ST.MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

PERCEPTION OF EMPLOYEES ON TRAINING PRACTICE
AT DEVELOPMENT BANK OF ETHIOPIA

BY

RAHEL MARKOS

JUNE, 2019

ADDIS ABABA, ETHIOPIA

PERCEPTION OF EMPLOYEES ON TRAINING PRACTICE AT DEVELOPMENT BANK OF ETHIOPIA

BY

RAHEL MARKOS

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 GENERAL MANAGEMENT

JUNE, 2019

ADDIS ABABA, ETHIOPIA

ST. MARRY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

PERCEPTION OF EMPLOYEES ON TRAINING PRACTICE
AT DEVELOPMENT BANK OF ETHIOPIA

RAHEL MARKOS

APPROVED BY BOARD OF EXAMINERS

Dean, Graduate studies	**Signature**	**Date**
Advisor	**Signature**	**Date**
Internal Examiner	**Signature**	**Date**
External Examiner	**Signature**	**Date**

DECLARATION

I, the undersigned, declare that this thesis is my original work; prepared under the guidance of Asst. Professor Goitom Abraham. All sources of materials used for the 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 degree.

_____   _____

Name   **Signature**

St. Mary's University, Addis Ababa   **June 2019**

ENDORSEMENT

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

_____   _____

 Advisor   **Signature**

St. Mary's University Advisor   **June   2019**

Addis Ababa

Table of Contents

ACKNOWLEDGMENTS

ACRONYMS

DBE   Development Bank of Ethiopia

EMA   Ethiopia mapping Agency

EMI   Ethiopia Management institute

HRD   Human Resource Development

NBE   National Bank of Ethiopia

OJT   On the Job training

T&D   Training and Development

List of tables

List of figures

Abstract

Every organization operates in different and dynamic environments. Hence, to cope up with this changing environment and to be competitive the organization should provide training programs to their employees to fill the gap and this should be evaluated accordingly. Moreover human resource is the most valuable asset of any organization. Nothing is done without labor and it is important resource for the achievement of organizations objectives to be competent in the dynamic business environment. Hence, the need for training is no question and every organization should conduct it in effective and efficient manner. By taking this into consideration, this study is conducted to assess the training practice of Development Bank of Ethiopia. The research design is descriptive research design with mixed method approach. Quantitative research method used by sending questionnaire to the employees and analyze with the help of statistical package for social science (SPSS) and qualitative research is used for personal interview with the human resource management members of the Bank. For this purpose 273 respondents were participated. The analysis is discussed with table descriptions. Practice of employee training with its four phases, employees' perception about the training program management members' response are the pillar points of the analysis. Based on this analysis the research finding indicates that there is communication gap between the employees with the HR management staff members about the training policy and majority of respondents are unsatisfied starting from need assessment which is prerequisite for effective training program up to evaluation practice. Hence the Bank being responsible for all process and to be effective the Bank should revise the training process with involvements of all concerned parties.

Key words: *Training practice, Need assessment, training policy, evaluation practice*

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

In the organizational context, human resources development may be defined as a continuous process to ensure the development of employee competencies, dynamism, motivation and effectiveness in a systematic and planned way. Human resource development (HRD) is a process concerned with an organized series of learning activities designed to produce behavioral changes in the human resources in such a way that they acquire desired level of competence for present and future roles. In other words, HRD brings about 'all round development' of the people so that they can contribute their best to the organization society and nation Mahapatro (2010) and according to Dessler (2017) defines training as the systematic process of altering the behavior of employees in a direction that will achieve organization goals. Training is related to present job skills and abilities.

Currently, organizations operate in different and dynamic environments. Hence, to cope up with this changing environment and to be competitive they should provide training programs to their employees to fill the gap and this should be evaluated accordingly. Moreover human resource is the most valuable asset of any organization. Nothing can be done without human power and it is an important resource for the achievement of organizations objectives to be competent in the dynamic business environment. Hence, the need for training is not questionable and every organization should conduct it in effective and efficient manner.

Training is a work activity that can make a very significant contribution to the overall effectiveness and profitability of an organization. According to Natnael (2014) HR training should be give attention, when the training plan and policy are first developed and designed so that it will help to properly follow the training process.

Development Bank of Ethiopia (shortened as DBE hereafter) conducts two types of training which are Technical and Leadership training and there is Training program team under HR department. The team is responsible for offering local and foreign training programs. The

local training will be given by the bank itself or in cooperation with different institutions such as National Bank of Ethiopia, Addis Ababa University, EMA (Ethiopia mapping Agency), EMI (Ethiopia Management institute). Moreover, the foreign training scheme is provided by the Bank by sending abroad some of its selected staffs particularly top management staff members.

There is an intensive training program in the Bank at all levels. However, there are variations and discrepancies on performances and reworks which are common practice. Lack of understanding strategies, policies and procedures are clearly observed. Preliminary informal group discussion also shows that there is low level of engagement among employees.

Training program policy in DBE is well designed and clearly state in collective bargaining of the Bank. However, the program is not evaluated properly. Hence, the purpose of this study is to assess the practice of training practice (Need assessment, designing, and implementing and evaluation programs) in line with employee's opinion about the practice and thereby give practical recommendation on the identified gaps based on the finding.

1.2 Background of the organization

In Ethiopian there are 18 private and government banks which provide different banking services and DBE is one of them.

DBE is a strategic Development finance institution established to promote the objective of national development. As a strategic government owned institution, it is uniquely positioned in the financial industry as it is empowered to extend both development finance and short term working capital loans as a package. Like all other financial institutions, however, the major instrument that guides and governs the operational doctrine of the Bank is the Credit Policy. Accordingly, a national mission is bestowed on the Bank to promote development by providing credit services and playing a critical role in the efforts to enhance the country's economy DBE Loan manual (2014).

The history of DBE goes back to 1909 when the first attempts of its kind known as The Societe Narionale d' Ethiopie Pour le Development de l' agriculture et de Commerce (The Society for the promotion of Agriculture and Trade) was established during the reign of Emperor Menelik II. Since then the Bank has taken different names at different times

although its mission and business purpose has not undergone significant changes except for occasional adjustment that were necessitated by change in economic development policies of the country.

It is State/Policy Bank that is highly engaged in Priority areas of the Government with a vision of "100% Success for All Financed Projects by 2020" and A Mission of" The Development Bank of Ethiopia is a specialized financial institution established to promote the national development agenda through development finance and close technical support to viable projects from the priority areas of the government by mobilizing fund from domestic and foreign sources while ensuring its sustainability". The Bank earnestly believes that these highly valued objectives can best be served through continuous capacity building, customer focus and concern to the wider environment" (www.dbe.com.et.).

In 2018, the Bank has 2374 employees. At the end of 2017 the Bank opened 110 branches in different cities. At head office Addis Ababa the Bank has 1000 employees in 2018.

1.3 Statement of the problem

Dessler (2017) defines Training as the systematic process of altering the behavior of employees in a direction that will achieve organization goals. Training is related to present job skills and abilities. It has a current orientation and helps employee's master specific skills and abilities needed to be successful. Ivancevich and Konopaske (2013) define Employee training is commonly used as a means to increase performance. A gap between employee performance levels and standards for that performance are commonly addressed with training.

In today's changing environment the employees need to constantly upgrade their skills and knowledge to adopt change and this can be true through training and development. The delivery of efficient and effective training is required to enhance the productivity of employees and improve their performance. Therefore, the organization should evaluate the training program to improve employee's performance as well as to accomplish the goal of the organization. This means every organization evaluate their training program and assess the reaction of their employees. According to Ivancevich and Konopaske (2013) evaluation is made by comparing the results (the benefits) with the objectives of the training and development program that were set in the assessment phase based on four criteria such as based on reaction, learning, behavior and organizational result.

In case of DBE the Bank established training and development procedures and provide different training to employees. However, training implementation and its process as well as quality were not to the expected level. The major problems that are observed during preliminary informal group discussion in DBE are improper way of selecting staff, using outdated training methods, not disclosing the training policy to employees, lack of close supervision and follow up and limited focus on evaluation of training practice are some of the major problems that preliminary informal group discussion confirms in DBE. Moreover, the Bank didn't establish a well developed method to assess the feedback of employees on training and also the Bank does not evaluate the whole training practice.

These problems later lead the organization to increase employee's turnover and absenteeism, decrease employees confidence and moral, decrease productivity, resistance of employees in taking future assignment, increase operation error.

Thus, the purpose of this study is to examine the need assessment, program design, evaluation practice and effectiveness of the training program. By conducting this study the Bank will able to identify the gaps in the existing training practice.

The study come up with a conclusion and recommendation by assessing the perception of employees regarding the existing practice and this helps the organization to improve the training practice in a way that enhance the effectiveness of the Bank.

1.4 Research questions

The researcher has tried to answer the following specific research questions.

- How the Bank designed training policy?
- What is the existing need assessment practice at DBE?
- How are training program designed and implemented at DBE?
- How are training programs outcomes evaluated at DBE?
- What is the perception of the employees of DBE on the existing training practice?

1.5 Research objectives

1.5.1 General objective

- General objective of the study is to assess the perception of employees on the training practices of DBE.

1.5.2 Specific objectives

Specific objective are;

- To examine the training policy of the Bank.
- To assess the training program need assessment practice at DBE.
- To assess the training design and implementation practice at DBE.
- To investigate how training program outcomes are evaluated at DBE.
- To examine the perception of the employees on the existing training practice.

1.6 Delimitations of the study

The study covered employees training practice in DBE which is essential for the success of the Bank as well as for the employees self development and it only considered only head office professional employees to make the study more manageable. Moreover, due to time constraint the researcher couldn't cover the entire Bank. In this specific research 286 respondents are participated and questioner and interview questions were used to collect data and descriptive research was used to analyze the study by using only SPSS software. Thus, the scope of the study is limited to assess the practice of the training with employee's opinion in head office.

1.7 Significance of the study

This study has four major contributions: first, it creates awareness for the organization about employee's opinion about human resource training practice and it helps for organizational success. Second, the final result can be used by other researchers for detailed study in the future on this interesting area of research. Third the outcome of the study can be helpful for other organizations. Fourth it is a requirement for the partial fulfillment of the requirements for master's degree in business administration.

1.8 Definition of terms

HRD: Human resources development may be defined as a continuous process to ensure the development of employee competencies, dynamism, motivation and effectiveness in a systematic and planned way.

Training: Training means giving new or current employees the skills that they need to perform their jobs, such as showing new salespeople how to sell your product Dessler (2017). It is related to improve current job and ability to achieve organization goal.

Training is the systematic process of altering the behavior of employees in a direction that will achieve organization goals. Training is related to present job skills and abilities. It has a current orientation and helps employee's master specific skills and abilities needed to be successful. This implies development is continues process that focuses on future goals and training focuses on improving present ability. However, both focus on improving performance of employees to achieve organization goal.

1.9 Organization of the study

The study is organized in five chapters. The first chapter includes background of the study, statement of the problems, objectives of the study, significance of the study, scope of the study, organization of the study and research design and methodology. In the second chapter literature review is views that have relation to the subject matter under study and different empirical literatures.

The third chapter deals with in deep presentation of research design and methodology, in this part research design is discussed, population, sample size and sampling techniques are present. The forth chapter contains the results and discussion from respondents. The last chapter includes summary of major findings, conclusion and recommendation part. Finally the references and appendixes are attached at the end of the research paper.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Theoretical literature review

2.1.1 What is human resource development?

In the organizational context, human resources development may be defined as a continuous process to ensure the development of employee competencies, dynamism, motivation and effectiveness in a systematic and planned way. HRD is a process concerned with an organized series of learning activities designed to produce behavioral changes in the human resources in such a way that they acquire desired level of competence for present and future roles. In other words, HRD brings about 'all round development' of the people so that they can contribute their best to the organization society and nation. Mahapatro (2010) and according to him HRD is system perspective, behavioral science knowledge, continuous process and HRD has its relevance to the quality of human life improvement.

2.1.2 What is training?

Training means giving new or current employees the skills that they need to perform their jobs, such as showing new salespeople how to sell your product. Dessler (2017). Training is the systematic process of altering the behavior of employees in a direction that will achieve organization goals. Training is related to present job skills and abilities. It has a current orientation and helps employee's master specific skills and abilities needed to be successful. Ivancevich & Konopaske (2013) define Employee training is commonly used as a means to increase performance. A gap between employee performance levels and standards for that performance are commonly addressed with training. This training comes in a variety of forms and, of course, at a cost. Gomez-Mejia, Balkin and Cardy (2012) states Businesses can ensure that training content will be applied on the job by making sure that what is covered in the training is relevant to performing the job.

This means only establishing training or HRD team by itself is not enough. The training should be relevant to performing the job and it helps to make the task in a new way or introduce a new skill to perform the task.

Training refers to the teaching, learning activities carried on for the primary purpose of helping members of an organization to acquire and reply the knowledge, skills, and abilities and attitudes needed by that organization. It is the act of increasing the knowledge and skill of an employee for doing a particular job Mahapatro (2010).

Every trainings should be aliened to the organization objective and by helping the employees; the organization can accomplish the intended goals.

According to Ivancevich and Konopaske (2013) Training and development are processes that attempt to provide an employee with information, skills, and an understanding of the organization and its goals. In addition, training and development are designed to help a person continue to make positive contributions in the form of good performance.

2.1.3 Training and development

Decenzo and Robbins (2010) define Employee training is a learning experience: it seeks a relatively permanent change in employees that improves job performance. Thus, training involves changing skills, knowledge, attitudes, or behavior and mostly it focus on present-day oriented; it focuses on individuals' current jobs, enhancing those specific skills and abilities needed to immediately perform their jobs on the other hand, development generally focuses on future jobs in the organization. As your job and career progress, you'll need new skills and abilities but both are similar in learning methods with different time frame.

Training and development is the heart of a continuous effort designed to improve employee competency and organizational performance and training provides learners with the knowledge and skills needed for their present jobs. Showing a worker how to operate a job or a supervisor how to schedule daily production are examples of training. On the other hand, development involves learning that goes beyond today's job and has a more long-term focus. It prepares employees to keep pace with the organization as it changes and grows.

Even though in many literatures Training and development have different definition but they have common purpose.

2.1.4 Benefits of training

Employee training equips the employees with adequate skills and knowledge to contribute to the organization's efficiency and cope with the changes in the environment. Moreover Employee training and development initiatives can transform organizations with providing extra skills to your employees do not only increase safety and productivity but training leads to higher job satisfaction, which shows up in better corporate performance. Valuable training also includes situational training that provides personnel the skill sets that allow them to make timely, knowledgeable decisions that benefit both the customer and the company Mahapatro (2010).

There are numerous reasons to conduct training among employees. These reasons include:

- Increased job satisfaction and morale among employees.
- Increased employee motivation.
- Increased efficiencies in processes, resulting in financial gain.
- Increased capacity to adopt new technologies and methods.
- Increased innovation in strategies and products.
- Reduced employee turnover.
- Enhanced company image, e.g., conducting ethics training.
- Risk management, e.g., training about sexual harassment, diversity training.
- Creating a pool of readily available and adequate replacements for personnel who may leave or move up in the organization.
- Enhancing the company's ability to adopt and use advances in technology because of a sufficiently knowledgeable staff. Building a more efficient, effective and highly motivated team, which enhances the company's competitive position and improves employee morale.
- Ensuring adequate human resources for expansion into new programs.

Training is transferring information to organizational members to positively improve the effectiveness and productivity of organizations training enables organizations to act more effectively because of having valued employees Raymond (2008).

2.1.5 Transfer of training

According to Stewart and Brown (2011) transfers of training occurs when trainees apply what they have learned in training to their jobs. To do this training must be designed to encourage learning and transfer and there are two fundamental principles (practices) to help this to meet the goal.

2.1.5.1 Partnership

Partnership among employees, their managers, and HR professionals is critical because these professionals cannot determine employees' knowledge and skill levels without their help.

In Addition, without the support of management, HR professionals are unlikely to be able to change the actual behavior of employees on the job.

2.1.5.2 Systematic process

It means develop training systematically and it should contain three fundamental components.

1. Needs assessment to determine who should be trained and what the training should include

2. Design and delivery to ensure that training maximizes learning and transfer.

3. Evaluation to determine how training can be improved, whether it worked as intended, and whether it should be continued.

After training employees apply what they have learned in training to their job but to do this there must be cooperation with other colleagues and management members. Moreover when the human resource department wants to develop training for the employees they should use a rational training process.

2.1.6 Training process

The employer should use a rational training process. The gold standard here is still the basic analysis-design-develop-implement-evaluate (ADDIE) training process model that training experts have used for years Dessler (2017).

➢ Analyze the training need.

➢ Design the overall training program.

➢ Develop the course (actually assembling/creating the training materials).

➢ Implement training by actually train the targeted employee group using methods such as on the-job or online training or others.

➢ Evaluate the course's effectiveness.

2.1.6.1 Need assessment

The first step in human resource development process is to identify training and management development needs. Since training and development is a need-oriented effort, determining the level, type and duration of the training and development is the prime importance at this stage of the process. The training needs analysis may address the employer's strategic/longer term training needs and/or its current training needs Dessler (2017).

Strategic Training needs analysis: - Strategic goals (perhaps to enter new lines of business or to expand abroad) often mean the firm will have to fill new jobs. Strategic training needs analysis identifies the training employees will need to fill these future jobs. This implies that organization's strategic goals and plans must carefully be examined in line with the human resource planning.

Current Training needs analysis: - Most training efforts aim to improve current performance specifically training new employees, and those whose performance is deficient. Task analysis is a detailed study of the job to determine what specific skills the job requires and Performance analysis is the process of verifying that there is a performance deficiency and determining whether the employer should correct such deficiencies through training or some other means like transferring the employee.

Job description and job specification provide information on the performance expected and skills necessary for employees to accomplish the required work. By comparing the requirements of jobs with the knowledge, skills and ability of employees, training needs can

be identified and also by using performance appraisal data making individual analysis for each employees (for both managerial and non managerial employees) is important.

A training and development needs assessment helps companies determine whether training is necessary. It may be determined by conducting analyses on three levels, which include organization, task, and person Mondy and Martocchio (2016).

a) Organizational analysis focuses on the firm's strategic mission, goals and corporate plans are studied, along with the results of strategic human resource planning.

b) Task analysis focuses on the tasks required to achieve the firm's purposes. These tasks can help Human resource professionals determine training content and how best to design training to impart knowledge and skills. In addition, specifying the tasks better enable HR professionals to select evaluation measures of training effectiveness, including learning of knowledge and skills to perform these jobs more effectively as well as indicators of job performance changes (hopefully, improvements) following the completion of training over time.

This implies that to determine what specific skill is required to perform the job, Job description and Job specification are important. Task analysis is help to assess the new employees training needs to give for those new employees the skill and knowledge they need to do the Job.

c) Person analysis focuses on obtaining answers to the questions: Who needs to be trained? What do they need to do differently from what they're doing today and what kind of Knowledge, skill and abilities do employees need? Identifying the employees KSA (knowledge, skill and ability) will help to in the selection of training methods.

Why conduct a need assessment?

Wondaferaw (2014) found that the needs assessment process helps the trainer and the person requesting training to specify the training need or performance deficiency. The purpose of a needs assessment is to answer some familiar questions: why, who, how, what, and when. Following the definitions of each type of needs assessment is the common needs analysis term.

1. Why conduct the training: to tie the performance deficiency to a business need and be sure the benefits of conducting the training are greater than the problems being caused by the performance deficiency. Conduct two types of analysis to answer this question: (1) needs versus wants analysis and (2) feasibility analysis.

2. Who is involved in the training: involve appropriate parties to solve the deficiency. Conduct a target population analysis to learn as much as possible about those involved in the deficiency and how to customize training program to capture their interest.

3. How can the performance deficiency be fixed: training can fix the performance deficiency or suggest other remediation if training is not appropriate? Conduct a performance analysis to identify what skill deficiency is to be fixed by a training remedy.

4. What is the best way to perform: there is a better or preferred way to do a task to get the best results. Are job performance standards set by the organization, such as standard operating procedures (SOPs)? Are there governmental regulations to consider when completing the task in a required manner? Conduct a task analysis to identify the best way to perform.

5. When will training take place: the best timing to deliver training because attendance at training can be impacted by business cycles, holidays, and so forth? Conduct a contextual analysis to answer logistics questions.

This implies that conduct a need assessment in organization helps to know the gap between employees skill and the required skill to perform the job and also the organization can determine the gaps that are preventing the organization from accomplish its desired goals.

2.1.6.2 Design the overall training program (set objectives)

Once training requirements have been identified using needs analyses, training objectives and priorities can be established by a "gap analysis," which indicates the distance between where an organization is with its employee capabilities and where it needs to be. Training objectives and priorities are then determined to close the gap Mathis and Jackson (2010).

Three types of training objectives can be set:

• Attitude: Creating interest in and awareness of the importance of something.

• Knowledge: Imparting cognitive information and details to trainees.

• Skill: Developing behavioral changes in how jobs and various task requirements are performed.

Training programs require meaningful material, clear objectives, and opportunities for practice and feedback. Program design refers to the organization and coordination of the training program. A training program may include one or several courses. Each course may contain one or more lessons. Program design includes considering the purpose of the program as well as designing specific lessons within the program. Effective program design includes a design document template, a course or lesson plan, and a course or lesson plan overview Noe (2010).

The final success of employee training measured in terms of its final goal or objectives hence, to achieve these objectives. Objective and the evaluation criteria also help in choosing relevant instructional method, media, and material or instruments.

In every organization Training and development should have clear objective and be developed to achieve overall organization goals so, to design a meaning full training and development program organization objective should be defined.

According to Dessler (2017) when one organization designs the training program, the organization should consider the objective to address the performance deficiency that identified through the need analysis. Moreover, the training program should accommodate both ability and motivation and this training program should make the learning to be meaningful.

In addition during training program design it is important to ensure transfer of learning to trainee job and this program should address several other alternative issues like methodology and method for the program. Moreover, analysis of training program helps to determine how to conduct training effectively with limited organization resource. In this specific study the researcher tries to assess employee's perception regarding the design of the overall the training program.

2.1.6.3 Developing the Program

Program development means actually assembling the program's training content and materials. It means choosing the specific content the program will present, as well as designing/choosing the specific instructional methods (lectures, cases, Web-based, and so

on). Training equipment and materials, course activities, trainer resources (manuals, for instance), and support materials Dessler (2017).

As per Mondy and Martocchio (2016) when considering T&D methods and these methods are changing continuously and improving. Regardless of whether programs are in-house or outsourced, firms use a number of methods for imparting knowledge and skills to the workforce and usually more than one method, called blended training, is used to deliver T&D. As part of the blended training process, mobile learning is enhancing or replacing some traditional training methods and each of training methods should be evaluated and selected for what it does best.

2.1.6.4 Implementing the training program

On-the-job training (OJT) means having a person learn a job by actually doing it. Every employee, from mailroom clerk to CEO, should get on-the-job training when he or she joins a firm. In many firms, OJT is the only training available Dessler (2017).

On-the-job-training (OJT) is an informal T&D method that permits an employee to learn job tasks by actually performing them. Often OJT will also have a significant impact on personal development. The key to this training is to transfer knowledge from a highly skilled and experienced worker to a new employee, while maintaining the productivity of both workers Mondy and Martocchio (2016). In Ethiopian case most Banks' use this system to trainee their new employees.

According to Dessler (2017) there are three types of on the job training:-

A) Coaching (understudy method):- in this case an experienced worker or the trainee's supervisor trains the employee.
B) Job rotation: - also in this case an employee (usually a management trainee) moves from job to job at planned intervals, is another on the job technique.
C) Special assignments: - similarly give lower-level executives firsthand experience in working on actual problems.

2.1.6.4.1 Apprenticeship training

It is a process by which people become skilled workers, usually through a combination of formal learning and long-term on-the-job training Dessler (2017).

2.1.6.4.2 Job instruction training

Many jobs (or parts of jobs) consist of a sequence of steps best learned step-by-step. Such step-by-step training is called Job instruction training. By listing the steps in the sheet it shows the trainee what to do, the key points show how it is to be done and why Dessler (2017).

2.1.6.4.3 Team training

Team training focuses on imparting knowledge and skills on individuals who are expected to work collectively toward meeting a common objective. The nature of the work and business needs determines whether coordination training or cross-training is necessary. Team coordination training educates team members how to orchestrate Mondy and Martocchio (2016).

2.1.6.4.4 Behavior modeling

It is involves

1.   Showing trainees the right (or "model") way of doing something

2.   Letting trainees practice that way

3. Giving feedback on the trainees' performance. Behavior modeling is one of the most widely used, well researched, and highly regarded psychologically based training interventions Dessler (2017).

2.1.6.4.5 Audiovisual-based training

Although increasingly replaced by Web-based methods, audiovisual-based training techniques like DVDs, films, PowerPoint, and audiotapes are still used for example vestibule training, electronic performance support system, video conferencing and computer based training.

2.1.6.5. Evaluate the course effectively

The evaluation should be made by comparing the results (the benefits) with the objectives of the training and development program that were set in the assessment phase Ivancevich and Konopaske (2013).

Mondy and Martocchio, (2016) found that traditional framework for evaluation of training is based on four criteria.

2.1.6.5.1 Reaction

Training evaluation criterion focuses on the extent to which trainees liked the training program related to its usefulness, and quality of conduct.

2.1.6.5.2 Learning

It is the extent to which principles, facts, and techniques were understood and retained in memory by the employee.

This level can be evaluated by measuring how well trainees have learned ideas, concepts, theories and attitudes.

2.1.6.5.3 Behavior

It is Change in job-related behaviors or performance that can be attributed to training. These criterions assess transfers of training and it refers to the extent to which an employee generalizes knowledge and skill learned in training to the work place, as well as maintains the level of skill proficiency or knowledge learned in training.

Evaluating training at the behavioral level involves measuring the effect of training on Job performance through interviewing of trainees and their coworkers and by observing Job performance.

2.1.6.5.4 Organizational result

It refers to the extent to which tangible outcomes that can be attributed to training are realized by the organization and also refers to training outcomes such as enhanced productivity, lower costs, and higher product or service quality.

Employees evaluate results by measuring the effect of training on the achievement of organizational objectives.

2.1.7 Choosing trainers and trainees

According to Ivancevich (2004) states great care is needed in exercising of choosing effective instructors or trainers when we select the trainer who performs the training tasks

personal characteristics such as ability to speak well, to write convincingly, to organize the work of others, to be inventive, and to inspire others to grater achievements are important factor in the selection if the trainer.

Another planning factor is the selection of trainees who will participate in the program. In some cases the program may be design to train particular new employees in certain skills or in some cases the training program is designed to help the organization goal; in others, it is to help employees find better jobs elsewhere when layoffs are necessary or to retain older employees.

2.1.8 Training and development delivery system

Training is delivered to participants or trainers through using corporate training and development institutes, College and universities, online higher education, video media and others devote the training program. Mondy and Martocchio (2016).

2.1.9 Characteristics of effective training practice

According to Cascio and Nambudiri (2013) there are four characteristics distinguish companies with the most effective training practice

- Top management is committed to training and development.
- Training is tried to business strategy and objective and is linked to bottom-line result.
- Organizational environments are feedback rich; they stress continues improvement, promote risk taking, offer one on one coaching, and afford opportunities to learn from the successes and failures of decisions.
- There is a commitment to invest the necessary resource, to provide sufficient time and money for training.
- Encouraging managers to discuss their own problems and opportunities with their manager, colleagues or mentors to establish for them what they need to learn or be able to do.

2.1.10 Training and development in Banks

According to Gedlu (2017) there is a need for the continuous training and development of the staff in Banks especially the area of customer care service on operation aspects and behavioral aspects of the business. Jadhav (2017) shows in case of a large Bank, there are two ways of conducting training programs through an established department having a full time HRD functionary who oversees all the training and development functions of the Banks or through external trainers coordinated by the HRD department. These day banks have recognized the need for training and re-training staff, in order to develop a competitive edge over their competitors in delivering high quality services to the customers.

2.1.11 Challenges in training

The training process brings with it a number of questions that managers must answer. These are:

- ➢ Is training the solution to the problem?
- ➢ Are the goals of training clear and realistic?
- ➢ Is training a good investment?
- ➢ Will the training work?

Training will not work unless it is related to organizational goals. A well-designed training program flows from the company's strategic goals; a poorly designed one has no relationship to—or even worse, is at cross-purposes with—those goals. It is the manager's responsibility to ensure that training is linked with organizational goals Gomez-Mejia et al. (2012).

This implies that a well designed training program will bring a good solution for a solution and the aim of the training is clear and every member of the organization try to achieve its objectives. Moreover, training by itself has a cost but if it is efficient and effective it is a good investment and finally effective training program will fill the gap between current employees skill with the required skill to perform the task.

2.1.12 Legal issues and training

Mathis and Jackson (2010) found that a number of legal issues must be considered when designing and delivering training. One concern centers on the criteria and practices used to select individuals for inclusion in training programs. Companies need to make sure those criteria are job related and do not unfairly restrict the participation of protected- category members. Also, failure to accommodate the participation of individuals with disabilities in training can expose organizations to lawsuits. Another legal issue is employers' requiring employees to sign training contracts in order to protect the costs and time invested in specialized employee training.

For instance Development Bank of Ethiopia offer different training for its employees in foreign countries. But to so there is a contract between the Bank and trainee and the contract clearly state the commitment of the trainee.

2.1.13 The relationship between training and employees performance

Most the studies show that there is relationship between human resource management and organization performance. According to Guest(1997) mentioned in his study that training and development programs, as one of the vital human resource management practice, positively affects the quality of the workers knowledge, skills and capability and thus results in higher performance on job. This relation ultimately contributes to supreme organizational performance. The result of the study depicts the positive correlation between training and employees performance as r=.233.Thus, we can conclude this finding that to gain higher return the organization should utilize its human resource effectively and this can only happen through training. Training is the only ways of identifying the need of employees and fills the gap of skill to be competitive in the business so that they may perform well to achieve organizational goals.

According to wright and Geroy, (2001) employees competencies changes through effective training programs. It is not only improves the overall performance of the employees to effectively perform the current job but also enhance the knowledge, skills an attitude of the workers necessary for the future job, thus contributing to superior organizational performance.

Moreover, Elnaga and Imran (2013) found that training supports to shape employees job related behavior and facilitates them to participate for the success of the organization and ultimately firm gets higher return due to superior performance of its employees. A well trained worker is able to make best use of organizational resources along with minimum level of wastage. When employees are well trained organization can delegate responsibility and authority to them with full confidence of ensuring organizational success.

2.2 Empirical literature

A study by Dejene (2016) entitled with Assessment of human resource development and training practice in A.A city administration. The researcher assessed the practice of training and human resource development, performance appraisal and about career development. The finding shows about training and development programs; however, they were ineffective in assessing training needs, setting performance objectives, in searching aids for internal and external training and development, planning training strategies and preparing training schedules and modules as well as assessing training and development efforts. Especially, post training evaluation was not well conducted to get feedback for their improvement.

Other study which is conducted by Eden (2017) entitled with Assessment of training and development practice in satcon construction private limited company. The finding of the researcher shows that the development program didn't implement because of shortage of budget and the employees of the organization are not interested in on the training program of the company because of this they are not excited for their work also the employees are not such benefits, gave additional skill as the expected and not related to their job. Other study which is studied by Kassaye (2017) entitled with Assessment of training practice: the case of national lottery administration identified that the organization has a written training policy. But it is not known by all organization employees and training need assessment are not conducted appropriately before the implementation to consider the result in the design process and also based on the responses of the training activity of the organization lack of clear training policies and plan, inaccurate training need analysis, lack of conducting training impact assessment, not evaluated training behavior changed and lack of integration of training programs with overall company strategy are the major problem in training process of the organization.

A study made by kahtanxi and Khan (2013) the study investigate to analyze some of Human Resource Development practices which can help the public sector telecom companies of Saudi Arabia to combat the future challenges on the basis of these variables: Quality of Work Life and Welfare Measures, Organizational Development, Training and Development, Performance Appraisal and Rewards and Participative Management.

The study brings out the fact that appropriate HRD Practices provide an essential springboard for enhancing the Satisfaction and Commitment of the employees in the Telecom Industry. Appropriate Practices in HRD are subjective.

As per the study HRD is different from one organization to other means what is best for one company may not be best for another. Thus, to study the appropriateness of the HRD Practices, an attempt was made to identify those HRD practices that are prevalent in each Sector.

Finally researchers conclude that the employees of the concerned company feel that the HRD practices when used properly direct them to do their job in an efficacious manner. The utilization of competence development practices make the employees have a feel that they are the important part and parcel of the organization and they have been taken care of. With this comes the prospects of promotion within the organization and it also improves the employee professional record.

A study made by Soni and Saluja (2014) on the other hand, shows about human resource development in cooperatives and as per their review the existing organizational design of most of the cooperatives does not conform to the basic principles of human resources management of a sound institution. The cooperatives are generally headed by a committee of elected members, who are not necessarily professionals. The cooperatives will have to evolve sound personnel policies encompassing proper manpower planning and assessment. It is necessary to evolve scientific staffing norms. There should also be a conscious policy for developing the second line of management in all key functional areas. Conscious and well specified HRD principles in crucial areas like recruitment, placement, training, career progression, managerial grooming, etc., are lacking in most of the cooperatives. Moreover, In view of larger interest of cooperative and socio economic development of society, there is a need of look at a management policy that keeps the teaching, learning and training processes at the core of the institution. The Human Resource Management and

Development in the cooperative sector should be accorded top priority by the Government and States for the growth and development of the cooperative sector.

As observed from the above mentioned points human resource development practice is key in every organization. Hence, to create a sound HRM practice the organization need develop HRM policy with the cooperation of all stakeholders in the organization and it necessary to made large investment on developing of human resource.

In addition, the study suggest that the organizations should focus more on human resource development so that the organizations can lower down their employee turnover ratio by developing their employees skills from time to time through an extensive training, right from the college to the employment and further to make the employee in line with the newer technology, tools and software, the organizations should prepare a proper budget for the human resource development, employees must be given opportunities to upgrade their educational qualification and when necessary employee should be provided with an e learning facility. As it is said that fully developed employee would be highly motivated to work therefore in order to make the employee motivated to work and to decrease the employee turnover ratio, human resource development is absolutely mandatory.

2.3 Conceptual framework

Training should be systematic in that it is specifically designed, planned and implemented to meet defined needs Armstrong (2009). According to Dessler (2017) there are four steps in the training and development process: assessment of training needs, designing of the training programs, implementation of the training programs and evaluation of training programs.

Training and development is a need-oriented effort, determining the level, type and duration of the training and development is the prime importance at this stage of the process Dessler (2017). Once training needs have been identified using various analyses, training objectives and priorities must be established to design the training properly Solomon (2014). Delivery style is a very important part of training and development. Employees are very conscious about the delivery style Armstrong (2009).

It can be realized that it is necessary it is necessary for the trainer to deliver the training in a proper manner, timely and to engage its audience during the training section. Training

evaluation should be made by comparing the results (the benefits) with the objectives of the training and development program that were set in the assessment phase Ivancevich & Konopaske (2013).

Thus, organizations should assess their training effort and this helps to improve the training program for the future. Therefore every step should be interrelated and to be effective training program close attention should be gives for each step.
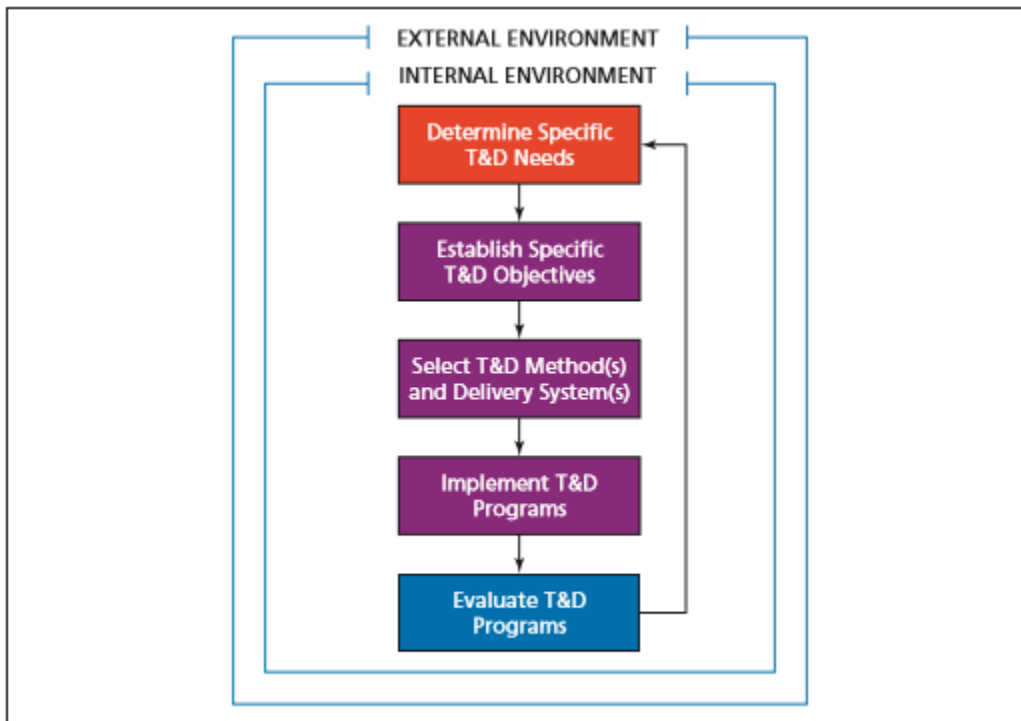
Source: (Mondy and Martocchio, 2016)

Figure 1 Conceptual frame work

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Research Design and Approach

The researcher is used descriptive research design to assess human resource training practice in Development Bank of Ethiopia. Descriptive research is concerned with specific predictions, with narration of facts and characteristics concerned with individuals, group or situations kumar (2011). The advantage of the design is that it allows flexibility in data collection and also makes use of open ended and closed questions which would allow the respondent to give extra information freely and its major purpose is description of the state of affairs as they exist at present.

This study applied both qualitative and quantitative data (mixed method approach) in order to study human resource training practice. A mixed method approach is one in which the researcher collects analyzes and mixes or integrates both qualitative and quantitative data in a single study to understand research problem creswell (2003). Quantitative research method used by sending questionnaire to the employees and analyze with the help of statistical package for social science (SPSS) and qualitative research will use personal interview with the human resource staff members of the Bank. By applying mixed method the researcher will ensure the strength of the findings towards being more objective to the entire population.

3.2 Data Sources and Data Collection Methods

For this study the researcher used both primary and secondary data sources. Head office employees and management of the Bank used as the primary sources of data whereas DBE reports and different training documents used as secondary source of data.

To get the primary data a well structured questionnaire is prepared which is paper based and filled and answered out by research participants. It is helpful instruments to collect large amount of data within a short period of time and it allow large area coverage. Moreover it is quite popular, particularly in case of big enquiries and also interview checklist prepared for HR management members as a primary source f data.

3.3 Population sample size and sampling techniques

As of January 9, 2019 total employees of DBE was 2,374 Out of the total population 1,000 employees are found in head office.

This thesis focuses on the population that currently works in head office of the Bank. From the source population of DBE appropriate sample for questionnaire administration were determined by using Systematic Random sampling technique. Systematic random sampling technique occurred when the researcher selects every nth member (sampling interval K) after randomly selecting the first through nth element as the starting point. The first unit is a random number and the next unit onwards they are selected at the same fixed intervals.

Moreover this technique spread the members selected for measurement more evenly across the entire population than other sampling Techniques. One of the most attractive aspects of this sampling is that this method can allow the researcher to draw a probability sample without complete prior knowledge of the sampling frame.

To the sample size determination three criteria usually will need to be specified to determine the appropriate sample size: the level of precision, the level of confidence or risk, and the degree of variability in the attributes being measured.

By considering the above criteria from among other method the researcher used Yamane Formula which provides a simplified formula to calculate sample sizes. This formula is used to calculate the sample sizes.

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

Where

n   is sample size

N   population size

e   the level of precision

Then, n = $1000/1+1000(0.05)^2$ = 285.7142

Hence, by approximating the sample size result 285.7142 that is obtained by the above formula the total sample size is 286.

To find nth member: N/n= 1000/286=3.49 approximately the researcher take every 4th member from the list. To select the first unit the researcher pick one number between 1 and 4. Hence, by considering this the researcher pick number 2 as the first respondent from sample frame.

3.4 Procedures of data collection

The form of questionnaire which is used in the study is structured close ended type. The questionnaires are distributed for employees who have been selected from the sample head office departments. In this closed form of questionnaire the respondents choose one of the alternatives as possible answers. The Lakers scale had five scales ranging from 1 which represents "strongly disagree", 2 refers to "disagree", 3 "neutral", four represents "agree" and 5 represents "strongly agree". The questionnaires were directly distributed to the respondents. Thus, the filled questionnaires were collected from each respondent In addition; the form of interview which will use in this study is structured interview and use face to face interviews by using written note and voice recorders then organize the interview response and get ready for data analysis according to the time line provided for data collection and ready for analysis.

3.5 Methods of data analysis

The data gathered from both primary and secondary sources through the use of questionnaire and interview were summarized using descriptive statistics such as tables, frequency distributions, percentages and mean to give a condensed picture of the data. Moreover, to show proportions the researcher used the most frequent used diagram to emphasize the proportion or share of occurrence is the pie chart.

Descriptive statistics enable to describe and to compare variables numerically. Statistics used to describe a variable focus on two aspects which are the central tendency such as mode (value that occurs most frequently), median (middle value or mid-point after the data have been ranked and mean (average) and dispersion which will use to describe how the data values are dispersed around the central tendency.

Data interpretation and presentation is the process of organizing data into logical, sequential, and meaningful categories and classifications to make them amenable to study and interpretation .Analysis and presentation put data into proper order and in categories

reducing them into forms that are comprehensible and interpretable so that the relationships between the research specific questions and their intended answers is established by using textual, tabular, and graphical ways and it is presented on chapter four.

3.6 Reliability and validity of measurement tools

Both reliability and validity serve as criteria for evaluating the quality of any measurement procedure.

3.6.1 Validity

It refers to the truth of measurement and it is the degree to which the measurement process measures the variable it claims to measure Lombard (2010). Due to this the questionnaire were pre-tested with employees to test the content validity of the instrument and also to check the clarity, length, word ambiguity and structure and their suggestion is incorporate before the final distribution of the questionnaire.

3.6.2 Reliability

It is the stability or the consistency of measurement. According to Lombard (2010), coefficients of 0.9 or greater are nearly always acceptable, 0.8 or greater is acceptable in most situations and 0.7 may be appropriate in some exploratory studies for some indices. By tracing this literature the researcher test the reliability of the items which are developed from respondents and accordingly the result is 0.891 which are acceptable.

Table 1 **Reliability Analysis result**

Variable	Cronbach's Alpha	No of Items
Training policy	.840	5
Training needs assessment	.727	4
Training design	.869	8
training Implementation and delivering	.706	9
Evaluation	.712	5
Employees' Perception	.768	5
Aggregate mean	.891	36

Source: Survey, 2019

3.7 Ethical considerations

Ethical issues include the design and initial access stages up to analysis and reporting stage. The researcher consider to conduct the research project in line with the ethical principles which are privacy of possible and actual participants, voluntary nature of participants, maintenance of the confidentiality of data provided by individuals and do not misrepresent the data collected and also the study is conducted with the consent of the organization.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Response rate

This study was conducted with an objective of assessing the practices of training in DBE. Employees of the Bank were respondents of the study. To achieve objective of the study, the researcher has distributed 286 questionnaires to the targeted respondents. Among these questionnaires, 273 questionnaires were returned. Therefore, this study was conducted with the response rate of 95.45%.

Table 2 Response rate

Disbursed questionnaire	Collected questionnaire	Response rate
286	273	95%

In this section different statistical data analysis tools were used such as frequency, percentile and mean were used to analyze the collected data. The summary of descriptive statistics of all variables that were evaluated based on 5 point Likert scale.

In 5 point Likert scale, the mean score is 3.0

Table 3 Comparison base of mean score values of five point Likert scale instrument

SN	Mean score value	Description
1	<3.0	Low
2	=3.0	Moderate
3	>3.0	High

Table 4 Demographic information of the respondents

		Frequency	Percent
Sex	Female	110	40.3
	Male	163	59.7
	Total	273	
Age	< 25 years	31	11.4
	25 to 35 years	101	37.0
	36 to 40 years	93	34.1
	41 to 50 years	39	14.3
	50 to 60 years	9	3.3
	Total	273	
Position	Trainee junior officer	31	11.4
	Jr. Officer	85	31.1
	Officer	102	37.4
	Sr. officer	39	14.3
	Manager	16	5.8
	Total	273	
Education	First Degree	196	71.8
	Second Degree or above	77	28.2
	Total	273	
Years of service in DBE	< 5 years	49	17.9
	6 to 10 years	98	35.9
	11 to 15 years	93	34.1
	>15 years	33	12.1
	Total	273	

As presented in table 4 above, majority of the respondents for the study are male; which is 110(40.3%) of the respondents are male and 163(59.7%) of the respondents are Female. This suggests higher proportions of the Bank employees are male. Another demographic

factor of the respondents is age. From the total respondent 101(37%) of them falls between the age category of 25 to 35 that constitutes majority of the respondents. This category is followed by age group of 36 to 40 years, 34.1% of the respondents. These two categories constitute 71.1% of the respondents. The lowest numbers of respondent are from the age group of 50 to 60 years which is only 3.3% of the participants in the study. These suggest that the bank has younger work force.

In regard to the education qualification of the respondents, majority of the respondents have the first degree that composes 196(71.8%) of the respondents. 77(28.2%) of the respondents have education qualification of second degree and above.

Table 4 above depicts the position and experience of the respondents in the Bank. There are 5 categories of position identified in the study. Majority of the respondents are at 'officer' position that composes 102(37.4%) of the respondents. following this position, 85(31.1%) of the respondents are at junior officer position. 39(14.3%) of the respondents are at position of 'senior officer'. These three positions represent 88.8% of the respondents.

Regarding the experience of the respondents, 49(17.9%) of the respondents have experience of less than 5 years. But majority of respondents have experience of 6 to 10 years i.e. 98(35.9%) of the respondents. Following this experience level, 93(34.1%) of the respondents have experience of 11 to 15 years. Only 33(12.1%) of the respondents have experience above 15 years. These suggest there is turnover in the Bank.

The following figure presents the frequency of training provision in the Bank.

How frequently have you attended training program organized by the Bank.

- Once a year
- Twice a year
- several times a year
- Not at all
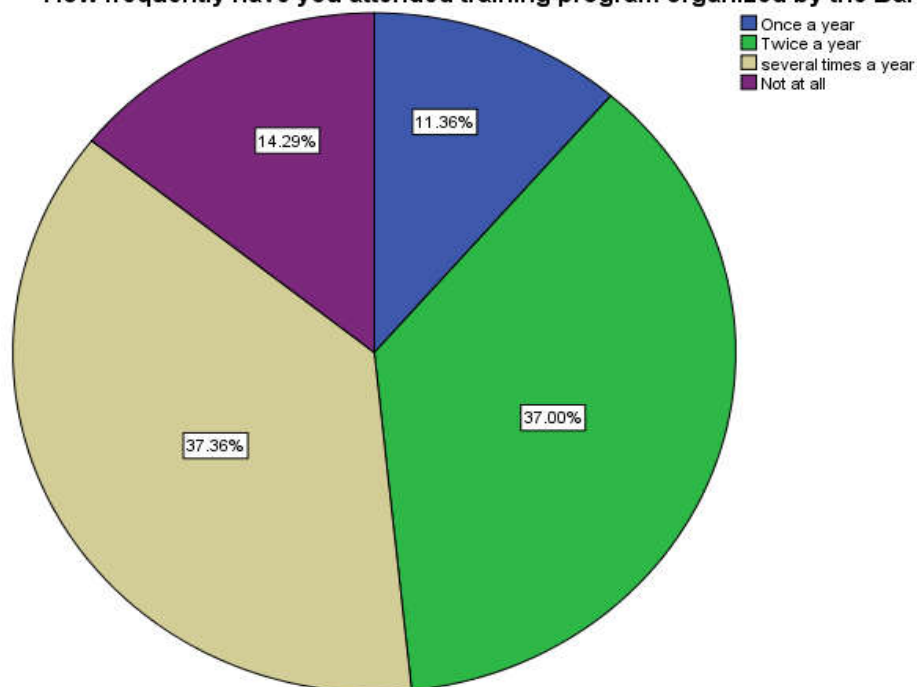
11.36%
14.29%
37.36%
37.00%

Source: survey, 2019

Figure 2 Frequency of training provision in the Bank

As depicted in the figure above, 11.36% of the respondents have attended training once a year and 37% of the respondents attended twice a year. But majority of the respondents attended several times a year. On the other hand, 14.29% of the respondents have not participated in any training. This suggests that Bank provides trainings frequently.

Table 5 Respondents opinion on the availability and applicability of training policy at DBE

Statements		SD	D	N	A	SA	Mean
The Bank has a well-articulated human resource development policy.	F	71	116	46	35	5	2.2198
	%	26.0	42.5	16.8	12.8	1.8	
The Bank properly plans the training program with respect to policies.	F	63	139	45	23	3	2.1355
	%	23.1	50.9	16.5	8.4	1.1	
The Bank has clearly communicated the policy to the employees.	F	17	106	116	29	5	2.6300
	%	6.2	38.8	42.5	10.6	1.8	
The Bank provides on time	F	65	144	45	14	5	2.0842

training to employees.	%	23.8	52.7	16.5	5.1	1.8	
The Bank has clear criteria for selection of candidates for training.	F	37	174	43	14	5	2.1795
	%	13.5	63.7	15.7	5.1	1.8	
Average mean							2.2498
Missing	13						

The average result for the statement that 'the Bank has a well-articulate human resource development policy' is 2.22.The result suggests that the respondents disagree about the fact that human resource development policy of the Bank is well-articulated. This implies that the training policy of the Bank is not clear.

The second statement about the policy of the training is about planning for training according to the policies. Respondents disagree on the statement that the Bank properly plans the training program with respect to policies as indicated by the mean value of 2.14. This indicates that the Bank has no proper plan the program with respect to the policies.

On the statement that the Bank has clearly communicated the policy to the employees, 17(6.2%) of the respondents strongly disagree, 106(38.8%) of the respondents disagree, 116(42.5%) of the respondents are neutral, 29(10.6%) of the respondents agree and 5(1.8%) of the respondents strongly agree. The mean score for the statement is 2.63 suggesting that the employees have no awareness about the communication of the training policy.

The respondents were asked to rate the provision of training on time to employees. But 65(23.8%) strongly disagree, 144(52.7%) disagree, 45(16.5%) neutral, 14(5.1%) agree and 5(1.8%) strongly agree that the Bank provides on time training to employees. Mean value for this statement is 2.08 suggesting that the respondents disagree that the Bank provides on time training to employees. This indicates the Bank does not provide on time training to employees.

For the statement that 'The Bank has clear criteria for selection of candidates for training' 37(13.6%) of respondents strongly disagree, 174(63.7%) of respondents disagree, 43(15.8%) of respondents are neutral, 14(5.1%) of the respondents agree and 5(1.8%) of the respondents strongly agree. The overall mean for this statement is 2.18 suggesting that the respondents disagree on the statement. This implies that the Bank has no clear criteria for

selection of candidates for training. The overall mean for the variable, training policy is 2.2498 indicating the there is poor training policy in the Bank.

The researcher conducted interviews for the HR management staff on the existence of training policy/procedure. Their response implies that the organization maintains a training policy and it is clearly stated on the collective bargaining of the Bank. They have also mentioned the Bank provide different training programs to the employees based on performance result which is a requirement for selection and it gives equal opportunities for the employees to participate in training. However, implementing a proper selection mechanism is a vital tool for conducting the training program effectively Hence, the organization should use other mechanisms in addition to performance result for the selection of trainees by incorporating the opinion of employees. However, The Bank does not communicate the employees about the selection criteria and procedure of the training program.

This indicates that the Bank needs to work further to raise the awareness of its staffs regarding the training policy and procedures.

Table 6 Information on Training needs assessment

Statements		SD	D	N	A	S A	Mean
Training programs are organized based on training need assessment results.	F	26	165	61	20	1	2.2857
	%	9.5	60.4	22.3	7.3	.4	
Training need assessment is conducted at the organization level when organizing training program.	F	41	149	65	17	1	2.2234
	%	15.0	54.6	23.8	6.2	.4	
Training need assessment is conducted at the task level when organizing training program.	F	12	103	73	85		2.8462
	%	4.4	37.7	26.7	31.1		
Training need assessment is conducted at the Individual level when organizing training program.	F	10	198	59	5	1	2.2271
	%	3.7	72.5	21.6	1.8	.4	
Average mean							2.3956
Missing	13						

On the statement that 'Training programs are organized based on training need assessment results', 26(9.5%) of the respondents strongly disagree, 165(60.4%) of respondents disagree, 61(22.3%) of respondents are neural, 20(7.3%) of respondents agree and 1(0.4%) of respondents strongly agree. The mean score for this statement is 2.29 suggesting that the respondents disagree on the statement. Based on this the study infers that training programs are not organized based on training need assessment.

41(15%) of the respondents strongly disagree, 149(54.6%) of respondents disagree, 65(23.8%) of respondents are neutral, 17(6.2%) of the respondents agree and 1(0.4%) of the respondents strongly agree on the statement that training need assessment is conducted at the organization level when organizing training program. the overall mean score for this statement is 2.22 suggesting the respondents disagree that training need assessment is conducted at the organization level when organizing training program.

For the statement that 'Training need assessment is conducted at the task level when organizing training program' 12(4.4%) of respondents strongly disagree, 103(37.7%) of respondents disagree, 73(26.7%) of respondents are neutral, and 85(31.1%) of the respondents agree. The overall mean for this statement is 2.85 suggesting that the Bank didn't conduct need assessment at task level.

On the statement that Training need assessment is conducted at the Individual level when organizing training program, 10(3.7%) of the respondents strongly disagree, 198(72.5%) of the respondents disagree, 59(21.6%) of the respondents are neutral, 5(1.8%) of the respondents agree and 1(0.4%) of the respondents strongly agree. The mean score for the statement is 2.23 suggesting that training need assessment is not conducted at the individual level when organizing training program.

Overall mean score for the variable need assessment is 2.3956 that suggests on overall the respondents disagree on the standard practices of need assessment.

However as per the HR management staff member opinion the organization conduct training need assessment by conducting different discussions with each department Directors to know the required training and based on their recommendation human resource directorate prepares the training program. However it is not enough to know the gabs or the needs of

each individual employee. Hence the organization should conduct training need assessment at organization, task and individual level properly.

Table 7 Information on Training design

Statements		SD	D	N	A	SA	Mean
The organization sets clear training objectives properly at the design stage.	F	17	175	46	35		2.3626
	%	6.2	64.1	16.8	12.8		
The organization sets clear criteria on trainer selection when designing training program.	F	3	125	114	29	2	2.6410
	%	1.1	45.8	41.8	10.6	.7	
Training is set in consideration of the company's goal.	F	35	185	17	34	2	2.2051
	%	12.8	67.8	6.2	12.5	.7	
The organization designs a well-articulated training curriculum.	F	69	118	64	16	6	2.1648
	%	25.3	43.2	23.4	5.9	2.2	
The Bank at the designing stage prepares all necessary training materials.	F	65	120	54	23	11	2.2491
	%	23.8	44.0	19.8	8.4	4.0	
Training methods are identified at the designing stage.	F	61	138	51	21	2	2.1392
	%	22.3	50.5	18.7	7.7	.7	
The Bank allocates training budget sufficiently.	F	56	107	78	28	4	2.3297
	%	20.5	39.2	28.6	10.3	1.5	
The Bank properly schedules the training programs at the designing stage.	F	90	80	84	14	5	2.1355
	%	33.0	29.3	30.8	5.1	1.8	
Average mean							2.2783
Missing	13						

Result on the frequency of agreement level indicates 17(6.2%) of respondents strongly disagree, 175(64.1%) of respondents disagree, 46(16.8%) of the respondents are neutral and 35(12.8%) of the respondents agree on the statement that the organization sets clear training objectives properly at the design stage. The summary statistics indicated by mean for this statement is 2.36 indicating that on average the respondents disagree on the statement. This suggests that the Bank does not sets clear training objectives properly at the design stage.

As indicated in the table 7 above, 3(1.1%) respondents strongly disagree, 125(45.8%) respondents disagree, 114(41.8%) responses are neutral, 29(10.6%) of respondents agree and 2(0.7%) of respondents strongly agree that the Bank sets clear criteria on trainer selection when designing training program. Mean score for this statement is 2.64 indicating majority of respondents disagree on the statement. This implies that the Bank does not set clear criteria on trainer selection when designing training program.

On the statement that training is set in consideration of the company's goal, 35(12.8%) of the respondents strongly disagree, 185(67.8%) respondents disagree, 17(6.2%) respondents are neutral, 34(12.5%) respondents agree and 2(0.7%) respondents strongly agree. Mean score of the statement on the level of agreement is 2.2 that majority of the respondents disagree that training is set in consideration of the company's goal. This implies that the respondent believe that the Bank doesn't set training program considering the goal of the Bank.

The respondents were asked to indicate the training curriculum design of the Bank. According to the survey, 69(25.3%) of the respondents strongly disagree, 118(43.2%) respondents disagree, 64(23.4%) respondents are neutral, 16(5.9%) respondents agree and 6(2.2%) respondents strongly agree that the Bank designed a well-articulated training curriculum. From these responses it is computed that mean value of responses based on the likert scale is 2.16 that majority of the respondents reject the practice. This implies that the training curriculum of the Bank is not well-articulated.

Training schedule is highly important for the effective training. The respondents have rated the proper scheduling of the training program. The survey result assessed that 90(33%) of the respondents strongly disagree, 80(29.3%) respondents disagree, 84(30.8%) respondents are neutral, 14(5.1%) respondents agree and 5(1.8%) respondents strongly agree on the statement that the Bank properly schedules the training programs at the designing stage. Mean value for these responses is 2.14 that the respondents disagree the practice. This implies that there is no proper scheduling about the training program at the design stage.

On the other hand based on the Interview result made with HR management members training is set by considering the organization goal and the organization prepare training plan including budget at each quarter. However, According to HR managers there is no consistent participation of the employees in the process of designing of training programs.

But they state that the Bank allocates sufficient Budget and materials for training. Hence the Bank should work with employees on training design by incorporating their opinion.

Table 8 Information on training Implementation and delivering practice

Statements		SD	D	N	A	S A	Mean
The delivery system that the organization used is convenient to get the necessary knowledge.	F	51	128	83	10	1	2.2015
	%	18.7	46.9	30.4	3.7	.4	
The organization gives on the job training. (Coaching, mentoring, structured instruction…)	F	58	152	44	14	5	2.1062
	%	21.2	55.7	16.1	5.1	1.8	
The organization gives off the job training.(lecture, case study, simulation…)	F	56	116	60	40	1	2.3187
	%	20.5	42.5	22.0	14.7	.4	
The training material is convenient to follow the training program.	F	78	74	96	21	4	2.2637
	%	28.6	27.1	35.2	7.7	1.5	
The Training environment is convenient to attend the training program.	F		41	82	149	1	3.4029
	%		15.0	30.0	54.6	.4	
The training delivery practice has enabled me to transfer the skills required back to my job.	F	17	174	46	36		2.3700
	%	6.2	63.7	16.8	13.2		
The trainers are capable and have full knowledge about the subject matter.	F	65	116	54	27	11	2.2784
	%	23.8	42.5	19.8	9.9	4.0	
The organization gives equal opportunity to participate in training for the employees.	F	34	133	78	25	3	2.3773
	%	12.5	48.7	28.6	9.2	1.1	
The training program conducted by outsider trainer was effective and efficient than inside trainer.	F		56	136	79	2	3.0989
	%		20.5	49.8	28.9	.7	
Average mean							2.4908

The first statement is about the convenience of the training delivery system to get the necessary knowledge. 51(18.7%) of the respondents strongly disagree, 128(46.9%) respondents disagree, 83(30.4%) respondents are neutral, 10(3.7%) respondents agree and

1(0.4%) respondents strongly agree that the delivery system that the organization used is convenient to get the necessary knowledge. Overall mean for the statement is 2.2 that majority of the respondents disagree on the delivery system of the Bank is convenient to get necessary knowledge. This suggests the training delivery system of DBE is not convenient to get the necessary knowledge.

On the statement that the organization gives on job training such as coaching, mentoring, structured and instruction, 58(21.2%) of the respondents strongly disagree, 152(55.7%) respondents disagree, 44(16.1%) respondents are neutral, 14(5.1%) respondents agree and 5(1.8%) respondents strongly agree. The mean score for these levels of agreement is 2.1 that majority of the respondents disagree that the Bank gives on job training. This suggests that the Bank is not providing on job training.

56(20.5%) of the respondents strongly disagree, 116(42.5%) respondents disagree, 60(22%) respondents are neutral, 40(14.7%) respondents agree and 1(0.4%) respondents strongly agree on the statement that the organization gives off the job training such as lecture, case study, simulations. The mean value of responses about the statement is 2.32 indicating that majority of the respondents disagree that the Bank gives off job training properly such as lectures, case study, and etc. This suggests low practice of the providing off job training by using lectures, case studies in DBE.

On the statement that the training material is convenient to follow the training program 78(28.6%) of the respondents strongly disagree, 74(27.1%) respondents disagree, 96(35.2%) respondents are neutral, 21(7.7%) respondents agree and 4(1.5%) respondents strongly agree. Mean value of the responses is 2.26 that the respondents disagree that the training material is convenient to follow the training program. This suggests that materials provided during the training are not convenient.

41(15%) respondents disagree, 82(30%) respondents are neutral, 149(54.6%) respondents agree and 1(0.4%) respondents strongly agree on the statement that 'the training environment is convenient to attend the training program'. the mean value of responses is 3.4 suggesting the majority of respondents agree on the statement. This implies that the training environment of the DBE is convenient to attend the training.

Result of the survey on importance of the training on enabling transfer of skills required by the job shows that 17(6.2%) of the respondents strongly disagree, 174(63.7%) respondents

disagree, 46(16.8%) respondents are neutral, and 36(13.2%) respondents agree that the training delivery practice has enabled to transfer the skills required back to job. Mean value for these responses is 2.37 indicating the respondents disagree that the training delivery practice has enabled to transfer the skills required back to job. This implies that the training is not enabling transfer of skills required by the job.

The respondents of the study showed their agreement on the statement, the trainers are capable and have full knowledge about the subject matter.65(23.8%) of the respondents strongly disagree, 116(42.5%) respondents disagree, 54(35.2%) respondents are neutral, 27(9.9%) respondents agree and 11(4%) respondents strongly agree. The mean value of the responses is 2.28 suggesting the disagreement of the respondents on the statement. As per the respondents suggestion the Bank should work on the trainers' selection.

The organization gives equal opportunity to participate in training for the employees. 34(12.5%) of the respondents strongly disagree, 133(48.7%) respondents disagree, 78(28.6%) respondents are neutral, 25(9.2%) respondents agree and 3(1.1%) respondents strongly agree. The mean value for the responses is 2.37 indicating majority of the respondents disagree on the statement. This suggests that the respondents believe that the Bank is not giving equal opportunity to employees to participate in the training.

For the statement that the training program conducted by outsider trainer was effective and efficient than inside trainer, most respondent perception on this statement is unidentified.

The overall mean for the Implementation and delivering practices is 2.4908 suggesting overall disagreement of the respondents on the statements that indicate the implementation and delivering practice of the Bank is low.

As per the interview made with management member the training method used by the Bank is off the job training by using lecture method whereas Finance department of the Bank exert both on the job and off the job training methods. Hence by considering the above issues the Bank should implement the appropriate method for all departments to bring the required performance of the employees.

The Bank provide training programs to the employees with collaboration of different institutes such as National Bank of Ethiopia, Ethiopian management institute and so on and the HR staff members believe that the trainer have full Knowledge and experience about the

subject matter However, after the training program the Bank does not evaluate the perception of employees about the training practice.

Table 9 Information on evaluation practice

Statements		SD	D	N	A	SA	Mean
The organization evaluates the effectiveness of training programs properly.	F	25	112	108	25	3	2.5348
	%	9.2	41.0	39.6	9.2	1.1	
The organization evaluates trainees' reaction (material, usefulness, quality of the training method, content of training, hospitality, etc) at the end of each training session.	F	69	129	60	12	3	2.0879
	%	25.3	47.3	22.0	4.4	1.1	
The organization asks the trainees' learning through setting oral question or administering test at the end of training programs.	F	30	171	56	12	4	2.2271
	%	11.0	62.6	20.5	4.4	1.5	
The organization evaluates the behavioral changes (change the behavior of the employees due to training) that trainees demonstrate when back to their work place.	F	33	158	66	16		2.2381
	%	12.1	57.9	24.2	5.9		
The organization evaluates the training result (the impact of training on organizational performance) when trainees are back to their work place.	F	13	204	53	2	1	2.1722
	%	4.8	74.7	19.4	.7	.4	
Average mean							2.2520
Missing	13						

As it is presented in table 9 above, the agreement of the respondents on statement that the organization evaluates the effectiveness of training programs properly, depicts that 25(9.2%) of the respondents strongly disagree, 112(41%) respondents disagree, 108(39.6%) respondents are neutral, 25(9.2%) respondents agree and 3(1.1%) respondents strongly agree. The mean value for this statement is 2.53 suggesting the majority of the respondents disagree on the statement. This implies that the Bank has no practice of evaluating the effectiveness of training programs properly.

On the statement that the organization evaluates trainees' reaction (material, usefulness, quality of the training method, content of training, hospitality, etc) at the end of each training session, 69(25.3%) of the respondents strongly disagree, 129(47.3%) respondents disagree, 60(22%) respondents are neutral, 12(4.4%) respondents agree and 3(1.1%) respondents strongly agree. The overall mean for these responses is 2.08 suggesting that majority of the respondents disagree on the practice. This implies that the Bank does not evaluate the effectiveness of training programs properly.

30(11%) of the respondents strongly disagree, 171(62.6%) respondents disagree, 56(20.5%) respondents are neutral, 12(4.4%) respondents agree and 4(1.5%) respondents strongly agree that the organization asks the trainees' learning through setting oral question or administering test at the end of training programs. Mean value for responses on this statement is 2.22 suggesting majority of respondents disagree on the statement. This indicates that the Bank does not ask the trainees' learning through setting oral question or administering test at the end of training programs.

The mean score for the statement that the organization evaluates the behavioral changes (change the behavior of the employees due to training) that trainees demonstrate when back to their work place is 2.23 that indicate the respondents disagree on the statement. This implies that the Bank does not evaluate the behavioral change that the trainees demonstrate after training.

Mean value of 2.17 about the statement that the organization evaluates the training result (the impact of training on organizational performance) when trainees are back to their work place suggests that the bank is not evaluating the result of the training especially on organizational performance.

The overall mean score for the evaluation practice is 2.2520 that suggest disagreement of the respondents on the statements that indicate the evaluation practice. This suggests there is weak practice of evaluating the outcomes of the training.

The last question forwarded for HR management staffs who are participated in the survey asked their opinion about the evaluation practice of the Bank and as per the interview result the Bank didn't evaluate trainees reaction means usefulness, quality of the training method etc at the end of the training session and the Bank doesn't ask the trainees learning through

setting different type of tests. Moreover the Bank doesn't evaluate behavioral change of employees due to training and also the Bank didn't evaluate the impact of training on organizational performance.

Table 10 Information on general employees' perception

Statements		SD	D	N	A	SA	Mean
There is an effective training practice in my organization.	F	16	185	44	28		2.3077
	%	5.9	67.8	16.1	10.3		
I have enough training that enables me to do my job.	F	7	136	106	22	2	2.5458
	%	2.6	49.8	38.8	8.1	.7	
There is fair selection of trainees in my organization.	F	26	205	16	24	2	2.1612
	%	9.5	75.1	5.9	8.8	.7	
Training program improve my skill and knowledge which increase my performance on the job.	F	53	139	66	10	5	2.1758
	%	19.4	50.9	24.2	3.7	1.8	
Training program establishes a clear view of work roles and it is directly related to my job.	F	55	131	55	22	10	2.2711
	%	20.1	48.0	20.1	8.1	3.7	
Average mean							2.2923
Missing	13						

Agreement of the respondent on effective training practice of the Bank was assessed. 16(5.9%) of the respondents strongly disagree, 185(67.8%) respondents disagree, 44(16.1%) respondents are neutral, and 28(10.3%) respondents agree on the statement that there is an effective training practice in my organization. The mean value for the responses is 2.2923 suggesting the respondents disagree the above statements. This implies that the respondents believe that there is no effective training practice in the Bank.

Response of the participants was assessed about the availability of training that enables do a job. The survey indicates that 7(2.6%) of the respondents strongly disagree, 136(38.8%) respondents disagree, 106(8.1%) respondents are neutral, 22(8.1%) respondents agree and 2(0.7%) respondents strongly agree with mean value of 2.54 suggesting that majority of the respondents disagree on the statement. This suggests that there is no enough training that enables do a job.

On the statement that there is fair selection of trainees in my organization, 26(9.5%) of the respondents strongly disagree, 205(75.1%) respondents disagree, 16(5.9%) respondents are neutral, 24(8.8%) respondents agree and 2(0.7%) strongly disagree. Practice of the fairness of the selection for training is indicated by mean value of 2.16 suggesting that the respondents consider there is no fair selection of trainees in the Bank.

Mean score for statement that training program improves my skill and knowledge which increases my performance on the job is 2.17 suggesting the respondents disagree on the statement. This implies that training program is not improving the skill and knowledge which increase performance on the job of the employees.

Overall agreement on the role of training on establishing the clear overview of work role and relationship with job is indicated by the mean value of 2.27 that indicates disagreement of the majority of the respondents on the statement that Training program establishes a clear view of work roles and it is directly related to my job. This implies that the training program is not establishing clear overview of work role and has no relationship with job.

Mean score for employee perception is 2.2923 implying the disagreement of the majority of the respondents on importance of the training on the employees. This implies that majority of respondents have negative perception on training practice of the Bank and also this suggests that there is low importance of the training on the performance of the employees.

4.2 Documentary review

It has been suggested that for organization to be competent enough and to cope up with the changing environment it is important to have sufficient and educated man power. Development Bank of Ethiopia provides the necessary training programs to its staff members by formulating human resource policy which is stated on the collective bargaining of the Bank. The policy statement asserted that the Bank provide long and short term trainings to its employees and state clearly about training procedures including the duty and responsibility of the employees.

The Bank has given different training program up to March 30, 2019 (up to third quarter) besides the Bank has also give a chance for its employees to attend various training programs up to March 30, 2019. In the same year for the first quarter the Bank has also provided technical training for one hundred eighty employees and for 28 managers the Bank

provides leadership training. In the second quarter the Bank provide leadership training for 334 management members and for 1213 numbers of participants attend technical training. Additionally in the third quarter the Bank provide leadership training for 256 management members and for 862 numbers of employees attend technical training. The sample training programs and number of participant has been presented in Appendix III attached at the end of the paper.

CHAPTER FIVE

SUMMARY, CONCLUTION AND RECOMMENDATION

5.1 Summary of Findings

➢ The response from the respondents and the information from the documents indicate that there is no clear training policy and procedure in the Bank and the researcher found that there is communication gap between the employees with the HR management staff members about the training policy.

➢ According to majority of respondents the Bank does not conduct training need assessment properly at all levels.

➢ HR management members agree the Bank does not conduct training need assessment properly and they have no chance to discuss with employees.

➢ The Bank does not properly schedule the training programs at the designing stage and also there is no regular participation of the employees in the process of designing of training programs.

➢ As observed from majority of respondents the delivery system that the organization used is not convenient to get the necessary knowledge except majority of respondents believe the environment is convenient for the trainees.

➢ Majority of respondents believe that the training program they attended is not relevant for current job.

➢ As per the respondents suggestion the Bank should work on the trainers' selection.

➢ According to most of the respondents the Bank does not give equal opportunity to participate in training for the employees and the selection criteria is not fair. However as per HR manager of the Bank the selection criterion is based on performance result. Hence there is a communication gap.

➢ Off the job training methods are dominant in the Bank.

➢ The Bank does not evaluate the trainees reaction, learning, behavioral change of the participant, result of the training program at the end of the training session.

- The training delivery practice does not enable majority of respondents to transfer the skills required back to their job.

- Most respondents believe that the Bank does not have effective training practice and there is no enough and related training that enable to do a job.

- According to majority of respondents the Bank does not provide on time training to employees.

- According to respondent response training program they attended does not improve the skill and knowledge which could increase the performance on the job.

- DBE has a good practice of involving employees in training out of respondents majority of them which is 37% of respondents attend training for several times. But with regard to training need assessment it still lack to be systematic and it doesn't involve all concerned organs to know the required training.

5.2 Conclusions

Based on the analysis and literature review the following conclusions are made on training practice of DBE.

- The Bank has a well educated and have younger work force. This is huge asset that would help to accomplish Bank's goal.

- DBE has its own training approach system but there is still a problem starting from need assessment up to evaluation practice. Hence the Bank being responsible for all process and the department ensure involvements of all concerned parties.

- Training need assessment helps to know the skill gap and it is conducted at three levels which are organizational level, task and individual level analysis but in case of DBE it is not conducted properly because of this the training design, objective and methodology of the training aren't organized properly.

- The next phases of training practice is training program design which is transfer of learning to trainee job and this program should address several other alternative issues like methodology and method for the program and designing/choosing the

specific instructional methods, training equipment and materials whereas the Bank doesn't design the training program accordingly.

➢ Training evaluation is an important phase that can help to know the effect of training on employees and it is based on four criteria such as:-

- Reaction- which is trainees liked the training program related to its usefulness, and quality of conduct.

- Learning- which the extent to which principles is, facts, and techniques were understood and retained in memory by the employee.

- Behavior- which is Change in job-related behaviors or performance that can be attributed to training.

- Organizational result- It refers to the extent to which tangible outcomes that can be attributed to training are realized by the organization and also refers to training outcomes such as enhanced productivity, lower costs, and higher product or service quality.

However as per the respondents' response and management members response shows that there is no training evaluation practice in the Bank. Hence the Bank is not in position to know how employees understand the training and its benefits and also its impact on the performance of individuals.

➢ As per the finding of the study there is communication gap between the employees with the HR management staff members about the training policy and majority of respondents are unsatisfied starting from need assessment up to evaluation practice. Hence the human resource department being responsible for all process and to be effective the Bank should revise the training process with involvements of all concerned parties otherwise this could have impact on the Bank's performance. But this conclusion comes from only 273 respondents and some respondents may fill it carelessly. Hence, it is obvious that it need further study to make more relevant.

5.3 Limitation

One of the limitations of the study was the inability to obtain full cooperation and lack of giving attention while filling questioners on the study because of busy schedules of the DBE staffs especially senior and management staffs. Moreover all findings are drawn based on respondent's personal judgments.

5.4 Recommendations

The following recommendations are forwarded at lease to reduce the problem in training practice of the Bank.

➢ The Bank needs to work further to raise the awareness of its staffs regarding the training policy and procedures.

➢ The Bank has to give training program to all employees and establishes participatory mechanism and every member of the Bank needs to have a clear image on training program.

➢ The Bank has to work on Knowledge about organization goal and clearly describe what is expected from them to achieve the objective of the Bank.

➢ The Bank has to work further on the selection of trainees according to training type.

➢ The Delivery system and Methodology used to the training must consider the need of employees.

➢ The training need assessment must be done on organizational, task and individual levels to identify skill gap.

➢ The need assessment, selection criteria, implementation and delivery practice and training designing of DBE are among most serious issues that majority of the respondents feel unsatisfied. Since training is a need oriented effort, the Bank should exercise extensive need assessment and fair selection criteria.

➢ The Bank should use appropriate training evaluation method to see the trainees reaction (usefulness, quality of the training method etc.), trainees learning through setting different type of questions at the end of each session, behavioral change of the participants and training result when trainees are back to their work place should be conducted for the future improvement.

- ➢ Training should be based on career development and goal of Bank which helps to achieve the objective of the Bank and help employees to perform more effectively.

- ➢ The Bank should formulate a system to monitor and to get employees perception about training practice.

- ➢ The Bank ensures about the designing of the training curriculum, selection of trainers and trainees and the Bank sure all employees of the Bank know about it.

- ➢ Majority of respondents have negative attitude towards the training program hence it can be minimized by selecting most competent trainer (inside or outside) and create a more participatory training system.

- ➢ The training objective of the Bank is not aligning with the Banks goal this is due to lacking effective need assessment.

- ➢ Majority of respondents are unsatisfied starting from need assessment up to evaluation practice. Hence the Bank being responsible for all process and to be effective the Bank should revise the training process program with involvements of all concerned parties.

Finally, if the Bank's applies the above recommendations, increase the capacity of its training team members, it will be successful Bank and can create knowledgeable employees.

REFERENCES

Addis Dejene, (2016). *A study of Assessment of human resource development and training practice in A.A city administration.* Unpublished Master's Thesis, St marry university.

AL-Kahtani N.S and Khan N.A. (2014). *An Empirical Investigation into Human Resource Development Practices in Public Telecom Organizations in Saudi Arabia.* Research Journal of Applied Sciences, Engineering and Technology 7(18): 3888-3893,

Armstrong, M. (2009). *Armstrong's Handbook of Human Resource Management Practice 11th edition.*

Casico, W. F., & Namburdi, R. (2013). *Managing Human Resource Productivity,.* Quality of Work Life, Profits.

Decenzo, D. A., & Robbins, S. P. (2010). *Fundamental of Human Resource Management.* USA: John Wiley & Sons Inc.

Dejene, A. (2016). A study of Assessment of Human Development and Training Practice in Addis Ababa city administration. *Unpublished Master's Thesis, St. Marry University.*

Dessler , G. (2017). *Human Resource Management.* Florida: Florida International University: Pearson Education inc.

Development Bank of Ethiopia. (2014). Loan Mannual.

Development Bank of Ethiopia. (2019). Retrieved from Development Bank of Ethiopia Web site: http://www.dbe.com.et

Elnaga, A., & Imran, A. (2013). The effect of training on employees performance . *European Journal of Business Management*, 5.

Gomez-Mejia, L. R., Balkin, D. B., & Cardy, R. L. (2012). *Managing Human Resource.* USA: Prentice-Hall Inc.

Guest, D. E. (1997). Human Resource Management and Performance; a review of the research agenda. *The International Journal of Human Resource Management.*

Hibret E. (2017). *Assessment of Training and Development practice in satcon construction private limited company.* unpublished Master's Thesis, St.marry University.

Ivancevich, J. M. (2004). *Human Resource Management.* New York: Irwin/McGraw-Hill.

Ivancevich, J. M., & Konopaske, R. (2013). *Human Resource Management.* New York: Irwin/ McGraw-Hill.

Kassaye, D. (2017). A study of Assessment of training practice: the case of National Lottery Administraion. *Unpublished Master's Thesis St. Marry University* .

Mahapatro, B. B. (2010). *Human Resourse Management.* Delhi: New Age International (P) ltd.

Mathis , R. L., & Jackson, J. H. (2010). *Human Resource Management.* USA: South-Western Cengage Learning.

Murton A., Inman M. and Osullivan N. (2010), *unlocking human resource Management.*

Mondy, R. W., & Martocchio, J. J. (2016). *Human Resource Management.* England: Pearson Education Limited.

Noe, R. A. (2010). *Employee Training Development.* New York: Irwin/ McGraw Hill.

Noe, R.A. Hollenbeck J.R. Gerhart B. and Wright P.M (2010) *Fundamental of human resource management.* New York: McGraw-Hill/Irwin, a business unit of The McGraw-Hill Companies, Inc.

Soni, A. K., & Saluja, H. S. (2014). Human Reource Development in Cooperatives. *International Journal of Human Resource Management and Research*, 63-72.

Stewart G.L and Brown K.G. (2011). *Human resource management linking strategy to practice* USA: John Wiley & Sons, Inc.

Tyson S. (2006). *Essentials of human resource management.*

Wright, P. and Geroy, D.G. (2001). *Changing the mind set:* the training myth and the need for word class- performance. International Journal of human resource management 12,4.

(www.dbe.com.et)

APPENDICES

APPENDIX I   QUESTIONNAIRE

Dear Madam/sir,

This questionnaire has designed to solicit information for purely academic purposes. This is to enable the student researcher **Rahel Markos** who is a final year student at St. Mary's university college School of Graduate Studies department of MBA, conducting a thesis on the title; **Perception of Employees on Training Practice: The Case Of Development Bank Of Ethiopia Head Office,** for the partial fulfillment of the degree Master of Business Administration. I would request you to kindly spare some time to fill up this questionnaire. Thank you very much for your cooperation.

 ➢ You don't need to write your name.

 ➢ The student researcher has scheduled to get the filled questionnaire back within 3 days.

 ➢ All information given would be treated with utmost confidentiality.

 ➢ DBE stands for Development Bank of Ethiopia.

 ➢ Please Put in ☑ Side the Box.

 ➢ Your honest and unbiased response will greatly contribute for the research to achieve objective.

For any questions or comments please contact me through:- Rahel Markos 0920 74 73 23

I would like to thank you in advance, for your sincere cooperation and valuable assistance for the success of this research

INTRODUCTION

To what extent do you agree with the following statements that are parts of training process?

Please tick ☑ *that you feel most appropriate answer*

1) **Sex:** Female ☐   Male ☐

2) **Age:**

< 25 years ☐   25 to 35 years ☐   36 to 40 years ☐   41 to 50 years ☐

50 to 60 years ☐   61 years and above… ☐

3) **Position:**

Trainee junior officer ☐   Jr. Officer ☐   Officer ☐   Sr officer ☐   ☐
Managers

4) **Educational level:**

First Degree ☐   Second Degree or above ☐   other specify _____

5) **Years of service in DBE:**

< 5 years ☐   6 to 10 years ☐   11 to 15 years ☐   >15 years ☐

Part two

Respondents opinion on training policy at DBE

		Strongly Disagree	Disagree	neutral	agree	Strongly agree
1	The Bank has a well articulated human resource development policy.					
2	The Bank properly plans the training program with respect to policies.					
3	The Bank has clearly communicated the policy to the employees.					
4	The Bank provides on time training to employees.					
5	The Bank has clear criteria for selection of candidates for Training.					

6) How frequently have you attended training program organized by the Bank.

Once a year ☐

Twice a year ☐

Several times a year ☐

Not at all ☐

Information on Training needs assessment

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
7	Training programs are organized based on training need assessment results.					
8	Training need assessment is conducted at the **organization level** when organizing training program.					
9	Training need assessment is conducted at the **task level** when organizing training program.					
10	Training need assessment is conducted at the **Individual level** when organizing training program.					

Information on Training design

		Strongly Dis- agree	Disagree	Neutral	Agree	Strongly Agree
11	The organization sets clear training objectives properly at the design stage.					
12	The organization sets clear criteria on trainer selection when designing training program.					
13	Training is set in consideration of the company's goal.					
14	The organization designs a well articulated training curriculum.					
15	The Bank at the designing stage prepares all necessary training materials.					

		Strongly Dis- agree	Disagree	Neutral	Agree	Strongly Agree
16	Training methods are identified at the designing stage.					
17	The Bank allocates training budget sufficiently.					
18	The Bank properly schedules the training programs at the designing stage.					

Information on training Implementation and delivering practice

		Strongly Dis- agree	Disagree	Neutral	Agree	Strongly Agree
19	The delivery system that the organization used is convenient to get the necessary knowledge.					
20	The organization gives on the job training.(coaching, mentoring, structured instruction…)					
21	The organization gives off the job training.(lecture, case study, simulation…)					
22	The training material is convenient to follow the training program.					
23	The Training environment is convenient to attend the training program.					
24	The training delivery practice has enabled me to transfer the skills required back to my job.					
25	The trainers are capable and have full knowledge about the subject matter.					
26	The organization gives equal opportunity to participate in training for the employees.					
27	The training program conducted by outsider trainer was effective and efficient than inside trainer.					

Information on evaluation practice

		Strongly Dis- agree	Disagree	Neutral	Agree	Strongly Agree
28	The organization evaluates the effectiveness of training programs properly.					
29	The organization evaluates trainees' **reaction** (material, usefulness, quality of the training method, content of training, hospitality, etc) at the end of each training session.					
30	The organization asks the trainees' **learning** through setting oral question or administering test at the end of training programs.					
31	The organization evaluates the **behavioral** changes (change the behavior of the employees due to training) that trainees demonstrate when back to their work place.					
32	The organization evaluates the training **result** (the impact of training on organizational performance) when trainees are back to their work place.					

Information on general employees' perception

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
33	There is an effective training practice in my organization.					
34	I have enough training that enables me to do my job.					
35	There is fair selection of trainees in my organization.					
36	Training program improve my skill and knowledge which increase my performance on the job.					
37	Training program establishes a clear view of work roles and it is directly related to my job.					

Are there any other comments about the training program of the Bank that have not been covered and that you would like to add?

_____
_____
_____
_____

THANK YOU!!!!!!!!!!!!!

APPENDIX II INTERVIEW QUESTIONS

TO BE CONDUCT TO TRAINING TEAM LEADER

1   Does the organization have training and development policy? Is the policy documented and communicated to employees.

2   How does it look the training process in your organization?

3   Does the organization conduct need assessment? If so, how

5.   What are the training objectives of the organization?

6.   How does your organization design the training program?

7.   Does your organization conduct training and development evaluation (during or after training) how is training evaluated?

APPENDIX III DBE SUMMARY FOR THIRD QUARTER TRAINING ACTIVITY

Sr. No	Training/ courses Title	No. of Participant Head Office	No. of Participant Branion / ch	No. of Participant Total	Duration	Venue
		DEVELOPMENT BANK OF ETHIOPIA HUMAN RESOURCE MANAGEMENT DIRECTORATE (TRANINING AND DEVELOPMENT TEAM) Summary of 1st Quarter Training Activity Report 2018/2019				
1	Stakeholders Training				July 30,2018	Mekele
2	BSA Training	2		2	July 31,2018	EIFS
3	Corporate Governance	2		2	August 2,2018	Addis Ababa Chamber of commerce
4	PEFA Education MBA in Financial Service	12		12	July 31,2018	DBE
5	Customer service	18	17	35	August 11-13,2018	EMI
6	Asset Valuation	9	10	19	August 13-17,2018	The Industrial Project Service Company (IPS)
7	OD Program with Enterprise Partners	12		12	Aug.20,2018	Hilton
8	GIS	9	9	18	August 27-September 7,2018	EMA
9	Anti-Money Laundering (CFT)	5		5	Sep.5-7,2018	EIFS
10	Communicational Skills	2		2	Sep.6-7,2018	EIFS
11	Anti-Money Laundering (CFT)	5		5	Sep.13-15,2018	EIFS
12	Communicational Skills	2		2	Sep.13-14,2018	EIFS
13	Bank Accounting	5		5	Sep.17-21,2018	EIFS
14	Customer Accounts Transaction Service(CATS)	1	1	2	Sep.17-21,2018	EIFS

15	Foreign Trade Finance	1		1	Sep.17-22,2018	EIFS
16	Risk Based Internal Audit	2		2	Sep.17-21,2018	EIFS
17	Communicational Skills	2		2	Sep.24-25,2018	EIFS
19	Ethics		80	80	Sep.28 ,2018	W/Soddo

SUMMARY OF 2ND QUARTER TRAINING ACTIVITY REPORT 2018/2019					
Sr. No	Training/ courses Title	No. of Participant			Duration
		Head Office	Region / Branch	Total	
1	Ethics Training(Wolayita Soddo District)	0	80	80	October 2,2018
2	Anti-Money Laundering (CFT)	3	2	5	October 10-12, 2018
3	Communicational Skills	1		1	October 11-12, 2018
4	Risk Based Internal Audit	1		1	October 15-19, 2018
5	Customer Accounts Transaction Service(CATS)		2	2	October 15-19, 2018
6	Bank Accounting		2	2	October 15-19, 2018
7	Anti-Money Laundering (CFT)	2	3	5	October 17-19, 2018
8	Basic Monetary Instruments	1		1	October 22-26, 2018
9	Business Plan Preparation(Hawassa)	0			22-Oct-18

10	Foreign Trade Finance	1		1	October 22-27, 2018
11	ERP Training				October, 2018
12	Spine Health Training	33	5	38	October 29,2018
13	EIB Eastern Africa SME Micro Finance Banking	1	0	1	October 29-November 1,2018
14	T-24 (TOT First round)	0	27	27	October 22-November 1,2018
15	Textile and Garment Production	0	20	20	October 29-November 2,2018
16	Pre-shipment Credit	0	21	21	October 29-November 1, 2018
17	Ethics Training(Butajira District)	0	54	54	3-Nov-18
18	T-24 (R18 Version)	19	2	21	November 5-21, 2018
19	Business Plan Preparation(Addis Ababa)	0			Novemeber 5-14, 2018
20	Due Diligence	1	29	30	November 5-6, 2018
21	Project Planning and Appraisal	1	29	30	November 7-10, 2018
22	Bank Accounting		2	2	November 12-16, 2018
23	Customer Accounts Transaction Service(CATS)	1	1	2	November 12-16, 2018

24	Risk Based Internal Audit	1		1	November 12-16, 2018
25	Ethics(TOT)		1	1	November 12-16, 2018
26	Bank Accounting		2	2	November 19-23, 2018
27	Record and Archive Management	24	0	24	November 19-26, 2018
28	Ethics Training (Head Office Team Managers)	40	0	40	November 24,2018
29	Ethics Training(Dire Dawa District)	0	74	74	8-Dec-18
30	Ethics Training(Hawassa District)	0	163	163	22-Dec-18
31	Business Plan Preparation(Bahir Dar)	0			November 26-December 8, 2018
32	Business Plan Preparation(Mekelle)	0			November 26-December 8, 2018
33	OD program(Discussion with exim bank delegates)	5		5	November 19,2018
34	Awareness on Lease Policy and Procedure(TOT)* Lease Financing, Appraisal, Approval and Follow-Up	0	26	26	November 19-24,2018
	Lease Fianancing District				

35	Dessie District	0	40	40	November 26-30, 2018
36	Gondar District	0	30	30	December 3-7, 2018
37	Jimma District	0	32	32	December 3-7, 2018
38	Dire Dawa District	0	30	30	December 3-7, 2018
39	Mekelle District	0	23	23	December 3-7, 2018
40	Butajira District	0	42	42	December 3-7, 2018
41	Wolayita Soddo District	0	29	29	December 3-7, 2018
42	Nekemte District	0	30	30	December 3-7, 2019
43	Bahir Dar District	0	35	35	December 3-7, 2018
44	Adama District	0	67	67	December 5-9, 2018
45	Hawassa District	0	43	43	December 5-9, 2018
46	Addis Ababa District	0	34	34	December 11-15, 2018
47	Gambella District	0	30	30	December 13-17,2018
48	Credit Management		25	25	December 3-7, 2018
49	HR for Non HR Managers	12	13	25	December 3-7,2018
50	Management and Research Method		5	5	December 3-7,2018
51	Risk Control Self Assesment	29		29	10-Dec-18
52	Driver Mechanics	7	12	19	December 10-14, 2018
53	Leadership 201	16	9	25	December 10-14,2018
54	Ethical Leadership	25		25	December 10-11,218
55	Change Management	1		1	December 10-12,2018

No	Training/courses Title				Duration
56	Leadership 101		10	10	December 10-14,2018
57	Customer Accounts Transaction Service(CATS)	2		2	December 10-14, 2018
58	Ethics Training(Adama District)	0	87	87	10-Dec-18
59	Developing High Performance Team		25	25	December 13-15,2018
60	International Financial Reporting Standard(IFRS)	30		30	December 17-22,2018
61	Risk Based Internal Audit	1		1	December 24-28, 2018
62	Financial Management	1	1	2	December 24-28, 2018
63	Trainers of Trainers(TOT)		20	20	December 24-28,2018
64	Lease Fianancing	12		12	December 26-28, 2018
	Grand Total	**264**	**1128**	**1392**	

Summary of 3rd Quarter Training Activity Report 2018/2019							
Sr. No	Training/ courses Title	No. of Participant			Duration	Venue
		Office Head	Branch	Region/	Total		
1	Business Plan Preparation	0	0	0	Dec.31,2018-Jan.04,2019	Diredewa District

					January 07-	
2	Bank Acounting	0	2	2	11,2019	EIFAS
3	Anti Money Laundering	4	6	10	January 14-16,2019	EIFS
4	Communication Skill	1	0	1	January 14-15,2019	EIFS
5	Bank Accounting	0	2	2	January 21-25,2019	EIFS
6	Branch Management	0	1	1	January 21-23,2019	EIFAS
7	Communication Skill	1	0	1	January23-24,2019	EIFS
8	Fundamental of Credit Appraisal	0	12	12	January 21-25,2019	EIFAS
9	Risk Based Internal Audit	2	0	2	January 21-25,2019	EIFAS
10	Corporate Governance	10	0	10	Januay 21-25,2019	EIFAS
11	Fundamentals of Project Finance	0	9	9	January 21-25, 2019	EIFS
12	T-24 AA Lending	17	9	26	January 21-26, 2019	DBE
13	Policy and Procedure Development	4	0	4	January 24-25,2019	EIFS
14	Branch Management	0	1	1	january 24-26,2019	EIFAS
15	Policy and Procedure Development	5	0	5	January 28-29,2019	EIFS
16	Branch Management	0	2	2	January 28-30,2019	EIFAS

17	Branch Management	0	2	2	January 31,2019-February 02,2019	EIFAS
18	Anti Money Laundering	0	16	16	Febraury 4-5, 2019	Adama Distrcit
19	Risk Management	11	15	26	February 04-08,2019	CBE Center of excellence
20	Branch Management	0	2	2	February 04-06,2019	EIFAS
21	Anti Money Laundering	0	14	14	February 7-8, 2019	Butajira District
22	Branch Management	0	2	2	February 07-09 ,2019	EIFAS
23	Marketing and Customer Relationship Mgt	7	0	7	February 6-8,2019	EIFAS
24	Fundamentals of Project planning,Appraisal and Finance	8	11	19	Feb.04-09,2019	EIFS
25	African Interest Free Banking	2	0	2	Feb.07-08,2019	Hayat Regency
26	IFRS	12		12	February 13-15,2019	DBE

27	Branch Management	0	2	2	February 11-13, 2019	EIFAS
28	Strategic Management	0	5	5	February 11-15,2019	EIFS
29	Leadership 101	0	14	14	February 11-15,2019	EIFS
30	Financial Management	0	4	4	February 11-15,2019	EIFS
31	Banking Policy Formulationa and Management	1	0	1	Feb.11-15,2019	South Africa
32	Banking Policy Formulationa and Management	1	0	1	Feb.11-15,2020	South Africa
33	Banking Policy Formulationa and Management	1	0	1	Feb.11-15,2021	South Africa
34	Banking Policy Formulationa and Management	1	0	1	Feb.11-15,2022	South Africa
35	Internal Auditing and Compliance Risk Management	1	0	1	Feb.11-15,2023	South Africa
36	EIFS Contribution	0	0	0		EIFS
37	Customer Accounts Transaction Service	0	3	3	Feburary 11-15,2019	EIFS
38	Driver Mechanics	7	13	20	Feburary 11-15,2019	Productivity Improvement Center

					February 11-	
39	Credit Management	0	10	10	15,2019	EIFAS
40	Risk Management	1	13	14	February 18-22,2019.	EIFAS
41	Credit Management	0	10	10	February 18-22,2019	EIFAS
42	Leadership 101	0	13	13	February 18-22,2019	EIFS
43	Foregin Trade Finance	2	0	2	Feburary 18-23,2019	EIFS
44	T-24 (R-18 Version System)	13	0	13	February 18-22,2019	DBE
45	Risk Based Internal Audit	1	0	1	February 18-23,2019	EIFAS
46	Monitoring and Evaluation of Dev'tal Projects	4	0	4	February 18-22,2019	South Africa
47	HRM and Development	1		1	February 18-22,2019	South Africa
48	Financial Analysis, Interpretation and Reprting	14	13	27	Febrauary 18-25, 2019	CBE
49	Lease Financing	0	13	13	February 25-27, 2019	EIFS
50	Credit Management	0	10	10	February 25-March 1,2019	EIFAS
51	Financial Development and Financial Inclusion	4	0	4	February 25-March 01,2019	South Africa
52	Sustainable Development Financing	4	0	4	February 25-March 01,2019	South Africa
53	T-24(CORE Banking)	0	27	27	February 25-March 8, 2019	EIFAS

54	"Risk Governance, Disclosure and Transparency Training"	2	0	2	March 6-7,2019	Sapphire Addis Hotel
55	Anti-Money Laundary	10	0	10	March 6-8, 2019	EIFS
56	Project Rehabilitation	0	28	28	March 4-8,2019	DBE
57	Negotiation to win-win	2		2	February 27-28,2019	EIFAS
58	Brand Development and Marketing	3	0	3	March 7-9,2019	EIFS
59	Change Management	1	0	1	March 7-9, 2019	EIFAS
60	Staff Loan Revolving	0	31	31	9-Mar-19	Head Office
61	Change Management	1	0	1	March 11-13, 2019	EIFS
62	Change Management	1	0	1	March 14-16, 2019	EIFS
63	Credit Management	10	0	10	March 11-15, 2019	EIFS
64	Human Resource Management for Non HR Managers	4	3	7	March 11-15, 2019	CBE
65	African International Banking Seminar-AIBS	1	0	1	March 10-15,2019	South Africa

66	Basic Monetary Instruments Operation	2	0	2	March 11-15, 2019	EIFS
67	Bank Accounting	0	3	3	March 11-15, 2019	EIFS
68	Customer Accounts and Transaction Service		3	3	March 11-15, 2019	EIFS
69	Driver Training (On Trafic Management Rules)	3	0	3	16-Mar-19	Federal Transport Training Hall
70	T-24 Core Banking		16	16	March 16-20, 2018	Addis Ababa District
71	T-24 Core Banking		80	80	March 16-20, 2018	Dessie District
72	T-24 Core Banking		6	6	April 8-12,2019	Gondar District
73	T-24 Core Banking		18	18	March 30-April4, 2018	Dire Dawa District
74	T-24 Core Banking		14	14	March 16-20, 2018	Mekelle District
75	T-24 Core Banking		15	15	March 16-20, 2018	Wolayita Soddo District
76	Risk Based Internal Audit	1	0	1	March 18-22, 2019	EIFS
77	Credit Management	10	0	10	March 18-22, 2019	EIFS
78	Human Resource Management for Non HR Managers	0	6	6	March 18-22, 2019	CBE

79	Record and Archive Management	1	0	1	March 18-22, 2019	Ethiopian National Archieve and Library Agency
80	Fundamentals of Credit Appraisal	0	13	13	March 18-23, 2019	EIFS
81	Strategic Thinking	6	2	8	March 21-23, 2019	CBE
82	Human Resource Management for Non HR Managers	1	6	7	March 25-29, 2020	CBE
83	Fundamentals of Project Finance	0	11	11	March 25-29, 2019	EIFS
84	Project Finance	11	14	25	April 1-5,2019	AADFI
85	Best Practices in Treasury, Asset & Liability Mgt	11	14	25	April 8-12,2019	AADFI
86	Strategic Management and Organizational Process Improvement	11	14	25	April 1-5,2019	AADFI
87	Project Rehabilitation & Turnaround Mgt	11	14	25	April 1-5,2019	AADFI

88	Project Impact Assessment, Evaluation and Monitoring	11	14	25	April 1-5,2019	AADFI
89	Afro Asian Banking Industry Conference	1		1	April 8-10	Turkey
90	Ethiopian Job Creation Commission(JCC) ħ Master Card Foundation	1		1	April 1-6	Rawanda
91	T-24 Core Banking		13	13	April 8-12,2019	Nekemte District
92	T-24 Core Banking		20	20	April 8-12,2019	Bahir Dar District
93	T-24 Core Banking		27	27	April 8-12,2019	Adama District
94	T-24 Core Banking		25	25	April 8-12,2019	Hawassa District
95	T-24 Core Banking		6	6	April 8-12,2019	Gambella District
96	T-24 Core Banking		25	25	April 8-12,2019	Butajira District
	Grand Total	**256**	**697**	**953**		