Practices and Problems of Human Resource Training and Development in South Ethiopia Private Banks: In Case of Wolaita Sodo

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Abstract

One of management's prime responsibilities is to develop organizations to meet the challenge of the future. The research undertaken sheds some light on employee training and development practices in the current Ethiopian and private banks. Thus, this study tries to assess the practice and problem of human resource training and development in private banks in the case of Wolaita city. The descriptive research design applied for the study. The study was also used both quantitative and qualitative research methods. The target population of the study was the staff of the Wolaita Sodo private banks whose educational preparations are diploma and above. For this study purposeful sampling is has employed to select the sample participants. Both primary and secondary data were instrumental as a source. The t-test was used to see the difference between the mean scores of the respondents. From the data obtained, it is concluded that the banks has well designed training and development program even though some easily adjusted weaknesses were observed. It is recommended that, investigation about the cause of employee turnover further and mitigates it as soon as possible in order not to lose its skilled and well educated professionals. The bank has to give serious attention and work hard to revise its incentive systems; and should strengthen its internal financial sources and compensate employees to minimize this problem.

Keywords: Training, Development, Human Resource, Human Resource Management, Private Banks

Introduction

Human Resource Development (HRD) is planned, continuous effort by management to improve employee competency levels and organizational performance through training, education, and development programs (Mondy and Noe, 1990).

Training program is directed toward helping employees effectively perform their jobs after training, while developmental program helps the individual handle future responsibilities, with little concern for current job duties (Werther and Davis, 1996). Education, on the other hand, is learning experiences that improve overall competence in a specific direction (Scarpello and Ledvinka, 1988).

Either in public or private organizations "non managers are much more likely to be trained in the technical skills required for their current jobs, whereas managers frequently receive assistance in developing the skills required in future jobs-particularly conceptual and human relations skills" (Stoner et.al., 1996).

Organizations operate in a dynamic business environment. Markets, technological, personnel and other changes have far-reaching effects on companies and unless they are prepared and able to move with the times their competitiveness eroded and their opportunities for growth curtailed (Kenney, Donnelly and Reid, 1979).

Thus, one of management's prime responsibilities is to develop organizations to meet the challenge of the future. This responsibility exercised by assessing the resources and opportunities available, defining organizational objectives and efficiently managing resources allocated to meet these goals.

The rapid evolution of personnel management as a major business function is itself a direct result of the growing managerial concern for the more effective use and development of human resources. In developed countries training and development is a means to reduce obsolescence among people and organizations in the face of relentless technological innovation (Lynton and Pareek, 1973).

Organizations need to retain skilled worker through effective training and development if they are to survive and complete in the internal arena (Hartel et al, 2007). Moreover, as Swanson & Holton (2001) explained, human resource training and development is a process that has the potential of developing human expertise required to maintain and change organization.

Training and development can be initiated for a variety of reasons for an employee or group of employees and for the organization. According to Armstrong (2006), formal training is indeed only one of the ways of ensuring that learning takes place, but it can be justified when: the work requires skills that are best developed by formal instruction; different skills are required by a number of people, which have to be developed quickly to meet new demands and cannot be acquired by relying on experience; the tasks to be carried out are so specialized or complex that people are unlikely to master them on their own initiative at a reasonable speed; critical information must be imparted to employees to ensure they meet their responsibilities; a learning need

common to a number of people has to be met, which can readily be dealt with in a training program.

Hence, the sole purpose of human resource training and development programs is to build the necessary skills of the employees and to create positive feelings among them. Training and development helps employees to learn their jobs quickly and effectively. It also helps to minimize the costs incurred by employees while learning their jobs.

To sum, it is possible to say that training and development programs benefit not only the employees, but also their organization by learning new skills, abilities to use new methods and materials and knowledge, they become more valuable employees. A well-trained employee will ordinarily exhibit better attitudes toward work, make fewer mistakes and demonstrate the ability to function with less oversight. Therefore, training and development programs need to be designed in a planned and systematic way to benefit employees and organization through improved performance of employees and organization as well as to keep pace and cope with rapid change of technological, political, social and economic environment.

Every organization has policies with regard to the training and development function. Not all, however, have got these in a written form, and some of those which have do not widely publish them even within the organization (Truelove, 1996). Policy as a statement of policy is a general statement by senior management on how it wishes certain situations to be dealt with. The value of having a set-down policy statement is that it helps to maintain a consistency of approach throughout the organization and ensures that the senior management's philosophy put in to effect.

Accordingly, a policy document lays down not only what the organization wants done, but also who has the authority to make decisions, who must be consulted and who must be informed (Truelove, 1996).

The organization's training plan lists the training which it intends to implement in a given period of time. A plan is produced as a result of a three-fold process incorporating training needs, policies and resources. The organization's training needs are identified when preparing the annual training budget, or from a detailed investigation of the kind indicated in the training needs. . In such circumstances decision has to be made as to what training and development is to be included in the plan (Kenney, et al, 1979).

Accordingly, the organizations training and development plan should be integrated in to the organizations strategic planning. In support of this idea, Torrington et al., (2008) states that for training and development to be effective in terms of organizational success there is a well rehearsed argument that it should be linked upfront with organizational strategy.

Donnell & Garavan (1997) on his conceptual paper 'Linking training policy and practice to organizational goals' argues that a human resource development strategy in alliance with a global-arching human resource management strategy; is the most effective way to link training policy and practice to organizational goals.

Training and development is a continuous and cyclical activity (Gomez-Mejia et al, 2007; Harris & DeSimone, 1994 and Mathis & Jackson, 1997). It consists of a series of inter related and inter dependent functions that are practically linked together and integrated in to the whole system of the organization. Hartel et al (2007), in their training systems approach section explained that the systematic training process comprises four major steps: training need analysis; training input; the training process; training output.

Before creating training and development programs, managers should perform a needs assessment to determine which employees need training or development and what type of skills or knowledge they need to acquire (Jones & George, 2003). But these training needs must support the organization's mission and goals (Laird, 2003; Saiyadain, 1995 & Pynes, 2009).

A variety of training and development methods are available and used by training institutions and organizations. Training and development programs, the methods used will depend on the objectives of the program, the type of material to be learned, and the person doing the training and development (Megginson, 1981).

There are two types of learning involved in employee training and development: learning theories, concepts, and principles and learning application. (1) theory is taught off the job, and (2) the applications are learned on the job (Gomez-Mejia et al, 2007 & Kenney et al, 1979). However, the selection, improvement and creation of appropriate training and development methods consider a number of factors like skills needed for the job, qualifications of the job incumbents, resources, content and purpose and the kind of operating problems of the organization (Pigors and Myers, 1981).

Generally, the purpose of training; the nature of contents; the location of the training; trainees hierarchical and motivational level; cost and the time allocated for training should be considered to select a method or combination of methods. As stated above the most popular categories used by organizations are On-the-job and off-the-job training and development methods (Saiydain, 1995; Megginson, 1981; Kenney et al 1979; Jones &George, 2003 and Harrison, 2000, Gomez-Mejia et al 2007; Megginson, 1981 & Pynes, 2009).

After all the necessary homework is done, the trainer is now faced with the real task of implementing the training and development plans. Implementation involves choice of participants, whether they should be sent

to an external program or should the organization offer an in-company program.

The decision of sponsoring an external program or organizing an in company program should look at such issues as availability of relevant program, number of people to be trained, duration for which they could be taken off the job, timings of training program, and cost (Saiyadain, 1995). Failing to consider any of these factors can negatively influence the results of the training effort

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. As Ahuja (1988) noted, the concept of evaluation is most commonly interpreted in determining the effectiveness of a program in relation to its objectives. Human resource development is an investment in people.

The major reason why management investment in training and development program is that to help employee to perform better in the achievement of organizational objectives. Hence, evaluation is a means to assess the cost/benefit of the program to the organization. However, as Milkovich and Boudreau (1991) noted, evaluation is like brushing your teeth after every meal everyone advocates it but few actually do it.

It is a means of achieving effective performance of the organization and hence must be seen as an integral and vital part of the whole system of work. The issue of training and development has been chosen for investigation as the time when managers could view training and development as an optional extra or even an unnecessary intrusion into the task of managing an organization is over. The research undertaken sheds some light on employee training and development practices in the current Ethiopian public and private organizations. In doing so, it will be of benefit not only to managers of the bank but also to managers who are functioning in the Ethiopian public organizations and institutions by giving them better information pertaining to employee training and development practices. Thus, this study tries to assess the practice and problem of human resource training and development in private Bank the case of Arbaminch Dashen Bank

Statement of the Problem

Management's attitude to training and development in a growing number of companies is clear cut. Training and development is seen as an activity capable of making a major contribution to the achievement of organizational objectives. In this situation training tack place, where needed, at all levels in the organization, from the boardroom to the shop-floor based on systematic training and development scheme.

In order to meet the current and future needs, organizations should begin training and development activities when an employee joins an organization and continue throughout his/her careers. This indicates that employee training and development is a continuous process with an integration of organization's long term plans, where employee knowledge and skills are enhanced to perform their job effectively and efficiently and improve the achievement of organizational goals (Harris and DeSimone, 1994).

The success and effectiveness of training and development programs, among others, depends on genuine analysis of employee training and development needs as well as its match with the overall organizational objectives and contents of the program. In relation to this Gomez-Mejia et al., (1995) explains that the training and development programs offered should meet the development needs of both the organization and the employees otherwise it will become futile exercise, source of frustration and wastage of resources which does not contribute to the development of employees and organizational goal achievement.

In many organizations, however, the traditional laissez-faire attitude to training still survives. The training and development boards have done much to extend the use of successful training practices, but many organizations still pay 'lip service' and barely satisfy minimum training board requirements, with the result that their training has the following features: it is not an integral part of the organization's operations, it has a low priority and is, at best a peripheral management responsibility; employees are largely responsible for their own training; managers, for example, are appointed for their technical abilities, and are expected to pick up their managerial skills with little or no formal help (Kenney et al,1979). Management development is particularly nonexistent and the training officer is inappropriately placed in the hierarchy to advise or take any active part in the training of management staff. More attention has been paid to the presentation of documentation and written programs than to the actual training management (Kenney et al, 1979).

In addition, many organizations never make the connection between their strategic objectives and their training and development programs. As a result, much of an organization's investment can be wasted; that is, training programs are often misdirected, poorly designed, inadequately evaluated (Sherman et al., 1998). Therefore, all these problems directly affect organizational performance in general and the effectiveness of training and development program in particular.

Thus, these problems may create a gap between the job requirement and the actual performance of employees that affect the overall performance of the organization. This lets the researcher to presume there is a possibility of existence of the aforesaid challenging problems in Arba Minch town Private Bank. Therefore, the main purpose of this study is to assess the practices and problems of human resource training and development in Arba Micnh town Privet Bank that is particularly in Dashin Bank. In order to address the research problem,

this study tries to answer the following basic questions:

1. Does the Bank have training and development policy?
2. To what extent does the bank integrate training and development programs with its strategic plans?
3. How does the bank identify the training and development needs?
4. What methods are used to select and train employees?
5. How does the bank evaluate the effectiveness of employee training and development programs?
6. What problems do the banks face regarding training and development programs?

Research Methodology

The major objective of this study is to assess the training and development practice of Dashen Bank. To achieve this objective, this study use primary and secondary data source.

Research Design and type

The purpose of this study is to assess the practices and problems of human resource training and development program in an Arbamich Dashen Bank. The descriptive research design was applied for the study. The students were also used both quantitative and qualitative research methods. Applying the chosen research methods has helped the researcher to flexibly meet multiple research interests and needs and facilitates the generation of richer and deeper facts that have the potential to enrich the study findings.

3.1.2 Population, Sampling Technique and Sample Size

The target population of the study were staff of the Arbaminch Dashen Bank, whose educational preparations are diploma and above. The basic reason why the researcher has chosen this target groups will that they will expect to understand and answer the questions as intended to get the required information and also they are participate the main operation of the bank . For this study purposeful sampling is has employed, because under this method a desired number of sample unit is selected deliberately or purposely depending upon the object of the inquiry so that important items representing the true characteristics of the population are included in the sample employees and was to get critical personnel who have direct relationship, knowledge and expertise with the training and development program of the bank.

So as to perform this, the first step was to get the total number of target populations; that is, the total numbers of employees are 300, next from the total target population take 75%. That means 230 employees were selected purposely.

3.1.3. Method of data collection

To collect useful data for this research, the primary sources of data were obtained from respondents through questionnaires, interviews, policy, strategic planning documents.

The primary sources of data for the study were employees of the Arbaminch Dashen Bank. Participants were selected based on their role and expertise in the human resource training and development process. In addition, secondary sources of data were used and obtained from a review of various documents such as, books, articles, and various internet sources.

3.1.4 Method of data analysis

Then, using simple descriptive data analysis (table) ratio has conducted and the values are interpreting the result so as to support the conclusion. Tabulation was used because of the fact that conserving space and reduces explanatory and descriptive statements to minimize, it facilitates the process of comparison, it facilitates the summation of items and the detection of errors and omissions and it provides the   basis various statistical comparisons such as measures of central tendencies, dispersions, and percentage.

Data Analysis, presentation and Interpretation

The first section of this chapter deals with the demographic characteristics of the respondents in terms of sex, age, education, year of service and job position. The second section discusses the main part of the study: the analysis, interpretation of data that were gathered through questionnaires, interview, observation and document analysis. The research targeted training and development practices of the Ethiopian private Banks of south region. Administration, academic employees as well as documents were the main sources of data. Accordingly, the survey questionnaires were administered to 194 academic and administrative employees in the College, of which 94 (48%) academic and 87 (45%) administrative totally 181 (93%) completed and returned on time, the rest 13 (7%) was missed. Besides, to triangulate the data obtained through the questionnaire, interviews were conducted with higher officers, namely, Human Resource Manager, Director of Center for Academic and Professional Development, Director of Institute of Public Management and Development Studies and Academic and Professional Development Specialized Team Leader. In addition, another five administrative and five academic employees were interviewed. Moreover, observation and document analysis were made to supplement the data obtained from questionnaires. The general characteristics of the respondents were discussed underneath.

The findings of the study were presented in such a way that they answer the leading research questions.

The results are categorized according to various training and development issues dealt with in this study. Data collected through the questionnaires were organized in tabular form and analyzed using percentages, mean scores. The t-test was used to see the difference between the mean scores of the respondents. The information collected through interview and document analyses were analyzed in relation to responses obtained through the questionnaires. Thus, the following table gives the picture of background information obtained from respondents who completed the questionnaires.

4.1 The Practices of Training And Development Programs At Am Dashen Bank
In this section, the training and development program processes and how the Ban practices it is discussed. The subsections include training and development policy, plan, needs assessment, objectives, and selection of trainees, inputs, methods, and evaluation issues and problems. Comparison between the two groups of employees with regard to the above variables is presented as follows.

4.1.1 Training and Development Policy
To implement the training and development programs more effectively and efficiently, organizations need to have training and development policy that serve them as guidelines to successfully design, implement and evaluate the program.

Table 1: Existence of a Training & Development Policy, Top Mgt (N=7) and supportive. (N=16)

No	Items	Respondents	Mean	Standard Deviation
1	The Bank has training and development policy	Top Management	3.72	1.1
		Supp. Employees	4.02	0.9
2	The T & D policy is developed at the Arbaminch Dashen Bank level	Top Management	3.74	1.1
		Supp. Employees	3.94	0.9
3	The T & D policy is well communicated to all employees of the bank	Top Management	2.28	1.2
		Supp. Employees	2.48	1.0
4	T&D guidelines are developed based on the policy	Top Management	2.04	1.1
		Supp. Employees	2.33	1.2

During the study an attempt has been made to investigate the research explored current human resource training and development policies and programs and the presence of training and development policy in the Bank Table 3 gives a summary of the respondents' views on a five point Likert Scale from the perspective of job position. Among the variables dealt with under category of training and development policy, the perception on the existence of training and development policies in the bank, Top Management (M=3.72, SD=1.1) and supportive employees (M=4.02, SD=0.9) have expressed their agreement on the existence of the policy in the bank. Even though, the two groups were agreed on the statement the mean score result shows that the supportive employees have higher agreement than that of Top management. For the statement training and development policies are formulated at the bank level, both groups confirmed its presence in the bank with mean value of (M=3.74, SD =1.1) and (M=3.94, SD =0.97) respectively.

On the statement whether the training and development policy is well communicated to all employees, Top management (M=2.28, SD=1.2) and supportive employees (M=2.48, SD=1.06), the 4th item, guidelines were developed based on the policy responses of top management (M=2.04, SD=1.10) was not statistically significant difference between responses of top management and supportive employees (M=2.33, SD=1.3). It is important to note that, the bank has not communicated the training and development policy to its employees. Besides, the guidelines have not yet been prepared based on the policy. This also gives a clue that not only a communication gap between the top and the lower level, but also the policy formulation was not participatory.

To this end, it is good to have the training and development policy in the bank but it should be clearly communicated to its employees and the guidelines should be prepared. If there is no formal training guideline document prepared based on the policy and made available for middle and junior managers to refer to, then decision will be made on the basis of guesswork and personal preference. Therefore, the bank has to communicate the policy to its employees through any possible means such as posting it on the bank websites, booklets, or in the form of workshops and the guidelines should be prepared on the basis of the policy in participation with employees.

4.1.2 Training and Development Plan
While assessing whether the College has strategic plan in general, training and development plan in particular; and whether or not the training and development plan is integrated into the strategic plan, the following results have been found.

Table 2: Existence of Training & Development Plan, Top mgt (N=7) and supportive. (N=16)

No	Items	Respondents	Mean	Standard Deviation
1	The Bank has a strategic plan	Top Management	4.30	1.0
		Supp. Employees	4.48	0.8
2	The bank has T & D plan	Top Management	3.76	1.0
		Supp. Employees	3.99	1.1
3	The T & D plan is integrated to the strategic plan of the bank	Top Management	3.80	0.9
		Supp. Employees	3.98	0.9
4	The T & D plan is well communicated to all employees	Top Management	2.12	1.1
		Supp. Employees	2.43	1.2
5	The T & D program are implemented as per the plan	Top Management	2.03	1.0
		Supp. Employees	2.44	1.3

The research investigates that current training and development practice with the view to understand the availability of the strategic plan in the bank. Respondents confirmed that the presence of the aforementioned variable with a mean value of the top management response (M=4. 30, SD=1.0) and supportive employees (M=4.48, SD=0.8); the presence of training and development plan (M=3.76, Sd=1.0) and (M= 3.99, SD =1.1) were agreed by top management and supportive employees respectively.

This shows that respondents have the same perception about the presence of both strategic and T&D plan. This is supported by the interview held with the HR manager who disclosed about its presence.

Response related to the third statement requires respondents to indicate their agreement whether the bank's training and development plan is integrated into its strategic plan. top management replied with a mean value of (M=3.80, SD=0.9) and supportive employees with a mean of (M=3.98, SD=0.9). This indicates that the two groups have agreed on the aforesaid issue. The opinion of respondents were highly supported by in-depth interview conducted with the bank's top officers who have close relation to the bank's management and members of strategic management committee have disclosed that the training and development plan is integrated into the bank's strategic plan; that is, under capacity development plan, which mainly comprises: communication, infrastructure and human resource development. Conversely, respondents show their disagreement on statement training and development plan are well communicated to all employees, the response of Top management (M=2.12, SD=1.1) was not significantly different from response of supportive employees (M=2.43, SD=1.2). Both groups of employees indicated their disagreement that training and development plan has not yet been communicated to employees of the bank.

Similarly, another dismal response were observed on item four of Table 4 concerning whether training and development programs are implemented as per the plan or not, response of top management (M=2.03, SD=1.0) was slightly different from response of supportive employees (M=2.44, SD=1.3). Even though they have difference in their mean scores, the difference is not that much significant and the response simply shows their disagreement with the statement.

4.1.3 Training and Development Need Assessment

In order to know whether the college has conducted training and development needs assessment, different data were collected and presented as follows.

Table 3: Existence of T&D Need Assessment, Top Mgt (N=7) and Admin (N=16)

No	Items	Respondents	Mean	Standard Deviation
1	The bank carries out the T &D needs assessment	Top Management	3.67	1.0
		Supp. Employees	3.98	1.0
2	T& D needs are identified by the college's training coordinators	Top Management	3.51	1.0
		Supp. Employees	3.68	1.1
3	T& D needs are identified through the analysis of the activities of the task;	Top Management	3.64	0.8
		Supp. Employees	3.79	1.1
4	T& D needs are identified through the analysis of skills, knowledge and attitude of individuals	Top Management	3.53	0.9
		Supp. Employees	3.83	1.1
5	T& D needs are identified through the analysis of organizational goals, culture, structure…	Top Management	3.03	1.4
		Supp. Employees	3.55	1.2

Accordingly, the comparison has been made between the responses of top management and supportive employees regarding their perception in regard to which T& D needs assessment are carried out by the bank or not, the response of top management (M=3.67, SD=1.0) was not significantly different from the response of supportive employees (M=3.98, SD=1.0). This indicates that, employees have understood when needs are identified in the bank.

Response related to item 2 of Table 3, whether training and development needs assessment are conducted by training coordinators are not, response of top management with (M=3. 51, SD=1.0) and supportive employees (M=3.68, SD=1.1), have shown their agreement that training coordinators have been participating in the training and development needs assessment. From this statement it is possible to note that the college has been carrying out a training needs assessment by experts.

On the statement, whether training and development needs are identified through the analysis of the activities of the task or not, Top management and supportive employee showed their agreement with the mean value of (M=3.64, SD=0.8) and (M= 3.79, SD=1.1) respectively. Similarly, both groups with the mean score (M=3.53, SD=0.9) and (M= 3.83, SD =1.1) confirmed that analysis of knowledge, skill and attitudes of individual employees have been considered during training needs assessment. The result has revealed that the bank has been working hard on enhancing the Knowledge, skill and changing the attitudes of employees in order to fully carry out and support the change process that the bank has been in.

The response of the two groups of respondents shows that top management seems to be neutral (M=3.03, SD=1.4) to the issue while supportive employees show their agreement with a mean value of (M=3.55, SD=1.2). This indicates that supportive employees have higher agreement that training needs identification has considered the analysis of bank's goals, culture, then top management. The cause of such difference might be the supportive employees have relatively closer relationship and/or information on the needs assessment tasks than the top management. From this, it can be possible to infer that the training and development needs assessment considers; individual, task and organizational level analysis.

4.1.4 Methods of Training and Development Needs Assessment
There are numerous data gathering techniques to be used in undertaking training and development needs assessment in order to get adequate and relevant data for analyzing training and development needs. In this regard, the researcher has made an attempt to assess techniques that have been used by the bank and the most widely used methods of training needs assessment method relevant data have been gathered and presented as follows.

Table 4: Methods of T&D Need Assessment, Academic (N=7) and Admin (N=16)

No	Items	Respondents	Mean	Standard Deviation
1	Observation of employee performance	Top Management	3.70	1.1
		Supp. Employees	3.94	0.7
2	Analysis of customer complaints	Top Management	3.50	1.1
		Supp. Employees	3.76	0.9
3	Feedback from top Management	Top Management	3.36	1.2
		Supp. Employees	3.74	0.9
4	Use performance appraisal result of employees	Top Management	3.70	1.1
		Supp. Employees	3.75	1.0
5	Conducting a survey	Top Management	3.24	1.1
		Supp. Employees	3.93	0.8

The needs assessment methods, as indicated in Table 4, responses of top management with mean value of (M=3.70, SD=1.1) showed their agreement on observation of employee performance as a method of training need assessment supportive employees (M=3.94, SD=0.7). From this result it is possible to infer that the bank uses observation as a training needs assessment method.

With regard to analysis of customers complaints, both Top management and supportive employees showed their agreement with mean value of (M=3.5, SD=0.79) and (M=3.76, SD=1.1) respectively. From this result it is possible to understand that customer complaint has been used as the method of needs assessment. Pertaining to item 3 of Table 6, feedback from top management, top management response with (M=3.36, SD=1.2) supportive employees (M= 3.74, SD=0.97). From this result, it is possible to say that supportive employees have relatively higher agreement about feedback given from top management for training needs assessment.

Likewise, using survey method for training and development needs assessment responses of top management (M=3.24, SD=1.1) and supportive employees (M=3.93, SD=0.8). Even if, both groups have agreed with the statement, supportive employees show relatively higher agreement than top management. Thus, it is possible to deduce that supportive employees have a sound view on the use of survey method of training needs assessment. Hence, survey method is used to asses training needs more on supportive employees than top management.

4.1.5 Training and Development Objectives
Once the training needs are assessed and identified, the next task should be developing training and development objectives. So as to be acquainted with whether the bank set training objective, the response of sample

respondents has been presented as follows. Table 5 below item 1 illustrates that the response of top management with a mean value (M=3. 74, SD=1. 1) Indicate that the training and development objectives were set by taking the organization goals into consideration and supportive employees of (M=4.08, SD=1.1) As it is known once the training needs are assessed and identified, the next task should be developing training and development objectives. From this one can infer that the bank sets T&D objectives by considering the organization's missions and goals.

Table 5: Existence of T&D Objectives, Top mgt (N=7) and supportive emp. (N=6)

No	Items	Respondents	Mean	Standard Deviation
1	T& D objectives were set and in Consideration of the College's goals	Top Management	3.72	1.1
		Supp. Employees	4.02	0.9
2	T& D objectives are set based on the identified needs	Top Management	3.74	1.1
		Supp. Employees	3.94	0.9
3	T& D objectives are used as standard for measuring performance	Top Management	2.28	1.2
		Supp. Employees	2.48	1.0
4	Training and development program you have taken with clear objectives provide you greater job satisfaction;	Top Management	2.04	1.1
		Supp. Employees	2.33	1.2

Pertaining to items 2 and 3 of the above Table, the responses of the two group show their agreement that the training and development programs were prepared based on the identified gap (M=3.61, SD=1.1) and(M=3.70, SD=1.1), latter on, the bank uses training and development objectives as a standard for measuring performance, with top management (M=3.60, SD=1.1) and supportive employees (M=3.71, SD=1.1). From this result, we can infer that the training and development objectives were developed based on the identified gap and this is also used as the standard for measuring performance.

On the other hand, the perception of employees whether the training and development program they have taken with clear objectives brought job satisfaction to them or not; responses of top management show their disagreement with mean value of (M=2.38, SD=1.4) supportive employees (M=2.8, SD=1.4).

4.1.6 Selection of Trainees

In order to know the Arbaminch Dashen Bank practice in selecting trainees for training the data were gathered and presented as follows. Item 1 of Table 6 below illustrates that opinion of respondents, whether training opportunities are equal for all employees, responses of top management show statistically significant difference from responses of supportive employees. The study has revealed that training opportunities are equal for supportive (M=3.56, SD=1.3) than that of top management (M=3.10, SD=1.3). In this regard the mean value of top management is nearly neutral. This finding is supported by the interviews held with top officers who disclosed that more opportunities are given to supportive employees because of knowledge, skill and attitude gaps observed among them.

Table 6: Staff Responses on Selection of Trainees, top mgt (N=7) and supportive (N=16)

No	Items	Respondents	Mean	Standard Deviation
1	T& D objectives were set and in consideration of the College's goals	Top Management	3.10	1.3
		Supp. Employees	3.56	1.3
2	T& D objectives are set based on the identified needs	Top Management	3.53	1.0
		Supp. Employees	3.70	1.0
3	T& D objectives are used as standard for measuring performance	Top Management	3.59	1.2
		Supp. Employees	3.97	1.0
4	Training and development program you have taken with clear objectives provide you greater job satisfaction;	Top Management	2.14	1.2
		Supp. Employees	2.41	1.1

Pertaining to item 2 of the above Table, employees perceptions whether the selection of trainees was based on the identified gap, both group of respondents agreed that the selection of trainees were based on the identified gap with supportive employees (M=3.70, SD=1.0) have slightly greater agreement of the aforementioned issues than that of top management (M=3.5, SD=1.0). Therefore, trainee selection process of supportive employee's is based on the identified gap on their performance. This is basically based on the observed gap and the performance evaluation of supportive employees than that of top management ones.

Concerning the selection of trainees based on recommendations of immediate supervisors, both groups of respondents agreed that trainees were selected for training based on the recommendations of immediate supervisors with supportive employees (M=3.97, SD=1.0) have relatively greater agreement than that of top (M=3.59, SD=1.2) on the issue. The mean scores indicate that the selection of trainees were based on

recommendation of immediate supervisors because supervisors are the one who knows the performance gap of their employees and this is also supported by the interview conducted with the Human Resource Management head.

The interview with top management also disclosed that most of the time many top officials have participated in training programs which have nothing to do with their job or interest. Hence, opinions of the management bodies and the respondents on the trainee selection process do not coincide.

4.1.8 Training and Development Methods

Organizations should determine varieties of training and development methods that are appropriate to deliver the training and development programs. The two major training and development methods are on the job and off the job training methods. To know the methods in use, the following data were gathered and presented as follows.

Table 7: Responses about on-the- job T&D Methods, top management (N=7) and supportive (N=16)

No	Items	Respondents	Mean	Standard Deviation
11	Orientation	Top Management	3.95	1.1
		Supp. Employees	3.69	1.2
2	Coaching	Top Management	3.52	1.1
		Supp. Employees	3.60	1.0
3	Mentoring	Top Management	3.17	1.1
		Supp. Employees	3.55	1.0
4	Job Rotation	Top Management	2.02	1.0
		Supp. Employees	2.21	1.0

As can be observed from Table 7, there is no statistically significant difference between response of top management and supportive employees regarding orientation. This shows that both group of employees have agreed that the above two methods of on the job training namely, orientation and coaching have been widely used in the bank; whereas, the mean value of top management (M=2.02, SD=1.0) and supportive employees (M=2.21, SD=1.0) indicate that job rotation method has not yet been practiced. This is also generally supported by the interview held with the HRM Manager that the method has not been in use in the bank so far. Therefore, as job rotation is one of the very important components of employee development, the bank has to utilize it in its future endeavors.

Pertaining to mentoring the response of top management (M=3.17, SD=1.1) was significantly different from response of supportive (M=3.55, SD=1.0).Even though, the two groups have agreed on the statement, supportive employees have greater agreement than top ones. This, comparison of mean score of the two groups indicates that supportive employees have better perception on the use of mentoring as a method of on the job training than top management. It is possible to infer that an experienced person in an organization that trains and counsels less experienced employees is usually practiced in supportive positions than that of top positions. Therefore, it is better to practice that an experienced senior member should also be helped to develop a less experienced junior member of the bank too.

Table 8: Responses on off-the- job training Methods, top magt (N=7) and supportive (N=16)

No	Items	Respondents	Mean	Standard Deviation
1	Workshop, seminars, etc.;	Top Management	3.87	1.1
		Supp. Employees	3.67	1.1
2	Extension courses;	Top Management	2.95	1.1
		Supp. Employees	3.34	1.1
3	Scholarship (abroad)	Top Management	2.76	1.3
		Supp. Employees	3.00	1.3
4	Scholarship (local)	Top Management	3.24	1.2
		Supp. Employees	3.33	1.2

Pertaining to item 1 of the above Table, respondents views on workshop and seminars have been used as off the job training method, top management (M=3.87, SD=1.1) agreed that workshop and seminars are used as a method of off the job training supportive employees of (M=3.67, SD=1.1). This shows that there is an agreement between the two groups of employees as workshop and seminars have been given for employees. All interviewed employees agreed on the issue.

Pertaining to item 2 of the above table, extension courses have been given for employees to broaden their knowledge and upgrade their competency for future career. The response of top management (M= 2.95, SD=1.1) was significantly different from response of supportive employees (M=3.34, SD=1.1). This shows that the mean of supportive employees is greater than that of top management. The difference is due to the fact that supportive employees are more beneficiary of extension courses than top management. Extension courses are mainly given to administrative employees to upgrade them up to BA level in the bank. scholarship to abroad is very limited to supportive staff and rare case to the top management in the bank.

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4.1.9 Training and Development Evaluation

Training and development Evaluation is usually conducted after completion of specific training activities or programs to test their effectiveness in meeting the organization's goals. It is believed that every organization should conduct training evaluation. In order to know whether the bank evaluates the training and development program, data has been collected and presented as follows.

Table 9: Staff Response on T&D Evaluation , top management (N=7) and supportive (N=16)

No	Items	Respondents	W.Mean	Standard Deviation
1	The bank evaluates its training and development program	Top Management	2.19	1.2
		Supp. Employees		
2	The evaluation process is made during and after the training	Top Management	2.03	1.1
		Supp. Employees		
3	The evaluation process is participatory	Top Management	2.12	1.0
		Supp. Employees		
4	The bank uses relevant and clear criteria for evaluation	Top Management	2.40	1.1
		Supp. Employees		
5	The participants enjoy the program and think it was effective)	Top Management	3.14	1.2
		Supp. Employees		
6	Skills, knowledge and attitudes were acquired after the program	Top Management	2.93	1.1
		Supp. Employees		
7	Trainees behavior is changed after the T&D program	Top Management	2.85	1.4
		Supp. Employees		
8	Performance of trainees are improved after the T&D	Top Management	2.81	1.2
		Supp. Employees		

Table 9 reveals that the majority of the respondents have shown their disagreement to the most statements reflecting training and development evaluation activities of the bank. Pertaining to item 1, about 75.7 % respondents revealed their disagreement on the statement that the bank evaluates the training and development program. From this result it is possible to infer that the bank has not practiced in evaluating the training and development program. These opinions and views of respondents were supported by the in-depth interview conducted with selected bank's officials. The interview disclosed that the bank has not conducted training and development evaluation. Especially one of the interviewed officials revealed in the general sense that it is weakens of the bank One respondent on the open ended question said, "Training should not be given for the sake of giving and reporting purpose but it should be evaluated to assess the change/impact because of training". Another respondent suggested on the open ended question is that, proper and appropriate monitoring and evaluation to check the performance after training should be implemented. Therefore, the survey and the interview result shows that the bank has not been made any attempt to evaluate the training and development program. Without evaluating the program the bank could not identify the factors that hindered the effectiveness of the program and its outcome at every stage of the program.

Moreover, pertaining to item 4, about 63.5% of respondents show their disagreement regarding the presence of clear criteria for evaluation. As it can be argued by Bramley (1996) that the criteria for evaluation need to be built into development activities from the very beginning, and not tagged on at the end. However, the result of the study shows that the bank has not yet been practiced to evaluate the effectiveness of training and development program.

On the contrary, 16% of employees are unable to say anything if the bank has clear criteria for training evaluation. It raises a question of the bank efficacy to develop such criteria to evaluate the effects of the training program on the individual trainee as well as the whole training program delivery.

On the topic of item 5 of the above Table, trainees' reaction during the training, about 76 (42%) of employees show their agreement on this statement. From this result it is possible to infer that employees are enjoy the program they have attended in the bank. With reference to item 6 of the above Table, Skills, knowledge and attitudes have gained after the training program, 43.1% respondents show their disagreement on same. This shows that they were not acquired the required skill from the training they have attended. In relation to item 7 of the above Table, whether trainee's behavior is changed after the T&D program, about 45.8% of respondents also affirmed their disagreement.

In relation to item 8, about 44.2% of respondents have shown their disagreements on the effects of training in improving statement performance of trainees and the results obtained on their work performance. From this the researcher can infer that the training given to employees has not changed their performance as intended.

4.1.10 Training and Development Problems
There are a number of factors that impede the smooth running of the training and development programs. In relation to this respondents were asked to indicate the factors that restrain the effectiveness of the training and development programs of the organization and the data obtained has been presented as follows.

Table10: Staff Response on T&D Problems

No	Items	Respondents	Weighted Mean	Standard Deviation
1	Lack of adequate budget for training and development programs	Top Management	2.08	1.1
		Supp. Employees		
2	Attention is not given by top management	Top Management	2.24	1.1
		Supp. Employees		
3	Absence of training department which coordinates T&D programs	Top Management	2.31	1.3
		Supp. Employees		
4	The absence of working situation that facilitates transfer of training	Top Management	3.10	1.3
		Supp. Employees		
5	Absence of training expert to identify training needs;	Top Management	2.17	1.3
		Supp. Employees		
6	T&D programs are not integrated in the bank strategic plan	Top Management	2.09	1.1
		Supp. Employees		
7	Employees turnover	Top Management	3.83	1.0
		Supp. Employees		

Item 1 of Table 10, about 68% of respondents show their disagreement in relation to the statement lack of adequate budget for training and development programs of the bank. This is supported by interview conducted with selected higher officials. It has shown that there is no budget constraint so far. In addition, 66.8% of them have shown their disagreement on the absence of top management commitment on training and development of employee. This is also confirmed by interview conducted with all interviewees who disclosed that the management has strong support and commitment on the training program.

Additionally, item 3 of the above Table, absence of training department which coordinates training and development programs, about 60.9% and item 5 absences of training expert to identify training needs 70.7% of respondents correspondingly indicate their disagreement on these statements. Moreover, most respondents 68.2% indicate their disagreement on the subject of training and development programs are not integrated in to the bank strategic plan. It is also affirmed in earlier in the second section shows that the training and development plan have linked to the bank strategic plan. As to whether the absence of working situation that facilitates transfer of training, about (51.4%) of respondents agree that there is absence of working situation that facilitates transfer of training. This implies that the trained employees are not given the space to apply what they learnt.

Similarly, about 82% of respondents have shown their agreement that there is employee turnover in the bank. In regard to problems the bank encounters in training and development program, the response revealed that turnover is the most challenging problem. Skilled employees always leave the bank. The opinions of the respondents were also supported by the document analysis obtained from the HRM department of the bank.

5.1 Summary of Findings
The major purpose of this study is to assess the training and development practices of the Arbaminch Dashen Bank and examine the problems they have encountered in designing and implementing training and development programs. The study forwards viable recommendations that help to mitigate the problems of the issue under study and seek out the difference between the theoretical and practical works as well. In doing so, it will be of benefit not only to managers of the bank but also to managers in the Ethiopian public and private organizations and institutions by giving them better information pertaining to employee training and development practices.

Therefore, in order to address the research problem the study focused on answering the following basic questions:

1. Does the Bank have training and development policy?
2. To what extent does the bank integrate training and development programs with its strategic plans?
3. How does the bank identify the training and development needs?
4. What methods are used to select and train employees?
5. How does the bank evaluate the effectiveness of employee training and development programs?
6. What problems does the bank face regarding training and development programs?

1. Training and Development Policy
The study indicated that there is a training and development policy in the bank. However, this policy have not

been well communicated to all employees and also the training guide lines were not prepared and put in operation based on the policy.

2. Training and Development Plan

The study has revealed that the bank has strategic as well as training and development plans. These training and development plans are integrated into the strategic plans of the bank. However, it is not only communicated to employees but also it is not implemented as per the stated plan. The bank also integrates its training and development plan into its strategic plan.

3. Training and Development Needs Assessment

The study has shown that the bank has been undertaking training and development needs assessment by using different need identification approaches to identify the gaps between the actual and expected performances with in the bank The study also confirmed that task, person and organizational analysis have been considered during training and development need analysis of the bank. Top management (M=3.03) and supportive employees mean (M=3.55) the extent to which training needs are identified through the analysis of organizational goals, culture, structure, fund to be greater agreement observed on supportive employees than academic employees who has almost a neutral attitude on this statement. Besides, survey method for training needs assessment top management mean (3.24) and supportive (3.93) has shown difference among the two groups. Even though, they agreed on the statement, supportive employees have higher agreement than that of top. Hence, supportive employees have better understanding about the use of survey method for training needs assessment method. The training and development needs are identified through training coordinators using observation of employee's performance, analysis of customer complaints, and feedback from top management, performance appraisal result, conducting survey, interview as well as recommendations of immediate supervisors.

4. Training and Development Objectives

The study has found that the bank set training and development objectives by considering the bank mission and goals. Training and development objectives are prepared based on the identified gap, latter these objectives are used as standard for measuring their performance. However, the training and development program they took with clear objective did not provide job satisfaction for both groups of respondents.

5. Selection of Trainees

The study indicated that the training and development opportunities are equal for supportive employees than that of top management whose response is nearly neutral. The finding also shows that the trainee selection process is based on the identified gap and trainees were selected based on recommendations of immediate supervisors. Furthermore, the study indicates that there is absence of official trainee selection criteria approved by the board of management. As a result, the selection process could not satisfy top management with the existing process in relation to long term trainee selection procedures.

6. Training and Development Inputs

About three fourth of the respondents have shown their agreement that the bank has well qualified trainers; likewise, over ninety two percent of the respondents have shown their agreement that the bank has adequate training and development facilities (rooms, seats, training aids, etc.); at the same time over eighty six percent of the respondents vowed that the training and development environment is attractive. In addition, more than sixty three percent of respondents revealed that the bank allocates adequate budget for training and development. The study has found that the training contents are related to trainee's background experience. In general, the study indicates that the bank training and development inputs (resources) availability of the program are found to be in a better position.

7. Training and Development Methods

The study has shown that on the job training orientation and coaching have been widely used, whereas job rotation method has not yet been practiced in the bank. Significant difference is also observed on mentoring practices between the response of top   management (M=3.17) and supportive employees (M=3.55). Hence, the mean value of top response is found to be nearly neutral. Comparison of mean score of the two groups' views indicate that an experienced person who trains and counsels less experienced employees usually practiced in supportive employees than that of top.

In relation to off-the-job training methods, workshops and seminar are the widely used methods of off-the-job training. However, local scholarships are given to employees than scholarships abroad and the latter is almost limited.

Extension courses have been given to employees to broaden their knowledge and to upgrade them for future career. The opportunity is primarily used by supportive employees than top. Although more extension class opportunities are given to supportive employees, they are not satisfied with due to the fact that the opportunity is very limited. Generally, the study has found that on the job training is the widely used method of training and development in the bank.

8. Training and Development Evaluation

Over three forth of respondents indicated that their bank has not yet attempted to evaluate the training and

development program given to employees. On top of that, Sixty three percent of respondents have shown that there are no official criteria for training and development evaluation. About forty two percent of respondents have shown their agreement that they were enjoyed the program they have attended in the bank; on the contrary, more than fourthly three percent of respondents' indicate that they were not acquired the required skill from the training they have attended.

9. The Problem of Training and Development Program

Sixty eight percent of respondents have shown that there is adequate budget for training and development program. Similarly, more than sixty-six present revealed that the top management gives attention to training and development program; that is, the top management has commitment to the agenda of training and development of its employees found to be good.

More than sixty percent respondents affirmed that there is a department which coordinates training and development programs of the bank, and also more than seventy percent of respondents indicate that there are training experts to identify training needs. On the other hand, more than fifty one percent of respondents agree that there is absence of working situation that facilitates transfer of training.

Finally, eighty two percent of respondents indicated their agreement that there is employee turnover in the bank. Respondents revealed in their response to open ended as well as interview questions that most of the employees have left the bank for better pay.

5.2 Conclusions

The study examines major issues on the training and development of Arbaminch Dashen Bank. It investigates certain core characteristics that constitute training and development process. From the data obtained, it can be concluded that the bank has well designed training and development program even though some easily adjusted weaknesses are observed. This implies that, the bank training and development practice manifests in the level of resources allocated to the area, the role and status of trainers and the expectations held about the training and development functions.

These expectations have reflected in their action to integrate training and development into the strategic planning process; establish training and development policies and objectives; conducting timely training needs assessment; provide the necessary resources for training and development; and recognize and deal with their own development needs. As a result, the bank has benefited from its training and development program. Finally, these training and development practices of the bank shed some light for other similar organizations.

5.3 Recommendations

Based on the identified findings and conclusions drawn, the following recommendations have been forwarded.

1. The bank has formulated training and development policy. However, the policy has not yet been well communicated to employees and even the guidelines are not prepared based on the policy. The bnak should have to communicate the policy and procedures to employees how it should be done; with clear objectives, roles and responsibilities through any possible means such as in the form of booklets, posting on the bank websites and workshops. Moreover, the bank should have to prepare guidelines based on the available policy in participation and consultation with appropriate employees. This helps employees to consider their own needs, ideas, feelings and doing this may build belongingness among employees.

2. The bank has strategic as well as training and development plan. The training and development program is integrated into the strategic plans of the bank. Thus, such practice must be encouraged because a strategically focused human resource training and development approach helps the bank to achieve the predetermined objectives. However:
    a. the training and development plan should be communicated in detail rather than informing its availability in general sense to all employees through available means stated in the above recommendation.
    b. The training and development plan should be implemented as per its time schedule despite the priority of other tasks done.

3. Training and development programs could be effectively achieved if they were planned based on the identified training and development needs of the organizations through systematic, continuous and participatory needs assessment. Otherwise, it would be wastage of resources and could not improve the knowledge, skill and attitude of individuals and achieve the desired goals of the organization. The existing training need assessment practices of the bank are positive thing that must be encouraged. This helps the bank to ensure training is provided to the right people at the right time.

4. The selection of trainees is another important factor that influences the effectiveness of training and development program. In selecting the appropriate trainees' attention should be given to the responsibility and level of trainees, educational background, work experience, openness to new ideas and perceived need for self

improvement. However:

> • The bank should get ready clear and official trainee selection criteria approved by the Board and notify it to employees in order to reduce their grievances and confusion about it. In addition, the bank has to clearly show process of trainee selection, convince them about the dependence of the different training and development programs on the different contexts, situations, and type of work performed.

5. Training and development inputs can be thought of as the input required enabling a training plan to be implemented. Appropriate training facilities and good training and development environments are another crucial factor for the effectiveness of training and development programs. The bank has appropriate inputs and resources such as; well qualified trainers; adequate training and development facilities (rooms, seats, training aids, etc.); attractive environment; allocates adequate budget for training and development. The general practice about the bank training and development inputs (resources) of the training and development program are found to be in a better position. Therefore, this is a positive practice that must be encouraged and carry on such practice through periodic review and assessment.

6. Organization should determine varieties of training and development methods that are appropriate to effect the training and development programs. Regarding on the job training, it is a good practice to use orientation, coaching and mentoring as methods. In addition to this;

> • The bank has to use job rotation method of training that may allow employees to gain experience in different kinds of jobs in the bank.
> • Although extension class opportunities are given to employees, they are not satisfied with them since the opportunities are very limited. Therefore, the management should consider the need of the employees' further education and training by balancing the banks and the employees' need that may serve the bank to meet its future trained personnel requirements.
> • The bank has remarkably used on the job training and development method widely and this may bring untold benefit for the development of employees capacity. Thus, it must be encouraged.

7. Training and development program evaluation provides feedback that enables the bank, the trainers and the trainees to determine what was more and less effective in practice in order to assist in determining the value of training activities on subsequent personnel performances. In order to achieve this, the bank should:

> • Evaluate the training and development program given to employees during and after the training programs through participatory evaluation process. The evaluation should be made based on the objectives of the planned training and development program.
> • Formulate clear training evaluation criteria in order to effectively measure the results obtained from the training program delivered to employees.
> • Employ appropriate training and development evaluation methods such as: Formats, questionnaires, requesting trainees' supervisors about their observation and assessment of trainees learning, assessment of the worth, impact, result and
> effectiveness of the programs.
> • Build further effort to make the training and development programs to be pleasant to the participants so as to enable them actively participate in the training program. Besides, the bank has to work hard on the changing of trainees' attitude and behavior through rigorous interventions and assessment.

8. Investigation about the cause of employees' turnover further and mitigate it as soon as possible in order not to lose its skilled and well educated professionals. The bank has to give serious attention and work hard to revise its incentives systems; and should strengthen its internal financial sources and compensate employees to minimize this problem.

9. In addition, to reduce the working situating that hinders the transfer of training; the bank should ensure effective strategies that trainees have opportunities to use their new knowledge and skill if real organizational benefit is to be expected from employee training and development.

Thus, the bank should provide ample opportunity to trainees to perform what is learned back on the job; the bank has to maximize the similarity between the training situation and the job situation; provide support back in the work environment, including clear goals and measurement feedback as well as reward for using the new behavior on the job may reduce the prevailing problem. Moreover, supervisors should also reinforce the application of what was learned in training to the job by adopting the same strategies as those used by trainers in the training room.

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