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**ST. MARY'S UNIVERSITY SCHOOL
OF GRADUATE STUDIES**

**ASSESSMENT OF EMPLOYEE COMPETENCY LEVEL: THE
CASE OF DEVELOPMENT BANK OF ETHIOPIA**

BY

MILKIYAS BERHANU

ADVISOR: MESFIN TESFAYE (PhD)

JULY, 2019

ADDIS ABABA, ETHIOPIA

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**A THESIS SUBMITTED TO St. MARY'S UNIVERSITY SCHOOL OF
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STUDIES**

APPROVED BY BOARD OF EXAMINERS

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DECLARATION

I, the under signed, declare that this thesis is my original work, prepared under the guidance of Dr. Mesfin Tesfaye. All sources of material used while working on this thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any type of degree.

Name

Signature and Date

St. Mary's University College, Addis Ababa

July, 2019

ENDORSEMENT

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

Advisor Name

Signature

July, 2019

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LIST OF ABBREVIATION / ACRONMYS/

CM.....	Competency Model
CP.....	Competency Parameters
DBE.....	Development Bank of Ethiopia
EC.....	Employee Competency
HRM.....	Human Resource Management

TABLE OF CONTENTS

ACKNOWLEDGEMENTS.....	vi
LIST OF ABBREVIATION / ACRONMS/	vii
TABLE OF CONTENTS.....	viii
LIST OF TABLES.....	xi
LIST OF FIGURES	xii
ABSTRACT	xiii
CHAPTER ONE: INTRODUCTION	1
1.1. Background of the Study	1
1.2. Statement of the Problem.....	2
1.3. Basic Research Questions	4
1.4. Objective of the Study	4
1.4.1. General Objective of the Study	4
1.4.2. Specific objectives of the study	4
1.5. Significance of the Study	5
1.6. Scope of the Study	5
CHAPTER TWO: LITERATURE REVIEW	6
2.1. The Concept of Employee Competency	6
2.2. Competency Characteristics.....	7
2.3. Competency Models	9
2.4. Types of Competencies.....	10
2.5. Competency Development Methods.....	13
2.6. Benefits of competency.....	14
2.7. Value of competency	15
2.8. Competency Framework	20

CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY	22
3.1. Research Design and Approach.....	22
3.2. Population sample size, and sampling techniques.....	22
3.3. Source of Data and Data Collection Tools	24
3.4. Data Collection Procedure.....	24
3.5. Data Analysis Method	25
3.6. Reliability and Validity of Measures.....	25
3.6.1. Reliability Testing	25
3.6.2. Validity Assumptions	25
3.7. Ethical Considerations.....	26
CHAPTER FOUR: DATA ANALYSIS AND INTERPRETATION.....	27
4.1. Responses Rate	27
4.2. Demographic Characteristics of the Respondents	27
4.3. Analysis of Data Collected for the Study	28
4.3.1. Assessment of Competency level by Age of the Respondents.....	30
4.3.2. Assessment of Competency Level by Sex of the Respondents	31
4.3.3. Mean Index of the Employee Competency	32
4.3.4. Assessment employees by competency parameters	33
4.3.5. Assessment of competency using their mean difference.....	34
4.3.6. Post- hoc -Analysis to identify the significance difference	35
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	38
5.1. Summary of the Major Findings	38
5.2. Conclusions.....	39
5.3. Recommendations.....	40

REFERENCE42

APPENDIX: Questionnaire Distributed to the Respondents44

LIST OF TABLES

Table 1 : Selection of staff using stratified sampling method	24
Table 2. Assessment of competency level by position using their mean deviation	28
Table 3. Assessment of competency level analysis by age	30
Table 4. Assessment of employee competency by sex.....	31
Table 5. Mean index of the employee competency	32
Table 6. Assessment Employees by competency parameters.....	33

LIST OF FIGURES

Figure 1: A Model of Effective Job Performance	18
Figure 2: Employee competency frame work Nordhaug, O (1998)	21

ABSTRACT

Employee competency refers to the competency level of employees in terms of knowledge, skill, self-concepts and motives of individual employees to carry out the activities assigned to him. The purpose of this research paper aimed to assess of the employee competency level in operational status of Bank such as senior officer, officer and junior officer. The research paper considered five aspects of assessment of employee competency such as knowledge competency, skill competency and self-concept and value competency, trait competency and motive competency. Methodology used stratified sampling techniques through classifying employees by their position. From the total population 419 using the sample size formula of Yamane in 1967 the same sample of 114 were drawn the paper uses inferential statistics to analysis data obtained through questionnaires'. Accordingly, the findings of the study revealed that the competency level in terms of knowledge competency were higher for senior officers in comparison officers and junior officers. In line with the skill competency level for senior officers were higher than that of juniors and officers. On the other hand, concerning the trait competency, the competency level of officers is higher in comparison to senior and junior officers. Regarding motives competency senior officers is much better since senior officers do have much exposure for the rules and policy of the banks. In nutshell, the findings of the study revealed that senior officers have more competency level than officers and junior officers. This implies that more training and capacity building is needed for officers and junior officers. Hence, the bank needs to provide training to officers and junior officers in the form of capacity building.

Keywords: Knowledge Competency, Skill Competency, Self-Concept Competency, Trait Competency, Motives Competency, Development Bank of Ethiopia

CHAPTER ONE: INTRODUCTION

1.1. Background of the Study

A competency is an individual characteristic that can be measured or counted reliably and that can be shown to differentiate significantly between superior and average performers, or between effective and ineffective performers. Meanwhile, competency can be described as a set of behavior patterns that an incumbent needs to bring to a position in order to perform its tasks and functions in the delivery of desired results or outcomes (Bartram, et. al, 2002; Woodruff, 1992).

Spencer and Spencer (1993) viewed competency as “an underlying characteristic of an individual that is causally related to criterion-referenced effective and/or superior performance in a job or situation” (p. 9). They identified five types of competency characteristics consisting of motives, traits, self-concept, knowledge and skills. First, motives are the things that an individual consistently thinks about or wants that stimulate action. Motives drive, direct and select behavior toward certain actions or goals and away from others. Second, traits are physical characteristics and consistent responses to situations or information. Third, self-concept is an individual’s attitudes, values or self-image. Fourth, knowledge is the information that an individual has in specific content areas. Finally, skill is the ability to perform a certain physical or mental task. Knowledge and skill competencies tend to be visible and relatively surface characteristics, whereas self-concept, traits and motive competencies are more hidden, deeper and central to personality. Surface knowledge and skill competencies are relatively easy to develop and training is the most cost-effective way to secure those employee abilities (Spencer & Spencer, 1993). Figure 1 illustrates central and surface competencies.

Competency is defined One of the most important resources needed for any organization to accomplish its jobs and achieve paramount success is human capital. However, having human assets only is not the sufficient condition to achieve organizational goals. This means well talented and competent employees are needed for the organization to be competent and ensure its

sustainable development. Employee competency is one of the vital factor for whole organization to achieve success in the area of performance of effectiveness of the job due to it is must to assess overall competency level of employees

Well determined and qualified Human Resource is most essential for all organization to achieve its intended objective, since employees are the key for organization's survival, success and build sustainable competitive advantage. According to Sangria (2007), building up a competence-based management process has several benefits both on organizational and on individual level. According to him, the value addition for the organization lies in enhancing competitive position, having right people in right jobs, easing the job recruitment process, and continuously developing employees according to their needs. These, in turn, lead to better employee performance, better employee commitment and thus better organizational performance. Besides this, the researcher, Harlow (2008) says that the company's overall economic, strategic and innovation performance is dependent on the degree to which the company can use all of the knowledge and competences created by the company and individual values.

The main purpose to conduct this is research paper was to assess employee competency level in the development bank who is working at functional level. In addition to this understanding the level of employee competency in the organization can help the decision makers to take some measures to improve the level of its employee competency. Hence, it is important to measure its employee's competency level and work towards its improvement for better operational performance and greater organizational success.

In general, this study was intended to assess the level employee competency level of DBE's at operational employee's competency starting from positions of and junior officers, officers and senior officers at the Head office.

1.2. Statement of the Problem

Having competitive employees can help the organizations to have competitive advantages over its competitors. Regarding to this, Hay Group (2004) has pointed out that an organization's best

source of competitive advantage lies with its employees. According to him, strategies, business models, products and services can all be copied by competitors, but talented and competent employees represent a sustainable source of differentiation.

It is undeniable that well knowledgeable and talented manpower is necessary for the organization to achieve its goals. So, the organization has to know the level of its employee competency by conducting employee competency assessment. Once the organization identifies the level of its employee's competency, it can take appropriate measures to improve competency of its employees if competency gap revealed in the organization. These measures can indicate who need to take what type of training so as to increase their capabilities and rotating the employees to their appropriate jobs.

The primary purpose to conduct this research paper was to made assessment and forward for further solutions for mangers and decision making . To furtherly define the level of competency in the bank level there are mainly two types of competency level which are classified as managerial competency and operational level competency The Bank made an assessment on the level of competency of its employees through sample every year, but the parameters used at supervisory competency level comprises transformational , people competency ,and accomplishment competency and the sampling technique adopted are by far little depth than what is supposed to be investigated in this study. In spite of this fact the previous research conducted in the bank shows that there is competency gaps among the employees of the bank special at managerial competency level , but the research paper still not conduct at operational employees at the bank level due this the research interested to conduct the study this research paper mainly focus on the operational level of employs such as senior officers, officers and junior . The parameters used which are used quite different from previous research conducted at supervisory competency level . In this research study comprises parameters such as the knowledge competency. skill competent, self-concepts , traits and motive competency level are included to measure the competency level of employees due this reasons this paper unique from previous research which were conducted at the bank level officers.

1.3. Basic Research Questions

This study addresses the following basic research questions:

- ✓ What are the competency level of employees in terms of age and sex?
- ✓ What are the knowledge competency levels of employees of DBE?
- ✓ What are the skill competency levels of employee of DBE?
- ✓ What are self-concepts and values competency level employee at DBE?
- ✓ What are Traits competency levels of the employees of the DBE?
- ✓ What are the motives competency level the employees at DBE?

1.4. Objective of the Study

The study contain general and specific objective of the research as follows:

1.4.1. General Objective of the Study

The General objective of this survey is to assess the current level of employee competency in DBE and propose on the current level of employee competency

1.4.2. Specific objectives of the study

The specific objectives of this paper are:

- ✓ To assess how competency level differs with age and sex of employees in dbe
- ✓ To investigate the level of Knowledge. Competency difference among of the employees of the bank
- ✓ To investigate skill competency difference of employees of the bank
- ✓ To analyze the difference self-concept and values of competency among employees of the bank
- ✓ To show the he traits competency difference among the employees
- ✓ To differentiate the motives competency difference among the employees

1.5. Significance of the Study

The study would have the great significance for managers to know the competency level of their employees and to take right kind decision to provide the right training needed for their employees and to build up their skill development , the second significance of this research paper study used as benchmark for other researchers to carry out their further research in area of competency of the employees.

The study can have great importance in similar institution who should work in the banking industries for further implementation their employee competency improvement in their institutions.

1.6. Scope of the Study

The scope of the study was limited to operational employees at Head office due to limited resource and shortage of time to cover the whole population of the bank The research procedure which was employed in this study is stratified sampling techniques where each stratum group of officers were drawn randomly .from each directorates. The variables incorporated in this research study considers following employee competency parameters such as knowledge, skill, self-concepts , motives and traits to assess the operational competency level of employees

1.7 Organization of the Paper

This paper was organized into five chapters. The introductory part includes background of the study, statement of the problem, objectives of the study, scope and limitation of the study. The second chapter focuses on literature review that indicates the concepts of employee competence importance, model of competence. The third chapter covers research methodology showing the population of the study and the sample design and sources and type of data required for the study. The fourth focus on result and discussion of the study. Chapter five deal with conclusion and recommendation.

CHAPTER TWO: LITERATURE REVIEW

2.1. The Concept of Employee Competency

The concept of competency is essentially about performance. Mansfield (1999) defines competency is ‘an underlying characteristic of a person that results in effective or superior performance’. Rankin (2002) describes competencies as ‘definitions of skills and behaviors that organizations expect their staff to practice in their work. Competencies represent the language of performance (Rankin, 2004). They can articulate both the expected outcomes from an individual’s efforts and the manner in which these activities are carried out. Because everyone in the organization can learn to speak this language, competencies provide a common, universally understood means of describing expected performance in many different contexts.

Boyatzis (1982) defines a competency as a capacity that exists in a person that leads to behaviors that meet the job demands within the parameters of the organizational environment and that, in turn, brings about desired results. According to him a job competency represents ability. An

individual's set of competencies reflect their capability or what they can do. A job competency may be a motive, trait, skill, aspect of one's self-image or social role, or a body of knowledge that an individual uses, and the existence and possession of these characteristics may or may not be known to the individual. Another researcher called Similarly, Mitanni et al. (1992) stated that competencies could be motives, traits, self-concepts, attitudes or values, content knowledge, or cognitive or behavioral skills.

A competency is an individual characteristic that can be measured or counted reliably and that can be shown to differentiate significantly between superior and average performers, or between effective and ineffective performers. Meanwhile, competency can be described as a set of behavior patterns that an incumbent needs to bring to a position in order to perform its tasks and functions in the delivery of desired results or outcomes (Bartram, et. al, 2002; Woodruff, 1992).

The United Nations Industrial Development Organization (UNIDO, 2002) defines competency as a set of skills, related Knowhow and attributes that allow an individual to perform a task or activity within a specific function or job. Competency is the ability to apply knowledge and skills to produce a required outcome. It is the ability to perform activities within an occupation; to function as expected for employment; and the ability to do a job under a variety of conditions, including the ability to cope with contingencies. Accordingly, if an individual possesses these three elements of competency they can effectively perform duties as required by the specific job.

Cross (2010) defines competency as a measurable, individual capability that distinguishes superior, effective accomplishment of a designated function according to a performance definition by an organization for its people; an interactive and complex combination of integrated attitudes, skills, knowledge and ability; behaviors and strategies; traits, motives, thought patterns, self-concepts, values and social roles.

2.2. Competency Characteristics

According to Tucker and Cofsky (1994), there are five major components of competency characteristics. These are:

Knowledge: This refers to information and learning resting in a person. It consists in the information a person has in specific content areas. The concept of knowledge refers to familiarity with factual information and theoretical concepts. Knowledge is an understanding of something or having information about something but it is mental or theoretical, rather than practical.

Skills: This refers to a person's ability to perform a certain tasks. It refers to the ability to apply knowledge to specific situations. Skills are more practical than theoretical and it can be developed through practice.

Self-Concepts and Values: This refers to a person's attitudes, values and self-image. It is the belief of how effective someone can be in a particular situation. It is an idea of the self-constructed from the beliefs one holds about oneself and the responses of others. An example is self-confidence, a person's belief that he or she can be successful in a given situation.

Traits: Traits refer to physical characteristics and consistent responses to situations or information. This is the behavior someone reveals in work and during difficulty. Good employees show positive response for the challenges and difficulty encounter them in work.

Motives: Motives are the things that an individual consistently thinks about or wants that stimulate action. Motives drive, direct and select behavior toward certain actions or goals. They are emotions, desires, physiological needs or similar impulses that prompt action. Particularly, this reveals the ability and willingness of employees to initiate others and working with team even during the difficulty occur. For example employees with high interpersonal orientation take personal responsibility for working well with other members of the operating team.

Knowledge and skill competencies tend to be visible and relatively surface characteristics, whereas self-concept, traits and motive competencies are more hidden, deeper and central to personality. Surface knowledge and skill competencies are relatively easy to develop and training is the most cost-effective way to secure those employee abilities (Spencer & Spencer, 1993).

2.3. Competency Models

There is a variety of competency models referring to different aspects of competencies. A competency model is “a list of competencies which are derived from observing satisfactory or exceptional employee performance for a specific occupation” (Draganidis and Mensal, 2006) and used to categorize competencies. One common use of the dominant modeling of competencies is developing generic versus organization-specific competencies. Generic competencies is a cluster of competencies identified within the context of a specific job generically, i.e. common to all individuals occupying that specific job whereas, organization-specific competencies is a set of competencies specific to the job in a particular organization (Soderquist and Papalexandris, 2010). Generic competencies usually identified on trait-based or behavior-based (Cardy, Selvarajan, 2006).

Another famous modeling is ranking competencies according to managerial levels. In general, three categories are used in ranking model such as core competencies which is required from all employees, leadership/managerial competencies required from managerial positions and functional competencies required to be performed in a particular job role or profession (Özçelik and Farman, 2006). In a similar ranking and Wang, (2009) suggest that team-building, communication; coordination, execution and continual learning are critical competencies for the success of middle managers in China. Likewise, there empirical evidences indicating the relationship between competencies such as HRM (Flurry and Benefits of competencies

Competency models can help organizations align their initiatives to their overall business strategy. By aligning competencies to business strategies, organizations can better recruit and select employees for their organizations. Competencies have been become a precise way for employers to distinguish superior from average or below average performance. The reason for this is because competencies extend beyond measuring baseline characteristics and or skills used to define and assess job performance. In addition to recruitment and selection, a well sound Competency Model will help with performance management, planning and career development.

Performance management: Provides regular measurement of targeted behaviours and performance outcomes linked to job competency profile critical factors. RankIn, N (2002)

- Provides a shared understanding of what will be monitored, measured, and rewarded
- Focuses and facilitates the performance appraisal discussion appropriately on performance and development
- Provides focus for gaining information about a person's behaviour on the job
- Facilitates effectiveness goal-setting around required development efforts and performance outcomes
- Clarifies the skills, knowledge, and characteristics required for the job or role in question and for the follow-on jobs
- Identifies necessary levels of proficiency for follow-on jobs
- Allows for the identification of clear, valid, legally defensible and achievable benchmarks for employees to progress upward
- Takes the guesswork out of career progression discussions

2.4. Types of Competencies

Organizational competencies: The mission, vision, values, culture and core competencies of the organization that sets the tone and/or context in which the work of the organization is carried out (e.g. customer-driven, risk taking and cutting edge). How we treat the patient is part of the patient's treatment. Mansfield, B (1999)

Core competencies: Capabilities and/or technical expertise unique to an organization, i.e. core competencies differentiate an organization from its competition (e.g. the technologies, methodologies, strategies or processes of the organization that create competitive advantage in the marketplace). An organizational core competency is an organization's strategic strength.

Technical competencies: Depending on the position, both technical and performance capabilities should be weighed carefully as employment decisions are made. For example, organizations that tend to hire or promote solely on the basis of technical skills, i.e. to the exclusion of other

competencies, may experience an increase in performance-related issues (e.g. systems software designs versus relationship management skills) Harlow, H. 2008

Behavioural competencies: Individual performance competencies are more specific than organizational competencies and capabilities. As such, it is important that they be defined in a measurable behavioural context in order to validate applicability and the degree of expertise (e.g. development of talent). (Boyatzis, R (1982)

Functional competencies: Functional competencies are job-specific competencies that drive proven high-performance, quality results for a given position. They are often technical or operational in nature (e.g., "backing up a database" is a functional competency). Harlow , H, 2009

Management competencies: Management competencies identify the specific attributes and capabilities that illustrate an individual's management potential. Unlike leadership characteristics, management characteristics can be learned and developed with the proper training and resources. Competencies in this category should demonstrate pertinent behaviours for management to be effective. (xiao, J and mang, W (2009)

Treats all people with respect; values diverse perspectives; participates in diversity training opportunities; provides a supportive work environment for the multicultural workforce; applies the Lab's philosophy of equal employment opportunity; shows sensitivity to individual differences; treats others fairly without regard to race, sex, collar, religion, or sexual orientation; recognizes differences as opportunities to learn and gain by working together; values and encourages unique skills and talents; seeks and considers diverse perspectives and ideas.

Building competency model

Many Human Resource professionals are employing a competitive competency model to strengthen nearly every facet of talent management—from recruiting and performance management, to training and development, to succession planning and more. A job competency model is a comprehensive, behaviourally based job description that both potential and current employees and their managers can use to measure and manage performance and establish development plans. Often there is an accompanying visual representative competency profile as well (see, job profile template). Cross, J. 2010

Creating a competency framework is critical for both employee and system success. An organization cannot produce and develop superior performers without first identifying what superior performance is. To do this, organizations develop behavioural interview questions, interview the best and worst performers, review the interview data (tracking and coding how frequently keywords and descriptions were repeated, selecting the SKAs that demonstrated best performance and named the competencies)

One of the most common pitfalls that organizations stumble upon is that when creating a competency model they focus too much on job descriptions instead the behaviours of an employee. Experts say that the steps required to create a competency model include:

1. Gathering information about job roles.
2. Interviewing subject matter experts to discover current critical competencies and how they envision their roles changing in the future.
3. Identifying high-performer behaviours.
4. Creating, reviewing (or vetting) and delivering the competency model.

Once the competency model has been created, the final step involves communicating how the organization plans to use the competency model to support initiatives such as recruiting, performance management, career development, succession planning as well as other HR business processes.

Outsourcing competency Models

The most frequently mentioned “**cons**” mentioned by competency modeling experts regarding creating a competency model is time and expense. This is also a potential reason why some organizations either don’t have a competency model in place or don’t have a complete and comprehensive competency model in place. Building a competency model requires careful study of the job, group, and organization of industry. The process often involves researching performance and success, interviewing high performing incumbents, conducting focus groups and surveys Rosas Roasts (2010)

2.5. Competency Development Methods

There are tools for increasing and developing competence within an organization. For this purpose researcher called Ulrich (1998) has presented five different methods for increasing competence. These are buying, building, borrowing, bouncing and binding competencies.

- ✓ **Buying competency** means recruiting and hiring new employees with high talent. According to him this is expensive and also risky, as it may not be easy to find employees with the skill set and competences matching with the organizational strategy.
- ✓ **Building competency:** is heavily focusing on current employees to make them stronger and better, and investing on their learning, innovation and adaptation. This can be done by trainings or on-the-job experiences such as job rotation.
- ✓ **Borrowing competency** means that the external resources such as outsourcing or consultants are used in order to increase the organization’s competitive advantage. This is also expensive and risky, and very often the competence leaves the organization together with borrowed resources.
- ✓ **Bouncing competency:** It the state of reshaping the individuals which simply do not match with the organizational strategy, are not committed enough, nor able to learn and adapt. If such case is the matter in the organization, bouncing these individuals is the best solution even it might be difficult from the managerial point of view. However, the management should be coherent and strict so that the employees understand clearly what is expected of them and why some people are put aside.

- ✓ **Binding** means retaining and committing the existing employees and maintaining their knowledge in the organization. It connects with retaining the most talented employees not to leave the job for any reasons.

2.6. Benefits of competency

According to Sanghi (2007), building up a competence-based management process has several benefits both on organizational and on individual level. According to him, the value addition for the organization lies in enhancing competitive position, having right people in right jobs, easing the job recruitment process, and continuously developing employees according to their needs. These, in turn, lead to better employee performance, better employee commitment and thus better organizational performance.

According to Buckingham & Coffman (2005) the only way to generate enduring profit is to begin by building the kind of work environment that attracts, focuses, and keeps talented employees. Harlow (2008) says that the company's overall economic, strategic and innovation performance is dependent on the degree to which the company can use all of the knowledge and competences created by the company and individuals in it, and turn these competences into value-creating activities.

When the employee gains confidence through his skills and through understanding the context and meaning of his work, he has more work contributions, more work enjoyment, and thus also more career choice. (Cross, 2010: Buckingham & Coffman, 2005).

In addition to the above, the importance of employee competencies assessment can be seen from two angles (from organization and employees sides).

Benefits for Organization

- Ensures that organization-funded training and professional development activities are cost-effective, goal-oriented, productive, and are approached in a systematic manner
- Establishes expectations for performance excellence
- Defines what success looks like
- Can reduce potential turnover caused by miscommunication of job expectations

- Improves communication between employee and supervisors
- Helps in assessing the current performance and future development needs of persons holding jobs and roles.
- Supports the organization in selecting candidates for open positions
- Improves work performance and productivity
- Outlines employee development and promotional paths within the organization

Benefits for Employee

- Sets clear performance expectations for employees, enabling them to make better decisions and work more effectively
- Gives employees insight into the overall strategy of their team, department, and organization, leading to greater engagement and motivation
- Enables employees to be more proactive beyond their individual roles, by learning additional competencies that are valued by the organization
- Offers a reference resource for day-to-day requirements
- Supports a more specific and objective assessment of their strengths and specify targeted areas for professional development
- Provides the basis for a more objective dialogue with their manager or team about performance, development, and career related issues.

2.7. Value of competency

The value of competency has been widely explored. For example, in the 1990's the LBA Consulting Group conducted a study that focused on identifying the factors that most contributed to the creation and sustenance of organizational excellence. The study examined organizations that had survived and prospered, and those that had failed, over a 25-year period. The results of the study suggested that six human resource conditions have to be met. These conditions were a performance-oriented culture, low turnover, high levels of employee satisfaction, a cadre of qualified replacements, effective investment in employee compensation and development, and the use of institutional competencies (success factors) in employee selection and performance

evaluation processes (Berger & Berger, 2004). Mitanni et al. (1992) mention the need for competency and predict that organizations of the future will be built around people. They add that there will be less emphasis on jobs as the building blocks of an organization; instead increased attention will be focused on employee competence. If we are using people as the building blocks of an organization, then competence or what they bring to the job becomes crucial. The competency approach to selection and assessment is based on classifying, identifying, and measuring individual differences for particular work-related constructs that are relevant to successful job performance (Bartram, 2004). Cummings and Worley (2001) similarly state that organizational changes frequently demand new knowledge, skills and behavior from employees. They argue that in many cases changes could not be implemented unless employees gained new competencies. They also suggest that change agents are needed to provide multiple learning opportunities, such as traditional training programs, on-the-job counseling and coaching, and experiential simulations, covering both technical and social skills and that it must be ensured that such learning.

The Society for Human Resource Management (2003) has indicated that competencies have become integral in the field of HRM. The Society cite supporting evidence showing that in the last thirty years the competency approach has emerged from being a specialized and narrow application to being a leading technique for diagnosing, framing and improving most aspects of HRM. According to the Society, a new competency model was necessary because the business world was changing at an unprecedented rate. These changes require HR professionals to add significant value and to do so quickly. Moreover, since HRM activities directly impact company ability to compete, competency models need to be continually researched and updated (Society for Human Resource Management, 2003). Thomson and Strickland (2004) also place building core competencies and competitive capabilities as a key component of building a capable organization. They state that building core competencies and competitive capabilities will enable good strategy execution and that maintenance of a competence/capability portfolio, that is updated as strategy and external conditions change, will guarantee that an organization is capable of effective strategy

execution. From the literature cited above it can be summarized that, during the last thirty years, competency has become a key factor in HRM in terms of building a capable organization. This is because academic or knowledge content alone is insufficient for an individual to be successful in their job. Rather, desired characteristics or behavior are meaningful in ensuring that an individual is effective in performing their tasks according to the job demands. People capital has become a valuable asset to both current and future organizations. Therefore competence needs to be focused and, if we are using people as the building blocks of the organization, then their competence becomes crucial.

The linkage between competency and job performance is addressed by Boyatzis in “Model of Effective Job Performance” (1982: p. 13). This model specifies that effective action, and therefore performance, will occur when all three of the critical components, i.e. organizational environment, job demands, and an individual’s competencies, are consistent or fit. This means that if any one or two of those components are inconsistent and do not correspond with each other, then ineffective behavior or inaction will result. A graphic representation of this model is illustrated in Figure 1 below.

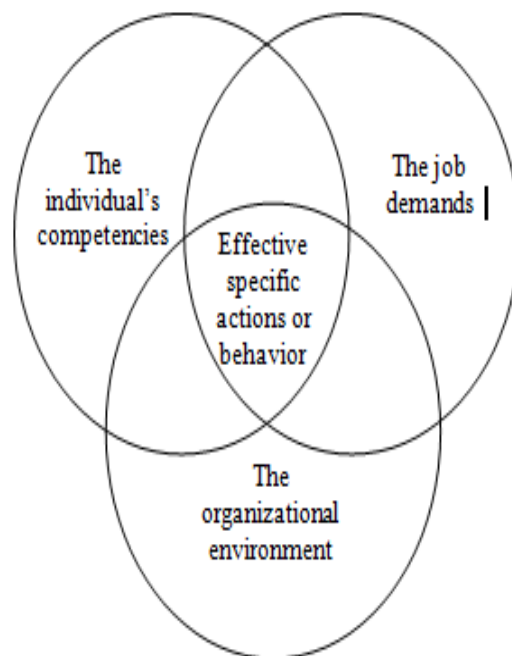


Figure 1: A Model of Effective Job Performance

Source: Boyatzis (1982: 13)

According to this model an individual's competencies represent capability that the individual brings to the job situation as required by the responsibilities of the job. These job requirements can be considered the job demands on an individual. Competencies are certain characteristics or abilities of an individual that enable them to demonstrate appropriate specific actions. Effective job performance is the attainment of specific results or outcomes required by the job through those specific actions while maintaining or being consistent with policies, procedures and conditions of the organizational environment. In summary, the job demands component reveals primarily what an individual is capable of doing; and reveals why they may act in certain ways (Boyatzis,)

1982). In order to identify the job-specific competencies that will fit with the other two elements of the model of effective job performance, mentioned previously, the researchers used a concept from the preceding model as a guideline for this study. The required competencies for effective performance at the position level of Chief of General Administrative Sub-Division in the Department of agriculture will be determined as being consistent with job demands and also the organizational environment.

Empirical literature Review

Seema Sanghi(2006), conducted research on the personal competency framework which embraces 45 competencies discussed under six broad parameters such as intellectual, personal, communication, interpersonal, leadership and result-oriented. Accordingly, the author discovered that human competence is undoubtedly the key and critical element for the success of an organization and the individual.

Talbot & et al. (2007) argued that competencies are a useful tool to assist the process of curriculum development, selection of assessment items, and ongoing quality assurance for health promotion education. The authors provided a case study that applied the competencies in curriculum

development, assessment selection and quality assurance in an Australian University. Competencies set performance expectations for professionals working in the field.

Joas Rosas, Patricia & Luis (2010) conducted a study in order to carry an assessment of competencies for determining the suitability of potential partners and to establish which activities should be assigned to which organizations. Competencies and its assessment inform about the organization's capability to perform a number of related tasks, activities or processes. The research contributed to the identification of the effects of soft competencies on the performance of the hard ones within a collaboration context. The duality between soft and hard competencies was observed from a behavioral perspective, considering the very value of an organization, its traits and their influence on the activities performed at a more functional and technical level.

F. Patterson & et al.(2000) conducted three independent studies to determine competencies for General Practitioners in medicine field with the usage of various techniques including critical incidents, interviews, and focus groups. The competencies derived implied that greater accounts of personal attributes need to be considered in recruitment and training, rather than focusing on academic and clinical competency alone. Communication and empathy were identified as important aspects of job role for General Practitioners in medicine field.

Divine Kawaka & et al. (2008) accentuated that the identification and development of appropriate competency-based measures was widely seen as the only viable means for validating and engendering managerial best practices. The research represented a proactive effort to identify competency based measures for Project Managers in construction industry within the context of developing country. The authors highlighted that task competencies usually vary between different job descriptions in the same organization whereas contextual competencies are not job specific but usually common to many jobs. Task competencies would normally 50% of the managerial performance domain and contextual competencies would normally explain 30%. The remaining 20% was unexplained. Task competencies would normally be best predicted by individual differences in cognitive ability, knowledge, job proficiency and experience while contextual competencies would be best predicted by individual differences in job dedication and interpersonal facilitation.

Nadine J. Kaslow & et al (2012) emphasized the need for competencies required for transformational leadership. The research was carried out to develop competency based supervision in the field of professional psychology education and training. It addressed specific leadership competencies that facilitate change, with attention paid to the supervisory process. Various strategies were offered for implementing an approach to competency based clinical supervision.

May & Roger (2001) proposed a core competency framework for service firms operating within internationally competitive markets. Authors developed a framework of core competencies relevant to strategic marketing in the service industry. The framework was created by applying the core competency concept to the literature on service industries. The study extended the concept of core competency, originally applied to organizations in the manufacturing industries, to organizations in the high service industry

2.8. Competency Framework

Here, the study considers the assessment of employee competency of employees from five perspectives. These are knowledge competency, skill competency, self-concept and values competency level, traits competency and motives competency.

Knowledge competency refers to individual employees competency levels it comprises understanding the concept of working procedure rule and policy of the bank , understand and analysis the job assigned to him promptly and understand and analysis the job assigned to him

Skill competency refers the technical skill that Individual ability to perform technical activates which comprises the parameters such as ability to perform activities by its own, effort to improve the team effectiveness ability to apply learned knowledge into practice, etc

Self-concept competency refers ability to forward and feedback immediately is one aspect of competency which focuses on a personal integrity which include trustworthy and commitment. And get others to improve the banks service by encouraging improvement and legal standards

Trait competency is another competency level which includes the parameters such as use of the working hours effectively and works under challenges, respectful behavior both within the team through the organization and open to accept new ideas and innovation and accept difference, respects diversity of the styles, culture and personal choices

Motive competency refers to competency level comprise the parameter such as demonstrates interest in understanding the needs and personal responsibility for meeting the needs, monitors own words to ensure errors, gets others to improve the banks services by encouraging improvement and ability to respond appropriately to customer inquiries, request or complaint

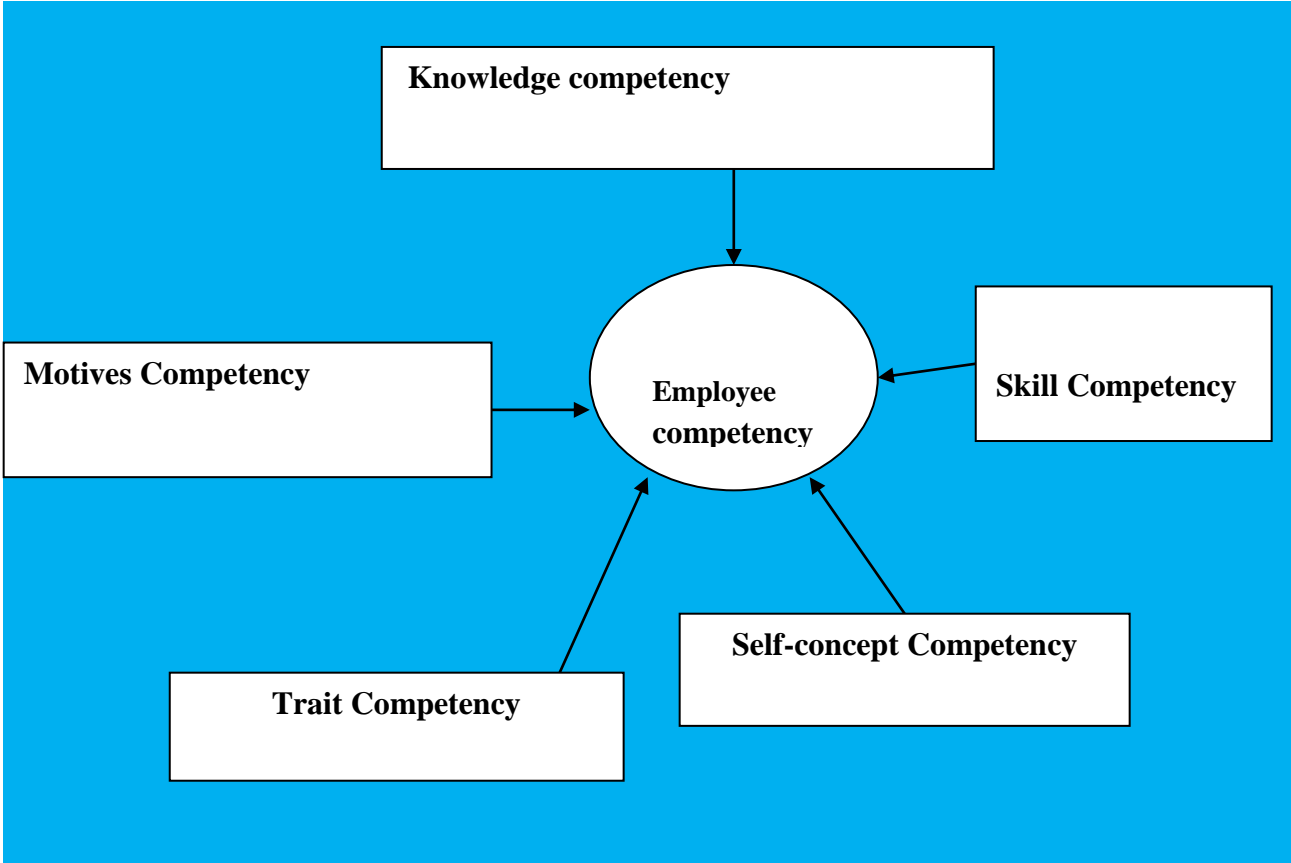


Figure 2: Employee competency frame work Nordhaung, O (1998)

CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

3.1. Research Design and Approach

This chapter introduces the research methodology used for this study and how it has guided data collection, analysis and development of theory. Research methodology considers the context of the research and the results in order to achieve meaningful research outcomes. Moreover, the selection of an appropriate research design involves several steps, beginning with identifying the problem, purpose of the study and in depth literature review. Accordingly, this chapter presents the details of the methods employed in this research; it has different sub sections that describes and justifies the method and processes that were used in order to answer the research questions.

3.2. Population sample size, and sampling techniques

The target population of the study was permanent employees of Development Bank at Head office above one years' experience in various positions such as junior Loan office, Loan officer and senior officer of the bank. As per the information obtained from team development survey done in 2019 in Development bank of Ethiopia. . From the total number of 419 employs a loan offices are

157, junior loan officers are 51 and senior officers are 211 respectively and percentage share out of total population are 0.12, 0.38 and 0.50 respectively.

In conducting any research, sample size determination is the decisive part of the research components. Accordingly, there are different methods of sample size determination all over the world .However, the most popular and simplified method is the technique provided by the researcher called Yamane in 1967. It is the simplified form of calculating the sample size for a population proportion. Accordingly, the researcher assumed that the total employee population for this study would be 419. Addressing all of these employees within the given time is challenging. So, determining sample size is obligatory. In line with this, the researcher employed the following formula in calculating the sample size determination. In the determination 92% confidence level and 8 % level of precision assumed.

Since the number of target population is known in the study area, the following formula can best provide to set the required number of sample size for this study.

$$n = \frac{N}{1 + N(e)^2}$$

Where; n is sample size, N is the population size; i.e. total number of the employees in the bank, e is allowable margin of error ranging from 0.05 to 0.1 percent. Margin of error shows the percentage at which the opinion or behavior of the sample deviates from the total population. Therefore, for this study, allowing margin of error (e = 0.08), the total sample size became:

$$n = \frac{419}{1 + (0.08)^2} = 113.81$$

(Showing that a total sample of 114 will be required for this study)

Sampling Technique

There are varieties of sampling techniques which the researchers can employ during conducting the research of study. Among these techniques, stratified sampling method technique employed since the target population are drawn from different .stratum or group based on their positional

classification In line with this, the study population data was obtained from team development survey done in 2019 in Development bank of Ethiopia where the total number of junior officer, officer and senior officer are drawn using be stratified random sampling method. Accordingly, the stratification was done on DBE staffs at Head. . The bank has 28 directorates with 120 total team managers. The selection of staff for the study was conducted using simple random techniques. Accordingly, proportionate stratified random sampling technique was used to select 114 professional staffs in DBE by considering the position levels stated in the table below;

Table 1 : Selection of staff using stratified sampling method

Type	Population	Sample	Percentage
Junior Officer	51	14	0.12
Officer	158	43	0.38
Senior Officer	210	57	0.50
Total	419	114	1.00

As it can be seen from the table above the total target population of the study was 419 by using the sample size determination formula of Yamane (1967,:886) the sample size drawn was 114. Based on above classification the ratio junior officer, officer and senior officer are 14, 43 and 57 respectively and with percentage share of 0.12, 0.38, and 0.50 respectively.

3.3. Source of Data and Data Collection Tools

The source of data for this study was both primary and secondary data. Primary data was gathered from team managers of DBE, through a structured questionnaire. The questionnaires were filled out by the team managers of working units, for each employee's managers based on the sampled employees under their supervision. Secondary data was sourced from literature, journals and internet, books; reports, etc. to link and support the result with literature of the same kind.

3.4. Data Collection Procedure

A questionnaire was developed in view of the basic questions. The questionnaire was pilot tested in order to ensure the appropriateness of the items. Then, after the feedback obtained, the

questionnaire was redesigned, distributed and collected accordingly.

3.5. Data Analysis Method

Different statistical techniques were employed on the basis of the nature of the data collected. In analyzing the quantitative data, respondents were categorized and frequencies were tallied. Percentage and frequency counts were used to analyze the response obtained from the respondents. In analyzing the data obtained through questionnaire open ended items, first summary sheets were prepared and then responses were analyzed by using SPSS version 20

3.6. Reliability and Validity of Measures

3.6.1. Reliability Testing

For this research Cranach's alpha is used to test the consistency or reliability of the responses. Cranach's alpha is a measure of internal consistency. A reliability coefficient test of .70 or higher is considered "acceptable" in most social science research situations Cornbrash (1951).

Accordingly reliability testing in order to check the consistency of the responses was made using the data collected in SPSS and the following table provides the result of the test.

Cranach's Alpha	N of Items
.800	11

As stated above a minimum result of reliability coefficient test of .70 was set as an acceptable range for this research and result shows a 0.800 reliability test result as shown in table 4.2. This assessment is concluded with this high rate consistency rate.

3.6.2. Validity Assumptions

Validity test was conducted to select and assess the final items of the construct that are finally used for statistical usage. The content validity of the instrument for the present study was ensured as items are identified from extensive review of related literature and reviewed by

professionals and academicians. Pilot tests were conducted for 8 employees who were not the part for the final analysis of the study. The purpose of the pre-testing was to refine the questionnaire and to assess the validity of the measurement. Reliability refers to a condition in which similar results were achieved when an instrument designed for measuring variable is used.

3.7. Ethical Considerations

There are certain ethical protocols that were followed by the researcher. The first is soliciting explicit consent from the respondents. This ensures that their participation to the study is not out of their own desire. The researcher also ensured that the respondents were aware of the objectives of the research and their contribution to its completion. One other ethical measure exercised by researcher was treating the respondents with respect and courtesy. This was done so that the respondents were at ease and more likely to give honest responses to the questionnaire.

CHAPTER FOUR: DATA ANALYSIS AND INTERPRETATION

4.1. Responses Rate

The percentage of people who respond to a survey is called the response rate, this rate is important, and shouldn't be left to chance. For the purpose of gathering a primary data, questionnaires were distributed to sample to the team leader. , among 114 questions distributed total 100 percent of the questionnaires' are returned which means that 100 effective

4.2. Demographic Characteristics of the Respondents

In this section, the analysis is made by assessing personal characteristics of respondents. The first part of the questionnaire is demographic information of the respondents. It covers the personal data of respondents, such as sex, age, and marital status and their position of the respondents.

Description		Frequency	Percent
Age	<i>less than 25</i>	16	14.0
	<i>26-35</i>	74	64.9
	<i>36-45</i>	21	18.4
	<i>≥ 46</i>	3	2.6
Total		114	100.0
Sex	Female	81	71.1
	Male	33	28.9
Total		114	100.0

Source: Survey 2019

As shown from the **table 2** above , the total respondents of age less than 25 have total percent of 14% and while the age between 26-25 have the percentage 64.9% and the age with 36-45 percent have got 18.4%. As it can see from above data, we can observe that most of the respondents are in the age between 26-35. This indicates that the most respondents are almost all are in the young age

4.3. Analysis of Data Collected for the Study

This study has tried to address the assessment of employee competency by position of junior officer, officer and senior officer in the head office of the bank. The paper use descriptive analysis method by comparing the mean index with different employee competency parameters. Here, the respondents level of agreement concerning this issue were measured based on the four point Linkert Scale in which 1= rarely, 2= occasionally, 3= Often, 4= Always.

Table 2. Assessment of competency level by position using their mean deviation

Report						
Rank level of officer		knowledge	Skill	Self-concept	Motives	Trait
	N	14	14	14	14	14
Junior	Mean	12.2857	14.4286	16.2143	17.7143	18.0000
	SD	2.23361	4.66928	3.96482	4.39280	3.90266
Officer	N	43	43	43	43	43
	Mean	18.7442	18.7442	18.7442	19.2791	18.0000
	SD	4.22066	4.02938	3.89494	3.92383	3.79120
Senior Officer	N	57	57	57	57	57
	Mean	19.6667	18.1754	17.9474	19.2105	19.0877
	SD	4.04587	3.77077	4.06387	3.65834	3.63161
Total	N	114	114	114		
	Mean	18.4123	17.63161	17.6316	19.0526	18.6316
	SD	4.55995	4.12903	3.99973	3.85085	3.72094

Source: From survey 2019

As shown in table 4 , the mean indexes of Knowledge competency of junior officer, officer and senior officer are **12.28, 18.74 and 19.67** respectively. As it can be seen from the data, senior officers have better knowledge competency level in comparison to officers and junior officers. This indicates that senior officers can have better exposure in terms of knowledge and experience than officers in the organization through their existence.in organization

The skill competency the level for junior, officer and senior officer level are **14. 43, 17.95, and 18.18 respectively**. From the above table we can conclude that skill competency levels of senior officers are higher than that of junior and officers respectively. Senior officers have much experience and organizational awareness and they do have better skill competency level than others officers and junior officers.

The self-concepts level of competency for junior officers, officers and seniors are **16.21, 18.14 and 17.81** respectively. This indicates that the self-concept competency for officer better than junior and senior officer, therefore officers have the better self-concept competency level.

The motive competency level for junior, officer and senior officer are **17.71, 19.28 and 17.95** respectively. From the above data we can observe that senior level officers can have the highest motives competency level in compassion with officers and junior officers. This indicates that senior officers have better effort to carry out their activities than officers and junior officers , as we can see and observe from above data that senior officers better have encouragements to undertake their activates and responsibilities .

The trait competency for junior, officer and senior officers are **18.00, 18.2 3, and 19.09** in their mean index respectively. From the above data we can observe that the trait for senior officer are higher than that of junior and officer., this indicate that senior officers have much trait competency parameters such as the respectful behaviors and ability carry out their activates independently and others

4.3.1. Assessment of Competency level by Age of the Respondents

Table 3. Assessment of competency level analysis by age

Report						
Age of respondents		Skill	knowledge	self-concept	motives	trait
less than 25	N	16	16	16	16	16
	Mean	16.1250	15.5625	15.6875	18.1875	18.4375
	SD	4.60254	5.68001	3.96180	4.21456	3.79418
26-35	Mean	17.8571	18.6607	18.2679	19.5893	18.8571
	N	56	56	56	56	56
	SD	3.94244	4.21373	3.64563	3.72596	3.45058
36-45	Mean	17.7805	19.0488	18.0000	18.6585	18.3902
	N	41	41	41	41	41
	SD	4.13831	4.20685	4.34741	3.90903	4.14655
greater than 46	Mean	23.0000	24.0000	18.0000	19.0000	19.0000
	N	1	1	1	1	1
	SD
Total	Mean	17.6316	18.4123	17.8070	19.0526	18.6316

Source: from survey 2019

As it can be shown from the above table 5, the age of the respondents in terms of skill competency are **16.12, 17, 85, 17, .78 and 23.00**. in their respective mean index, the age greater than 46 have the highest mean index. This indicates that as the age of the employees increase their skill competency level also increase along with age.

The knowledge competency in terms of their respective age is **15.56, 18, 66, 19.04 and 24.00** in their mean index. From the data obtained the age greater than 46 have the highest mean index. This shows us that as age of employee's skill competency increase of along with their age.

The self-concept competency level in terms of their respective age is **15.68, 18.26, 18, 00, and 18, 00** in their mean index. We can observe from the above data that the mean index for

age categories is all most similar. Therefore, there is no difference self-concept among the employees

The motives competency in terms of ‘their age are **18.65, 19. 58, 18.65 and 19, 05** in their respective mean index. As it can be observed from the data above, there is no increase or decrease in the competency level along the age.

The trait competency .level in terms of their age is **18, 43. 18.85, 18.39 and 19,00** according to their respective mean index, from above data we can observe that, as the age increase the trait competency gradual also increase.

In general, as age increase knowledge, skill and competency increase while the motives and self-concept remain the same all over the age the analysis.

4.3.2. Assessment of Competency Level by Sex of the Respondents

Table 4. Assessment of employee competency by sex

Report						
Sex of respondents		Skill	knowledge	self-concept	motives	trait
Male	Mean	18.2857	19.6667	18.0952	20.8095	19.0952
	N	21	21	21	21	21
	Std. Deviation	4.10052	4.32820	4.62498	4.08190	4.67873
Female	Mean	17.4839	18.1290	17.7419	18.6559	18.5269
	N	93	93	93	93	93
	Std. Deviation	4.14313	4.58548	3.86990	3.70515	3.49096
Total	Mean	17.6316	18.4123	17.8070	19.0526	18.6316
	N	114	114	114	114	114
	Std. Deviation	4.12903	4.55995	3.99973	3.85085	3.72094

Source: from survey 2019

As can show from the above table 6, the assessments of competency level in terms of sex are discussed below;

The skill competency for males and females in terms of their mean index are *18.28 and 17.48* respectively. From the above table males do have better skill competency than females.

The knowledge competency level for males and females are 19.66 and 18.12 respectively in their respective mean index. This shows that males have better knowledge competency level than females.

Self-concept competency level for males and females are **20.80 and 18.65** in their respective mean index. This indicates that males have better self-concept competency than females according to the analysis above data.

The motives level competency for males and females are **20.8 and 18.65** in their respective mean index. From this one can observe that males have better motive level than females based on analysis above.

The trait competency level for males and females are 19.09 and 18.56 in their respective mean index. Based on the above data we can observe that males have better trait competency level than females.

4.3.3. Mean Index of the Employee Competency

Table 5. Mean index of the employee competency

Competency Type	N	Minimum	Maximum	Mean	Std. Deviation
Motives	114	12.00	24.00	19.0526	3.85085
Trait	114	12.00	24.00	18.6316	3.72094
Knowledge	114	7.00	24.00	18.4123	4.55995
Self-concept	114	12.00	24.00	17.8070	3.99973
Skill	114	6.00	24.00	17.6316	4.12903
Valid N (listwise)	114				

As it can be observed from table 7 above, motives competency is the highest in DBE with mean index value of **19.05**. The motives competency is followed by Trait, knowledge, self-concept and skill competencies with mean index values of 18.63, 18.41, 17.80 and 17.63 respectively.

4.3.4. Assessment employees by competency parameters

Table 6. Assessment Employees by competency parameters

Assessment table							
Report			Sum of Squares	df	Mean Square	F	Sig.
knowledge * rank level of officer	Between Groups	(Combined)	619.913	2	309.956	19.891	.000
	Within Groups		1729.710	111	15.583		
	Total		2349.623	113			
Skill * rank level of officer	Between Groups	(Combined)	164.945	2	82.473	5.197	.007
	Within Groups		1761.581	111	15.870		
	Total		1926.526	113			
self-concept * rank level of officer	Between Groups	(Combined)	41.392	2	20.696	1.301	.276
	Within Groups		1766.362	111	15.913		
	Total		1807.754	113			
motives * rank level of officer	Between Groups	(Combined)	28.702	2	14.351	.967	.383
	Within Groups		1646.982	111	14.838		
	Total		1675.684	113			
trait * rank level of officer	Between Groups	(Combined)	24.290	2	12.145	.875	.420
	Within Groups		1540.236	111	13.876		
	Total		1564.526	113			

As can be seen shown from **table 8** above of analysis, there is significance difference between groups and within a group officers

In area of knowledge competency level , this indicates that there is knowledge competency difference within groups such as senior, junior and officers of the bank based the analysis found there is knowledge competency difference with groups among officers position.

The skill competency analysis shows us that there is significance difference between groups and within groups of officers of the bank, this indicates that there is skill variation with groups such as senior officers, officers and junior officers of the bank in term of their skills and there is also skill difference among similar position officers of the bank.

4.3.5. Assessment of competency using their mean difference

Table 9 Assessment using mean Deviation

		Sum of Squares	df	Mean Square	F	Sig.
Knowledge	Between Groups	619.913	2	309.956	19.891	.000
	Within Groups	1729.710	111	15.583		
	Total	2349.623	113			
Skill	Between Groups	164.945	2	82.473	5.197	.007
	Within Groups	1761.581	111	15.870		
	Total	1926.526	113			

ONEWAY knowledge Skill BY Rank

As it can be seen from the above table 9, in knowledge competency level there is significant difference level of 000 between groups such as senior officers and junior officers and officers, this indicate us that there are knowledge variations among officers themselves

In case of skill competency there is significance difference level of .007 between groups such as senior officers and junior officers and among the officers themselves with significance level of .007

In the case of self-concept analysis there is no significance difference within the group of the officers. This means that there is no variation in terms of self-concept competency between senior officers, officers and junior officers.

When we see motives competency, it shows us that there is no significance difference between and within a group. This indicates there no motives difference both between groups within group officers of the bank.

4.3.6. Post- hoc -Analysis to identify the significance difference

In this part of analysis advanced post – hoc analysis were conducted, the analysis used to run multiple post hoc tests for one way to test the assumption of homogeneity of variance, using significance difference (HSD) post hoc test.

Table 10: Multiple Comparisons

Dependent Variable	(I) rank level of officer	(J) rank level of officer	Mean Difference	Std. Error	Sig.	95% Confidence Interval

			(I-J)			Lower Bound	Upper Bound
knowledge	Junior	Officer	-6.45847*	1.21469	.000	-8.8655	-4.0515
		Senior Officer	-7.38095*	1.17748	.000	-9.7142	-5.0477
	Officer	Junior	6.45847*	1.21469	.000	4.0515	8.8655
		Senior Officer	-.92248	.79736	.250	-2.5025	.6575
	Senior Officer	Junior	7.38095*	1.17748	.000	5.0477	9.7142
		Senior Officer	.	.	.	-.	.
Skill	Junior	Officer	-3.52492*	1.22583	.005	-5.9540	-1.0959
		Senior Officer	-3.74687*	1.18828	.002	-6.1015	-1.3922
	Officer	Junior	3.52492*	1.22583	.005	1.0959	5.9540
		Senior Officer	-.22195	.80467	.783	-1.8165	1.3726
	Senior Officer	Junior	3.74687*	1.18828	.002	1.3922	6.1015
		Officer	.22195	.80467	.783	-1.3726	1.8165

*. The mean difference is significant at the 0.05 level

As it can be shown from the **table 10**, there is significance difference in the area knowledge competency between junior and officers with significance difference level of 000 and also there is significance difference between junior and senior officers with significance difference of 000

Among junior and junior officers with significance difference level of .001 besides this there is significance difference between officers and juniors with significance difference level of .001 and in the same context there is significance difference between senior officers and officers with significance difference of 000. there are knowledge competency among the mentioned officers above.

In case of skill competency, there is significance difference between junior and officer with significance difference level of .005. and also between junior and senior officer with significance difference level of .002 and between junior officer and junior officers with significance difference level of 005 and between senior officers and junior officers with significance difference level of level of 002, this indicates that all there is skill competency between different level of competency mentioned above There are competency gap among different officers of the bank according to analysis found from analysis shown . therefore the bank should develop training to scale up the skills the employees

According to the open ended question conducted the following narration and discussion were made as follows:

- ✓ Lack of training for employs to undertake their activates properly though bank made need assessment for training , doesn't apply practical on ground are other basic issues raised by respondent 1
- ✓ Lack of proper performance standard to evaluate the employees.
- ✓ Lack of team work among the employees creates less competency level and efficiency.
- ✓ Employees should develop team work in order to achieve good

performance.

- ✓ Poor combination between the subordinate and supervisors is one of the key issues raised during the open ended questionnaires. Hence, there should be

- ✓ proper combination between the employees to solve the existing problems timely. Besides this, there should clear underrating among the employees.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1. Summary of the Major Findings

The aim of this chapter is to present the conclusions drawn from the results of the analysis of the questionnaires, and then make recommendations for further research. Based on the data gathered and analyzed, the following findings are discovered:

- ✓ Knowledge and skill competency for senior officers are higher than officer and junior officers

- ✓ When we consider competency level with regard to age, the skill competency level increase as age of employees increase based the finding obtained from the analysis

- ✓ The self-concept competency level doesn't show increase or decrease as the age

increase or decrease

- ✓ Motive competency doesn't show increase or decrease along with age increment or decrement
- ✓ Senior officers issues this indicates that there is knowledge and skill competency level
- ✓ The self-concept level for males higher than the females , therefore males do have better self-concept than females

5.2. Conclusions

The research paper was conducted on assessing the levels of employee competency in functional level of DBE. In conducting this paper, five aspects of employee competency have been addressed. These aspects are knowledge, skill competency, self-concept competency, trait competency and motive competency. after assessing competency levels employees the research concluded the following conclusions based on the finding of the study as follows :

- ✓ In conclusion , knowledge competency level for senior officers is much better than officers and junior officers. since senior officers have much better exposure to the policy, procedure and rules of the bank
- ✓ Skill competency level for senior officers is much better than others officers. This indicates that senior officers have good skill competency than others officers. . therefore , the skill competency of employees increase as the employees seniority level increase
- ✓ The competency in the case of trait level is higher than officers in comparison to senior and juniors

- ✓ Motives competency is much better for senior officers, since senior officers do have much exposure for the rules and policy of the banks
- ✓ According the finding obtained the competency level of employees increase as the age of employees increase.
- ✓ Self-concept competency level as shown no gradual change along age increase , this
- ✓ , There is skill and knowledge competency variation among officers and between different positions officers such as senior officers, officers and junior officers

5.3 Limitation of the study

The research has the following limitations:

- ✓ The research topic doesn't cover the whole population of the study or DBE staff
- ✓ Lack of adequate literature in the area of competency
- ✓ Lack resource and time were some of the limitation not cover whole
- ✓ Population

5.3. Recommendations

It is known that having well skilled and competent employees have positive impact on the success of the organization. In contrast to this, the failure to have well competent employees will result in lesser productivity and profitability which in turn could affect the overall effectiveness of the organization. This research has revealed the competency level of operational workers of DBE. The researcher would like to forward the following recommendations based on the research conclusions:

- ✓ In order to increase up the competency level of employees at junior level the bank should provide training to employees in the form of capacity building. So that they increase the competency level of employees

- ✓ The bank has to develop the peer teaching program during weekend in order to boost combination of skills among the employees.
- ✓ The bank has to work on improving the team work spirit among the employees. , the team work could increase the communication and also skill transfer among the employees, therefore the organization should design procedures and rules to implement this practice
- ✓ The bank has to empower the employees to acquire new competency level by bestowing learning opportunity
- ✓ The bank should develop standard competencies for the bank in to achieve the organization mission of the organization.
- ✓ Providing the benchmark among the organization to learn new skills and knowledge form the similar organization

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APPENDIX: Questionnaire Distributed to the Respondents

Assessment on Employee Competency survey Questionnaire:

A case of Development Bank of Ethiopia

Dear Respondents;

I would like to express my deep appreciation for your generous , honest and timely responses of the questionnaire.

PURPOSE AND SCOPE OF QUESTIONNAIRE

The purpose of questionnaires will be used to fulfil the master degree in business administration in management .The aim of this questionnaire is to assess level employee competency in position of Senior Officer, Officer, Junior Officer in the development in the Bank. The questionnaires' is designed to assess the knowledge, skills, self-concept, traits and motives of the employees at functional level.

CONFIDENTIALITY:

All information gathered by this survey will be held confidential. Don't hesitate in filling out the questionnaire since your responses will be held 100% confidential.

INSTRUCTIONS OF FILLING OUT THE QUESTIONNAIRE

N.B. Team managers/ Acting team managers can fill out the competency status of employees under his supervision by selecting randomly.

ASSISTANCE

If you face any problems in completing this form, please do not hesitate to contact me through the phone number below:

I. Background Information

1. Please choose position you hold (position of the filler) :
 - Team Manager
 - A/Team manager
2. Position of the employees the questionnaire has to be filled for:
 - Officer
 - Junior Officer
 - Senior Officer
3. Marital status of the employees:
 - Single
 - Married
 - Widowed
 - divorced
4. Sex of the employees:
 - male
 - female
5. Age of the employees:
 - ≤ 25 years
 - 26 – 35 years
 - 36–45 years

II. Employee Competency Indices

Please click on the employee's demonstration of the enabling competencies using the following definitions: 1 = Rarely , 2 = Occasionally, 3,= Often, 4.= Always

		Rarely	Occasionally	Often	Always
Employee Competency Parameters					
1. knowledge competency					
1.1.	Understands the concepts of the working procedure, rules and policy of the bank.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.	Understands and analysis the job assigned to him promptly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.3.	Is well user of computer in his/her works	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.4.	Is well awarded of his/her responsibilities and privileges	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.5.	Understands underlying organizational issues or on-going problems, opportunities and political forces affecting the organization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.6.	Understands the organizational formal structure: the chain of command, positional power, rules, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Skill Competency					
2.1.	Is able to perform technical activities by own skills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.2.	Is able to work with team and effort to improve team effectiveness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.3.	Is able to apply learned knowledge into practise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.4.	Is capable of developing fresh ideas that provides solution to all types of work forces	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.5.	Examine the data to group issues , draw a conclusion and solve problem	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2.6.	Utilizing all technology available to keep the team highly performing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Self-concept and values competency					
3.1	Receives and forward feedback immediately	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.2	Is a person of integrity which includes being trustworthy and counted on to follow through on commitments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.3	Gets others to improve the Bank`s service by encouraging improvement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.4	Adheres to legal and ethical standards				
3.5	Maintains professional boundaries with collages, managers and customers				
3.6	Consistent in working manner				
4. Traits competency					
4.1.	Uses working hours effectively and works under challenges	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.2.	Demonstrates respectful behaviors both within the team and throughout the organization in words and actions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.3.	Demonstrates commitment to DBE through professional demeanor, behavior and appearance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.4.	Is self-directed				
4.5.	Is open to accept new ideas and innovations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.6.	Accepts differences, respects the diversity of styles, culture and personal choices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Motives competency					
5.1.	Cooperative to assists others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.2.	Demonstrates a genuine interest in understanding needs and takes personal responsibility for meeting these needs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.3.	Monitors own work to ensure errors are not made or repeated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5.4.	Participates in quality improvement initiatives that are designed to bring improvements forward	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.5.	Gets others to improve the Bank`s service by encouraging improvement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.6.	Takes personal responsibility to meet customer needs				

III. Open-ended questions

Please suggest your opinion and fill out the following questions without any hesitation:

- 1) Discuss any area of improvements comments on employee competence at operational level regarding DBE

- 2) What are the root causes of employee competency limitation regarding the DBE?

- 3) Discuss any comments on the competency level of the bank
