

UNIVERSITY OF CAPE COAST

**EMPLOYEES' PERCEPTION OF STAFF TRAINING PROGRAMMES
OF MANYA RURAL BANK LIMITED**

BY

ISAAC OHIPENI KWAO

2015

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DISSERTATION PRESENTED TO THE DEPARTMENT OF FINANCE AND
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COAST, IN PARTIAL FULFILMENT OF REQUIREMENTS FOR AWARD
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DECEMBER, 2015

DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Name of student: Isaac Ohipeni Kwao

Signature: Date:

Supervisor's Declaration

I hereby declare that the preparation and presentation of this dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Name: Prof. Edward Marfo-Yiadom

Supervisor's signature..... Date:

ABSTRACT

The purpose of this study was to determine the perception of employees of staff training programmes using Manya Rural Bank as a case. The sample for the study consisted of 65 employees. Questionnaires were the main instruments used to collect data. Findings indicated that the bank frequently organised training programmes but employees they still have some unresolved training needs which require management's attention. Moreover, employees considered the period allotted for training inadequate though they appreciated the management's effort at training them. The findings also indicated that employees of the bank mostly preferred the cognitive training techniques particularly, professional course/training. Additionally, employees at the Manya Rural Bank perceived that the bank's management did not readily welcome their suggestions about training contents.

Based on these findings, it is recommended that management should conduct regular training needs assessment to identify specific training requirements of employees. It is also recommended that adequate time should be given to training sessions and that employees should be involved in planning training programmes.

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DEDICATION

To my late mother Felicia Maku Kwesi, and my wife, Lucy Mateko Owusu.

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CHAPTER ONE

INTRODUCTION

Background to the study

Organisations, whether for profit or not-for-profit in today's dynamic world, are adopting new practices and procedures in order to compete successfully by utilizing their resources effectively and efficiently. One of the important resources of an organisation is its human resource which plays fairly significant role in the success of any organisation in both public and private sectors.

Today, the demands of the business environment requires organisations to adopt new and best human resource strategies within which training works as a catalyst to respond effectively to organisational changes. People need competencies such as knowledge, attitudes, values and skills to perform tasks efficiently. Higher degree of quality performance by the staff requires higher level of skills which can be acquired through training and development. It is in line with this that Schonberger (1994) stated that employees require some training in order to manage their work roles following the delegation of responsibilities and flexibly respond to changing customer and market requirements.

According to Employee Development Manual (2012), training is seen as indispensable in the lives of both governmental and non-governmental organisations. After the recruitment process, the challenge before any organisation is to train its employees in order to equip them with skills and abilities. For this purpose, organisations invest lots of money in training and development process. Organisations in one way or the other need to train newly recruited employees and retrain existing ones in order to enable them acquaint themselves well with the job.

Preparing workers to function effectively in the organisation is to boost self-esteem and to ensure their success and development. However, the emphasis now is to make employers and employees more skillful in order to have viable improvement over their competitors at meeting the needs of varied range of customers and clients. The rapid changes in technology, internal and external environmental factors and conditions continue to make organisations unstable. One of the key outworking of this instability is the emergence of capability needs in organisations (Bruntto, 2002).

Today's competitive markets require the process of identifying needs and capacities of human resource to be an ongoing one. A constant effort in this direction is bound to ensure that an organisation stays healthy in this competitive technological era. If organisations need to continue to survive in this challenging technological environment then, they must not compromise on the development and training of their human resource. Training and development of employees is, therefore, vital to organisation's continued survival (Cole, 2002).

The essence of training is to correct performance gap and also to improve the skills and knowledge of employees which are needed for effective and efficient performance of their duties. Thus, the essence of training appears to be one of the main reasons why the Manya Rural Bank Limited has established a Human Resource Section in the organisation structure.

Statement of the problem

Training and development are the processes of investing in people so that they are equipped to perform. The processes are part of an overall human resource management approach that hopefully would result in people being motivated to perform (Barron & Kreps, 2001).

It appears training is unplanned and disorganised in a number of organisations in Ghana. The formal educational system does not adequately prepare the student with the specific job skill requirement for a position in a particular organisation. As a result, many employees require further training to acquire the necessary skills to be able to make substantive contribution towards the organisation's growth (Debrah, Pawans & Budhwar, 2001).

According to Cole (2002), factors influencing the quantity of training and development programmes and their quality include the degree of change in the external environment, degree of internal change, the availability of suitable skills within the existing workforce and the extent to which management sees training as a motivating factor in work. Human resource development is important in all sectors of the economy since it affects the progress of the whole society.

In fostering enhancement and development, training should be provided in such a way that it meets the requirements and needs of individual workers. In this context, human resource development is an urgent task. The fact remains that learners will have different opinions about their training and development programme. For some of them, training will be a waste of valuable time while for others, it will be helpful in improving the individual skills and knowledge. Interest of the learners in training programme is important because without their interest, an organisation cannot get the required results of training programmes.

Many learners find their training programmes interesting and relevant to their jobs but some of them could be dissatisfied. It may be possible that some employees would want to be committed to training programme because it will help them to improve their skills and knowledge, while for others this training means higher pay off. It appears that employees have diverse perceptions about training programmes. The study, therefore, seeks to assess employees' perception of staff training programmes of Manya Rural Bank.

Some studies have suggested that employees' training programmes directly enhance an organisation's performance by raising the general skills. When employees become highly motivated and skillful in their performance, it would invariably improve organisational effectiveness. (Bartel, 1994; d' Arcimoles, 1997). Employees' training may in this view be seen as a discrete or stand-alone management practice - one that directly enhances the human capital of the organisation and so directly leads to performance improvement. The Manya Rural Bank is saddled with countless complaints from customers who are

dissatisfied with services rendered by some employees. Despite all efforts by the bank to train its employees, the programmes seem not to be yielding the desired results. According to Adi (2012), the effects of training on employees' performance have been problematic due to the difficulty of isolating the effects of training from other human resource management practices and environmental and organisational influences.

There has not been any empirical research to find out why training objectives are not fully accomplished. This research is to critically examine this problem.

Objectives of the study

The main objective of the study is to examine employees' perception of staff training programmes of Manya Rural Bank. The specific objectives are to:

1. Examine the training needs of employees at the Manya Rural Bank.
2. Ascertain the views of employees about staff training programmes of Manya Rural Bank.
3. Determine the training techniques preferred by employees of Manya Rural Bank.

Research questions

The following questions will guide the study:

1. What are the training needs of the employees of the Manya Rural Bank?

2. What are the views of employees about relevance of existing staff training programmes organised at Manya Rural Bank?
3. What are the employees' current preferred training techniques?

Significance of the study

The study will be beneficial to the management of Manya Rural Bank which provides the necessary financial resource for the training of employees as they will be abreast with some of the lapses in the institution's training programmes. Human resource managers and training officers will also find the study beneficial as it will provide information on various methods of training and how training is designed. Also, it is hoped that this research will help in improving the training process of the Manya Rural Bank. It will in turn improve the skills and knowledge of the employees which are needed for effective and efficient performance of their duties.

Most often, monies are wasted by failing to link training with organisational strategies. If organisations design and develop their training programmes by considering the training needs of their employees, this will help to correct the performance gap. When such inefficiency sets in, then all other things being equal, training may be one of the solutions to remedy the situation. In remedying the situation of inefficiency, the desired results required from the training must be achieved else training fund would be wasted. The results of this research may also serve as a guide for future research work in other related areas.

Scope and delimitations of the study

The study was conducted at the Manya Rural Bank. The area of the study was chosen due to its familiarity to the researcher which made it easy to have access to the respondents.

Manya Rural Bank was the only focus in this study due to inadequate time for the researcher to extend the study to other organisations. The study was constrained because of the short time period within which data was collected.

Altogether, this may affect the number of people used for the study, meaning that the findings may not be applicable to much larger sample size. The inaccessibility of some high rated articles and research works both in the global context implies that the study may lack a bit of international depth.

Organisation of the study

The study is organised into five chapters. Chapter one deals with the introduction which comprises the background to the study, the problem statement, objectives of the study, research questions, significance of the study, delimitation of the study, and organisation of the study. Chapter two highlights the relevant literature related to the subject. Chapter three captures the research design, description of the population, sample and sampling procedure and research instrument. It also contains the data collecting procedure, data analysis procedure and ethical consideration. Chapter four presents and analyses results. Chapter five covers the summary, conclusions and recommendations of the study.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

This chapter provides literature related to the study and it covers the following thematic areas: concepts of training, reasons for staff training, designing an effective training programme, and benefits of employee training. Other issues include training policies and resources, training process, types of training, training methods, and evaluating training. The purpose of the review was to highlight findings in related studies and, to provide theoretical basis for comparing and analyzing the results of this study.

Theoretical review

The theoretical perspective underpinning the study is the social exchange theory.

Social exchange theory

Social exchange theory (SET) is among the most influential paradigms for understanding work place behaviour. Its roots, according to Blau (1964), can be traced back to at least the 1920s. Although different views of social exchange have emerged, theorists agree that social exchange involves a series of

interactions that generate obligations (Emerson, 1976). According to Blau (1964), social exchange refers to relationships that entail unspecified future obligations. He points out that social exchange generates an expectation of some future return for contributions.

SET was originally developed to account for the development and maintenance of interpersonal relationships. It has since been applied to workplace relationships or the employment relationship. Of special interest to social exchange theorists are differences in the parties involved in the relationship. The general presumption is that workers can form distinguishable social exchange relationships, with immediate supervisor, co-workers (Liden et al., 1997), and employing organizations (Moorman & Niehoff, 1998). These distinct relationships have implications for behaviour.

Specifically, because individuals return the benefits they receive, they are likely to match goodwill and helpfulness toward the party with whom they have a social exchange relationship (Cropanzano & Mitchell 2005). SET also emphasizes that these interdependent transactions have the potential to generate high-quality relationships (Cropanzano & Mitchell, 2005).

One of the basic tenets of SET is that relationships evolve overtime into trusting, loyal, and mutual commitments. To do so, parties must abide by certain “rules” of exchange. Rules of exchange describe a “normative definition of the situation that forms among or is adopted by the participants in an exchange relation” (Emerson, 1976). In this way, rules and norms of exchange are “the guidelines” of exchange processes (Cropanzano & Mitchell, 2005). Another

basic tenet of SET is that investment in the relationship is critical to social exchange (Rousseau, 1995). In fact, investment and trust are intertwined in exchange relationships. Specifically, in social exchanges, both parties invest in the other party with some inherent risk that the investment will not be repaid, requiring trust (Coterell, Eisenberger, & Speicher, 1992).

Concepts of training

Training is often looked upon as an organised activity for increasing the knowledge and skills of people for a definite purpose. It involves systematic procedures for transferring technical know-how to the employees to increase their knowledge and skills for doing specific jobs with proficiency.

The Manpower Service Commission (1981) of the United Kingdom defines training as a “planned process to modify attitude, knowledge or skill, and behaviour through learning experience to achieve effective performance in an activity or range of activities”. In addition, Cascio (1986) has indicated that training consists of planned programmes designed to improve performance at the individual, group, and organisational levels. Cascio’s submission, presupposes that training occurs at three main levels. This view is also shared by Howe (1995) who considers training occurring at various levels within the organisation. The Manpower Services Commission (1981) defined training as a planned process to modify attitude, knowledge or skills, and behaviour through learning to achieve effective performance in an activity. Judging from the position of the Manpower

Services Commission (MSC), it implies that training occurs in a situation where it is found that certain behaviour or attitude is undesirable.

According to De Cenzo and Robbins (1996), training is a learning experience in that it seeks a relatively permanent change in an individual that will improve the ability to perform on the job. Bottomley (1990) is also of the view that training is not something that is done once to new employees but it is something that is used continuously in every well-run establishment. Danso, Adu, Twum-Ampomah and Mprah (2012) have affirmed this by stating that usually, an organisation facilitates the employees learning through training so that their modified behaviour contributes to the attainment of the organisational goal and objectives.

Cole (2002) submitted that training is a learning activity that is directed towards the acquisition of specific knowledge and skill for the purpose of undertaking an occupation or task. The focus of training is the task or job. For example, the need to have efficiency and safety in the operation of a particular machine, equipment or the need for an effective sales force is the goal of training. A good training plan therefore, will answer the following questions: Is there a need for training? Who needs to be trained? Is the training aligned with the organisation's strategy and its objectives? Who will conduct the training? What form of training is best? How will the knowledge and skills learned be transferred to the job? How will the training be monitored and evaluated? A successful training programme requires that the training must be both desired by the employee and beneficial to the organisation. It is also critical that employers

follow up on staff training programme to ensure it produces value for the establishment.

Brunto (2002) also argued that training is linked to employees' performance and retention. He cautioned that poorly trained workforce will eventually lead to poor performance and result in costly mistakes. According to him, the cost of training can be reduced and controlled through the development of a comprehensive training plan as well as adopting in-house training strategy with the use of internal trainers.

Reichheld (2001) suggested that employees' loyalty is won not only by investment in training and development, but also by constant career paths and organisational structures that enable employees to make the most of their education and ability.

Effective training programmes are systematic and continuous. In other words, training must be viewed as a long-term process, not just an infrequent and/or haphazard event (Tannenbaum & Yukl, 1992). Assessment of employees' and organisational needs as well as business strategies should be conducted and then used in selecting training methods and participants (Goldstein, 1993). Training programmes that are consistent with employees' and organisational goals and needs and fit with the business strategy will meet with greater success than those that are not (Wexley & Latham, 1991). Preferably, employees will be trained based on the results of assessments of their work.

Udai (1997) observed that there are three elements of training – purpose, place, and time. Training without a purpose is useless because nothing would be

achieved out of it. Having identified the purpose of a training programme, its place must be decided that is whether it has to be on the job or off the job. The next element is the time. He advised that employees' training must be provided at the right time since late training usually provides outdated knowledge, which would be useless for employees.

Reasons for training

The aims of training can vary, depending upon a large number of factors such as nature of the organization, skills desired, and the current skill levels of employees. It is difficult to draw generalizations of the objectives of training; however, Ahuja (1998) has stated that more often training is given as a response to some events such as:

- (a) The installation of new equipment or techniques which requires new or improved skills;
- (b) A change in working methods;
- (c) A change in product, which may necessitate training not only in production methods but also in marketing functions of the company;
- (d) Realization that performance is inadequate;
- (e) Labour shortage, necessitating the upgrading of some employees;
- (f) A desire to reduce the amount of scrap and to improve quality;
- (g) An increase in the number of accidents.

According to Hood (1995), employees' training programmes or initiatives are an integral part of the HR vision and long-term strategic objectives of an

organisation. Through timely, controlled and intelligently developed training programmes, employees develop requisite capabilities and new skills to perform assigned jobs consistently and successfully. Ultimately, carefully devised and implemented employees' training programmes should impact organisational competitiveness, long-term performance and overall productivity. Hood further states that many corporations with well-defined work cultures and best practices believe in fostering employees' spirit and motivation.

Designing an effective training programme

A mere awareness of the significance of a staff training programme does not in itself guarantee an effective training programme. For a training programme to be described as effective, it should be able to satisfy the training needs of the organisation for which it is meant.

Ahuja (1998) suggested that the following principles should be known, understood and applied so as to design any meaningful training programme:

- (a) Identification of training needs or goals involving a clear concept of the knowledge, skills and attitudes which trainees are supposed to acquire or imbibe during the training period.
- (b) Selection and preparation of trainees or employees who acquire training, taking into account their background. This will ensure that participants' appreciation and assimilation of the programme contents are uniform and thus effective.
- (c) Designing the training experiences in terms of the appropriate learning theory, taking into account the nature of what is to be learnt with respect to

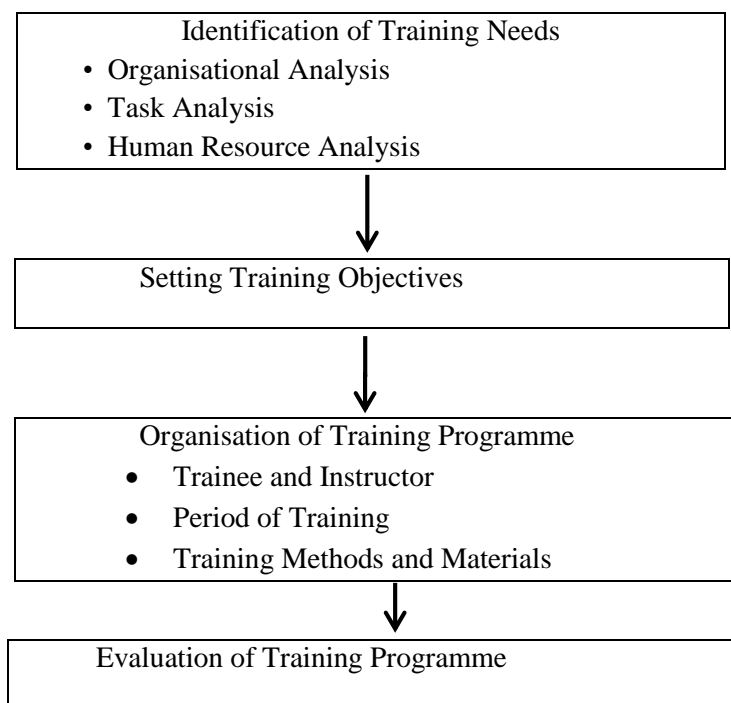
knowledge, skills, and attitudes, and also the objectives of the organisation, group and individuals.

(d) Preparation of training sections including the contents, methods of imparting knowledge, skills and attitudes to the trainees, and selecting teaching and learning materials suitable for these major components.

(e) Evaluating the outcomes of training with a scientifically designed evaluating scheme. Such an evaluation should involve the observation of the trainees back on-the-job for some period of time after the training and should also determine whether changes observed are attributable to the training efforts.

Udai (1997) presented some simplified steps involved in designing effective training programme as shown in Figure 1.

Figure 1: Steps in designing a training programme



Source: Udai, 1997.

Both Ahuja (1998) and Udia (1997) shared the same view that these steps are necessary in order that the programme will be monitored and evaluated in the light of the objectives set to ensure its success.

Benefits of training

Trained personnel are like valuable assets of an organisation, who are responsible for its progress and stability. Training is important as it constitutes a vital part of managerial control. According to Dobbs (2003), knowledge is capital for both the individual worker and the company. He reiterates that organisations and individuals should value knowledge as they do for money, because in today's market, both money and knowledge go hand-in-hand. Some organisations fear that career planning will communicate to employees that their jobs are at risk, but it can be framed differently to communicate that they are willing to invest in helping employees reach their potential.

Logan (2004) opined that the purpose of career planning as part of an employees' development programme is not only to help employees feel that their employers are investing in them, but also to help people manage the many aspects of their lives.

Brunetto (2002) has point out that training improves morale of employees and helps them to get job security and satisfaction. The more satisfied the employee is the greater his morale which helps to reduce employee absenteeism and turnover. Rosenwald (2006) found out that the primary reason why people

change jobs is to seek out new challenges and opportunities for development. In this regard training enhances supervision. A well-trained employee will be acquainted with the job and will need less supervision thus, time and materials, wastage will be brought to the minimum. Staff training also reduces accidents at the workplace (Guest, Michie, Conway & Sheehan, 2003).

For employers, training allows them to locate a wider range of people with the kind of outlook that matches the company's mission statement. The other advantage employers should remember about training is that it offers them an improved employee retention rate. Employees are more loyal to companies that value their growth and want to cultivate it. If an employee thinks a company values him or her, that sentiment will go into whatever the employee is designing, selling, or manufacturing.

However, according to Guest et al. (2003), the kind of training an employee receives is very important. He points out that allowing an employee to simply pass through a sort of substandard training course does not ensure improvement. Every single part of the management of a company must completely sustain the training; otherwise, there is no point in wasting any time on training.

Guest et al. (2003) stressed that excellent training programmes emphasize a correlation between personal development and official evaluations. They explained that improving employees' skills is not only related to their specific field, but also improving their interpersonal and communication skills. These abilities are constantly developing and perhaps more important than field related

abilities. They argued that a person can be average in his field skills, but an excellent communicator with fantastic people skills will make him an asset to the company. These kinds of employees tend to fit better with a company.

Reeves, Zwarenstein, Goldman, Barr, Freeth, Hammick, and Koppel (2009) postulated that a detailed analysis and knowledge of current employees are necessary steps to start asking what works and what does not. These scholars suggest that management should find out from their employees what kinds of things would help them improve because the right kinds of questions provide a company with a great return.

Companies that have invested in training report the following benefits: Improved recruiting - today's job applicant is looking for an environment that fosters personal growth and development. For many job hunters, training is every bit as important as the compensation package. Effective employees' training programme allows organisations to cast a wider net by hiring people with the right attitude. Developing the skills can come later. Higher retention: when people know that a company believes in their personal growth, they are likely to stay with that company for a longer period of time. Moreover, training leads to better output: the lower your turnover rate, the more productive, enthusiastic and motivated the workforce. Employees will pack their new knowledge and skills into everything they design, produce and service (Reeves et al., 2009).

According to the Employee Development Manual (2012), staff training and development lead to optimum utilization of human resources and further help the employees to achieve organisational goals as well as their individual goals.

Training and Development help to provide opportunity and broad structure for the development of employees' technical and behavioural skills in an organisation.

As part of his contribution to the field of employee training, Truss (2008) advanced that training and development helps in building positive perception and feeling about the organization. Morale of the workforce is enhanced through training programmes.

Walters (2009) also shared similar view with other scholars on the importance of training and development and asserts that training and development leads to improved profitability and more positive attitudes towards profit. The writer further states that through well planned training programmes employees develop leadership skills, motivation, loyalty, better attitudes, and other aspects that successful workers and managers usually display.

Ahmad and Bakar (2003) suggested that employees who recognize the benefits of training tend to be more committed and willing to participate in an organisation's training activities. Barrett and O'Connell (2001) emphasized the importance of effective training for organisational success. They point out that training in the workplace gives the impression of management's care towards employees. They stressed that by investing in training programmes, management shows commitment to employees' development hence minimizing the chances of quitting the organisation. Existing research suggests that training and development sends a signal to the employees that their organisation wishes to enter into a social exchange with them. This creates a strong psychological bond between them and their employer.

Training process

Traditionally, training in an organisation involves systematic approach which generally follows a sequence of activities involving the establishment of a training policy, identification of training needs, training plans and programmes, design and implementation, evaluation and training feedback for further action (Cappelli & Neumark, 2001). Susan (2012) argued that many new employees can be equipped with most of the knowledge, skills and attitudes needed to start work, but others may require extensive training to ensure their effectiveness.

De Carlo and Agarwal (1999) have stated that training process should take into consideration the nature of the trainer, trainee, language, lessons, teaching process, the learning process, the review and application processes. Again they contend that for the training process to be formidable, the following should also be considered; the organisational objectives, the needs assessment, gaps identified, training objectives, selection of trainees, selection of training methods and mode, administration of training and evaluation of the training.

Training needs of bank employees

In all the spheres of organisational activity, there is a very rapid change. The process of change has influenced even the process of training itself. Earlier, employers were deciding training contents for their employees. This practice has however, changed to one that seeks to audit employees' training needs prior to training programmes (Bopape, 2005).

Ackoff, Gharajehahi, and Finnel (1984) stated that many banks customize their training programmes that offer workshops or seminars for employees including bank tellers, clerks, support staff and administrative assistants. The scholars observed that training needs for bank workers typically centres on cheque handling skills, transaction procedures, account balancing tasks, counterfeit currency recognition and daily settlement procedures.

Kraiger (2002) also noted that in order for employees to stay abreast of current financial issues, banking professionals require training in commercial banking risks, compliance issues, credit assessment strategies, and fair lending legislation. Further, they indicated that bank tellers' training needs comprised of handling deposits and withdrawals, financial interactions with customers, entering information on computers and answering queries.

Effect of training on performance

In the real world, organisational growth and development is affected by a number of factors. In light with the present research, during the development of organisations, staff training plays a vital role in improving performance as well as increasing productivity. This in turn leads to placing organisations in the better positions to face competition and stay at the top. This therefore, implies an existence of a significant difference between the organisations that train their employees and those that do not. Some studies have proceeded by looking at performance in terms of employees' performance in particular (Harrison, 2000) while others have extended to a general outlook of organisational performance

(Swart et al., 2005). In one way or another, the two are related in the sense that employees' performance is a function of organisational performance. In relation to the above, Wright and Geroy (2001) noted that employees' competencies change through effective training programmes

Training has been proved to generate performance improvement related benefits for the employees as well as for the organisation by positively influencing employees' performance through the development of their knowledge, skills, ability, competencies and behavior (Harrison, 2000). Moreover, other studies for example one by Swart et al. (2005) elaborated on staff training programmes as a means of dealing with skill deficits and performance gaps. According to Swart et al. (2005), bridging the performance gap refers to implementing a relevant staff training intervention for the sake of developing particular skills and abilities of the employees and enhancing employee performance. He further elaborates that the concept of staff training assists an organisation to recognize that its workers are not performing well and thus their knowledge, skills and attitudes need to be molded according to the firm's needs. It is always so that employees possess a certain amount of knowledge related to different jobs. However, it is important to note that this is not enough and employees need to constantly adapt to new job requirements. In other words, organisations need to have continuous policies of training and retaining of employees and thus not to wait for occurrences of skill and performance gaps.

According to Wright and Geroy (2001), employees' competencies change through effective staff training programmes. It does not only improve the overall

performance of the employees but also enhances the knowledge, skills and attitude of the workers necessary for the future job, thus contributing to superior organisational performance. Through training, the employees' competencies are developed. They are able to implement the job-related objectives in a competitive manner. Further, dissatisfaction, complaints, absenteeism and turnover can be greatly reduced when employees are well trained. They can experience the direct satisfaction associated with the sense of achievement and knowledge that they are developing their inherent capabilities (Pigors & Myers, 1989).

Most of the benefits derived from training are easily attained when training is planned. This means that the organisation, trainers, and trainees are prepared for the training well in advance. According to Pigors and Myers (1989), planned training is the deliberate intervention aimed at achieving the learning necessary for improved job performance. Planned training, according to Kenney and Reid (1992), consists of the following steps:

- (a) Identify and define training needs.
- (b) Define the learning required in terms of what skills and knowledge have to be learnt and what attitudes need to be changed.
- (c) Define the objectives of the training.
- (d) Plan training programmes to meet the needs and objectives by using right combination for training techniques and locations.
- (e) Decide who provides the training.
- (f) Evaluate training.
- (g) Amend and extend training as necessary.

Training policies and resources

Kenney (1992) asserted that companies should have different policies for training depending on the class or level of employment or level of employees to be trained. He points out that training policy is necessary for the following reasons:

- (a) To provide guidelines for those responsible for planning and implementing training;
- (b) To ensure that a company's training resources are allocated to pre-determined requirements;
- (c) To provide for equality of opportunity for training throughout the company;
- (d) To inform employees of training and development opportunities.

Employees have varied training needs which cannot be carried out at a time.

Training policy helps organisations to streamline the various training needs with the quantum of the company's resources available. This leads to the development and prioritization of the training implementation plan and based upon that, training outcomes can be effectively monitored. In addition, with the implementation of the training policies and resources, employees can plan and focus on specific skills which can be used for internal replacement when senior officers retire.

Types of training

Training can consist of a multitude of courses from customer service, computer basics, time management skills, and increase up to more professional levels which allow for certification. According to Kenney (1992), there are various types of training that an organisation may adopt depending on the main objectives of training and these are outlined below:

- (a) Refresher training which focuses on training existing employees in order to refresh and enhance their knowledge so as to improve upon their performance.
- (b) Orientation training which considers the training of new candidates who join an organisation. This training familiarizes them with the organizational mission, vision, rules and regulations and the working conditions thus shaping them for the task ahead.
- (c) Career or development training is also implemented when promotion and career growth becomes important. Training is given so that employees are prepared to share the responsibilities of the higher level job.
- (d) Job training relates to the provision of training whenever updating and amendments take place in technology. Training is given to cope with those changes. The employees are trained about use of new equipment and work methods.

Training methods

The selection of method for training needs to be based on identified training needs, training objectives, an understanding on the part of the trainees, the resources available and an awareness of learning principles.

De Cenzo and Robbins (1996) explained that the most popular training and development method used by organisations can be classified as either On-the-job or Off-the-job. The scholars further acknowledged that there are a variety of training approaches that managers may use. According to Beardwell and Holden (1993), many organisations often use inappropriate methods which can be both costly and time wasting and this will bring little improvement in the performance of the employees. Cascio (1986), commenting on the selection of training methods, stated that an organisation should choose a training method that:

- (a) Motivates the trainee to improve his or her performance,
- (b) Clearly illustrates the desired skills,
- (c) Provides for active participation by the trainee,
- (d) Provides an opportunity for practice, and
- (e) Provides timely feedback on the trainee's performance.

On-the-job training

Considering some of the forms that on-the-job training can take, De Cenzo and Robbins (1996), and Eraut, Alderton, Cole and Senker (1998) agreed to the view that apprenticeship training and job instruction training (JIT) are the most popular. They share common view that JIT consists of four main stages which the trainer needs to follow. These are preparing trainees, presenting the training, trying out the trainee and conducting a follow up.

The purpose of the initial stage according to the De Cenzo and Robbins (1996) is to motivate the trainees. It requires the trainer to analyze the job in

question into its major components, to prepare an instruction plan that proceeds from simple to more advanced material in a logical fashion. It is also at this stage that the trainer needs to put the trainee at ease by building his confidence.

The second stage, based on the findings of Eraut, Alderton, Cole and Senker (1998), and De Cenzo and Robbins (1996), is to promote understanding on the part of the trainee. Stage three aims at fostering active participation by the trainee. The trainer should let the trainee try out the job in order to demonstrate his understanding. Errors need to be corrected at this stage. The trainer at this stage will have to review and retrain until he is satisfied with the level of performance. By this, the trainer is sure of the conformity of work performance by the trainee and that there is hope that the output will be standardized.

The final stage is to apply what was learned by letting the trainees perform the work on their own. It is also necessary to check the trainees frequently at first, encouraging questions and telling them where they should go for help in case they are in difficulty.

Off-the-job training

According to De Cenzo and Robbins (1996), Off-the-job training gets employees away from their work environment to a place where their frustrations and bustle of work are eliminated and that the relaxed environment can help employees to absorb more information as they feel less under pressure to perform. They further assert that off-the-job training serves as a source to supply the latest

information, current trends, skills and techniques which could be brought back and utilized within the company.

Lecture method

The lecture method is best used to create a general understanding of a topic or to influence attitudes through education about a topic. Perhaps, the most common form of off-the-job training is the oral presentation of information to an audience (Blanchard & Thacker, 1998). By using lecture method, large amount of information can be delivered in a relatively short period of time to a large number of people. When the training objective is only to gather specific factual information, learning can be accomplished by putting information into the text material (Drummond, 1989).

Games and simulation

Training games and simulations are designed to reproduce or simulate processes, events, and circumstances that occur in the trainees' job. These games often involve group participation, so that the team members working in harmony are required to make decisions or formulate a course of action that will help resolve a particular problem or create opportunity for the organisation. The most important part of this training is not the activities in which the participants engage, but processing the results when the game is completed (Newan & Hodgets, 1998). Vestibule training, business games, in "basket" exercises, case

studies, role plays, sensitivity training and behavior modeling are the methods used in games and simulations.

In case study method, details of series of events, either real or hypothetical, take place in a business environment. Participants are required to sort through data provided in the case to identify the principal issues and then propose solutions to these issues (Herman & Gioia, 2001). The learning objective is to have trainees apply known concepts and principles and discover new ones. A variation of case study is the incident process, in which trainees are given only a brief description of the problem and must gather- additional information from the trainer by asking specific questions (Pigor & Pigor, 1987).

Transfer of training

According to Cascio (1986), transfer of training refers to the extent to which knowledge, skills, abilities and other characteristics learnt in training can be applied on the job. Looking at how transfer of training can be enhanced, Eraut, Alderton, Cole, and Senker (1998) are of the view that managers play important role in ensuring transfer of training and that it is necessary to use managers as trainers so that they will encourage the employees to apply their new skills and knowledge which they have acquired on the job. The writers continue to stress that apart from this technique as a means of ensuring transfer of training, it is also necessary for trainers to hold monthly meetings with trainees in order to discuss the problems and success in using their new skills on the job. When the problems faced by the trainees in applying their new skills are identified through the

meeting between the two parties, then corrective actions must be taken so that this will pave way for the trainees to apply their new skills. Due to the multifaceted nature of performance requirement all the views above are used as a multidisciplinary approach to ensure high employees' performances.

Evaluating a training programme

Training is a very costly and time-consuming process. It is therefore, essential to determine its effectiveness in terms of achievement of specific training objectives. De-Cenzo and Robbins, (1996) were right when they cautioned that it is easy to generate a new training programme but if the training effort is not evaluated, it becomes difficult to ascertain the cost and benefit associated with it.

Attwood (1989) points out that an organisation may derive from a training programme such benefits as determining the financial benefits and costs of the programme, and providing feedback about trainee's performance which can be used in subsequent training. Other contributors such as Winch and Ingram (2002) affirmed that evaluation helps to determine whether the programme is meeting the objectives, enhancing learning and resulting in transfer of training to the job.

Crane (1982) pointed out that, evaluation occurs on three levels: immediate (whilst a course is going on), intermediate (just after the completion of a course), and final level which measures the effect of changes in the trainee's job performance.

Kagaari, Munene and Ntayi (2010) have suggested five levels instead of three or four levels at which evaluation can take place. These levels are: reactions (trainee's response to the training), Job behaviour (extent to which trainees have applied their learning to the job). The next level is ultimate value which aims to measure how the organisation as a whole has benefited from the training in terms of greater profitability. Survival or growth is the last level of evaluation. They explained that the five levels are linked in a chain. A most recent study by Danso et al. (2012) evaluated the effectiveness and relevance of an in-service training for senior staff of a Public University in Ghana. Their study found that, duration of the workshop was adequate but there was insufficient time for discussion of questions, and that there were inadequate material resources such as handouts, soft copies, CDs and slide presentation.

Influence of perception on training outcome

The success or failure of training programmes depends on the perception of employees. If employees perceive that the training programme enables them to perform a task effectively, then they will try to get maximum knowledge from that programme. It is on this premise that Bartlett and O'Connell (2001) stated that "perceived access to training can result in two things - employees feel free to obtain training opportunities which enhance awareness, skills and abilities needed for the existing job". Secondly, there is less organisational participation in training if the perception is negative.

Another study conducted by Newman, Thanacoody, and Hui (2011) affirmed that effective and continuous commitment is highly correlated to perceived availability of training. According to the study, training can be used as a tool to enhance commitment that ultimately reduces employee turnover. The study also revealed that there is a correlation between perceived supervisors support for training and training effectiveness. Perceived supervisor support leads towards perceived organisational support and this relationship will be influenced by the status of supervisor in the organisation.

Lessons learnt from the empirical studies

From the empirical studies reviewed, it is evident that an ideal training programme is the one that is aligned with organization's strategies and objectives. Training programmes yield best results when prior to the training session, management conducts effective assessment of employees' and organizational needs and business strategies.

Management should take keen interest in adequate preparation of employees ahead of training programmes. The major reasons or objectives for a training programme should be well explained to trainees. This practice helps to shape trainees' perception of training programmes and also enhances their assimilation of training contents.

Employees' training programme objective is attained only when trainees are able to transfer acquired knowledge, skills and other characteristics to their respective jobs within the organization. Managers and other training facilitators

have important roles to play by ensuring regular meetings with trainees to discuss problems and success and to offer remedial training to them where necessary.

Summary of literature review

In this chapter, theoretical as well as empirical literature on employees' training are reviewed. The theoretical review was based on the social exchange theory. The empirical review covered various aspects of training. The main areas reviewed are concept of training, reasons for training, benefits of training, and designing effective training programme for employees. Other aspects discussed include training process, identification of employees' training needs, effect of training on performance, training policies, types of training, training methodologies, and evaluation of training programmes. The roles of managers and training facilitators are also considered. The chapter also contains key lessons learnt from the literature reviewed.

CHAPTER THREE

METHODOLOGY

Introduction

This chapter describes the research methodology adopted in the study. The discussions in this chapter include; research design, population of the study, sample and sampling techniques, research instruments, validity and reliability of instruments, administration of instrument, and data analysis.

Research design

The case study design was used in the study since the researcher wanted to find out employees' perception of training programmes of Manya Rural Bank Limited. It was also to describe the current characteristics, attitudes, opinions, ideas and measures taken by the respondents. This design was chosen because it studies in natural setting, and explains phenomena from the person being studied (Babbie & Mouton, 2004). Again, it produces descriptive data from the respondents' own written or spoken words. The case study design also interprets, synthesizes, integrates data and points to implications of the study. The survey enables the researcher to obtain information from sample of individuals' representative of the entire population.

The case study design was again adopted because it has the advantage of providing useful information from a large group of people. The design enables the researcher to get a broad and accurate views or responses on issues concerning the respondents' perception of staff training programmes of the Bank. Also, it provides a meaningful picture of events and seeks to explain people's behaviour on the basis of data gathered. It was also considered appropriate as it helped the researcher to investigate the issues raised in the study.

A case study design was employed using questionnaires to gather data concerning the respondents' perception of staff training programmes of Manya Rural Bank. A case study aims at providing an in-depth description of one or a number of cases. According to Babbie & Mouton (2003), a case is a unit of human activity embedded in the real world, which can only be studied or understood in the context, which exists in the here and now. In a case study, the researcher explores a single entity or phenomenon (the case) bound by time and activity (a programme, event, practice, socialization process, institution) and collects detailed information by using a variety of data collection procedures during a sustained period of time.

Population of the study

Population in research refers to the aggregate or totality of objects or individuals regarding which inferences are to be made in a sampling study. Population, as used in this study, refers to the people with common characteristics

that the researcher decided to involve in the study. Staff of the four branches of MRB constituted the target population. That comprised 95 employees.

Sampling size and sampling procedure

Sampling is the procedure a researcher uses to gather people, places or things to study. It is a process of selecting a number of individuals or objects from a population such that the selected group contains elements representative of the characteristics found in the entire group (Neuman, 2007). The purposive sampling method was used to select 65 respondents to participate in the study. With this technique, the researcher carefully selected the sample to reflect the purpose of the investigation. The sample was drawn from the Micro finance unit, loan and project department, tellers and the human resource sections of the bank.

After a careful consideration, the researcher decided to select 24 employees from the Micro finance unit, 12 respondents from the loan and project section. Eight (8) of the respondents were selected from among the tellers. Seven (7) administrative assistants were included while 6 participants came from the human resource department. Four (4) front desk personnel were selected to be part of the study. The four branch managers and their deputies were also included in the study. This was done to ensure that various departments of the bank operators were well represented in the study. Consideration was also given to include operation staff, middle level staff and top management.

Research instrument

Data was collected through administration of questionnaire. The researcher drafted a questionnaire that had closed-ended questions, which were designed to obtain information and data from the employees. The structured questionnaire was preferred because it is easy to administer on a large population, it requires less time and effort. It is again comparatively cheaper in terms of cost (Babbie, 2001). The questionnaire was organised in five sections: demographic variables of respondents, identification of training needs of employees, relevance of training programmes, evaluation of instructors of training programmes, and training techniques.

In all, the questionnaire comprised 39 items. The items 1 – 4 measured respondents, age, sex, working experience and educational level. Items 5–14 measured the views of employees about their training needs. Next, items 15 - 23 measured the views of respondents about the relevance of training programmes undertaken by the bank. The items 24 – 30 measured the views of employees about staff training instructors. Finally, items 31 – 39 were to elicit from employees which staff training techniques enhance their learning.

Data collection procedure

Permission was sought from management of the bank to enable the researcher source any information from the bank. Upon approval, the researcher personally administered the questionnaires to participants at the worksite. Attached to each questionnaire was a cover letter that explained the purpose of the

study. The cover letter also gave directions for the completion and the return of the survey. The participants were advised that all answers would be strictly confidential and the research findings would be reported as group data. The completed questionnaires were collected later on.

Data analysis

Both quantitative and qualitative data were collected. The qualitative data were analyzed using content analysis. Quantitative data analysis was done using SPSS version 16.0. Frequency distribution and percentages, mean and standard deviation were used for the quantitative data analysis. It was used to determine the proportion of respondents choosing the various responses. This was done for each group of items relating to the research questions. The SPSS was used to analyse data because, apart from the fact that the SPSS is currently one of the most widely used software. Again, the SPSS offers a full range of contemporary statistical methods with good editorial and labelling facilities.

Ethical considerations

The study did not in any way use force to gather data from participants. The respondents were given the chance to respond freely without any form of intimidation or promise of a reward. The researcher ensured that the research process was adequately explained to participants. In order to gain the confidence of respondents, they were promised that any information given by them would be treated anonymous.

Summary of methodology

The chapter presented the methodological framework suitable for conducting the study. The opening paragraph is a brief introduction to the chapter. In the subsequent paragraphs, the constituent elements of the research methodology were discussed. Details of the methodology are presented under the following subheadings: research design, population of the study, sample size and sampling procedure, research instrument, data collection procedure, data analysis, and ethical considerations.

CHAPTER FOUR

ANALYSIS AND DISCUSSION OF FINDINGS

Introduction

This chapter is organised into five major sections. The first section provides the demographic characteristics of the respondents. This is followed by the views of respondents on how training needs of employees are identified. The third section presents and analyses the data about the views of employees of staff training techniques used by the organisation. Section four presents the views of employees about the relevance of staff training programmes, and the final section presents discussion of the findings of the study.

Demographic characteristics of respondents

Table 1 shows the demographic characteristics of respondents that includes their age group, sex, educational status, and working experience.

Table 1: Demographic characteristics of respondents

	Frequency	Percentage
Age (Years)		
Less than 30	16	24.6
31-40	31	47.7
41-50	12	18.5
51+	6	9.2
Sex		
Male	42	64.6
Female	23	35.4
Educational Status		
High School	13	20.0
Diploma	31	47.7
First Degree	15	23.1
Second Degree	6	9.2
Working Experience		
1-5 years	12	18.5
6-10 years	28	43.1
11-15 years	14	21.5
16 years and above	11	16.9
Total	65	100.0

Source: Field study, 2014

The dominant age group of the respondents ranged between 31 – 40 years representing 31(47.7%), followed by the less than 30 years group representing 16(24.6%) whereas the 50 and above year group constituted the smallest group, representing 6 (9.2%) of the respondents. The sex distribution of the respondents

indicated differences with 42 males representing 64.6 percent and 23 females representing 35.4 percent. In terms of the respondents' educational status, 13 of them representing 20 percent, were high school graduates; 31 representing 47.7 percent, were diplomats, 15(23.1%) were first degree holders while 6 of them, representing 9.2 percent were second degree holders. With regard to their working experience, 12 of the respondents representing 18.5 percent reported that they had worked between the years 1 to 5, 28 (43.1%) indicated that they had worked between 6 to 10 years, 14 (21.5%) also reported that they had worked between 11 to 15 years while 11 of them representing 16.9 percent indicated that they had worked for 16 years and above.

Training needs of employees

Employees' training need identification is the foremost step in designing a training programme in any organization. This practice plays a vital role in the success of training programmes. Specific training requirement of various employees should be determined in order to tailor training programmes to suit the needs. It is in the light of this that the study sought to investigate the specific training needs of employees of MRB. Responses obtained from the survey are presented in Table 2.

Table 2: Current training needs of employees of MRB

Area of operation	Training needs	Frequency	Percentage (%) of sample size
Bank tellers	Counterfeit currency recognition	7	10.8
Administrative Assistants	Transactional procedures	3	4.6
Loan and project	Credit assessment strategies Fair lending legislation Compliance issues	8	12.3
Micro Finance personnel	Customer handling Counterfeit currency recognition Training in financial related computer software	20	30.8
Human resource personnel	Current labour issues Compliance issues	4	6.1

Source: Field study, 2004

Forty-two (42) participants representing 64.6 percent answered this part of the survey. Of the responses obtained, Table 2 shows that 7(10.1%) of the respondents have indicated that they required training in techniques of identifying counterfeit currency. Three (3) of the administrative assistants, representing 4.6 percent of the total respondents indicated that their current training need is transactional procedure. The training needs, as indicated by 8 employees representing 12.3 percent of the entire respondents are credit assessment strategies, fair lending legislation, and compliance issues. Out of the 24 employees from the Micro finance section, 20 of them, representing 30.8 percent of the sample size have shown that they need training in customer handling, counterfeit currency recognition, and financial related computer software. Four

(4) of the personnel from the human resource section, representing 6.1 percent of the entire respondents also indicated that their training needs lie in current labour issues and compliance issues.

Methods used to select employees for training programmes at MRB

Designing a training system ideally begins with an accurate assessment of what an organisation does and what needs to be improved. Identifying the training needs of employees as a prelude to organizing any training programme is thus imperative in the attainment of the training objectives set by management. Investigation into the views of employees about the methods used by management of the bank to identify and select employees for training programmes revealed the responses as indicated in Table 3.

Table 3: Views of employees on how they were selected for training programmes

Method of Selection	Frequency	Percentage (%)
Training needs assessment	10	15.4
One joining the organisation	30	46.1
Supervisor's recommendation	13	20.0
Performance Appraisal	12	18.5
Total	65	100.0

Source: Field study, 2014

Table 3 reports the frequency of responses on methods of selecting employees for training programmes at MRB. As indicated in the table, a majority

of respondents were selected for training through the normal routine training methods as this recorded 46.1 percent of the total number of respondents selected for the study followed by supervisors' recommendation (20 percent). Performance appraisal method of selecting employees for training recorded a percentage response of 18.5 percent while training needs assessment recorded the lowest percentage response of 15.4 percent. This development could be attributed either to the management's inability to appreciate the essence of employing training needs assessment method in the selection of employees for undertaking a particular training programme or a total disregard of the training needs assessment approach.

This outcome seems to differ from an earlier assertion by Cole (2002) that training programmes organised around the identified needs of the employees yield better investment. The implication of this is that people selected for a particular training programme might not be the right people since little or no needs assessment is carried out to ascertain the actual people who require benefiting from the programme. Additionally, the expectations for management in using training as a tool in the improvement of performance might not be realized since the real needs which require attention might not be brought to the fore.

Factors militating against the organisation of staff training programmes at MRB

The implementation of training programmes in an organisation does not come without set-backs which need to be identified and appropriate remedies put in place to overcome them. The researcher on this premise attempted to

investigate the views of employees; on the factors militating against the organisation of staff training programmes at MRB.

Table 4: Employees' views about the factors that militate against the organisation of staff training programmes at MRB

Militating Factors	Frequency	Percentage (%)
Lack of organisation objectives	5	7.7
Financial constraints	26	40.0
Time constraints	32	49.4
Ignorance of the importance of the training programme	2	3.1
Total	65	100.0

Source: Field study, 2014

Table 4 shows the views of respondents about the factors hindering the organisation of staff training programmes at MRB. It appears that obtaining the needed time for the organisation of training programmes at MRB seemed to be the main factor as this recorded the highest percentage of 49.2 percent, followed by financial constraints (40 percent), while lack of organisational objectives recorded a response of 7.7 percent. Ignorance of the importance of staff training programmes recorded the lowest percentage response of 3.1 percent. This implies that the bank's management was aware of the importance of staff training programmes. However, not much time was committed to staff training and development at MRB. This could be attributed to inadequate number of staff the bank employs; making it very difficult for management to release employees of their duties for training programmes that require more of working hours.

Relevance of staff training programmes

The views of respondents on the relevance of staff training programmes are very necessary as these give an indication of their consciousness on the concept of training. On this premises, the researcher attempted to find out the perception of employees about the relevance of staff training programmes organised by Manya Rural Bank. Respondents were asked to rate the statements on a three-point Likert scale ranging from 1 = disagree, 2 agree and 3 = strongly agree. The responses obtained were recorded in Table 5.

Table 5: Employees' view of the relevance of training programmes

Statements	1 %	2 %	3 %
Training programmes are based on the requirements of the job	4(6.2)	48(73.8)	13(20)
The training programmes I attended gave me a better idea of the career path I want to pursue.	6(9.2)	16(24.6)	43(66.2)
Training programmes helped to improve my performance on the job.	2(3.1)	5(7.7)	58(89.2)
The training programmes that I received have helped me to be abreast with new processes and procedures related to my job.	3(4.6)	18(27.7)	44(67.7)
The training programmes organised here are well planned and systematic	8(12.3)	45(69.2)	12(18.5)
I am able to apply the knowledge and skill gained from training programmes to my job.	10(15.4)	16(24.6)	39(60)
Objectives of training programmes are made known to staff ahead of time	25(38.5)	27(41.5)	13(20)
Suggestions from employees about contents for training programmes are highly welcome by management of this organisation	23(35.4)	23(35.4)	19(29.2)

Source: Field work, 2014

Table 5 shows the perception of employees of Manya Rural Bank about the relevance of staff training programmes organised by the bank. When they were asked whether they perceived that the bank's training practices were related to requirements of their jobs, the majority of them, that is 48(73.8%) simply agreed, 13(20%) strongly agreed, while 4 (6.2%) disagreed to that statement.

The respondents were asked further whether they perceived that training helps them to have a better idea of the career paths they want to pursue. With this statement, 43 of them, representing 66.2 percent, strongly agreed, 16 (24.3%) agreed, while 6(9.2%) of them disagreed. This implies that the majority of the staff who participated in the study perceived that MRB's training programmes help employees to gain better understanding of the career paths they wanted to pursue. This is in line with the findings of Guest et al. (2003) who found that excellent training programmes emphasize a correlation between personal development and organisational goals.

Again, a probe as to whether they perceived that training programmes designed by the bank helped to improve their performance, a greater number of them 58 (89.2%) strongly agreed, 5 (7.7%) agreed, while 2 (3.1%) disagreed. The implication of these responses is that staff training programmes undertaken at MRB contributed immensely to staff performance. On the issue of whether the staff perceived that training programmes at Manya Rural Bank helped employees to be abreast with new processes and procedures, the majority of them 44 representing (67.7%) strongly agreed, 18 (27.7%) agreed, while 3 respondents representing (4.6 percent) disagreed. This implies that management of the bank

was making great effort to assist employees to be up to date with new procedures and processes related to their jobs.

An attempt to find out if the employees perceived that training programmes organised at MRB were well planned and systematic revealed that the majority of them, 43 (69.2%) simply agreed, 12 of them, representing 18.5 percent, strongly agreed, while 8 (12.3%) disagreed. This finding corresponds with earlier findings of Hood (1995) that through timely, controlled and intelligently developed training programmes employees acquire requisite capabilities and new skills to perform assigned jobs consistently and successfully.

The respondents were to agree or disagree if they were able to transfer the knowledge acquired from training programmes to their jobs. The majority of them 39(60%) strongly agreed, 16 (24.6%) agreed, while 10 (15.4%) disagreed. This means that greater percentage of MRB's staff training objectives was achieved. On the issue of whether the staff perceived that objectives of training programmes are made known to them ahead of time, 27 of them representing 41.5 percent, simply agreed, 10 (20%) strongly agreed, while 25 of the respondents representing 38.5 percent disagreed. This means that substantial number of employees were not happy about how training objectives were passed on to them prior to staff training programmes.

Finally, an enquiry as to whether employees perceived that their suggestions about contents of training programmes were welcomed and incorporated into their training revealed that 23 of them, representing 35.4 percent, simply agreed, 19 (29.2%) strongly agreed, while 23(35.4%) disagreed.

Evaluation of staff training instructors

Instructors in any form of staff training programmes play a key role in the success or otherwise of the programme. The perception that trainees have of their instructors goes a long way to affect the learning outcomes. When trainees perceive that an instructor has good knowledge of the content, and has good human relation, they become attracted to him and readily accept his instruction. However, if their perception about the instructor is negative, they tend to oppose his instructions. It is in relation to this that the researcher tried to investigate the views of employees of MRB about instructors of training programmes. The responses given by employees were recorded in Table 6.

Table 6: Employees' perception of training programmes

Statements	1	2	3
	%	%	%
Training instructors have sufficient knowledge of the content of training programmes.	2 (3.0)	43 (66.2)	20 (30.8)
Adequate training materials are used to facilitate learning.	1 (1.5)	46 (70.7)	18 (27.7)
Varied training methods are available for necessary learning.	-- (--)	48 (73.8)	17 (26.2)
Layout and physical environment of training location are suitable for learning.	9 (13.8)	50 (76.9)	6 (9.2)
Duration of training programme is suitable for learning.	29 (44.6)	25 (38.5)	11(16.9)
Instructors follow up on training programmes and offer remedial training where necessary.	5(7.7)	50 (76.9)	10(15.4)

Source: Field study, 2014

Table 6 shows the responses of the staff of Manya Rural Bank on their views about training instructors. When they were asked whether training instructors had sufficient knowledge and skill about content of training programmes, the majority of them, 43(66.2%) simply agreed, 20(30.8%) strongly agreed, and 2(3%) disagreed to that statement. This indicated that employees viewed the training instructors as having in-depth knowledge of what they taught.

Regarding the use of adequate training materials to facilitate learning among trainees, 46 of them representing 70.7 percent simply agreed; 18(27.7%) strongly agreed, while 1 respondent, representing 1.5 percent disagreed. The responses obtained indicated that majority of employees of MRB agreed and even stronger that training instructors made use of appropriate training materials in their delivery. As to whether training instructors used varied training methods during training programmes, 48 of the respondents representing 73.8 percent simply agreed, 17(26.2%) strongly agreed, while none of them disagreed. This implies that employees of MRB were satisfied with the methods adopted by the trainers at staff training programmes.

Respondents were to agree or disagree if layout and physical environment of training location were suitable for better learning. Fifty (50) of them representing 76.9 percent agreed, 6(9.2%) strongly agreed, while 9(13.8%) disagreed. On the issue of whether duration of training was suitable for learning, the majority of them – 25(38.5%) simply agreed, 11(16.9%) strongly agreed while 29(44.6%) disagreed. There is an indication that most of the employees of MRB had problems with the duration allotted by management of the bank for training

programmes. It could be that the duration for training programmes were too short that both trainers and trainees were put under pressure to work within the limited time allotted by management.

Lastly, 50 of the respondents representing 76.9 percent simply agreed to the fact that training instructors followed up on training programmes to offer remedial training, 10 of the respondents representing 15.4 percent strongly agreed, while 5 (7.7%) disagreed. This implies that the majority of employees who participated in the study agreed that training instructors visited them at their various work stations to offer assistance when necessary. This finding correlates with that of Eisenberger et al. (2002) that there is connection between supervisors' support for training and training effectiveness.

Training techniques used at MRB

Training programmes, while on the job, come in different forms and the adoption of a particular type of staff training technique may result from the general objectives of the organisation. It is on this premise that the researcher attempted to investigate the staff training techniques used by the Bank to train employees.

Two main training techniques exist in the Manya Rural Bank. These are: (1) Behavioural and (2) Cognitive.

Behavioural training techniques

The researcher wanted to investigate employees' preferred behavioural training techniques at MRB. The responses are recorded in Table 7 as follows:

Table 7: Employees' preferred behavioural training techniques at Manya Rural Bank

Training Technique	Mean	Standard Deviation
Apprenticeship	1.75	0.83
Coaching	2.03	0.75
Mentoring	3.35	0.74
Induction and Orientation	2.48	0.73
Job Rotation	2.42	0.83
Grand Mean/Standard Deviation	2.41	0.78

Source: Field study' 2014

In answering the question of employees' preferred behavioural training techniques at Manya Rural Bank, Table 7 illustrates that it was mentoring that had mean of 3.35 and the standard deviation of 0.74 with grand mean of 2.41 together with 0.78 as grand standard deviation. This implies that training programmes become more meaningful to employees whenever the organisers use the mentoring approach.

Cognitive training techniques

This aspect of the research question was intended to find out the employee's preferred cognitive training techniques at Manya Rural Bank. The responses obtained are presented in Table 8 below:

Table 8: Employees' preferred cognitive training techniques at Manya Rural Bank

Cognitive Training Technique	Mean	Standard Deviation
1. Role Playing	1.75	0.41
2. Simulation	2.57	0.50
3. Professional Course/Training	3.54	0.56
4. Lecture	3.14	0.75
5. Computer Based Training	3.48	0.64
Grand Mean/Standard Deviation	2.79	0.57

Source: Field study, 2014

The mean scores and standard deviation of the respondents in Table 8 above shows that the employees' preferred cognitive training technique at MRB was professional course/training. This had the mean score of 3.54 and the standard deviation of 0.56 with the grand mean and grand standard deviation of 2.79 and 0.57 respectively. This implies that employees of the bank feel more motivated when presented with opportunities such as scholarships and study leave with pay to take professional courses outside the organisation. This finding collaborates with the findings of De Cenzo and Robbins (1996) that off-the-job training gets employees away from their work environment to a place where their frustrations and bustle of work are eliminated and that the relaxed experience allows trainees to absorb more information.

Comparison of training techniques preferred by employees of Manya Rural Bank

The Manya Rural Bank makes use of different training techniques during staff training programmes. Table 9 presents an overall contrast of employees' most preferred training technique at MRB.

Table 9: Comparison of employees' preferred training techniques of Manya Rural Bank

Training Techniques	Grand Mean	Grand Standard deviation	Severity Rank
Behavioural	2.41	0.78	2
Cognitive	2.79	0.57	1st

Source: Field study, 2004

The grand mean and grand standard deviation in the Table 9 clearly depicts that the training technique mostly preferred by employees of Manya Rural Bank was cognitive training technique, particularly, Professional Course/Training. This finding was in line with that of Chandan (1987) who reports that cognitive training techniques mostly exist in many financial institutions due to scholarships and study with pay system.

Summary of analysis and discussion of findings

In this chapter, data analysis and discussion of findings are presented. Tables are used to present and analyse data that was obtained from the field. The issues contained in the chapter comprise the demographic characteristics of respondents, and analysis of data concerning employees' training needs. The chapter also contains discussion about employees' perception of selection

methods for participation in training programmes of MRB. Perception of employees about factors hindering the organization of staff training programmes. Employees' perception of the relevance of training programmes, and evaluation of instructors are presented in the chapter. Also, contained in this chapter are issues about training techniques used at MRB, and employees' preferred training techniques.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents a summary of the major findings of the study which sought to investigate employees' perception of training programmes of Manya Rural Bank. It also includes conclusions from the results and finally, recommendations.

Summary

The objectives of the study were to:

1. Examine the training needs of employees of the Manya Rural Bank.
2. Ascertain the views of employees about the relevance of training programmes of Manya Rural Bank.
3. Determine the training techniques preferred by employees of Manya Rural Bank.

In order to elicit information on the topic of study, a questionnaire was designed and personally administered to respondents to complete.

The findings that were arrived at in the present study are as follows:

The study revealed that even though employees of MRB had participated in various training programmes of the bank, they still have some unresolved training needs.

The study found that a great number of the employees were not impressed about how objectives of training programmes were passed on to them. Management did not adequately inform trainees about training objectives.

Again, the study showed that most employees perceived that their suggestions about contents of training programmes were not warmly welcomed by management.

The study also revealed that employees of MRB perceived that the time allotted for training programmes was inadequate. There seemed to be undue pressure on both the trainers and trainees to accomplish a lot within the less duration set by management.

It was also discovered that a majority of the employees perceived that training programmes organised by the bank showed management's commitment to assist employees unearth their potentials. Almost all the employees who participated in the study perceived that their trainers had the requisite knowledge and skills of training contents.

Employees perceived that staff training programmes of MRB were mostly based on the requirements of the various jobs they performed.

Finally, the study showed that employees' most cherished training technique was the cognitive training technique, particularly, professional course.

Conclusions

Based on the findings of the study, it was possible to draw the following conclusions:

The first objective of the study was to determine the training needs of employees of Manya Rural Bank. The study established that employees of the bank have various training needs that require management's attention. The identified training needs comprised compliance issue, credit assessment strategies, fair lending legislation, counterfeit currency recognition customer handling and labour issues.

The second objective of the study was to ascertain the perception of employees of the relevance of staff training programmes of MRB. It has been realised that employees considered training programmes as related to various requirements of their jobs. They are of the view that trainers engaged during training sections possessed refined knowledge and skills of training contents. The employees also perceived that management failed to involve them in planning training sections. Time allotted for training is considered inadequate by employees.

The final objective was to determine the training techniques preferred by employees of MRB. It was realised that even though the bank used both behavioural and cognitive training techniques, employees preferred the cognitive technique precisely professional course that comes with study leave with pay to the behavioural training technique.

Recommendations

Considering the major findings from the study, the following recommendations are made for reflection:

Management should consider organising additional training sections to address the training needs of employees to enhance their performance.

A more conscious effort should be made to inform employees about objectives of training programmes quite ahead of time. This contributes to motivate and put them in readiness for the programme.

Management should endeavour to involve employees in designing training programmes by accepting their suggestions when appropriate. Employees will feel respected and recognised when their suggestions are incorporated in the contents of training programmes.

Management should appreciate the fact that individuals have different absorption levels. Hence, significant length of time should be given to training programmes. This would prevent the trainers from rushing employees through training programmes that might defeat the main aim of the programme.

Lastly, both cognitive and behavioural training programmes should be organised regularly to boost the training needs of the employees.

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APPENDICES

APPENDIX 'A'

INTRODUCTORY LETTER

Dear sir/madam,

EMPLOYEES' PERCEPTION OF STAFF TRAINING PROGRAMMES

I am carrying out a survey on employees' perception of staff training programmes of Manya Rural Bank. The study is an academic requirement for the award of Masters' Degree at the University of Cape Coast. It is against this background that you have been purposively selected to participate in the research as interviewee.

I would be very much appreciating if you could please spare some few minutes of your time to complete the questionnaire.

There are no correct or incorrect responses, only your much-needed opinion is required. Your responses would be kept confidential. In any case the questionnaire is unanimous.

Thank you.

.....

ISAAC OHIPENI KWAO

APPENDIX 'B'

QUESTIONNAIRE TO ELICIT INFORMATION ABOUT EMPLOYEES'
PERCEPTION OF STAFF TRAINING PROGRAMMES OF MANYA
RURAL BANK LIMITED

SECTION A

Respondent's personal information

The following questions are meant to gather some basic demographic data about you for the purpose of analysis. Kindly indicate by a tick (✓) the responses that are applicable to you.

1. Sex: Male [] Female []
2. Age: Less than 30 years [] 31-40 years [] 41-50 years [] 51 years +
[]
3. Educational level: High school [] Diploma [] First Degree [] Master's
Degree []
4. Working experience: 1-5 years [] 6-10 years [] 11-15 years []
16 years + []

SECTION B

Identification of training needs

The following questions are aimed at finding out your views of training programmes organised in your establishment. Please indicate by a tick (✓) the ones that are applicable to you.

5. Have you had any training since you joined this organisation?
Yes [] No []
6. If yes to item 6, how many times did you attend training programmes over the past three years? Once [] 2 times [] 3 times [] more than three times []
7. How were you selected for the training programme (s)?
 - a. On joining the organisation []
 - b. Training needs assessment []
 - c. Performance appraisal []
 - d. Supervisor's recommendation []
8. Are you happy about how employees are selected for training programmes in this organisation? Yes [] No []
9. What type of training programme (s) have you received at MRB? Tick all that are applicable.
 - a. On the job training []
 - b. Seminar []
 - c. Workshop []

d. In-service training []

10. What was the duration of the training programme you attended?

1 - 3 hours [] 4 - 5 hours [] 1 - 2 days [] 3 days + []

11. Were you informed about objectives of training programmes? Yes []

No []

12. What was the objective of the training programme (s) you attended?

a. To improve performance []

b. To acquire more skills []

c. Succession planning []

d. To fill a gap []

e. To be abreast with new technology []

13. Do you have some areas in your operation for which you still need training? Yes [] No []

14. If yes to item 13, indicate on the table below your department and the type of training you require.

Area of operation	Training required

15. What major factor hinders the organisation of staff training programmes in this establishment?

- a. Lack of organisation objectives []
- b. Financial constraints []
- c. Low educational level of staff []
- d. Ignorance of the importance of training. []

SECTION C

Relevance of staff training programmes

The statements below are designed to find out your view of the relevance of training programmes organised by your establishment. Please rate the statements on a scale of 1 to 4, where 1 = Strongly Disagree, 2 = Disagree, 3 = Agree, and 4 = Strongly Agree

Statements	1	2	3	4
16. Training programmes are based on the requirements of the job.				
17. The training programmes I attended gave me a better idea of the career path I want to pursue.				
18. Training programmes helped to improve my performance on the job.				
19. The training programmes that I received have helped me to be abreast with new processes and procedures related to my job.				
20. The training programmes organised here are well planned and systematic.				
21. The high performance of staff could be credited to the effectiveness of training programmes organised by the				
22. Objectives of training programmes are made known to staff ahead of time.				
23. The training programmes I attended were relevant to my personal needs.				
24. Suggestions from employees about contents for training programmes are highly welcome by management of this organisation				

SECTION D

Evaluation of staff training instructors

The following statements are meant for you to assess the instructors of staff training programmes undertaken by your organisation. Please rate the statements on the scale of 1 to 4, where 1 = Strongly Disagree, 2 = Disagree, 3 = Agree, and 4 = strongly agree

Statement	1	2	3	4
25. Training instructors have sufficient knowledge and skills about the content of training programmes.				
26. Duration of training programmes is suitable for learning.				
27. Layout and physical environment of training location are suitable for better learning.				
28. Varied training methods are available for necessary learning.				
29. Adequate training materials are used to facilitate learning.				
30 Training instructors follow up on training programmes to offer remedial training employees who encounter difficulties				

SECTION E

Training techniques

The following training techniques are often used. Kindly indicate by a tick (√) beside the choices the ones that suit you.

TRAINING TECHQUE	CHOICE
31. Apprenticeship	
32. Coaching	
33. Mentoring	
34. Job Rotation	
35. Induction and Orientation	
36. Lecture	
37. Simulation	
38. Role play	
39. Professional Course	