supervised and assisted by top managers, to improve an organization's vision, learning, and problem-solving processes. As outlined by (Singh ,2012), this can be done through an ongoing, collaborative management of organization culture to enhance the effectiveness of an organization and the well-being of the employees. Moreover, OD involves tasks that should be attended to both organizational variables (such as: structure and systems) and employees variables (such as: competence, skills and attitudes) (Vijay, 2007).

Performance appraisal (PA): is an important part of HRD, which enables organizations to understand where their employee stand, what is expected from them, what they actually do, where they lack capacity and how they can be updated (Boswell, 2002). PA is a review and an assessment of an employee "performance of assigned duties and responsibilities. PD serves several purposes in the organizations for instance; it provides tools for acknowledging good performance, identifying areas in need of improvement and providing guidelines to justify management decisions (Akuoko &Baffoe, 2012). Therefore, PA is more than simple checklist actions whether activities are performed or not that organizations sought to review their effectiveness and make further management decisions.

2.4. Strategic Perspective of Human Resource Development

HRD is seen as the human capital that organizations should protect core competencies through investment in training and development because the value of employees to the organization is pertained to the uniqueness and value of their capabilities and skills (Sambasivam&Kebede, 2013). HRD is well achieved through a strategic approach, a position consistent with resource based and human capital strategies to meet organizational goals (Lepak& Snell, 1999). This enables organizations to mix different knowledge components, connect previous and current knowledge and combine internal and external knowledge to ensure sustained and continuous competitive advantage (Davenport, 2003). HRD as a development policy process which includes formulation, adoption and implementation of policies, the monitoring of their effects and their adjustment followed by organizations (Dussault, 1999). Policymakers need to define explicit policy objectives based on a rigorous analysis of the initial situation and of the feasibility of change in the short, medium and long term. As stated by the same author in any organization, explicit objectives, supported by the public are crucial. These put policy-makers in a stronger position to negotiate with the stakeholders to shape HR policies. At the macro level, HRD requires a mix of strategies to achieve its objectives (Anyim et al., 2012). If it is really need-oriented, stakeholders must be involved at all stages of the policy-making, from problem identification and needs assessment, to the definition of objectives and priorities as well as of strategies (Swanson & Holton, 2009). Therefore, planning, coordination of policy-making, regulation, monitoring and information are also strategically important to the well-functioning of HRD.

2.5. Processes of Human Resource Development practice

As revealed by (Harris et al. ,2006), in today's changing environment, employees at all levels need additional capacity building and opportunity to managers to develop their management thinking. In this respect, organizations are required to be engaged in continuous employee's management development programs. (Harris et al. ,2006) identified five HRD processes which

encompass needs assessment, identify and design objectives, implementing actual programs and conducting evaluation and follow up.

Needs assessment: this is the first task that an organization takes to identify human resource development needs (Charles, 2006). Since human resource development is a need-oriented effort, determining the level, type and duration of the training and development is of prime importance at this stage of the process (Bhupendra, 2009). Therefore, the dominant framework for identifying organization's HRD is needs assessment focusing on organizational analysis, task analysis and person analysis.

Identify and design objectives: Once HRD needs are clearly identified, the next process is to establish objectives. An objective is a specific outcome that the employee capacity building program is intended to be achieved (Scarpello&Ledvinka, 1988).

Instructional method and media: The instructional method and media depend on the program content and in turn developed by human resource development need identification and established objectives (Werther& Davis, 1996). The objective is to teach specific skill, provide needed knowledge, or try to influence attitudes the content, method and media must match with the job requirement of the organization and the learning style of the participant.

Implementation of the HRD Program: As (Harris et al. ,2006), HRD program is aimed at enabling organizations to achieve objectives and the program is set up after having clear-cut objectives in mind. Moreover, providing answers to questions like what skills are going to be taught, what kind of employee development is sought, what long or short term objectives are proposed will determine the design and details of the programs (Chatterjee ,1995).

Evaluation and follow-up: Is the final phase of HRD program to verify the success of the program, i.e. whether employees in the program do the jobs for which they have been equipped (Bhupendra, 2009). It is most commonly interpreted in determining the efficiency and effectiveness of a program in relation to the desired goals and objectives. HRD is doing an investment in people to update their competence (Ahuja, 1988). As indicated by Milkovich and

(Boudreau ,1991), the major reason for management investment in HRD program is that to capacitate employees to perform better to meet organizational objectives. Therefore, evaluation is a crucial mechanism to assess the effectiveness and efficiency the organization.

2.6. Principles of Human Resource Development

The principles stated below must be kept in mind while framing a HRD system so as to have a proper and regular development of the human resource in every organization.

Development of organizational capability: according to (Deb ,2010), the whole development of employees and the organization are the basis of ideal human resource development system. The competencies include overall development of the work force in all aspects, such as: technical, psychological, physical or moral development should be in an organized manner.

Potential maximization: HRD system plays an important role to identify the employee"s hidden potential that enables them to be competent enough to utilize their ultimate knowledge that can help to achieve organizational objectives (Habib, 2012).

Autonomy maximization: this is the degree of independence offered to employees at work so that they could be able to handle their responsibility to some extent. A proper HRD system must provide certain level of autonomy to its employees enabling them of handling duties on their own (Singh, 2012).

Maximum delegation: this principle implies that in an organization responsibility delegation i.e. sharing responsibilities of authorities with subordinates should be prevail to develop a cohesive and a congenial environment (Deb, 2010).

Participative decision-making: according to (Habib, 2012) this shows that top managers should encourage the participation of their subordinates in the system of human resource development to create favorable working environment where the employees are free to discuss their issues and their suggestion should be welcome.

Change management: as to this principle though usually people resist change, it is the inevitable thing in this universe. To be tough in the competition an organization and its human resource need to be as much flexible in getting itself adapt to the changing scenario. The balance between the organizational culture and the changing culture is maintained through good HRD system (Deb, 2010).

Periodic Review: according to Swartz (2010), this indicates that training and development, career planning and development, performance and potential appraisal, counseling as HRD functions that should be reviewed and renewed regularly at certain periodic intervals to capacitate the employees in an organization.

2.7. Benefits of Human Resource Development practice for development of organization and employees

Henry Ford the pioneer in the field of management states, “Take out my building, take out my machines and all capital but leave my men with me I will become Henry Ford again” This statement of Henry Ford highlights that human resource plays a crucial role in an organization (quoted in Wachira, 2012). In this competitive globalization, HRD has immense function in meeting the challenging requirements of highly competent and skilled human resources. In this regard, component of human resource which transforms other resources to be productive can benefit the growth of the country (Gupta, 2008). Therefore, HRD fosters individual capability through practices strengthening organizational capacity to achieve a competitive advantage (Padaki, 2007).

(Haslinda ,2009a) revealed that the purposes of HRD are said to capacitate the nature and extent of HRD activities being practiced in a give organization. Its purposes are centred on learning and performance perspective both benefiting the individual and the interests of stakeholders. In a wider sense, the purposes HRD centred on economic, social and the ethical benefits. HRD

centrally focuses on training, development and learning with organizations for individual development to achieve organizational strategies and competence.

(Yussuf and kasim ,2003) stated that, the role HRD play is crucial in promoting and sustaining growth and contributes significantly to economic development in terms of increased employees' productivity and plays a dominant role to make the economy more innovative, productive and competitive through the existence of more skilled human capability.

(Swanson and Holton ,2009) further asserted that the organizations have been created by human beings and can soar and crumble, and HRD is intricately connected to the fate of any organization. Human expertise is developed and upgraded through HRD processes and should be applied for mutual long term and short term benefits. With appropriate HRD program, people become more committed towards their job; people are assessed on the basis of their performance (Deb, 2010). Therefore, HRD is considered as the key to better relations and greater profitability and higher productivity for any organization.

2.2 Empirical review

(Raymond A., 2013) examined The Effect of Human Resources Development on Organizational Productivity. The study aims to determine the extent at which effective human resource development can enhance productivity in order to reduce poor performance in organization, to determine the efficiency of human resource training and development in organization growth, to ascertain if human resource development have any significant impact on organizational profitability, to determine and identify the factors affecting human resource development and organizational productivity and to ascertain the attitude of the senior management and other employees on the need for proper utilization of available human resources which have tremendous effect on the firm's profitability.

(Frank Nana Kweku Otoo ,2011) examined Influence of Human Resource Development (HRD) Practices on Organizational Effectiveness. The aim of this paper was to examine the influence of HRD practices on organizational effectiveness by means of employee competencies.. The results

indicate that some human resource development practices impact organizational effectiveness through their influence on employee competencies. Performance management do not influence employee competencies of the firms studied.

(Zemzem Nuredin ,2016) Impact of Human Resource Development Practice on Employees' Performance and Motivation in the case of EFDRE Ministry of Agriculture and Natural Resource. This study was aimed to determine the impact of human resource development practice on employees' performance and motivation in the Ministry of Agriculture and Natural Resource.

(Yilak ,2006) conducted the study on the role of human resource development practice on employee's performance in public sector.

2.2.1 Research gap

No past researchers assessed the problems of human resource development practices that mean past studies focused on relationship between human resource development practice and performance. But this study will attempt to assess human resource development practices in commercial bank of Ethiopia Wolkite Town.

CHAPTER –THREE

3 RESEARCH METHODOLOGY

3.1. Research Design

The purpose of this study as to assess human resource development practice in case of all commercial bank of Ethiopia at wolkite branch. The study was used descriptive type of research design. The reason behind choosing descriptive type of research is in order to describe and assess existing situations of human resource development practice. (Bickman and Rog ,2007) suggested that descriptive type of study can answer ‘what is” or ‘what was” questions, in general.

3.2 Target Population

The target population of this study was included employees of CBE at wolkite branch in wolkite branch. There are totally 30 workers in the bank as the information given from bank manager. The sample size of the study would be from the target population of the study because of the target population of the study in CBE at wolkite branch are small, which are 30 in number. The sampling technique in this study would be census survey because the size of the population for study is small.

3.3 Types of data

The researcher was used both primary and secondary data to complete the information needed for study, because primary data are first hand evidence such as questionnaires and interviews and secondary data are official reports, books, magazines, documents about organization.

3.5 Method of Data Collection

The researcher was collected data from both primary and secondary source of data. Primary data was collected through open and close ended questionnaires, and interview. The questionnaire was distributed to employees of the organization and interview was asked for manager of the

bank. Secondary data would collected from reviewing official report, document about organization, and books, magazine and other related materials.

3.6 Method of Data Analysis and Interpretation

The researcher was analyzed the data by using qualitative and quantitative method. The data from documents and in-depth interview would be transcribed and present in narrative forms. The quantitative data would be collected through questionnaires has been presented in table and percentage.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, INTERPRETATION AND DISCUSSION

4.1. Introduction

This chapter presents the discussions and analysis of the feedbacks gathered from the respondents through questionnaire, interview. The study tried to assess HRD practices in commercial bank of Ethiopia. In this chapter the major findings of the study were analyzed and discussed in line with the stated specific objectives that lead to draw conclusions and recommendations.

For this study, a total of 30 questionnaires were prepared and distributed to the employees to supplement data collected through questionnaire and interview were administered by the researcher with key informants in the Bank under study. From which 30 questionnaires were distributed to the CBE of wolkite branch, all of the employees filled the questionnaires properly and returned

Table 4.1: profile Characteristics of the Respondents

Respondents' characteristics

Categories	Frequency	Percent
Sex		
Male	20	67
Female	10	33
Total	30	100%
Age category		

A.18 - 24	10	33
B. 25 – 35	15	50
C.36 - 45	5	17
above 45	-	-
Total	30	100%
Marital Status		
A Single	18	60
B. Married	12	40
C. Divorced	-	-
Total	30	100
Educational level		
A. High school completed	0	-
B. Certificate holder	0	-
C. Diploma	3	23
D. First Degree	17	32
E Masters and above	10	31
Total	30	100%
Work experience		
A. Less than one-year	2	7
B. 1 - 5 years	4	13
C. 6 - 10 years	14	46
D. above 10 years	10	33
Total	30	100%

Source: Organized form survey data

From the table 4.1 above, it is possible to deduce the following facts. The overwhelming majority of the respondents were 20 (67%) males and the rest 10(33%) were females.

This implies that the banks were dominated by male employees and female's Participation was low relative to male.

Another description pointed out in the Table 4.1 above, is that the age interval of the respondents. In this regard, the majority (50 %) of the respondents in the bank were found in the age interval of 25-35 years which signifies that the bank have mature and well experienced staffs who have productive and potential prospects. Following (33%) of the respondents were found in the age interval of 36-45 and the rest5 (17%) of the respondents were fall under the age category ranging between 18-24 years.

Generally, the majority of the respondents of the bank were middle aged by taking ILO (2013) as a reference implying that they could have good productive prospects.

With regard to marital status, as it is indicated in the Table above, the majority of the respondents (60%) were unmarried and the rest 40%) were married. This has an implication that if the employees are unmarried turnover could be slightly increase as result of settled life.

Educational background of the employees is an important factor in undertaking their respective responsibilities and to make critical decisions. Considering the respondents level of education, (23%) of the total respondents were diploma holders. Whereas, the majority (32%) and (31%) were first degree master holders respectively. This signifies that the majority of respondents were first degree holders in terms of their educational level and the bank should plan for the development of its workers to master's level so as to increase of their job performance.

Table 4.1, also depicts that the work experience of the respondents. The majority of 46% of the respondents have relatively longer service times between 6-10 years. Following 33 % of them have above 10 years work experiences and the rest 13% ranged from 1-5 years. The rest 7% of the respondents were new for the institutions with one year and less than work experience.

From this we can conclude that most of the bank's staffs have good work experiences which can help them to do their responsibilities effectively and efficiently..

4.2 Measuring Employees' Awareness towards HRD Concepts

Awareness of the respondents towards human resource development concepts was measured based on questionnaire provided to them which comprise: training and development, career development, and challenges of human resource development. It is possible to say that employees have awareness of human resource development concepts if they recognize all sub-constructs indicated below as part of human resource development.

Items	Category	Number of respondents	percent
1.I am aware of training and development from HRD point of view	strongly disagree	5	17
	disagree	3	10
	Neutral	0	-
	Agree	5	17
	strongly agree	17	57
	Total	30	100
2. I know career planning and development as crucial part of HRD	strongly disagree	3	10
	disagree	5	17
	Neutral	5	17
	Agree	13	43
	strongly agree	4	13

	Total	30	100
3. I acquainted with organizational development from HRD standpoint	strongly disagree	0	-
	disagree	10	33
	Neutral	0	-
	Agree	15	50
	strongly agree	5	17
	Total	30	100
4. I familiar with performance appraisal from HRD point of view	strongly disagree	0	
	disagree	10	33
	Neutral	0	-
	Agree	17	57
	strongly agree	3	10
	Total	30	100

The table 4.2 above, shows that the awareness of the respondents towards HRD concepts. The percent of the employee's awareness of human resource development from training and development standpoint as indicted in the table above was 57%. This indicates that the respondents strongly agreed with a relative homogeneity in their responses. We can conclude that the employees of the bank were aware of training and development as a component of human resource development and they have excellent understanding of human resource development from training and development point of view.

Kebede and Smbasivama, (2013), in their study in public sectors found that consistent findings concerning the awareness of the organizations staff towards training and development as a critical HRD aspect. The implication is whenever the employees have good understanding about training and development they may update themselves to enhance organizational performance.

As it is also evidenced in the table 4.2 above, item 2 Employee's awareness of human resource development from career development viewpoint indicating 10% were SD, 17% DA, 17% were N on the other hand respondents replied 43% were agree and 13% were strongly agree that the respondents agreed on and feel all right with the case described. The results of this analysis proved that respondents of the bank were aware of career development as a component of human resource development. From this it is possible to deduce that the respondents have very good understanding and knowledge about career development from human resource development point of view that could result both individual and organizational improvement. This has also an implication to the bank to link their plans with career development.

Table 4.3 of item 3 Employees awareness of human resource development from organizational development standpoint indicating that 50% respondents were agree, 17% were SA and none of them were neutral, on the other hand 33% and none were disagree and strongly agree. This implies that respondents of the bank have recognized organizational development as a component of human resource development. From this description one can clearly conclude that the respondents were familiar with and have good understanding about human resource development concept from organizational development point of view.

Table 4.4 above, item 4 displays none, 33%, and none were SD, DA and neutral on the other hand 57% and 108% were agree and strongly agree that employee's awareness of human resource development concept from performance appraisal perspective. Most employees of the bank understood that periodic evaluation of employee's performance as part of human resources development; however, some haven't still understood it well. Thus, high proportions of employees of the bank were able to relate the performance appraisal system with the outcomes and objectives of human resource development. The research finding by Akuoko and Baffoe (2012) supports this study finding as to them effective building of employees competencies helped them to be familiar with performance appraisal in relation to HRD in the public sectors. With this lead, one can conclude that employees of the bank were aware of performance appraisal as a component of human resource development in this study. The

implication of employees understanding performance appraisal is that it may have practical significance for appraisers, HRD planners and the bank as a whole.

4.3 Employees' Perception in the Practice of Training and Development

It is undeniable fact that the bank's productivity is determined by the motivation level and effectiveness of its workforce. Training and development implies to the systematic process of developing the competencies relating to the job of employees for the present and future roles and responsibilities. Today we believe that an organization's competitive success is achieved through people. It follows that the skills and performance of people are critical.

Many organizations spend much money on training, believing that training will improve their employee's performance and productivity. Recruiting, selecting, orienting and then placing employees in jobs do not ensure success. In most cases, there may be the gap between employees knowledge and skill and what the job demands. The gap must be filled through training and development programs. Hence, personnel training and development is one of the major ways that work organizations attempt to maintain the competency levels of their HRD and increase their adaptability to changing organizational demands. With regard to the respondents reaction with the practice of training and development the following statements were given to indicate their degree of agreement in Table 4.3 below.

Table 4.3:

Items	Category	Number of respondents	percent
1 The bank has good training and development programs	strongly disagree	0	0
	disagree	3	10
	Neutral	0	-
	Agree	22	73

	strongly agree	5	17
	Total	30	100
2 The bank assesses employee training needs	strongly disagree	0	-
	disagree	24	80
	Neutral	0	-
	Agree	6	20
	strongly agree	0	-
	Total	30	100
3 The bank Set's performance goals and objectives	strongly disagree	0	-
	disagree	4	13
	Neutral	20	67
	Agree	5	17
	strongly agree	1	7
	Total	30	100
4 The bank plans developmental strategies accordingly	strongly disagree	0	
	disagree	5	17
	Neutral	23	77
	Agree	2	6
	strongly agree	0	
	Total	30	100
5 Assessing the available aids for internal and external training and development	strongly disagree	5	17
	disagree	15	50
	Neutral	0	-
	Agree	5	17

	strongly agree	5	17
	Total	30	100
6 Developing strategies for training, Programs and modules	strongly disagree	3	10
	disagree	20	67
	Neutral	0	-
	Agree	7	23
	strongly agree	0	-
	Total	30	100

As it can be seen from the Table 4.3 above, none, 10 and none were strongly disagree, Disagree and neutral respectively, on the other hand 73% and 17% were Agree and strongly agree respectively that the organizations have clear training and development program indicating that the respondents agreed in their agreement response showing that they feel all right with the case described. From this result one can infer that the bank have clear training and development programs that may help to upgrade employees knowledge and skills to improve their performance and achieve organizational objectives in the desired way.

The Table 4.5 above item two also reveals that none, none% and 80% were strongly disagree, Disagree and neutral respectively, on the other hand 20% and none were Agree and strongly agree respectively. The majority were “disagree.” This shows that the respondents were dissatisfied with the case described. Within the training context, needs assessment provides a picture of skills and knowledge of the people in an organization. Here, training needs assessment can determine level of optimal performance and standards for excellence, evidence of individuals’ actual performance level, attitudes affecting performance and root causes of performance problems. By systematically, analyzing needs organizations can identify solutions to performance problems that will provide the best return on training and development investment (Nancy, 2012). However, in the bank as the finding implies that the existence of problems with respect to training needs assessment which is a determining factor for human resource development. This shows that much was not done from this perspective in order to realize organizational goals.

When we come to the third section i.e. setting performance goals and objectives none, 13% and 67% were strongly disagree, Disagree and neutral respectively, on the other hand 17% and none were Agree and strongly agree respectively. This shows that the majority of the respondents were “neutral”. The majority of the respondents were uncertain or indifferent i.e. setting training performance goals and objectives which is the crucial factor in facilitating human resource development. Abdullah (2009), stated in his study once training and development needs are clearly identified, the next process is to establish or setting performance objectives. Objectives are specific outcomes that the training and development program is intended to achieve. These objectives define the performance that the trainee should be able to display after training. However, in the bank with regard to setting performance goals and objectives due attention was not given as the determinant factor for human resource development. This may reduce organizational effectiveness and efficiency.

In the table 4.3 above, the forth sub-construct i.e. planning development strategies accordingly most of the respondents none, 17% and 77 were strongly disagree, Disagree and neutral respectively, on the other hand 6% and none were Agree and strongly agree respectively. Therefore the majority were “neutral” response rate. This implies that large number of the respondents were neither agree nor disagree towards the bank action in relation to planning developmental strategies which play a paramount role to capacitate the employees potential. Sanararajam (2009), found that planning development strategies for HRD as the key factors for employees and continuous organizational development. From this perspective the bank are not courageous in planning good development strategies. The implication is that unless the bank are designing smart development strategies that it would be impossible to make the organizations successful.

As it is indicated in the table 4.3 above, the assessment of the aids for internal and external training and development, 17%, 50% and none were strongly disagree, Disagree and neutral respectively, on the other hand 17% and 17% were Agree and strongly agree respectively. Therefore the majority were “disagree” which indicates that the dissatisfaction of the respondents

with the case described. From this it is possible to deduce that the bank's were lagging behind in assessing and opportunities for both internal and external training which is the most critical issue to develop the capacity of the employees potential and better performance of organizational tasks.

As it can be shown from the table 4.3 above, considering the development of training schedules and modules in the organizations the respondents' 10%, 67% and none replied SD, DA and neutral respectively. This shows that the majority of the respondents were disagree. From this one can deduce that the bank have to do a lot of tasks in arranging training schedules and preparing module guides to facilitate HRD activities. Deb (2010), came up with consistent findings the study done in public sectors in Town due to lack of commitment of the managers in preparing training schedules and guiding materials to facilitate HRD practice that would have an implication on organizational and individual performance.

4.4. Career planning and development

No HRD function can be acceptable to the people of any organization, if it fails to provide opportunities for individual employees to have bright career prospects. It is for the purpose of HRD integrating career planning and development with it. Proper career planning also leads to career development. It develops the career of every individual executive which results in adequate growth of the career of every employee. Hence, successful planning is closely linked with career planning and development. In this section the study presents HRD practice from career development aspect based on the information obtained from the respondents.

Table 4.4: career development

Items	Category	Number of respondents	percent
1 The bank doing well in working to improve career development	strongly disagree	0	-
	disagree	20	67
	Neutral	0	-
	Agree	10	33
	strongly agree		
	Total	30	100
2 The bank always strive's for upgrading employee's potential	strongly disagree		
	disagree	20	67
	Neutral		
	Agree	10	33
	strongly agree		
	Total	30	100
3 The bank has good career planning and development	strongly disagree	2	7
	disagree	15	50
	Neutral		
	Agree	13	43
	strongly agree		
	Total	30	100
4 The bank integrates HRD with organizational objectives	strongly disagree	0	-
	disagree	20	67
	Neutral		
	Agree	10	33
	strongly agree		
		30	100

The Table 4.4 above clearly shows that, the majority of the respondents were “disagree” with sub-construct i.e. To improve career development of employees with the majority of respondents (67) of dissatisfaction with the case described. From this fact one can deduce that the banks were not in a position to consider continuous employees professional development to fill the existing gaps. This implies that the bank have limitations in critically assess their effort to promote career development by any means to increase the satisfaction level of their employees.

As it is also illustrated in the Table 4.4 above, in the second sub-construct i.e. career planning and development the respondent’s responses of 50% were disagree. From this sub-construct one can clearly infer that the banks were not in a position to consider career planning and development as utmost importance for the growth of employees in accordance with the education, training, job search and work experience. Employees should trace their career in light of their individual needs and capabilities. From this perspective the implication is unless the bank are aware of their potentiality and capabilities in career planning and development that could help them to exploit the available opportunities they could not achieve their desired objectives. Human resource development can transform the organization into a human system by developing their commitment and integrating the individual employees with the organization.

With regard to the third sub-construct i.e. the integration HRD with organizational objectives the majority of respondents 67% were disagree. From this analysis it can be deduced that the respondents were “disagree” with integration of HRD with organizational objectives indicating that they are dissatisfied with the case raised out. This result signifies those banks are lagging behind in linking for the betterment of their performance.

4.5. Challenges of Human Resource Development

This section assesses and examines the major challenges or constraints that hindered human resource development practices in the Bank as it was revealed from the questionnaire, interview and other secondary sources there were some challenges that encountered the bank in the practice of human resource development indicated in Table 4.5 below.

Table 4.5: Challenges of HRD Practices

Items	Category	Number of respondents	percent
1 Developing comprehensive HRD strategies	strongly disagree	0	-
	disagree	8	27
	Neutral	2	6
	Agree	20	67
	strongly agree	0	-
	Total	30	100
2 Aligning HRD to strategic priorities	strongly disagree	7	12
	disagree	3	17
	Neutral	0	13
	Agree	27	58
	strongly agree	0	-
	Total	30	100
3 Developing a positive work environment	strongly disagree	5	17
	disagree	5	17
	Neutral	0	-
	Agree	20	67
	strongly agree	5	17
	Total	30	100
4 Creating managerial and leadership capacity	strongly disagree	0	5
	disagree	10	33

	Neutral	0	-
	Agree	20	67
	strongly agree	0	-
	Total		100

Source; own survey 2020

As indicated on the above table of first item, 50% i.e. majority of the respondents said agree on that of developing comprehensive HRD strategies. For the second also majority 67% were agree that of aligning HRD strategic priorities, for the third items 67% said agree on that of creating positive work environment and for the last item of table 4.5, majority 67% of the respondents said agree on that of developing managerial leadership and capacity

As it can be clearly evidenced in the Table 4.5 above, different human resource development challenges are illustrated which include: developing comprehensive HRD strategies, aligning HRD strategic priorities, creating positive work environment, developing managerial leadership and capacity, utilizing HR assessment technology to plan HRD, promoting workforce attitude, accepting challenges of modern technological changes, paying attention to professional development, in adequate training and development, lack of enforcement and accountability, attracting and retaining qualified personnel and lack of proper merit system. From this one can understand that the sub-constructs indicated in the Table are key human resource development challenges of the bank that need to be overcome. From this fact it is possible to conclude that in the bank there were challenges that hindered and constrained the efficiency and effectiveness of human resource development practices.

Analysis of interview question

The information gathered through interviews with key informants concerning their understanding about human resource development concepts confirmed that as they have good awareness and understanding. This implies that they were clear with training and development, career development; organizational development and performance appraisal concepts from HRD point of view. Generally, based on the findings one can infer that the

respondents were acquainted with and have better understanding of human resource development concepts that could enable them better functioning of their respective work responsibilities.

According to the information gathered from interviewees findings revealed that the training conducted by the commercial bank was not sufficient and satisfactory. From this fact it is possible to infer that the bank were not in a good track in practicing training and development. This finding is similar with that of Abebe's (2008), finding as he confirmed that training and development is very low in the public sector while he has conducted the study concerning human resource management decentralization because of lack of commitment, lack of managerial capacity, inappropriate selection criteria and insufficient budget.

As informants responded for this question the result was analyzed as follows; it enables the individuals to gain their best human potential by attaining a total all-rounded development. It also promotes dignity of employment in an organization and provides opportunities for teamwork and personal development

Having good awareness and understanding of employee's development and the most important HRD sub-system as it has a very strong bearing on the individual and organizational growth and development. HRD, which greatly contributes towards individual and organizational goal integration.

CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSION AND RECOMMENDATIONS

This chapter provides the summary of the major findings of the study; it draws conclusions and forwards recommendations by the researcher.

5.1 Summary of the Major Findings

The findings showed that the employees in the banks have had good awareness about HRD concepts since they have good understanding of the components of HRD. However, it is not well practiced in the banks. The study concludes the organization management unable to being proactive in forecasting human resources needs and also unable to link HRP with strategic business plan would affect the effort to achieve the company's objectives Accordingly, they were familiar with training and development, career development, organizational development and performance appraisal which are HRD functions and they were able to relate them with HRD. However, few employees still did not understand these HRD concepts.

The findings of the study proved that the banks have long-term efforts to improve an organizational development. However, they are lagging behind in solving problems like communication, openness, fairness in treating employees, compensation and job security and problem solving culture.

Moreover, some employees were not happy about the results of their performance. Performance appraisal gives equal room for open dialogue but, transparency and continuous follow up was so weak and there is loose attachment between performance and reward due to lack of participation, inconsistent implementation and lack of resources.

As the findings indicated that the banks were good in doing job and organizational analysis. This was through the determination of skill, knowledge and the job requires and identifying job-related knowledge and skills that are needed to support the organizations' short range and long-

range goals. However, personal analysis was not conducted effectively as a crucial HRD need analysis approach.

At the end, as the findings revealed that designing comprehensive strategies, aligning HR with strategic priorities, lack of sufficient budget, lack of technology, accepting modern technological changes, limited emphasis to personal and professional development, promoting positive work environment, lack of positive workforce attitude, inadequate training, attracting and retaining qualified personnel and lack of good merit system were key challenges that hindered the practice of HRD in study areas.

5.2. Conclusion

The banks have training and development programs; however, they were ineffective in assessing training needs, setting performance objective, in searching aids for internal and external training and development, planning training strategies and preparing training schedules and modules as well as assessing training and development efforts.

Especially, post training evaluation was not well conducted to get feedback for their improvement. The banks have career development in principle, in order to create motivated workforce, to enhance the capacity of both present and future knowledge and skills, to increase the ability and productivity of employees, increase optimum man task relationship, to prepare employees to take higher assignments and to upgrade skills and prevent obsolescence. However, in practice explicit tasks were not done in relation to the issues described to promote HRD and to attain development goals.

With regard to performance appraisal, attempts have been made to assess the performance and behavior of the employees. However, the working environment was not conducive as the findings revealed. The reasons for this were lack of incentives and training, lack of human capacity to set targets, lack of objective performance criteria and lack of commitment.

5.3. Recommendations

Based on the findings of the study the following recommendations are forwarded;

- ✓ The banks management should developed clear HRD program aliened with a well-defined goal, vision and corporate values that have quantified and measurable targets. Understanding about the concept and objective of the HRD program since the success and sustainability of a program more depends on the extent of management quality and tolerance.
- ✓ The banks must develop problem solving culture, good team spirit, sound recruitment compensation and security to build the required human resource and to attain organizational goals in the desired manner, so that problems like communication, inadequate integration, openness, fairness in treating employees will be handled.
- ✓ Effective and efficient service delivery can be ensured in the banks if employees get the required training and development. Thus, conducting on the job and off the job HRD using selection criteria, creating strong link between performance and reward, practice of non-monetary incentive such as recommendation letter is essential. Besides, making the performance assessment system more open and carrying out continuous follow up, strengthening the monitoring and evaluation role and providing the necessary technical and interpersonal support makes the HRD process more sustainable.
- ✓ The banks should aware employees potential and capabilities in career planning and development that could help the employees to exploit available opportunities.
- ✓ The identification of training and development needs should start with an assessment of organization goals, objectives and priorities. Therefore, Ethiopian Commercial bank shall give meticulous attention to create integrative or interactive linkage between training and development program and that of planning development strategies process so that they both rely heavily upon each other and organizational effectiveness can substantially be improved.
- ✓ To overcome the challenges of HRD there is a need for skilled man power, financial resources; differentiate high and low performers by using performance criteria like quantity, quality, timeliness and budget spend on doing a job.

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APPENDIX

WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

Dear Respondents;

This questionnaire is prepared to collect data for the fulfillment of BA degree in Management. The main aim of this questionnaire is to study and assessing human resource development practice and challenges in the case of commercial bank of Ethiopia. appropriate solutions will be recommended. The researcher assures you this study is purely academic that will have no any negative effect on you as an individual or on your organization. The effectiveness of the study depends on your genuine and frank response that will be kept confidential. I, therefore, request you to fill the questionnaire honestly and frankly. Thank you in advance for your cooperation.

Note ☐ Do not write your name

☐ For multiple choice questions, please circle the best one.

Part I: Respondents Information

1. Sex

A. Male B. Female

2. Age category

A.18 - 24 B. 25 – 35 C.36 - 45 above 45

3. Marital status:

A. Single B. Married C. Divorced

4. Educational level:

A. High school completed B. Certificate holder C. Diploma D. First Degree
E. Masters & above

5. Work experience:

A. Less than one-year B. 1 - 5 years C. 6 - 10 years D. above 10 years

Part II: Please state your level of opinion for each given statement using the following scales: 1= strongly disagree 2= disagree 3= neutral 4= agree 5= strongly agree

I. Awareness towards the concepts of HRD

SD DA N A SA

1. I am aware of training and development from HRD point of view.

A. SD B. DA C. N A D. SA

2. I know career planning and development as crucial part of HRD .

A.SD B. DA C. N A D. SA

3. I acquainted with organizational development from HRD standpoint

A. SD B. DA C. N A D.SA

4. I familiar with performance appraisal from HRD point of view

A.SD B. DA C. N AD.SA

III Training and Development SD DA NA SA

1 The commission has good training and development programs

A. SD B. DA C. N A D.SA

2 The commission assesses employee training needs

A SD B. DA C. N A D.SA

3 The commission Set's performance goals and objectives

A.SD B. DA C. N A D. SA

4 The commission plans developmental strategies accordingly

A.SD B. DA C.N AD. SA

5 Assessing the available aids for internal and external training and development

A.SD B. DA C. N A D.SA

6 Developing strategies for training, Programs and modules

A.SD B. DA C. N A D. SA

IV Career development

1 The commission doing Well in working to improve career development

A.SD B. DA C. N A D.SA

2 The commission always strife's for upgrading employee's potential

A. SD B. DA C. N A D.SA

3 The commission has good career planning and development

A. SD B. DA C. N A D. SA

4 The commission integrates HRD with organizational objectives

A.SD B. DA C.N A D. SA

V Challenges of human resource development

1 Developing comprehensive HRD strategies

A. SD B. DA C. N A D.SA

2 Aligning HRD to strategic priorities

A. SD B. DA C. N A D.SA

3 Developing a positive work environment

A. SD B. DA C.N A D. SA

4 Creating managerial and leadership capacity

A. SD B. DA C. N A D. SA

5 Utilizing HR assessment technologies to plan HRD

A.SD B. DA C. N A D. SA

Questions for Interview

1. What is your understanding about the concepts of HRD?

2. How do you think the practice of HRD in terms of training and development, career development, organizational development and performance appraisal?

3. How all employees are benefited from HRD programs?