

ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES MBA PROGRAM IN PROJECT MANAGEMENT

ASSESSMENT OF TRAINING AND DEVELOPMENT PRACTICES: THE CASE STUDY OF BANK OF ABYSSINIA

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A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTERS OF BUSINESS ADMINISTRATION IN PROJECT MANAGEMENT

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

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ABBREVIATIONS AND ACRONYMS

TD Training and Development

HR Human Resources

HRD Human Resources Development

ROA Return on Asset

ROE Return on Equity

ROI Return on Investment

MSC Manpower Services Commission

CEDEFOP European Centre for the Development of Vocational Training

NISC National Industry Skills Committee

BOA Bank of Abyssinia

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ABSTRACT

This study was designed to assess human resource training and development practices of Bank of

Abyssinia. The methodologies used to undertake the study were both primary and secondary data

collection instrument. The sampling techniques employed to collect primary information were

random sampling. The target population were taken from West and East Addis Ababa district of

Bank of Abyssinia. The district was selected based on their performance on profit/loss and deposit

mobilization as report of June 30, 2016. The data gathered were analyzed using descriptive

statistics by comparing with systematic approach to training and development. The finding reveals

BOA's due care on training and development of employees and the opportunities given to

employees to participate in training and development in one or other way emphasis given by the

bank for the training and development practice program. However the bank has major weakness in

most of the tasks in the phase of systems approach model specially with respect to training need

assessment; trainee selection criteria; performance appraisal training evaluation and coaching

role of line managers. Accordingly the researcher recommendation that the capacity of training

and development should be updated periodically through training and development, trainee

policy and procedure should be applied consistently; training impact evaluation technique

should be in place for future improvement. Finally BOA should follow its training and

development system in order to make its T & D efforts as fruitful as desired.

Keywords:

Training; Development; BOA; Ethiopia

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Chapter One

1. Introduction

1.1 Background of the Study

Human, natural, and capital resources of a country primarily shape the nature of corporate productive capacity in the world, and thus the nature of international business. Nowadays, the role of human resources has become increasingly important as a primary determinant of industry and country competitiveness as the level of technology has advanced (Kotabe & Helsen, 1999).

In the past, it was believed that the competitive advantage of a firm emanates from its possession of resources such as finance and technology. Nowadays, with the spread of information and worldwide communications; competitive advantage based on technology may only be maintained for short periods of time before competitors catch up. Hence, in a growing number of organizations; human resources are viewed as a source of competitive advantage. Human resources of a firm represent a determinant factor that have the capacity to enhance or impede the firm's development (Wilson, 1999). This implies that the successes of firms rely on maintaining competent, skilled, and motivated employees without which their survival is put at risk.

As a result, human resource development (HRD) has received increasing attention for the attainment of organizational goals. Among the distinct HRD practices; training and development is one of the best ways that organizations use to sharpen their human resources. This practice enable employees to acquire knowledge, develop competencies and skills, and adopt behaviors that improve performance of current jobs continuously (Rouda & Kusy, 2003).

As the business environment is continuously changing, firms are focusing on developing their products and services to meet changing demands and increase their market share. To achieve these objectives, they need their human resources to broaden their skills and gain other technical and interpersonal skills continuously.

Several empirical studies have been made that indicate the importance of training. These studies indicate that training has positive effects on: employee's commitment (Ahmed & Schoeder, 2003); new sales revenue, productivity, customer satisfaction, quality and speed (Ely, 2004); increase in Return on Investment (Ballot et al, 2001); net sales, ROA, ROE, profit margin (Bernhal and Wellins, 2006); sales per worker, productivity, labor efficiency (Cappelli & Neumark, 2001) are few to mention. Whereas in Ethiopia, training and development is the least practiced HR element especially in most private owned organizations (Gebeyehu, 2013). Yet there is lack of adequate studies on the practice, benefits, and limitations of training practices in the private business sectors.

Bank of Abyssinia was established on February 15, 1996 (90 years to the day after the first but defunct private bank was established in 1906 during Emperor Menelik II) in accordance with 1960 Ethiopian commercial code and the Licensing and Supervision of Banking Business Proclamation No. 84/1994.

BOA started its operation with an authorized and paid up capital of Birr 50 million, and Birr 17.8 million respectively, and with only 131 shareholders and 32 staff. In about twenty years since its establishment Bank of Abyssinia has registered a significant growth in paid up capital and total asset. It also attracted many professional staff members, valuable shareholders and large customers from all walks of life. This performance indicates public confidence in the Bank and reliability and satisfaction in its services.

Currently, employing the state-of-art banking technology, the Bank provides excellence domestic, international and special banking services to its esteemed and valuable customers. It also strives to serve all economic and services sectors via its ever increasing branch networks throughout the country.

Currently, Bank of Abyssinia Share Company provides various banking services. Among the given services, the bank accepts deposits, which include current accounts, savings accounts, and

youth schemes while its loan portfolio comprises agriculture, manufacturing, import/export, trade and services, building and construction loans, transport loans, overdraft for working capital, term loans for short and project finance, letters of credit facility, advance on import bills, revolving overdraft for export bills, merchandise loans, trade bills discounted, and export credit guarantee schemes, as well as letters of guarantee comprising advance, performance bond, bid bond. In addition, the bank offers local money transfer and wire transfer facilities, which include mobile banking services for transfers, telegraphic or telephone transfers, local and foreign drafts, and cash payment orders.

The objective of the Bank is to be bank of choice for customers, employees and shareholders. Thus to be in line with the above objectives and for better performance achievement, the company should initiate and implement appropriate, effective training and development practices. Therefore, this paper examined the training and development practices particularly focusing on BOA.

1.2 Statement of the problem

It is perceptible that employees could not acquire full-fledged knowledge only from formal education despite their academic backgrounds. Rather they acquaint and develop themselves in work places by undertaking various customized training and development programs offered by their respective employers. Most scholars concur those work places learning is a satisfying and rewarding experience and makes significant contribution to intrinsic motivation and enhances productivity. It is very well recognized that productivity, which is the basic source of profitability, ensures increased competitiveness and ultimate survivability (Greer, 2001). Since all and new skills are not acquired and developed through formal education, it implies that lack or absence of workplace training practices will have negative impact on quality of output, speed, customer satisfaction, and overall performance.

Currently, organizations in developed countries perceived T&D as an effective means to achieve short and long term objectives, widely recognized its benefits, and consequently invest considerable resources (Noe et al, 2006). On the contrary, firms in Sub-Saharan Africa countries

are characterized by weak development of skills and ability to make use of the available human resources (WEF, WB, ADB, 2011). Similarly, training and development is the least practiced HRD element in most Ethiopian private organizations (Gebeyehu, 2013)

On the other hand, Ethiopia is on the way to WTO accession which requires the country to liberalize trade to foreign firms.

As stated in the five years strategic plan of the Bank (2015/16 - p.85-96) BoA lacks of skilled, knowledgeable, and motivated human resources with the right attitude are the key weaknesses of the organization. Hence the purpose of the study is to assess the human resource training and development practices of BOA and difference the measures that should be taken to improve the situation.

If training and development is the source of competitive advantage yet the least practiced HRD element in Ethiopia, much need to be known about the practices and limitations of training and development in private business organizations. Accordingly, this case study analyzed the existing practices of training and development in BANK OF ABYSSINIA.

1.3 Research Questions

This study intends to seek answer to the following basic question:

- What type of training methods is used in BOA?
- ✓ How are training and development program conducted at BOA?
- ✓ Is there a practice of evaluating the effectiveness of training and development?
- ✓ Do line managers /supervisors actively involved in ensuring the effectiveness of training and development?

1.4 Objectives of the study

The study has two objectives: the general and specific objectives. The general objective of the study is to assess the training and development practices of Bank of Abyssinia.

In line with its general objective, the study has the following specific objectives:

- Z To assess how training and development program effectiveness evaluated at BOA.
- Ze To examine to what extent BOA'S training and development planned aligned with corporate plan.
- To assess the involvement of line managers/supervisors in ensuring the effectiveness of training and programs

1.5 Definition of Terms

- Example Training: is depending on the enhancing of knowledge skill and attitude of employee for improving of his performance on the job (McNamara, 2008).
- Development: is focus on up grading employee's ability and attitude for the future career and organization (McNamara, 2008)
- Policy: principle, rules guidelines formulated or adopted by organization to reach its long term goal (Stephen and Mary, 2014)
- Management: is the process of working with and through others to achieve organizational objective in changing environment (Robert, 2014)

1.6 Significance of the study

Training is a key strategy for human resource development and in achieving organizational mission, vision and objectives (Pineda, 2010, p.673). The significance of the study is to assess the human resources training and development practices of the bank and provides also the following significances.

> It provide possible suggestion to remove the weaknesses of the training and

development department of the bank and it will help the bank to improve the way it conducts the training and development activities

1.7 Scope of the study

All organization for profit or not profit, government or non-government need effective training and development practices to update their employees" skill and experience which contributes to their productivity and profitability.

For the sake of quality, specialization and to cope with the available time and resource constraints, this study focuses only on management and non-management staffs of West and East Addis districts of BOA, Although assessment of the study is equally important for all employees and processes of the bank as well as for other organizations particularly organizations in the banking industry.

Due to time and financial resources constraints this study is limited to assessment of training and development practices only in to two districts of Bank of Abyssinia in Addis Ababa city.

1.8 Organization of the Study

The study is organized into five chapters. The first chapter is an introductory part of the study in which background of the study, background of the organization, statement of the problem, objective of the study, research question, definition term and de limitation/Scope of the study. The second chapter deals with related literature review of the study. The third chapter is about methodology of the study. Chapter four analyzes the data and presents the findings. The last chapter is the summary of findings, conclusions, limitations and recommendations part.

Chapter Two

2. Review of Related Literature

2.1 Definition and Concepts of Training and Development

According to Manpower Services Commission's (1981), training is defined as a planned process to modify attitude, knowledge, or skill behaviour through learning experience to achieve effective performance in an activity or range of activities. Its purpose, in the work situation, is to develop the abilities of the individual and to satisfy the current and future needs of the organization.

CEDEFOP (1996), The Centre for European Development of Vocational Training, defines training as an activity or program of activities designed to teach the skills and knowledge required for particular kinds of work. Training usually takes place at working places, where as education takes place at educational establishments.

Both of the above definitions explain the application of training to the requirements of the organization and this training tends to occur in the workplace. They also indicate a relatively narrow limitation to specific skills and operations. Moreover, training normally has an immediate application and is generally completed in a shorter timescale than education (Van Wart et al, 1993).

Though development has several definitions according to its sectoral dimensions, the relevant to the subject under study is the one defined by MSC (1981) as development is the growth or realization of a person's ability, through conscious or unconscious learning. Development programs usually include element of planned study and experience, and are frequently supported by a coaching or counseling facility (MSC, 1981).

According to Bolton (1995), development occurs when a gain in experience is effectively combined with the conceptual understanding that can illuminate it, giving increased

confidence both to act and to perceive how such action relates to its context.

It can be seen from the definitions that development indicates movement to an improved situation that for the individual means advancing towards the physical and mental potential one can possess. In many respects, development indicates growth and movement by the learner rather than learning itself (Wilson, 1999).

According to Bernatek (2003), training and development help to ensure that organizational members have the knowledge and skills needed to perform jobs effectively, take on new responsibilities, and adapt to changing conditions. For Fitzgerald (1992), training focuses primarily on teaching employees how to perform their current jobs and helping them acquire the knowledge and skills they need to be effective performers, where as development focuses on building the knowledge and skills of organizational members so they are prepared to take on new responsibilities and challenges. Training tends to be practiced more frequently at lower levels of an organization; development tends to be used more frequently with professionals and managers (Jones and George, 2011). Both training and development can play a critical role in attracting and retaining workforce (Wilson, 1999). Training can be an essential tool for maintaining and improving the productivity of employees there by upgrading their skills that are relevant to meet specific business, customer needs and ever changing industry standards while development opportunities motivate employees by providing them with skill and knowledge enrichment (NISC, 2008).

2.2 Benefits of Training and Development to Organizations

Training and development are indispensable components of strategic human resources management (Armstrong, 2006). Training has distinct role for the achievement of organizational goal by incorporating the interests of the organization and the workforce (Storey, 2002 cited in Thang, 2010). Nowadays, training is the most important factor in the business world because it increases the efficiency and the effectiveness of both employees

and the organization (Aguinis and Kraiger, 2009). Though employees" performances depend on various factors, training is the most important ones (Armstrong, 2006). Training helps employees to acquaint with knowledge and skills needed for their present job Fitzgerald, because few people come to the job with complete knowledge and experience necessary to perform their assigned job.

In order to cope with the rapid rate of change, organizations are increasingly challenged with developing meaningful training programs for their employees as a way to compete and succeed in today's volatile environment (Drost et al, 2002). Pfeffer (2000) argues that training can be a source of competitive advantage by providing innovations and opportunities to learn new technologies and improve employee skills, knowledge and firm performance. Crosby (1984) also argued that training and education may be considered as the main process geared to organizational progress, providing a forum for communication among new strategies, new values, new tools, and improved ways to perform the work as proposed. Hence, training could improve organizational performance in terms of increased sales and productivity; enhanced product and/or service quality and market share; reduced employees turnover, absence and conflict (Huselid 1995, Martocchio & Baldwin 1997, Salas & Cannon-Bowers 2000).

Empirical studies conducted in different countries have documented the impact of training on organizational performance. Aragon–Sanchez et al (2003) investigated the relationship between training and organizational performance by distributing a survey to 457 small to medium size businesses in selected European countries. Results indicated that some types of training activities, including on-the-job training and training inside the organization using in-house trainers, were positively related to most dimensions of effectiveness and profitability. Garcia (2005) conducted a study including 78 Spanish firms with more than 100 employees. This study related organizations training policies with four types of organizational level benefits: employee satisfaction, customer satisfaction, owner/shareholder satisfaction, and workforce productivity (i.e., sales per employee).

Results suggested that training programs oriented toward human capital development were directly related to employee, customer, and owner/shareholder satisfaction as well as an objective measure of business performance (i.e., sales per employee). Guerrero & Barraud-Didier (2004) administered a questionnaire to 1,530 human resource directors a study on 1,530 large companies in France and collected financial information from the companies" financial directors and data bases approximately one year later. Questions in the survey addressed the extent to which the company implemented training practices. The survey also included questions about social and organizational performance including work climate, employee attendance, quality of products and services, and employee productivity. Results showed that 4.6% of the variance in financial performance was explained by training.

Moreover, Mabey & Ramirez (2005) conducted a study including 179 firms in the UK, Denmark, France, Germany, Norway, and Spain. Human resource managers or equivalent and line managers completed a survey on training practices. Financial data were gathered from the database; a two factor measure of financial performance was computed based on (1) operating revenue per employee and (2) cost of employees as a percentage of operating revenues. Results indicated that the manner in which management development was implemented accounted for substantive variance in the financial performance measure. Results revealed that management development programs were more likely to have a positive relationship between management development and financial performance.

2.3 Systematic Training and Development Process

Training and development activities allow organizations to adapt, compete, excel, innovate, produce, be safe, improve service, and reach goals (Salas et al., 2012). However, not all training and development practices are effective in achieving organizational objectives (Pineda, 2010). In order to be effective, it is advisable to adopt a systematic approach that benefits both employers and employees (Armstrong, 2006).

Accordingly, there are four major relevant phases in a training process, as cited in (Bohlander, et al., 2001, p. 22-224& Mathis and Jackson, 2000, P. 228).

- **i.The assessment phase:** Training need analysis identifies the specific job performance skills needed, assesses the prospective trainees" skills and knowledge.
- **ii) Training design phase:** it is designing of the type of learning environment necessary to enhance learning and develops specific, measurable knowledge and performance objectives based on identified deficiencies.
- **iii**) **Implementation phase**: This step is the actual training phase, which delivering the training to the targeted employee group based on the training need analysis.
- iv) Evaluation phase. This step helps to assess the training program's success or failure.

2.3.1 Assessment Phase

The assessment phase is composed of why and how training need is determined the Importance of assessing training needs at organization, task and individual levels.

Determining Training Needs or Training needs analysis has a pivotal role in indentifying the required skill or perform specific tasks by analyzing the actual and the required performance. Many authors have given their explanation about the importance of training need assessment (TNA). Anderson (2000, p.128) is point that the needs assessment is the starting point in the training process. It is the phase in which an organization's needs are identified, forming the foundation of an effective training effort.

Performance analysis is instrumental in assessing the current employees' training needs (Dessler, 2009, p. 273). He define performance analysis as: "A process of verifying that there is a performance deficiency and determining if the employer should correct such deficiency through training or some other means (like transferring the employee)."

Hence, training need assessment is a means to identify a gap between "what is" and "what ought to be". In doing so, it is used to provide information for decision making on whether the gaps could be addresses through training or not. The assessment is part of a planning process focusing on identifying and solving performance problems. These performance problems may be related to knowledge, skills and attitudes.

To make certain that training is timely and focused on priority issues, managers should approach needs assessment systematically by utilizing the three different types of analysis, i.e. organizational level, tasks level and individual level (Bohlander, et al., 2001, p. 224 & Mathis and Jackson, 200, p.229).

i. Organizational Analysis

Bohlander et al., (2001, p. 224-225) & Anderson (2000, p 132) describe organizational level analysis as an examination of the environmental constraints, strategies/goals, organizational climate and resources of the organization to determine where training emphasis should be placed.

At an organizational level, training need analysis tries to answer the question of where the training emphasis should be made of the organizational goals, personnel inventories, and performance data. The review of short and long term goals of the organization and any trends that may affect these goals is done to channel the training towards specific issues of importance to the firm (Bernardin, 2010, p.252). More specifically, training needs analysis helps an organization to focus the training direction towards knowledge and skills that has a big impact on its short and long term objectives.

Important source for organizational analysis comes from various operational measures of organizational performance. On a continuing basis, detailed analysis of human resource data can show training weaknesses. Departments or areas with high turnover, high absenteeism, low performance, or other deficiencies can be pinpointed (Mathis and Jackson, 2000, p.

229). This implies that, as a starting point, training need analysis should focus on areas where there are deficiencies I performance and on departments where employee morale and motivation are lower.

ii. Task Analysis

The second way to diagnose training need is through analyses of the tasks performed in the organization. To do these analyses, the duties and responsibilities of the job, together with the knowledge, skills and abilities needed to perform them are the focus areas of training need assessment at the task level (Fisher et al, 1999,p.398). It is imperative that the possible sources of information to conduct training need analysis at task level are job description procedure manuals, and equipment instruction manuals.

Anderson (2000) described task analysis as a systematic collection of data about a specific job or group of job to determine what an employee should be taught to achieve optimal performance. Results of a task analysis typically include the appropriate standards of performance, how tasks should be performed to meet these standards, and the knowledge, skills, abilities, and other characteristics (KSAOs) the employees need to possess in order to meet the standards.

iii. Person Analysis

Person analysis involves determining which employee require training and, equally important which don not (Bohlander, 2001, p.228). In this regard, person analysis is important for several reasons. Thorough analysis helps organizations to avoid the mistake of sending all employees in to training when some do not need it.

Training need analysis at the individual level identifies gaps between a person's current capabilities and t hose identified as necessary or desirable for his job position.

2.3.2 Training design phase

According to Bohlander (2001, p.229) once the training needs have been determined, the

next step is to design the type of learning environment necessary to enhance learning. The success of training programs depends on more than the organization's ability to identify training needs. Success hinges on taking the information gained from needs analysis and utilizing it to design first rate training programs. He identified four related issues that training design should focus:

- **∠** Instructional objectives
- **∠** Trainee readiness and motivation
- Principles of learning
- Characteristics of instructors

i. Instructional objective

After the training need assessment phase the next step is to translate the needs identified at organizational, task and individual level in to measurable objectives that can guide the training effort (Fisher et al, 1999, p.400). On the basis of the information obtained from organizational, task and person analysis, managers can formally state the desired outcomes of training through written instructional objectives. Generally, instructional objectives describe the skills or knowledge to be acquired and/or the attitudes to be changed Bohlander (2001, P. 229-230).

According to Mathis and Jackson (2000, p.230) all of the gathered data is used to compile a gap analysis, which identifies the distance between where an organization is with its employees capabilities and where it needs to be. Training objective and priorities are used to close the gap.

Training objectives describe the performance level trainees should exhibit. Once, training need analysis helps to identify the required performance level and the actual performance of employees in an organization, training objectives will be established to close the gap between the actual and the required performance. Therefore, it is difficult to set training objectives before conducting training need analysis and the training objective is varied from organization to organization and among departments within an organization and from

time to time, (Mejia, et al., 2010, p.280). As stated by Anderson (2000, p.168) useful training objectives have the following qualities:

Performance- an objective always says what a learner is expected to be able to do and/or produces to be considered competent: the objective sometimes describes the product or result of the doing.

Conditions- an objective describes the important conditions (if any) under which the performance to occur.

Criteria- whenever possible, an objective identifies the criteria of acceptable performance by describing how well the learner must perform in order to be considered acceptable. The criteria's are used in evaluating the training objective in the final phase of the system approaches to training. Whenever possible, objectives should be state in behavioral; terms and the criteria for judging the training's effectiveness should flow directly from the behavioral objective. More specifically, the criteria to measure the objective of the training require what an employee will know, do not to do after training, as indicated by Mejia, et al. (2010, p. 280).

ii. Trainee Readiness and Motivation

According to Bolander (2001, p. 230) two pre-conditions for learning affect the success of those who are to receive training: Readiness and Motivation. Trainees" readiness refers to both maturity and experience factors in the trainee's background. Prospective trines should be screened to determine that they have the background knowledge and the skills necessary to absorb what will be presented to them. The other pre- condition for learning is trainee motivation. Individuals who are conscientious, goal oriented, self-disciplined and persevering are more likely to perceive a link between effort they put in to training and higher performance on the job.

Learners must ready and open to learn. It is appropriate to select learners if there is a self-concept and confidence in them that they are effective learners. It is expected from the learner side to take the initiative and exercise independence in learning. Acceptance of responsibility in learning, extreme interest towards learning and capability of demonstrating

creativity, possessing a future orientation and able to use basic study and problems solving are the main criteria in selecting the appropriate learners so that they integrate with the other inputs and enhance the training programs (Rothwell and Kazanas, 1998, p.27).

iii. Principle of learning

Learning is the goal of training. Learning occurs only when information is received understood, internalized, and the learner makes an effort to use the information (Mathis and Jackson, 2000, p.224).

Training has to build a bridge between employees and the organization. One important step in this transition is giving full consideration to the psychological principles of learning that is the characteristics of training programs that help employees grasp new material. Make sense of it in their own lives and transfer it back to the job. Because the success or failure of a training program is frequently related to certain principles of learning, as well as employees should understand that different training methods or techniques vary in the extent to which they utilize these principles Bohlander(2001, p. 231). He also identified eight learning principles these are:

Goals setting- the value of goal setting for focusing and motivating behavior extends in to training. When trainers take the time to explain the goals and objectives to trains or when trainees are encouraged to set goals on their own-the level of interest, understanding and effort directed towards training is likely to increase.

Meaningfulness of presentation- one principle of learning is that materials to be learned should be presented as meaningful a manner as possible.

Modelling- just as "example" increase the meaningfulness of factual material or new knowledge in a training environment, modeling increases the salience of behavioral training. Individual differences- people learn at different rates and in different ways. To the extent possible training programs should try to account for an accommodate these individual differences in order to facilitate each person's style and rate of learning.

Active practice- Those things we do daily become a part of our repertoire of skills. Trainees should be given frequent opportunity to practice their job tasks in the way that they will ultimately be expected to perform them.

Whole vs. part learning- most jobs and tasks can be broken down in two parts that lend themselves to further analysis. Determining the most effective manner for completing each part then provides a basis for giving specific instruction.

Massed vs. distributed learning- another factor that determines the effectiveness of training is the amount of time devoted to practice in one session.

Feedback and reinforcement- as an employee's training process, feedback serves two related purposes: knowledge and motivation. The Information aspect of feedback help individuals focus in on what they are doing right and what they are doing wrong. In this way feedback serves a shaping role in helping individual approach the objectives of training. In addition to its informational aspect, feedback also serves an important motivational role.

iv. Characteristics of Instructors

The success of any training efforts will depend in large part on the teaching skills and personal characteristics of those responsible for conducting the training Bohlander(2001, p.234). As cited in http://www.Unodc.Org/pdf a trainer should have the following qualities: **Empathy:** this is the ability to put one self in another. It is the faculty for recognizing the fears and uncertainties in the minds of trainees when learning additional techniques or skills. Empathy enables a trainer to point out personal difficulties encountered by him/her in similar learning situations, so as to put the learners at ease.

Honest: is the encourage to recognize personal strengths and weaknesses and to be frank about these aspects to the personnel being trained, for their own benefits.

Patience: is shown in the willingness to compliment slow progress and refrain from the anger when mistakes are made. It includes the techniques of repeating instructions, breaking down a task in to small units and allowing time for learners to try out.

Pace: is closely integrated with empathy and patience. This is an external speed governor, which acts more to slow done than to speed up. It is far better to more slowly and

attains complete mastery, than to push for rapid and sloppy completion.

Democracy: refers to the kind of atmosphere created when learning takes place. The trainer should be supportive and non- threatening in presentation. The tone of voice and facial expression should lead the learners to feel comfortable in raising questions, offering suggestions, reinterpreting instructions and generally to feel relaxed while they learn.

2.3.3 Implementation phase

Successful implementation of training program depends on selecting the right programs for the right people under the right conditions. According to Schuler (1998,p.381) such crucial aspects of training as who will participate in the training, who provides the training and the content of the training should be clearly indicated and indentified in order to achieve the training objectives. The answer to the question "who shall participate?" Depends in part on the results of the person's need analysis. It also depends on how many employees are to be trained simultaneously.

Training can be provided by the supervisor, a lead worker, an internal or external subject matter expert and the employee. However, selection of the trainers depends on where the program is held and what skills are to be taught.

An important element at this phase of the training process is the selection of an appropriate method of training. A careful choice in location of training programs can enhance their success. Such decisions are constrained by the type of learning that is to occur (basic, technical, interpersonal or conceptual as well as by cost and time considerations. There are different types of training methods.

i. On-the-Job Training (OJT)

Under these methods, the principle of learning by doing is adopted and the employees are trained on—the-job, at their workplace and under same working condition under which they will be required to work in the normal course (Abraham, p198, 2012).

According to Bohlander et al., (2001, p.236) although it is used by all types of organizations, on the job training is often the most poorly implemented method. Three common drawbacks include

- 1. lack of well-structured training environment
- 2. Poor training skills of managers
- 3. The absence of well-defined job performance criteria.

Very often on-the- job training is associated with the development of new employees, it can also be used to update or broaden the skills of existing employees when new procedures or work methods are introduced (Bernardin, 2010, p.265) if an organization wants to benefit from on-the- job training, it must be planned and executed; otherwise, it will not bring the desired result in improving the performance of an individual in particular and the organization in general.

There are at least four identifiable OJT techniques, including jobs instruction training (JIT) job rotation, coaching and mentoring and apprenticeship (Anderson, 2000, p.194).

A. Job instruction training

JIT is a sequence of instructional procedures used by trainer to train employees while they work in their assigned job (Anderson, 2000, p.195). The content of a JIT program can be distinguished by its simplicity. According to (Schuler, 1998, p.387) the disadvantages of on-the-job training can be minimized by making the training program as systematic and complete as possible. JIT represents such a technique.

B. Job rotation

Job rotation is a technique under which trainees are periodical rotated on different but related assignment. Job rotation can be in non supervisory work situation, managerial training passion; middle level passion .job rotation enables the employee to get experience of difference of different job in organization (Abrham, 2012, p.199)

C. Coaching and mentoring

The other forms of on the job training, coaching and mentoring, also involve one-on-one instruction. Coaching typically occurs between an employee and that person's supervision and focuses on examining employee performance and taking actions to maintain effective performance and correct performance problems (Anderson, 2000,p.196). The effectiveness of supervisory assistance depends in part on whether the supervisor creates a climate where mutual confidence can flourish, provides opportunities of growth, and effectively delegate tasks (Schuler, p.387).

In mentoring a senior manager is paired with a more junior employee for the purpose of giving support, helping the employee learn the ropes, and preparing the employee for increasing responsibility (Anderson, 2000, p.387).

D. Apprenticeship Training

It is process by which people skilled workers usually through a combination of formal learning and long term on the training (Dessler, 2009, p.276). Apprenticeship training is used most often to train people for jobs in skilled crafts such as carpentry, pluming, typesetting and welding. It can be said that apprenticeship can be considered as on-the-job training because it involves a substantial amount of on-the-job training even though it does consist of some off-the-job training (Bernardion, 2010, p.265).

According to Bohlander (2001, p.237), Apprenticeship training is a system of training in which a worker entering the skilled trades is given through instruction, and experience, both on and off the job, in the practical and theoretical aspects of the work.

ii.Off –the –job training

When the consequence of error is high, it is usually more appropriate to conduct training off-

the job. Off-the –job training is also appropriate when complex skills need to be mastered or when the focus is on specific interpersonal skills. For example, it is difficult to build a cohesive work team when members of management are constantly interrupted by telephone calls and subordinate inquires. However, the cost of off-the-job training is high. There also is a concern over transfer of knowledge to the work place (Schuler, 1998, p.389). Some of the off-the – jobs training methods are:

A. Formal courses

According to Schuler (1998,p.389-390) the formal courses of training and development can be accomplished either by one self- using programmed instruction, computer-assisted instruction, reading, and correspondence courses-or with teachers, as in formal class room courses and lectures. Lecturing has several advantages. It is a quick and simple way to present knowledge to large groups of trainees (Dessler and Varkkey, 2009, p.306).

B. Conference

Under this technique of training employee of same organization come together to discuss various aspects of a particular subject. Participants exchange their ideas and experience to arrive at better methods of dealing with the given problem. The participants come to teach each other and to learn together .This technique is ideally suited for analyzing problem and issue examining them from different viewpoints .participants often develop an analytical frame of mind and question attitude .the chairman is a key figure in the conference .he/she is responsible for summing up and controlling the proceeding (Abraham, 2012, p.200).

2.3.4 Evaluation Phase

The evaluation phase is the last phase in the system approaches. Training like any other \HRM functions, should be evaluated to determine its effectiveness. A variety of methods are available to assess the extent to which training programs involve learning, affect behavior on the job, and impact the bottom line performance of an organization. Unfortunately few organizations adequately evaluate their training programs (Pinenda, 2010, p.674 and Bohlander, 2001, p.222-223).

Training represents an expensive investment that organizations make in their human

resources and therefore, it is important for organizations to evaluate the effectiveness of their training effort. According to Benardin (2010, p.271) training evaluation involves the collection of information on whether trainees were satisfied with the program, learned the material, and were able to apply the skills back on the job.

In general, evaluation is the final phase in the training cycle and its is the determination of the extent to which the training activities have met their goals. As indicated in Schuler and Jackson (1996, p.615), Bohlander, (2001, p.251), Anderson, (2000, p.251) and Dessler (2009, p.299), any evaluation of training should include at least four components:

i. Reaction to training

One of the simplest and most common approaches to training evaluation is assessing participant's reaction. Happy trainees will be more likely to want to focus on training principle and to utilize the information on the job.

Evaluation of trainees" reactions to the program will answer the following specific questions related to trainees. Did the trainees like the program,? Was the instruction clear and helpful? Do the trainees believe that they learned the material? Did they think it worthwhile?

ii. Learning

Beyond what participants think about the training, it might be a good idea to see whether or not they actually learned anything. Testing knowledge ad skills before beginning a training program gives a base line standard on trainees that can be measured again after training to determine improvements. However, in addition to testing trainees before and after training, parallel standards can be measured for individuals in a control group to compare with those in training and not some other factor.

In testing the trainees to determine whether they learned the principles, skills, and facts they were supposed to learn; the following questions will be asked. Did the trainees actually acquire the knowledge and skill that were taught? Can they talk about things they could

not talk about before?

iii. Behaviour or performance change

Evaluating training at the behavioural level measures the effect of training on job performance through interview of trainees and their co-workers and observations of job performance (Mathis and Jackson, 200,p.234).

2.4 The Objective of Training and Development practice

Werther and Davis (1996, p.263) stated that the objective training and Development practice must be specific .measurable and time targeted. The main objective of staff training and development are to improve the qualities of the trainee, formulation of the objectives for different needs and ways of achieving it.

The training objective is very important because it determines the design and content of training program .contents of training remain the same no matter the type of training involved .it is to increase personal efficacy . Professional growth smooth and more effective organizational operations. (Olaniyan and Lucas, 2008, p.451) an objective is specific outcome that training or the development objective practice is set for trainee should be able to exhibit after training and in additional four objective individual, organizational functional and socials stated by (Pallavi, 2013, p.98) and further additional objective of training and development practices follows his stated as:

- ➤ To bring about change in attitudes of the workers towards of fellows workers, supervisors and the organization.
- ➤ To improve the overall performance of the organization.
- To make employees handle materials, machines and equipment efficiently and

thus to check wastage of time and resource.

- To impart the basic knowledge and skill in the new entrants that they need for an intelligent performance of definite job.
- > To prepare the employees for higher level of task
- > To build up second line of competent officer and prepare them to occupy more reasonable position.
- ➤ To ensure smooth and efficient working of department .to ensure economical output of required quality (Pallavi2013, p178)

CHAPTER THREE

3. RESEARCH METHODOLOGY

The purpose of this section was to provide a description of the study area, research design, population and sampling techniques, types of data and instruments of data collection; procedure of data collection and method of data analysis; ethical consideration and area in which study carried out.

3.1 Research design

As stated in Cooper and Schindler (2008, p.140), research design constitutes the blue print for the collection, measurement, and analysis of data the study employed a descriptive research design in order to assess the human resource training and a development practice of BOA in order to collect detailed and factual information with the selected approach.

Accordingly, the researcher used both qualitative and quantitative method of data collection as it is helpful to extract multitude of data. Quantitative data is usually gathered using questionnaires while qualitative data is gathered employing semi structured interview and from document (Saunders, et al. 2009, p.154). Hence, the researcher adapted a well-organized questionnaire from the work of Ferguson (2009) and Tamirat (2010).

After data collection, the data were analyzed, compared and interpreted using systems approach to training and development process model so as to address the research questions.

3.2 Population and Sampling techniques

The sources of population current management and non management staff member of BOA the preliminary survey undertaken by the researcher before the questionnaire distributed was taken the total number of staffs in two districts of BANK OF ABYSSINIA.

Random sampling technique was used in order to select samples from the existing management and non management employees of the bank from both districts found in Addis Ababa .West and East Addis district were selected as sample population. The districts were selected based location and major profit share centers for the Bank too. Out of total of 1374 employees of the two districts sample size 134 management and non management employees has been selected by using random sampling technique; Whereas the interview were conducted with only 9 management member from sample size .The overall sample taken is 9.7% of the total population.

As shown table 3.1

Table 3.1. Sample size

	Districts	Total			
		employe	Sample size		
S/		es	Non	Management	
No			Management		Selection
1	West Addis District	659	71	6	77
2	East Addis District	715	54	3	57
Tota	1	1374	125	9	134

Sources: Owen survey,2016

3.3 Data source

The sources of data collection for this research have been used both primary and secondary data sources. The primary sources of data have been collected through observation, semi-structured interview and questionnaire. On the other hand the secondary data obtained from the Bank five year strategic plans, annual reports and bank records .The secondary data sources was used to complement the primary data and the information is related to training and development practices in Bank of Abyssinia.

3.4 Data collection method

The primary data was collected by using interview, observation and questioner as tools. The secondary data also have been collected from the banks procedures, manuals, report and other source document. As suggested in Saunders, et al. (2009, p.363) self- administered

questionnaire provide reliable data. After the instruments; validity and reliability is evaluated by the research advisor and experts who have knowledge on the subject matter; the distribution as well as the collection, conducting interviews and the explanation about questionnaire filling and convenience consolation have been accomplished by the researcher so as to avoid contamination with the respondents and there by maintain data reliability.

3.5 Method of Data analysis

The primary data that were collected through questionnaire and interview had been analyzed by using descriptive statistics such as mean frequency and percentage. The systems approach training model was chosen to analyze the data since it encompasses the overall training processes, from training need assessment (TNA) phase up to training evaluation phase. More specifically, the systems approach to training has four phases, these are training need assessment, training design, implementation and evaluation of the training. In general the researcher chooses those methodologies to deeply examine and give an appropriate conclusion, recommendations and relevant suggestions.

3.6 Ethical consideration

In this study, ethical issue was taken in to consideration .The respondents were assured that the response they give as used with complete confidentiality of the research and the participants were informed about the purpose of the questioner by the researcher .The researcher also took individual responsibility for the conduct of the research by adhering to the time schedule agreed upon with the supervisor and management the researcher was open and honest when communicating with the respondent.

CHAPTER FOUR

4. DATA ANALYSIS AND INTERPRETATION

4.1 Background of the organization

The present-day Bank of Abyssinia was established on February 15, 1996 (90 years to the day after the first but defunct private bank was established in 1906 during Emperor Menelik II) in accordance with 1960 Ethiopian commercial code and the Licensing and Supervision of Banking Business Proclamation No. 84/1994.

BOA started its operation with an authorized and paid up capital of Birr 50 million, and Birr 17.8 million respectively, and with only 131 shareholders and 32 staff.

In about twenty years since its establishment Bank of Abyssinia has registered a significant growth in paid up capital and total asset. It also attracted many professional staff members, valuable shareholders and large customers from all walks of life. This performance indicates public confidence in the Bank and reliability and satisfaction in its services.

Currently, employing the state-of-art banking technology, the Bank provides excellence domestic, international and special banking services to its esteemed and valuable customers. It also strives to serve all economic and services sectors via its ever increasing branch networks throughout the country.

Currently, Bank of Abyssinia Share Company provides various banking services. Among the given services, the bank accepts deposits, which include current accounts, savings accounts, and youth schemes while its loan portfolio comprises agriculture, manufacturing, import/export, trade and services, building and construction loans, transport loans, overdraft for working capital, term loans for short and project finance, letters of credit facility, advance on import bills, revolving over draft for export bills, merchandise loans, trade bills discounted, and export credit guarantee schemes, as well as letters of guarantee

comprising advance, performance bond, bid bond. In addition, the bank offers local money transfer and wire transfer facilities, which include mobile banking services for transfers , telegraphic or telephone transfers, local and foreign drafts, and cash payment orders.

Since its establishment, guided with clear vision, mission and values, BOA has made great strides in business growth and development. Effective corporate governance practices are essential in achieving and maintaining public trust and confidence in the banking system, which are critical to the proper functioning of the banking sector and the economy as a whole. Effective corporate governance shall be carried out by board of directors as well as by management groups of the company.

The corporate executive group of BOA is structured by a nine-man Board of Directors, with proven track records in corporate strategic issues elected for three terms by the shareholders during the General Meeting, and top- level Management group (the President, V/P Operations, V/P Resources/P Information Systems/P Business and Institutional Development, Assistant V/P Operations and Assistant V/P Resources) elected by the board that are responsible for their respective business groups organized under 15 departments, of which special emphasis is given to E-banking business and IS Departments. The total staff strength of the Bank, who is well qualified in their area of occupation, as at Mar. 31, 2016, were 4,101

4.2 Characteristics of Respondents

This chapter focuses on presents general characteristics of respondents" analysis and interpretation of the data collected through interview and questionnaire. The analysis of the data is processed in line with basic research question and objective of the study.

Out of the distributed 125 questioners 84% were kind enough to fill and return the questionnaire and the rest 11% failed to return the questionnaire distrusted to them. The remaining 5% questionnaires were not considered because of validity problems. An interview had been conducted with 9 Branch managers and customer service managers.

As stated in the course material of Chalchisa (2009, p. 51) return rate of more than 80% increase confidence that the returned data correctly reflects the sample, which in turn, reflects characteristics in the population from which the sample was drawn. Having this, the return rate of 84% in the above table implies the sample is representative of the population under study.

4.3 Demographic Characteristics of Respondent

The demographic information of the participant employees of BOA under the study is presented for analysis .The analysis was to provide information related to age, gender ,educational level, year of services and employment current position of the respondents.

Table 4.1. Demographic Characteristics of Respondent

Description of		District	Г	otal		
Respondents	East		West			
	No	%	No	%	No	%
1.Sex						
Male	41	69	30	65	71	68
Female	18	31	16	35	34	32
2.Age						
<26	15	25	13	28	28	27
26to35	36	61	24	52	60	57
36to40	6	10	9	20	15	14
41to50	1	2	-	-	1	1
>50	1	2	-	-	1	1
3.Educationalstatus					I	
Third degree(PhD)	-	-	-	-	-	
Second degree	3	5	4	7	7	7
First degree	55	93	42	93	97	92
College diploma	1	2	-	-	1	1

Source: Own survey, 2016

As can be seen in the above table the majority of respondents of the two districts are male, which accounts 68% and the rest, are females. The table also shows us that respondents with age of 25 to 35 formed the majority of the target population in the two districts with a total of 60 representing 57%, those with the age of less than 26 are 28 (27%). This indicates that the banks have a young and productive work force to be developed in the future through intensive training and development programs. With regard to educational status, majority of the respondents 97 (92%) are first degree holders, and second degree holders 7 (7%) the remaining 1 (1%) have college diploma. In general the figure implies that the existence of employees with different educational qualifications, which in turn require different level of training and development activities in a planned and systematic way to improve their competency.

4.4 Analysis of Data Pertaining to the Study

After collection and organizing of data gather through questioner and interview the researcher come across the following finding about human resource practice training and development in the bank. The data collected are tabulated in which it shows the frequency, number of respondents and the percentage from selected sample size population.

4.4.1 Analysis of data collected through interview

To gather more information about employees training and development practice of BOA semi-structured interview and questions were forwarded to branch managers and customer service mangers of the two districts. The results of the interview made with selected management members of the Bank on issues related to training policy, training need assessment, training objectives, performance appraisal, trainee selection, training evaluation and others are presented as follows.

These findings are also important in providing some sort of comparison between management members and non – management members" perception regarding training and development practices of the bank.

A. Training policy

The majority of respondents management members do not have any idea whether the Bank has written training policy or not. Even respondents who respond there is training policy in the organization agree on that the policy is not well communicated. According to them it is the employee right and event important to know the training and development policy of the bank.

B. Training and Development Needs Assessment

All the management members interviewed agree on the absence of training and development need assessment which considered their branch's specific training needs. But they do not deny the Banks effort and dedication to enhance its employee's skill and knowledge through training. This shows the Bank's training need assessment is based on organizational level assessment by considering the Bank's overall performance, organizational goals etc. regarding employee's selection for training almost a 1 l respondents' response shows the selection of employees for training is random and based on their workload. This means an employee who has a heavy workload many not be selected for training even if, he/she has a gap to be filled by that specific training program.

Training Objectives

Regarding training objective setting practices of the Bank the majority of management members interviewed agree that even if the bank set clear and specific training objectives the problem lies in communicating it with the concerned branches and employees. According to them sometimes training programs are communicated through telephone and they have no chance to discuss with their employees regarding what is expected from the while returning to their job. This in turn makes trainee selection difficult.

D. Training Evaluation

There is no training evaluation practice in the organization as indicated in the response majority management members interviewed from the two districts. This is due to the absence of training need assessment especially at individual and task level, well communicated training objectives and performance appraisal practices in the organization.

E. Management Development

The majority of management members interviewed have agreed on the bank's well organized management training program. According to them in addition to the special management development program the bank tries to develop the skill and knowledge of management members through off- the - job training, seminars and experiences sharing. Management members interviewed were also asked about the attitude of employees towards the training of BOA and the change in behaviour they have in their return from the training accordingly majority of them agreed on employee's positive attitude towards the training and positive change in behaviour. But some of the respondents mention employee's negative attitude towards the training some employees, because they consider as opportunity to take rest. Regarding change in behaviour some mangers response shows occasionally after some training programs employees reflect rigidity by sticking on the procedure or the material they have thought event in times which require some degree of flexibility.

Table 4.2. Respondents' View on Training Needs Assessment Practice

Question	Response	Frequency	%
Do you analyze	Yes	29	27.9
	No	64	61.5
	I don't know	11	10.6
Employees T&D needs periodically?	Missing	1	
	Total	105	100
Which method does BOA often uses in order	Organization	18	19.6
to identify training needs?	Person analysis	2	2.2
to radinary training needs?	Task analysis	68	73.9
	I don't know	4	4.3
	Missing	13	-
	Total	105	100
	Very much satisfied	-	-
How much are you satisfied with training	Satisfied	37	35
, , , , , , , , , , , , , , , , , , ,	Moderately satisfied	40	38
priorities?	Very little satisfied	18	17
	Unsatisfied	10	10
	Missing	-	-
	Total	105	100

Own Survey: 2016

Accordingly the respondents view shows that table 4.2 the majority of the target population in both districts with 64 representing 61.5% responded BOA does not carried out analyses training needs periodically. Whereas those who responded there is training need analysis constitute 27.9% and the remaining 10.6% do not have any idea whether BOA analyze training needs or not.

With regard to method/type of analysis used the respondents form the two districts 12.4 % missed to answer the question. But when we see respondents of the majority which is 73.9% of respondent's view shows task analysis is used by BOA to analysis training needs. Whereas 19.6% of respondents respond the bank use organizational analysis to identify training needs. The response regarding TNA gives an evidence for the bank to look back for its training needs analysis practices since it is the basis for other processes.

Respondents are also asked about their satisfaction on the training priorities of the bank. Accordingly the majority which is 73% are moderately satisfied and satisfied with the training priority of the bank. Even when we see respondents form the respective districts the response shows they are moderately satisfied and satisfied. Respondents are moderately satisfied with the training propriety of the bank. Whereas 27% of respondents response shows they are very little satisfied and unsatisfied with the training priority of the bank. The bank needs to have a look at the practice of prioritizing training program.

To make certain that training is timely and focused on priority issues, mangers should approach needs assessment systematically by utilizing the three different types of analysis, i.e. organizational level, task level and individual level. With the same vein the study tried to assess the respondents opinion on whether the bank analyzes training and development needs periodically and the method/type of analysis used.

B. Selection for training

Table 4.3 The Respondents 'view on Training Selection Criteria and Satisfaction

Question	Response	Frequency	%
What do you think is the Bases on which you were chosen	Experience	15	14.7
for the training?	Performance Gap	28	27.5
	Change in job design/tech	32	31.4
	Own demand	7	6.8
	I don't know	20	19.6
	Missing	3	-
	Total	105	100
To what extent are you Satisfied with the selection	Very much Satisfied	25	24
criteria?	Satisfied	21	20
	Moderately Satisfied	16	15
	Very little Satisfied	28	27
	Unsatisfied	15	14
	Missing	-	-
	Total	105	100

Source: Own Survey,2016

Accordingly, above table 4.3, Respondent view the majority, 32 (31.4%) respond the bases for their selection is change in job design, 28 (27.5%) respond due to performance gap, whereas 20 (19.6%) do not know the bases for their selection.

Respondents are also asked regarding their satisfaction on the selection criteria accordingly, the majority, 44% are above moderately satisfied, 15% are moderately satisfied and 41% are below moderately satisfied with the selection criteria. Respondents response regarding their satisfaction with the selection criteria implies the majority are less than moderately satisfied which a lot effort to improve the practice so as to change employees satisfaction since it affects their performance.

The selection of trainees who are one of the most important factors of the training program has to be given due attention and take into account various factors. This is to say that it has to be based on the responsibility and levels of trainees, educational background and work experience, openness to new ideas and perceived need for self- improvement.

Respondents view regarding managers/supervisors consideration of their readiness and motivation when selecting for training accordingly, the majority 52% of respondents view shows mangers/supervisors not consider their readiness and motivation while selecting for training where as 31% do not have any idea whether they consider their readiness and motivation or not.

C. Training objectives, content, training skill and capabilities and training period adequacy.

Respondents were asked to what extent they are satisfied with the training objectives, training Objectives, training content, trainer's skills and capabilities and training program in Boa. The table below represents their response.

Table 4.4 Respondents' Satisfaction Level on Training Objectives, Content, Trainer's Skill and Capability and Training Period Adequacy

Factors	Level of Satisfaction	Frequency	%
	Very much satisfied	14	13
စ္	Satisfied	38	36
ectiv	Moderately satisfied	31	30
obje	Very little satisfied	14	13
Fraining objective	Unsatisfied	8	8
	Missing	-	-
Tra	Total	105	100
	Very much satisfied	4	4
	Satisfied	36	34
±:	Moderately satisfied	44	42
Training content	Very little satisfied	9	9
	Unsatisfied	12	11
	Missing	-	-
	Total	105	100
	Very much satisfied	12	11
	Satisfied	29	28
skills	Moderately satisfied	42	40
sk	Very little satisfied	14	13
Trainer's sand capabilities	Unsatisfied	8	8
ner	Missing	-	
Trainer"s	Total	105	100
	Very much satisfied	2	1.9
quac	Satisfied	7	6.8
adec	Moderately satisfied	43	40.9
period adequacy	Very little satisfied	31	29.5
be	Unsatisfied	22	20.9
ing	Missing	-	-
Training	Total	105	100

Source: own survey, 2016

As shown in the table above the majority of respondents, representing 79% are moderately satisfied and above with the training objective of the Bank. This response is similar to the response obtained from management members of the response is based on their information on whether the trainer clearly communicated the training objectives whereas management members respond about the bank's practice to communicate clear training objectives when asking them to send employees for training programs. The remaining 21% are very little satisfied and totally unsatisfied with the training objectives. Respondents response also indicates that the majority are moderately satisfied with the training objectives. Here the bank need to work hard especially on communication issues to maintain those satisfied employees more satisfied and to change those unsatisfied employees to satisfied one.

In relation to this, respondents were also asked to express their satisfaction level in training periods" adequacy, accordingly the majority representing 49.52% are moderately satisfied and above whereas the remaining 50.4% are very little satisfied and totally unsatisfied with the training periods adequacy of the bank. Here the bank may need to revise the training period for each training program. Regarding the training content and trainers skills and capabilities, the majority of the respondents representing 87% and 79% are moderately satisfied and above respectively. When we look at the mean of respondents response for the above factors the majority are almost near to very little satisfied with the training period's adequacy, with regard to trainer's skills and capabilities indicates that the majority are moderately satisfied. Respondents are also moderately satisfied with the program content as well.

D. Training Methods

Accordingly, respondents were asked on which on- the – job and off- the - job training they have been participated, to what extent they are satisfied with the training methods.

Table 4.5 Respondents' View on BOA's Training Methods and Their Level of Satisfaction

Question	Response	Frequency	%
	Job instruction	37	35
ave [.?	Job rotation	64	61
Which on– the job training have Youtakenso far?	Coaching	4	4
Which on the job training Youtakenso f	Apprenticeship	-	-
hich b Yout	Missing	-	-
	Total	105	100
you	Lecture/formal courses	89	85
the	Simulation	-	-
have have ar?	Computer- based	15	14
h c ng so f	Missing	1	1
Which off- the-job training have you- taken so far?	Total	105	100
<u> </u>	Very much satisfied	1	1
lo o	Satisfied	32	30
h the	Moderately satisfied	36	34
wit	Very little satisfied	27	26
youTo what extent are withyou satisfied with the training methods	Unsatisfied	9	9
wha satis	Missing	-	-
To you train	Total	105	100
you	Very much satisfied	2	2
are	Satisfied	13	12
l suc	Moderately satisfied	48	46
tents	Very little satisfied	27	26
ex upe	Unsatisfied	15	14
To what extents satisfy mangers/supervisic coachingrole?	Missing	-	-
To wh satisfy manger coachii	Total	105	100

Source: Own survey,2016

As shown in the table 4.5 the majority of respondents" response indicate that on – the – job and off- the – job training methods mostly used by the bank are job rotation and lecture/formal courses representing 61%, and 85% respectively. From this response we can clearly understand how the coaching role of mangers is limited since the response rate is only 4%.

In relation to the respondent are also asked how much they are satisfied with the coaching role of their manger/supervisor accordingly, 40% are very little satisfied and totally unsatisfied, 46% are moderately satisfied and the remaining 14% are satisfied and very much satisfied with their coaching role. This shows the remains a lot of work by the concerned parties of the bank to enhance the coaching role of branch managers. Regarding their satisfaction with the training methods the majority of respondents representing 34% are moderately satisfied, 31% are satisfied and very much satisfied. The rest 35% are very little satisfied and totally unsatisfied with the training methods used by the bank. Whereas the respondent's response indicate the majority are less than moderately satisfied with the training methods. The data gives the bank an evidence to work hard in implementing different training methods and to improve the weaknesses of existing methods so as to make those respondents who are moderately satisfied and below to be satisfied.

Table 4.6 Respondents' View on Manager/Supervisor Behavior Demonstrated.

Question	Response	Frequency	%
Did your manger/supervisor	Yes	51	49
create climate where mutual	No	54	51
confidence can flourish	Total	105	100

Source:Own survey,2016

As shown in the above table 4.6 the majority of respondents" response representing 51%, shows mangers/supervisors do not create a training climate where mutual confidence can flourish. This may need a continuous follow up and training to line – managers to enhance their coaching ad overall HRD competence.

E. Training Evaluation

Training represents an expensive investment that organizations make in their human resources and therefore, it is important for organizations to evaluate the effectiveness of their training effort. Training evaluation involves the collection of information on whether trainees were satisfied with the program, learned the material, and were able to apply the skills back on the job (Bernardin, 2010, p. 271). Having this in mind respondents were asked whether there exist a practice of training evaluation in BOA, how much they are satisfied with the evaluation as well as how effective is the training and development practices of BOA.

Table 4.7 Respondents' View on the Practices of Training Evaluation

Question	Response	Frequency	Valid%
How do you rate the coaching role that	Very good	-	-
your manager/supervisor plays in		34	33
implementing the training contents that you acquired from off the job training to		39	37
the actual job?	Poor	21	20
	Very poor	11	10
	Missing	-	-
	Total	105	100
To what extent are you satisfied with the T&D	Very much Satisfied	-	-
evaluation practices of BOA?	Satisfied	22	20
	Moderately Satisfied	45	43
	Very little Satisfied	28	27
	Unsatisfied	10	10
	Missing	-	-
	Total	105	100
How effective the T &D	Highly Effective	8	8
Practice of BOA?	Effective	26	25
	Moderately Effective	45	43
	Less Effective	15	14
	Ineffective	11	10
	Missing	-	-
	Total	105	100

Source:Own survey,2016

As shown in table 4.7 the majorities of respondents representing 63% are moderately satisfied and above with the practice of training evaluation whereas 37% are very little

satisfied and totally unsatisfied with the practice of training evaluation. The respondents" response regarding their satisfaction with the practices of training evaluation indicates the majority are less than moderately satisfied. There is no training evaluation practice in the organization as indicated in the response majority members 78% interviewed from the two districts. This is due to the absence of training need assessment especially at individual and task level, well communicated training objectives and performance appraisal practices in the organization. Respondents are also asked how much they are satisfied with mangers/supervisors role in helping them to implement the training contents they acquired from off-the – job training programs to the actual job accordingly, 37% responded medium, 33% respond good where as the rest 20% and 10% respond poor and very poor respectively. The majority are below moderately satisfied with mangers/supervisors role in assisting them to implement the training contents obtained from off the job training. In relation with effectiveness of training and development, 76% respondents response indicates the training of program is above and moderately effective, whereas the rest are below moderately effective.

4.5 Analysis of BOA's Training and Development practices by using Systems approach to training model

From the broadest perspective, the goal of training is to contribute to the organizations overall goals. Training programs should be developed with this in mind. Managers should keep a close eye on the organizational goals and strategies and orients training accordingly. Unfortunately, many organizations never make the connection between their strategic objectives and their training programs. As a result much of an organization investment can be wasted – training programs are often misdirected, poorly designed, inadequately evaluated and these problems directly affect organizational performance. The success of training can be gauged by the amount of learning that occurs and is transferred to the job. Too often, unplanned, uncoordinated, and random training efforts significantly

reduce the learning that could have occurred. Without a well designed, systematic approach to training what is learned may not be what is best for the organization. Accordingly, there are four major relevant phases in a training process (Bohlander, et al., 2001, p. 222-224).

With regard to BOA's TNA the data collected from respondents shown in table 4.4 indicates that the majority of respondents representing 61.5% responded BOA does not conduct TNA periodically, 27.9% respond there is a periodical TNA in BOA whereas the practice is not clear for some respondents as 10.6% do not have any idea about it. The results of the interview with management members also support employees" response. But when we refer secondary data in the BOA we found training needs assessed at process level. Literature also states TNA has a pivotal role in identifying the required skills to perform a specific task by analyzing the actual and the required performance. TNA also requires everyone in the organization to participate in identifying where the gap is and what types of training is required.

Without analyzing training needs periodically it is difficult to select who is going to train and what objective to achieve. Management members interviewed are also agreed with employees.

In relation to this, responses obtained from respondents regarding training effectiveness indicates it is below moderately effective. From this it can be dedicated that TNA practice of BOA, particularly Customer account transaction service procedure process need to be revised because with regard to systems approaches to training it is not in a perfect way to identify the real gap and the type of training required.

A. Training Design Phase

According to Bohlander (2001, p. 229) once the training needs have been determined, the next step is to design the type of learning environment necessary to enhance learning. The success of training programs depends on more that the organization sability to identify

training needs. Four related issues that training design should focus include:

- ✓ Instructional objectives
- Principles of learning
- Characteristics of instructors

On the basis of the information obtained from organizational, task and person analysis, mangers can formally state the desired outcomes of training through written instructional objectives. Generally, instructional objectives describe the skills or knowledge to be acquired and/or the attitudes to be changed (Bohlander, 2001, p.229.230).

The design of a training program has to consider its appropriateness and suitability for the trainees. Therefore, the selection of trainees who are one of the most important factors of the training program has to be given due attention and take into account various factors. This is to say that it has to be based on the responsibility and levels of trainees, educational background, and work experience, openness to new ideas and perceived need for self improvement learning is the goal of training. It occurs only when information is received, understood, internalized, and the learner makes an effort to use the information (Mathis and Jackson, 2000, p. 224).

The success of any training effort will depend in large part on the teaching skills and personal characteristics of those responsible for conducting the training (Bohlander, 2001, P.234).

When we look at respondents' response regarding bases for trainee selection, 31.4% are selected due to change in job design/technology, 27.5% due to performance gap, 19.6% do not know how they are selected and 14.7% due to their experience. In relation to this respondents were asked how much they are satisfied with the selection criteria accordingly, the majority representing 41% are below moderately satisfied, 15% are moderately satisfied whereas 44% are satisfied and very much satisfied. Mangers interviewed were also asked on what bases they chose an employee for a particular training program and their response

indicates sometimes the bases for selection is workload i.e. and employee with a lesser work load will be selected on other times employees have been selected randomly whereas very few respond and employee can be selected on the basis of their own observation regarding his/her overall job performance. Here the important thing that we should note is with the recurrent change in customer demand and the dynamism of the environment that we are operating in. it will not be wise to wait for change in job design/technology to train employees rather we need try to forecast what will happen in the near future in our TNA. However, the problems regarding employee selection is expected to be solved when the new HRD strategy is fully implemented. The strategy clearly stated selection of trainee's will be based on competency gap assessment. The competency model specifies the critical competency and associated proficiency levels required for specific job roles. Once the assessment at individual level is done it becomes a basis for selection of target groups. The assessment will be conducted for all employees. Regarding training period s adequacy the majority representing 50.4% are below moderately satisfied, 40.9% are moderately satisfied whereas the rest 8.7% are above moderately satisfied. On the other hand majority of respondents representing equally 40.9% are moderately satisfied with Trainers skills and capabilities with regard to training content 49% are moderately satisfied, 38% are above moderately satisfied and the rest are below moderately satisfied. Respondent's response with regard to training objective shows 49% are above moderately satisfied.

In all the practice of BOA regarding the phase of systems approaches to training process is average.

B. Implementation phase

The third phase in the system approaches to training is implementation. Under this phase, there are factors to be considered in achieving the training objectives. One of them is selecting an appropriate training method that brings the desired result. In addition conducting the training is another factor in the implantation phase.

Successful implementation of training program depends on selecting the right program for the right people under the right conditions. Training can be provided by the supervisor, a lead worker, and different types of training methods. These are job rotation, lectures, simulation, coaching and other as indicated in the literature review part, under section 2.4.3. Among these, BOA used mainly lecture/formal courses and job rotation methods as indicated in respondents" response. In relation to this respondents were asked to express their level of satisfaction with the training methods used by the bank, accordingly 34% of respondents are moderately satisfied 35% are below moderately satisfied whereas the rest are above moderately satisfied. However, despite the implementation of different training methods scientific literatures highly focused on the involvement of line mangers. According to them the role of a line manager is critical in creating and simulating the appropriate work environment supportive for learning. It requires the promotion of positive attitudes towards continuous learning, since learning is to something that happens only during formal classroom training activities, but it is an integral facet of every day working life. A line manager is expected to encourage the individual or team to take responsibility for how they will manage their own learning processes. It should happen though the provision of various opportunities for learning, for instance organizing meetings between employees with similar experience, creating mentor ad job rotation, coaching and others. Accordingly, respondents" were asked how much they are satisfied with the coaching role of their manger/supervisor and their response indicates the majority representing 40% are below moderately satisfied, 46% are moderately satisfied. Besides, respondents were also asked whether their manger/ supervisor creates a climate where mutual confidence can flourish accordingly, the majority respond "No" as shown in table 4.8.

C. Evaluation phase

Evaluation of training is the final phase to the systems approach to training and the determination of the extent to which the training activities have met their goals, as indicated in the literature review, under section 2.5.4. The evaluation can be done based on the criteria developed in the design phase of the system approach to training ad should include at least four components.

These are trainees" reaction to the program, such as trainee's happiness with the training program, learning such as do the trainee talk about things they could not talk before behavior/performance change such as the change in performance/behavior of trainees.

The final evaluation point is result such as tangible results produced in terms of productivity, response time, cost saving, quantity and quality of performance.

Training evolution phase is hardly applicable in BOA since 72. % of respondents said there is no practice of training evaluation in the bank. Besides, majority of respondents are below moderately satisfied with the training evaluation practices of the organization respondents were also asked how they rate their manger's/supervisor's coaching role in helping them to implement the training content they acquired from off- the- job training to their actual job accordingly, 37% respond medium, 30% below medium and the rest 33% respond good.

Management members interviewed were also agreed with the absence of training evolution in the bank but some of them mentioned, occasionally the training century try to know trainees reaction after training programs by distributing formats so as to evaluate the overall training content and trainer's skill and capabilities which is not enough to say the training program's effectiveness is assessed the inability to conduct training evaluation based on clear criteria's effectiveness is assessed. The inability to conduct training evaluation based on clear criteria in terms of quality, cost and quantity results in failing to know the impact of the training.

Form this it can be deducted that the practice of training evaluation in BOA is below average when compared to systems approach to training process model

CHAPTER FIVE

5. CONCLISIONS AND RECOMMENDATIONS

Having reviewed the relevant literature and analysed the data collected the final chapter of the research presents the conclusion and possible recommendation.

5.1 Summary and Conclusion

The main purpose of the study was to human resource of training and development in BOA based on the data gathered and analyzed the following finding was obtained:

- All the management members interviewed agree the absence of training and development need assessment taking in to account their branch an employee who has heavy work load may not be selected for training even if, he/she has a gap to be filled by that specific training program.
- ➤ Majority, 67% of management member interview response agree the bank does not have clear and specific training objective because the problem lies in communicating and sometimes training period are communicated through telephone and they have no chance to discuss with their employees regarding.
- ➤ The majority of management member,56% do not have any idea whether the bank has written training policy or not .where as the remaining respondent who respond there is training policy in the organization agree on the policy is not well communicated.
- ➤ BOA has its own training and development system which is almost similar with systems approach to training and development model. But the problem lies on proper implementation.
- ➤ With respect to training and development objective setting practices, the bank has set clear objectives but the problem is lack of communicating the objectives to concerned branch mangers before/or when demeaning them to send an employee for a particular training and development
- ➤ On and off- the- job training method that is mostly used by BOA is job rotation and lecture/formal courses respectively. The involvement of line mangers in coaching and helping employees to implement the contents they acquired from off- the job training is low employees are also not satisfied with their mangers/ supervisors coaching role. In general the involvement of line managers which should be

- important factors of HRD activities is found to be very low
- ➤ BOA has a good practice of involving employees in training all most of all respondents have participated in training. With regard to TNA event if BOA tried to assess training needs at process level, it still lacks to be systematic and involvement of all concerned parties, which is agreed by both management members and employees, Besides, due to the problem of communication regarding the training needs assessed. Lack of integrated practice and/or lack of emphasis given by linemangers for training trainees are mostly selected randomly or on their workload.
- ➤ BOA has its own training and development system which is almost similar to systems approach to training and development process model there is still a problem on proper implementation of the tasks listed in the system.
- When we see the overall BoA's training and development practices regarding Systems approach to training process it is possible to say BoA is average in the design phase except the problem with training period's adequacy and trainee selection. Where as it is below average on the other three phases. Failing to conduct training evolution can also be one cause for lowering of the training and development program's effectiveness.

5.2 Recommendations

- > The following recommendations are forwarded to at least to minimize the problems encountered by the bank in relation to human resource training and development Practice
- ➤ The bank has to give training program for every employees of the bank whether the employee experienced or not in other banking industry because every employees of the bank needs to have knowledge about the goals mission vision and organizational culture and work understanding what expected from.
- Selection of trainee should be on the base of job profile of trainee and objective of the organization.
- The bank must have participated in other training institute on those who have good experience on the training and development program.

- Continuous evaluation mechanism have to be used during and after training lesson end up in order to make sure that all the trainee understand the training given .
- The capacity of training experts should be updated periodically through training.
- Regarding some employees negative attitude towards the training program it can be possibly alleviated or at least minimized by selecting more competent trainer who can catch attention of participants, who can make training programs more participatory and who can create friendly and more relaxed environment. Competency of trainers can also play an important role in avoiding rigidity problem of some employees after particular training programs. Even if the majority of respondents are moderately satisfied with the trainers skills and capability that bank has been doing its best to have outstanding trainers (internal and external through developing trainers' recruitment process guideline.
- ➤ The Bank need to give due emphasis for the high involvement of line managers in HRD activities for the following reasons
- a. Line Managers role is critical in creating and stimulating the appropriate work environment supportive for learning.
- b. Line Managers can help the quality of HRD intervention by closing the gap between organizational performance and individual performance.
 - Trainee selection policy and procedure should be applied consistently Hence, the HRD sub process being responsible for TNA need to ensure involvement of all concerned parties, formulate a system to monitor how thing are going in relation to T&D system. Eg encourage transparency in BOA about the T & D system, perform extensive awareness creation activities on line mangers regarding the competency gap assessment, make sure that the design of a training curriculum and calendar as well as selection of trainees is based to the competency gap assessment results, and make sure whether all processes, districts and branches have received the training curriculum and calendar for further reference and clarity.
 - ➤ Districts also need to take responsibility of communicating the overall annual training needs identified, objectives and the competency directory to branches under them. This will help line Mangers to select trainees, to remind the trainees what is expected of them when returning to their job environment and to their own

mechanism to ensure the transfer of training to the job as well as to other employees like organizing meetings and so on. Since training and development need assessment and selection criteria of participants are among the issues that the majority of respondents feel unsatisfied with an extensive need assessment and an equitable selection of trainees which is based on the competency gap assessment results should be exercised in the bank otherwise it could end up in wasting time, resources, de motivating staff, and negative attitudes of employees towards future training programs. So involvement of competent experts in TNA awareness creation to line – mangers and follow up is very important to ensure effectiveness of training programs

- > Training impact evaluation technique should be in place for future improvement.
- > Training and development should be real change not for report purpose only for specific training and development to the objective of the institute to be provided.
- Finally the Bank should follow its training and development system in order to make its Training and Development as fruitful as desired.

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APPENDIX A

Dear respondents:

This research is conducted for the partial fulfilment of the requirements for Assessment of

Bank of Abyssinia Training and Development practices. There for your answer is very

important and valuable for the successful completion of the study .please fill out of the

question to the best your knowledge accordingly the question required .the information you

provide will kept confidential and will be used for this research purpose only. I would

like to express my sincere appreciation and deepest thanks in advance for your generous

time and frank and prompt repose.

General guideline

Please put a tick mark "\[\]" inside the box for those questions that are

followed by choices and write your short and precise answer for those followed by blank

spaces (i.e open ended questions). No need of writing your name.

Contact address:

If you have any query, please do not hesitate to contact me and I will be available as per

your convenience at (Mobile: 0911 -89 -10 -34 or email:

aegato@yahoo.com

Thank you!!!!!!!!!

i

Part 1 Basic Demographic data
1. Sex Male Female
2. Age Less than 26 ☐ 26 to 35 ☐ 36 to 40 ☐ 41 to 50 ☐ 51 and above ☐
3. Educational status
Third degree (PhD)
Second degree
Other, specify
4. District
5. Years of service at BOA:
1 to 5 years
11 to 15 years ☐ above 16 years ☐
6. Current position
CSO Senior CSO Other, specify
Part II Training and Development Related Questions
1. What do you think is the bases on which you were chosen for the training and development
practice? Experience
Performance gap my own demand to take the training
I do not know
2. Have you had any form of training/development since you joined BOA?
Yes \(\square \) No\(\square \)

4.	4. If your answer is "Yes" for the above question to what extent were the contents					
	of the training/developm	ent relevant for	your curre	nt job?		
	Highly relevant □	mode	rately relev	ant 🗌		
	Relevant		irrelevant			
4	. Do you think your mana	nger/supervisor	take to con	sideration you	r readiness a	nd motivation
	in selecting you for train	ning?				
	Yes \(\square \) No	I do	not know [
5	. Did your manger/ sup	ervisor creates	s a climate	e where mutu	ual confidence	ce can flourish
	while you were a new e	mployee (on-th	ne – job trai	nee)		
	Yes \(\square \) No\(\square \)					
6	. Do you think BOA as	nalyze employe	ees training	and develop	ment needs p	eriodically?
	Yes \(\square \) No\(\square \)					
7	. If your answer for (Q. No 6 is "Y	Yes" which	h method do	oes BOA o	ften
	use in order to identify t	treeing needs?				
	Person analysis	Organization a	analysis 🗌			
	Task analysis	I do not	know 🔲	Other, specify_		
8. T	o what extent are you	u satisfied w	ith BOA'	s practice v	vith respec	et to the
follo	owing factors which are pa	rts of systemati	c approach	to training pro	cess?	
-	N.B the factors are not mu	tually exclusive	•			
		Very much	Satisfied	Moderate ly	Very Little	e
		satisfied		satisfied	satisfied	Unsatisfied
A	Selection criteria					
В	Training methods					
C	Training period's					
	adequacy					

D	Trainer's skills and			
	Capabilities			
Е	Training objectives			
F	Appropriateness of			
	training facilities			
G	Training content			
Н	Training evaluation			
I	Training priorities			
J	Manager"s/			
	supervisors			
	coaching role			

9. Would you explain th satisfied/unsatisfied	with th	e abo	are very little ve factor	
(s)?				
.,				
10. Which of the following o	n – the – jo	b types of	employee training	
program have you taken so	far?			
Job instruction training		coaching		
Job rotation		apprentic	eship 🗌	
Mention others (if any)				
11. Which of the following off	f- the – job ty	pes of emp	loyee training progran	ı h
you ever taken so far?				
Lecture/formal courses	computer	– based train	ning	
Simulation	others (if a	ny)		
12.How do you rate the	coaching ro	le that yo	our manger/supervisor	pl
in implementing the training	g contents that	you acquired	l from off-the – job tra	ain
to the actual job				
Very good ☐ Good ☐	Medium	☐ Poor ☐	Very poor□	
13.How do you rate the skill	of your man	ger/superviso	or in training you whil	le :
were/are on- the – job traine	ee?			
Very good ☐ Good ☐	Medium	☐ Poor ☐	Very poor□	
14.Does BOA have an integr	rated/well orga	nized perfo	rmance appraisal syste	em
Yes	No			
15.Is there a practice of training	g and develop	nent evaluat	on in the organization	1 ?
Yes	No			
16. If your answer for Q. no	15 is "yes"	on what ba	ses does the organ	iza
often evaluate training?				
ed on behavior (change in behav	ior)			

Based on rea	ction (traine	e"s attitude	to the program)	
Based on learni	ng (what is lear	med from the	training)	
Based on result	s (tangible resu	lts)		
Other, specify _	_			
17. How	effective the t	raining and	development practices	s of
BOA?				
Hi	ighly effective		moderately effective	
Ef	fective		less effective	
In	effective			
18.If your	answer for Q. I	No 17 is less	effective/ ineffective w	that do you think is the
major 1	eason?			
•	Unsystematic	training need	l assessment	
•	Not having a	clear, timel	y, verifiable, measurab	le and tangible training
	objectives			
•	Lack of capab	le and skilled	l trainer 🗌	
•	Poor program	content [
•	Absence of pr	e & post traii	ning evaluation 🗌	
•	Inability to co	nsider trainee	e readiness and motivati	on
•	Using inappro	priate trainin	g method	
•	Other, specify_			
19.Have ye	ou benefited fro	om the Train	ing and development th	nat you took so far?
Yes 🗌	No 🗆]		
20.Would	you please w	rite your c	omments on the over	all training and
develo	pment practice of	of BOA?		

APPENDIX B

INTERVIEW QUESTIONS FOR MANAGEMENT MEMBERS OF THE BANK Objective

The objective of the study in general and this questionnaire in particular is to assess the human resource training and development practices in Bank of Abyssinia which will help the organization in alleviating major problems related to the study to this end data collection is essential to conduct the research and so as to come up with a reliable result. Thus, your honest and genuine response will help the research a lot in gathering reliable data. The data you provide will be used only for research purpose and be kept highly confidential.

- 1. Does BOA have a written training and development policy?
- 2. How do you select an employee for a particular training?
- 3. H ow do you feel about the TNA conducted by the bank?
- 4. How do you help an employee to transfer the training he/she took out of the workplace (off- the job) to the actual job?
- 5. Is there an integrated performance appraisal system in the organization? Or do you have your own standard to evaluate employee's performance?
- 6. As to your understanding do you think that BOA set clear, measurable& tangible objectives for the training and development program?
- 7. What method (s) of training is often used by the organization?
- 8. Is there a practice of training evaluation? If so, how are training and development programs of the organization evaluated?
- 9. How do you feel about the attitudes of employees towards the training program of the bank? If negative, what was your role to change their attitude or to address their concern?

DECLARATION

Name	Signature & Date				
learning institution for the purpose of earning any degree.					
further confirm that the thesis has not been submitted either in part or in full to any other higher					
Worku Mekonnen All sources of materials used for the thesis h	nave been duly acknowledged. I				
I, the undersigned declare that this thesis is my original work, pre	epared under the guidance of Dr.				

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Advisor	Signature & Date
my approval as a university advisor.	
my approval as a university advisor.	
This thesis has been submitted to St.Mary's University	ty school of Graduate Studies for examination with