

**THE IMPACT OF TRAINING AND DEVELOPMENT PROGRAMMES ON
THE PERFORMANCE OF EMPLOYEES IN RURAL BANKS IN THE
ASHANTI REGION**

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DECLARATION

‘I hereby declare that this submission is my own work towards the Master of Business Administration (Human Resource Management Option) Degree and that, to the best of my knowledge, it contains no material previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text’

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DEDICATION

This work is dedicated to my family especially my late father for the support and motivation given to me at all levels of my education. My God richly bless you.

KNUST



ACKNOWLEDGEMENTS

Firstly, I thank the Almighty God for making it possible for me to undertake this research work. Also, I express my great appropriation to my supervisor Dr. Mrs. Florence Ellis for her tireless effort in instructing and guiding me throughout the writing of this research work.

To Sophia Effah Dameah, I say may God richly bless you for the time and effort you exhibited through the preparation of this thesis. I am really grateful.



ABSTRACT

Employee training and development have been identified by various scholars to be very crucial to an organization. Organizations are therefore encouraged to train and develop their employees in order to enhance their performance. Rural banks in Ghana are among the organizations which provide training and development to their employees to ensure that they acquire the requisite knowledge and skills, to meet new challenges. As organizations keep on organizing training and development programmes for their employees, it is necessary to assess the outcome of these programmes. This study was therefore conducted to determine the impact of training and development provided rural banks in the Ashanti region of Ghana on employee performance. Literature on the concepts of training, development and performance was reviewed. Data were collected through the administration of questionnaires and an interview granted by the head of Human Resource. The data was analyzed using Microsoft word 2003- integrated package on a personal computer and the SPSS software. The results indicated that rural banks in the Ashanti region have training and development programmes in place, but it is poorly planned, not systematic and not coordinated. Low budget allocation was found to hamper the implementation of training and development programmes. However, the training and development of employees of these rural banks is seen to have a positive impact on their performance and the organization. Therefore, it is recommended that, rural banks in the Ashanti region and Ghana as a whole should have a well-planned, systematic and coordinated training and development program through the establishment of specific training section. There should also be adequate budget allocation to finance the implementation of training and development program in these banks.

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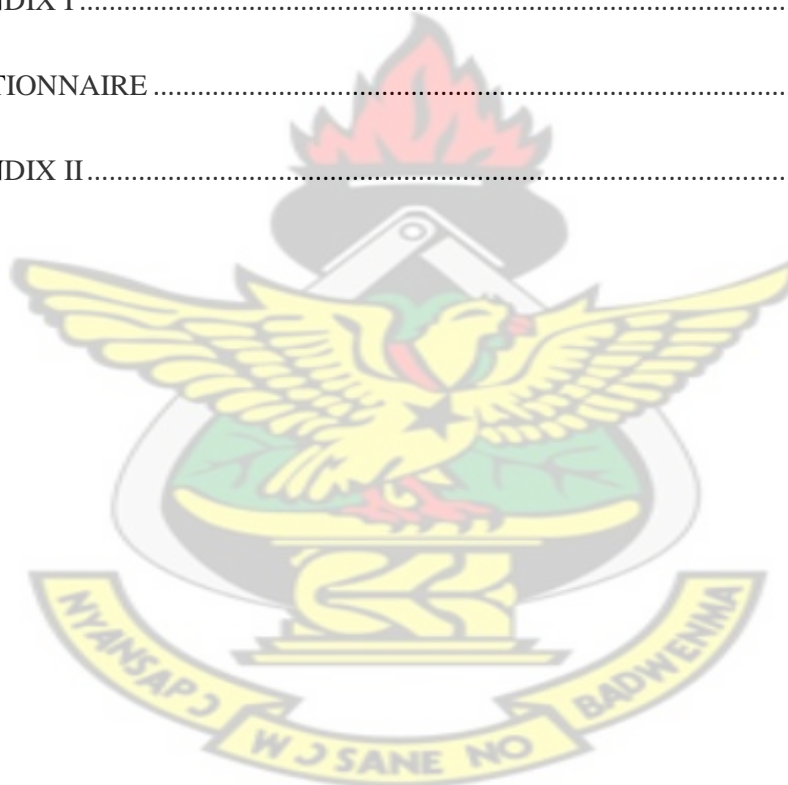
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CHAPTER ONE

INTRODUCTION

1.0 Background of the study

An organization having much better skilled and creative employees can easily avoid wasteful investment to improve efficiency and performance of the organization. Training and development of employees are typically associated with the improvement of performance, knowledge and skills in their present job position. According to Cheng and Ho (2001), positive training offered to employees usually assist with the reduction of anxiety or frustration, which most employees have experienced on more than one occasion during their employment careers.

Training and development of employees therefore has been identified by various scholars to be very crucial to an organization's effectiveness. In the light of this, most organizations have realized the imperativeness to train and develop their employees to the maximum of their abilities in order to enhance their effectiveness.

According to Chiaburu and Teklab (2005), training can be defined as the planned intervention that is designed to enhance the determinants of individual job performance". Training is related to the skills an employee must acquire to improve the probability of achieving the organization's overall business goals and objectives.

Training and development are also seen as the processes of investing in people so that they are equipped to perform. These processes are part of an overall human

resource management approach that hopefully will result in people being motivated to perform (Barron and Haggerty 2001).

According to Armstrong (2001), there are three specific training objectives of employees in an organization. The first objective is to develop the competences of employees and improve their performance. Secondly training is supposed to help people grow within the organization in order that, as far as possible, future needs for human resources can be met from within the organization. Finally training is supposed to reduce the learning duration for employees starting new jobs on appointment, transfer or promotion, and ensure that they become fully competent as quickly and economically as possible.

It is very important therefore for the organization to offer systematic training and career development programs for their employees. Training has been recognized to help employees in their current jobs and help meet current performance requirements by focusing on specific skills required for the current need. The benefits of training and developing therefore may extend throughout a person's career and help develop that person for future responsibilities.

Any organization whose goal is to survive and prosper in this present day economy has found it imperative to invest in ongoing training and development of employees to improve proficiencies in production as well as to acquire the greatest return in investment of human capital (Knoke and Kalleberg, 1994). Although this area of training effectiveness seems paramount, Sahinidis and Bouris (2008) have suggested that training is most extensive only in establishments which operate in complex market environments. In addition, Rowden and Conine (2005) indicate that there is limited research on human resource development in small and midsized businesses.

The amount, quality and quantity of employee training carried out vary extremely from organization to organization.

Cole (2002), identified factors like the degree of change in the external environment, the degree of internal change, the availability of suitable skills within the existing staffs and the extent to which management see training as a motivating factor in work particularly in the financial institution which influence the quantity and quality of employee training and development activities. In line with the importance of training in such complex environment, this research seeks to address two issues. The first issue is an attempt to reassess training and development programs used in financial institutions particularly in Rural Banks in Ghana and the second issue is to critically evaluating the extent to which these training and development programmes impact on employee performance. This study will therefore examine existing training and development as well as critically evaluate the extent to which these training and development programmes impact on employee performance.

1.1 Problem statement

Rural banks as financial institutions were first established in Ghana in 1976 to provide banking services to the rural population, providing credit to small-scale farmers and businesses and supporting development projects. By 2002 115 rural banks had been established. They are supervised by the clearing bank ARB Apex Bank under the regulation of the Bank of Ghana, which owns shares in the banks (Uddin, 2008).

Between 2000 and 2008 the number of depositors in RCBs grew at an average annual rate of 14 percent, and the number of borrowers grew at an average annual rate of 27 percent. The RCB network reaches about 2.8 million depositors and 680,000 borrowers, making RCBs the largest group of licensed financial service providers in rural areas. Clients of RCBs consist mostly of farmers, government employees, and small and micro-entrepreneurs. The profitability and net worth of the RCB network steadily increased from 2000 to 2008. Network-wide capital is well above the minimum 10 percent required by the Bank of Ghana (Nair and Fissaha, 2010).

As a network, RCBs have achieved a remarkable level of service delivery and financial performance. At the end of 2008, they had deposits of GHc 343.9 million (US\$265.1 million) from more than 2.8 million clients, and loans and advances of GHc 224.7 million (US\$173.2 million) with about 680,000 clients. They delivered 128,875 domestic money transfers worth around GHc 63.3 million (US\$48.8 million) in 2007 and 32,392 international money transfers worth GHc 9.3 million (US\$7.1 million) in 2008. They also facilitated check transactions worth GHc 993.7 million (US\$766.1 million) in 2008. RCBs made a consolidated profit of GHc 15.6 million (US\$12.0 million) in 2008 and had a consolidated net worth of GHc 62.3 million (US\$48.03 million). Several have excelled in performance, both within the financial sector and in the broader private sector. Some rural banks have figured more than once in Club 100, a group of 100 Ghanaian institutions recognized annually for business excellence (Nair and Fissaha, 2010).

However, there has been a concern that training and development activities in some financial institutions particularly in Rural and Community banks are not well planned not systematically implemented and not coordinated in some specific departments or units (Nair and Fisssha, 2010). It is against this background that this study is being undertaken and research questions designed to provide answers to the extent to which training and development programmes are employed and the effects of training and development on employee performance in rural based financial institutions.

1.2 Objectives of the study

The objective of this study comprises of a general objective and specific objectives.

1.2.1 General objective

To determine the impact of training and development programmes on employee performance in Rural Banks in the Ashanti region of Ghana.

1.2.2 Specific objectives

- (i) To identify the nature of training and development programmes in Rural Banks in the Ashanti region of Ghana
- (ii) To assess the specific training programs used in Rural Banks in the Ashanti region of Ghana.
- (iii) To assess the existing development programs used in Rural Banks in the Ashanti region of Ghana.

- (iv) To assess impacts of training and development programmes on the performance of employees in Rural Banks in the Ashanti region Ghana.

1.3 Research questions

This study focus in the following questions:-

- (i) What is the nature of training and development programmes in Rural Banks in the Ashanti region?
- (ii) What is the specific training programmes used in Rural Banks in the Ashanti region?
- (iii) How to assess the existing development programmes used Rural Banks in the Ashanti region?
- (iv) How to assess the impacts of training and development programmes on the performance of employees in Rural Banks in the Ashanti region?

1.4 Significance of the study

Despite the fact that the impact of training and development programmes on employee performance is a widely researched and documented area in various organizations, there has been little or no study conducted to assess the impact of training and development programmes on employee performance in Rural Banks in the Ashanti region.

In addition, it is expected that the study will inform the Management of financial institutions in the Ashanti region and Ghana as a whole the importance of training and developing their employees.

The study will also come-out with the ideal training process and types of training needed for employees with regards to their position, department, units and sections. Finally, the results of the study will highlight areas for the future researches in this field.

1.5 Brief methodology

Data for this research were obtained from secondary and primary sources. With the secondary sources, data were obtained from journals, books and other publications on training and development.

The primary source employed the use of both qualitative and quantitative methods through the administration of questionnaires and an interview. The data on quantitative and qualitative were analyzed through the use of SPSS and content analyses respectively.

1.6 Scope of the study

The study centered on the impact of training and development programs on employee performance in Rural Banks based in the Ashanti region of Ghana specifically within the municipalities of Ashante Akim and Ejisu - Juaben. These

financial institutions were selected due to their successes and achievements in the Banking sector of Ghana.

1.7 Organization of the study

The study is organized into five chapters. Chapter one introduces the study by giving the background information on the research problem, objectives, hypothesis and scope of the study.

Chapter two deals with review of relevant literature on the research, problems and concepts with specific reference to how it applies to the financial institution selected.

Chapter three discusses the research methodology adopted for the study and relevant justifications. It outlines the methodology for carrying out the secondary and primary data collections and how results were analyzed.

Chapter four presented the findings on the practices and impact of training and development in the selected financial institution. It will also lay out the researcher's analysis on the organization's responses to the impact and role of such training and development program on its employees in terms of performance and productivity.

Chapter five presents a summary of findings, major observations and set recommendations on how to enhance the staff performance and organizational effectiveness through training and development, in the selected financial institutions and the private sector in general.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviews relevant literature related to the study. It comprises theories related to the training of employees at working place. It defines some of the basic concepts used in employee development and training, training objectives, types and methods of training and problems facing training and development of employees. The theories underpinning the concept of training and development were also discussed. The chapter concludes with the development of a conceptual framework.

2.1 Training, Development and Employee performance.

In the field of human resource management, training and development is the field concerned with organizational activity aimed at improving the performance of individuals and groups in organizational settings (Harrison, 2005). According Cole (2002:330), training is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. The focus of training is the job or task for example, the need to have efficiency and safety in the operation of particular machines or equipment, or the need for an effective sales force to mention but a few.

According to Butler (2010), training is directly related to the skills, knowledge, and strategies necessary to do a particular job. It can include teaching staff members new

skills, exposing them to unfamiliar ideas, giving them the chance to practice and get feedback on particular techniques or styles of working with people, or simply encouraging them to discuss their work with one another. Development however is a process that strives to build the capacity to achieve and sustain a new desired state that benefits the organization or community and the world around them (Garavan et al., 1995). Training and development therefore describes the formal, ongoing efforts that are made within organizations to improve the performance and self - fulfillment of their employees through a variety of educational methods and programmes.

It is very difficult for an employee to perform well at the job place without any pre-training (Garavan, 1997). Trained employees perform well as compared to untrained employees (Partlow, 1996; Tihany et al., 2000; Boudreau et al., 2001). It is very necessary for any organization to give its employees training to get overall goals of the organization in a better way (Flynn et al., 1995; Kaynak, 2003; Heras, 2006). Training and development increase the overall performance of the organization (Shepard et al, 2003). Although it is costly to give training to the employees but in the long run it give back more than it took (Flynn et al., 1995; Kaynak, 2003; Heras, 2006). Every organization should develop its employees according to the need of that time so that they could compete with their competitors (Braga, 1995).

Employee performance is an important building block of an organization and factors which lay the foundation for high performance must be analyzed by the organizations. Performance is a major multidimensional construct aimed to achieve results and has a strong link to strategic goals of an organization (Mwita, 2000). According to business dictionary employee performance is the job related activities expected of a worker and how well those activities were executed. Many business personnel directors assess the employee performance of each employee member on

an annual or quarterly basis in order to help them identify suggested areas for improvement.

2.2 Training

A very important area of the Human Resource Management function is training and development for the effective use of human resources. Training is the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies. In this study training is viewed as a means of not only fostering the growth of the individual employee but as an integrated part of organizational growth.

Ngirwa (2009), defined training as a “learning process in which employees acquire knowledge, skills, experience and attitudes that they need in order to perform their job better for the achievements of their organizational goals”. This definition shows the bridge between job requirements and employee present specifications. Training can therefore be seen as a systematic process of increasing the knowledge and skills of the staff for doing a specified job by providing a learning experience.

Armstrong, (2008), defined training as the planned and systematic modification of behavior through learning events, programs and instructions, which enable individuals to achieve the levels of knowledge, skill and competence needed to carry out their work effectively. This definition means that for any organization to succeed in achieving the objectives of its training program, the design and implementation must be planned, done systematically and tailored towards enhancing performance and productivity. Also training gives the employee or trainee the required skills,

technical knowledge and competencies needed to perform his or her present job effectively or to prepare the employee to fit a higher job involving higher responsibilities.

Training not only develops the capabilities of the employee but sharpen their thinking ability and creativity in order to take better decision in time and in more productive manner (David, 2006). Moreover it also enable employees to deal with the customer in an effective manner and respond to their complaints in timely manner (Hollenbeck et al., 2004). In effect therefore through training, the employee is able to take better decisions that culminate to the success of the organization. Also time is used judiciously when it comes to taking decisions by well-trained employee in an organization.

According to Chen et al. (2004), training programs may also help the employee to decrease their anxiety or frustration, originated by their work or job. Therefore employees who have acquired enough training are more likely to be satisfied with their job than those with less training. Rowden (2002), further suggests that training may also be an efficient tool for improving ones job satisfaction, as an employee with a better performance leads to appreciation by the top management, hence the employee feel more adjusted with his job. Rowden and Conine (2005), also agrees with this assertion as they see a well-trained employee as being more able to satisfy customers and shows a greater level of job satisfaction along with superior performance.

In summary training can be seen as a planned intervention aimed at enhancing the elements of individual job performance

2.3 Development

Development is concerned with specific programs designed to prepare and groom a worker with particular education and training for higher responsibilities (Onasanya, 2005). Beardwell and Helen (2001) also view development as the process of becoming increasingly complex, more elaborate and differentiated by virtue of learning and maturation. It is more career than job oriented and is concerned with the longer-term development and potential of the individual. Development covers not only those activities, which improve job performance, but also those which bring about growth of the personality; helps individual in the progress towards maturity and actualization of their potential capacities so that they become not only good employees but better men and women.

As a result of the ever rapid changes in technology and ways of doing business, employees constantly need to be abreast with time to remain productive. Development therefore helps the employee to improve ability to handle a variety of assignments; improve performance at all levels in his or her present job; helps to sustain good performance throughout his or her carrier exploring his or her full potential. According to Itika (2008), development sees the employees as adaptable resources with a variety of skills and places within the organization and it is also concerned with giving the individual the right mix of skills, experiences and contacts to enable them to achieve their full potential.

In summary development may be defined as those processes that are concerned with the enhancement of employees' career in the long-term.

2.4 Theories underlining the Concepts of Training and Development

For effective training and development process to take place, learning is a precondition. Following the increasing role of learning theories in educational psychology, there has been an ongoing trend with the educators and trainers to highlight the importance of learning theories in training and development. An understanding of these theories is essential to find out their implications in the field of training and development. A generally accepted definition of learning is any relatively permanent change in behavior that occurs as a result of experience (Robbins,1998). Training and development programmes are seen as instructor-led and content-based interventions which lead to desired changes in behavior (CIPD, 2005). In training and development programmes, learning is viewed as an intervening variable to cause behavioral change, which is a dependent variable and the experience or practice works as the independent variables.

2.4.1 Behavioral Theories

The term "behaviorism" was coined by John Watson (1878–1959). Watson believed that theorizing thoughts, intentions or other subjective experiences was unscientific and insisted that psychology must focus on measurable behaviors. For behaviorism, learning is the acquisition of a new behavior through conditioning (Myers, 2010). According to Myers (2010), there are two types of conditioning namely classical and operant conditioning.

- i. Classic learning process: This is a process of learning by temporal association in which two events that repeatedly occur close together in time become fused in a person's mind and produce the same response. That means learning occurs when a natural reflex responds to a stimulus.

- ii. Operant learning process: This process occurs when a response to a stimulus is reinforced. If a behavior is rewarded, that behavior is repeated. With this process, learning is a function of change in overt behavior. Changes in behavior are the result of an individual's response to events (stimuli) that occur in the environment.

Behaviorists view the learning process as a change in behavior, and will arrange the environment to elicit desired responses through such devices as behavioral objectives, Competency-based learning, and skill development and training (Smith, 2002).

2.4.2 Cognitive Theories

Cognitive theories grew out of Gestalt psychology, developed in Germany in the early 1900s and brought to America in the 1920s. The German word *gestalt* is roughly equivalent to the English *configuration* or *pattern* and emphasizes the whole of human experience (Yount, 1996). According to Yount (1996), over the years, the Gestalt psychologists provided demonstrations and described principles to explain the way we organize our sensations into perceptions. Gestalt psychologists criticize behaviorists for being too dependent on overt behavior to explain learning. They propose looking at the patterns rather than isolated events. Gestalt views of learning have been incorporated into what have come to be labeled *cognitive theories*. According to Yount (1996), two key assumptions underlie this cognitive approach: that the memory system is an active organized processor of information and that prior knowledge plays an important role in learning. Cognitive theories look beyond behavior to consider how human memory works to promote learning, and an understanding of short term memory and long term memory is important to educators

influenced by cognitive theory (Yount et al., 1996). Yount et al. (1996) indicated that this theory views learning as an internal mental process (including insight, information processing, memory and perception) where the educator focuses on building intelligence and cognitive development. The individual learner is more important than the environment.

2.4.3 Constructivism

Constructivism emphasizes the importance of the active involvement of learners in constructing knowledge for themselves, and building new ideas or concepts based upon current knowledge and past experience (Smith, 2002). Constructivism is recognized as a unique learning theory in itself. Behaviorism and cognitivist both support the practice of analyzing a task and breaking it down into manageable chunks, establishing objectives, and measuring performance based on those objectives. Constructivism, on the other hand, promotes a more open-ended learning experience where the methods and results of learning are not easily measured and may not be the same for each learner (Smith, 2002). According to Smith (2002), constructivists believe that all humans have the ability to construct knowledge in their own minds through a process of discovery and problem solving. The extent to which this process can take place naturally without structure and teaching is the defining factors amongst those who advocate this learning theory.

2.4.4 Social Learning Theories

Social learning theory plays an important role in training and development. First, the manager, by becoming a role model for his/her coworkers, can improve their behavior. In fact employees are more likely to imitate their superiors than their peers because of their status, experience and reward power. Second, modeling has a

considerable role to play in implementing a self-managed approach through self-observation and self-monitoring (Davis and Luthans, 1980). Third, for improving the effectiveness of training, a vicarious or modeling principle has been proposed to be used in four stages, namely, 1) presentation of models displaying the desired behaviors, 2) imitation or rehearsal by the observer of the modeling behaviors; 3) social reinforcement or favorable recognition for adoption of the modeled behaviors by the observer; and 4) transfer of training to encourage the use of learned behaviors back on the job (Goldstein and Sorcher, 1974; Manz and Sims, 1981). Because of the importance in human interaction in management, social learning theory (particularly modeling and role-playing) provides general framework for many aspects of management education. Coaching and monitoring are commonly used management development techniques that attempt to harness social learning in the work place (Rossett, 1990).

Beyond the many theories underlying training and development, it is also important to recognize that the theories relate to training and development processes.

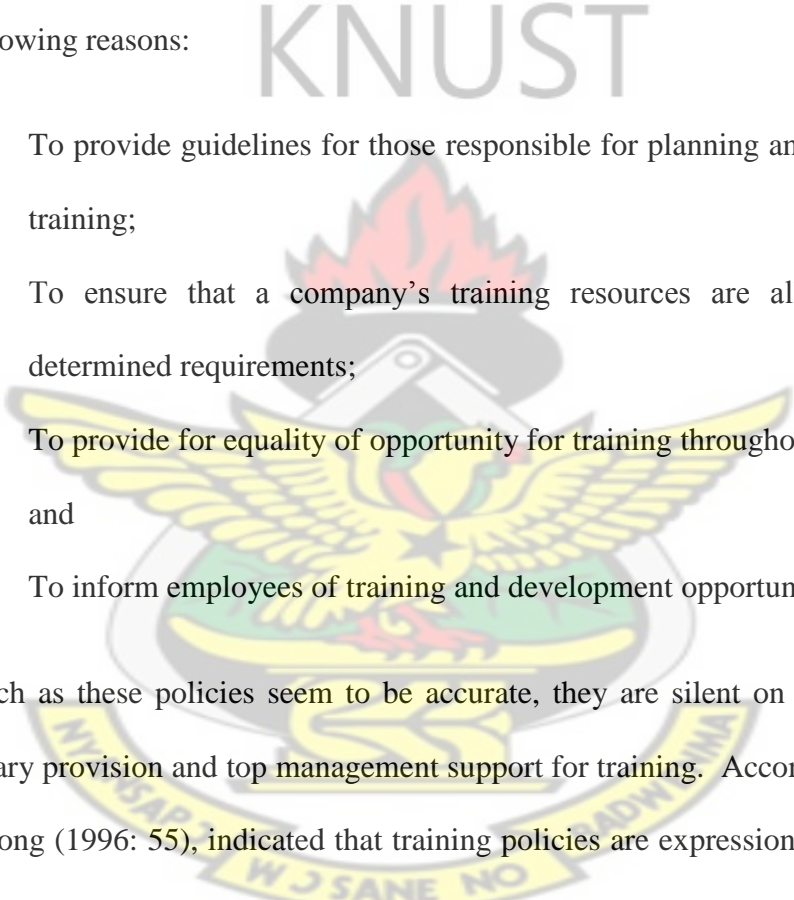
2.5 Training and Development Process

According to Armstrong (2006), training and development program should be systematic that is, it should be specifically designed, planned and implemented to meet defined needs. Therefore a good training and development program should involve the following fundamental steps: establishment of a training policy, determining training needs assessment, developing training objectives and plan,

developing training methods, identifying the trainees and finally, evaluating the effectiveness of training development program

2.5.1 Training Policies and Resources

Kenney et al. (1992:3), makes a point that organizations should have different policies for training depending on the class or level of employment or level of employees to be trained. They pointed out that training policies are necessary for the following reasons:

- 
- The logo of Kenya National University of Science and Technology (KNUST) is centered in the background. It features a yellow eagle with spread wings, perched on a green shield. Above the eagle is a red flame. The shield has a white cross and a yellow star. The text 'KNUST' is written in large, grey, sans-serif letters above the eagle. Below the eagle, there is a yellow banner with black text in Swahili: 'NYUNYU WA KUTIBA' and 'WASANE NO ADWAIMA'.
- i. To provide guidelines for those responsible for planning and implementing training;
 - ii. To ensure that a company's training resources are allocated to pre-determined requirements;
 - iii. To provide for equality of opportunity for training throughout the company; and
 - iv. To inform employees of training and development opportunities

As much as these policies seem to be accurate, they are silent on the elements of budgetary provision and top management support for training. According to Michael Armstrong (1996: 55), indicated that training policies are expressions of the training philosophy of the organization. Armstrong (1996) further stated that training policy shows the proportion of turnover that should be allocated to training. He again advocated that a training philosophy is imperative to indicate the degree of importance the organization attaches to training. This will if not eliminate entirely, reduce the laissez- faire approach to training. Notwithstanding the essence and the benefits of training, policies can prove to be a difficult task for Directors especially if

they are doing so for the first time, and if they do not have the advice of a training officer with previous experience at the level.

2.5.2 Training Needs Assessment

Training needs can be assessed by analyzing the major human resources areas: the organization as whole, the job characteristic and the needs of the individuals. This analysis will provide answers to the following questions: Where is training needed; what specifically must an employee learn in order to be more productive and who need to be trained. According to Pynes (2008), a need can be defined simply as the difference between what is currently being done and what needs to be done. It is impossible to design and implement a training program without carrying out the analysis as this will result in providing the solution to a problem that is not related to a training deficiency.

Training needs should be based on organization's need, type of work to be done and skills necessary to complete the work. Kapinga (2008), makes a point that, the organization should begin by assessing the current status of the organization, what it does best and the ability of your employees to do these tasks. This analysis will provide some benchmarks against which the effectiveness of training program can be evaluated. Secondly, organization should consider whether the organization is financially committed to supporting the training efforts. If not, any attempt to develop solid training program will fail. Next, organization should determine exactly where training is needed. He also pointed out that, the Human Resource person will help to identify the areas that may be important from training and skill inventory and can also help to determine the skills possessed by the employees in general. This inventory will help the organization determine what skills are available now and

what skills are needed for future development. Individual employees can be evaluated by comparing their current skill levels or performance to the organization's performance standards or anticipated needs. Any discrepancy between actual and anticipated skill levels identifies a training need.

Pynes (2008) emphasizes that organizations can determine training needs through a variety of techniques. One of them is through job analysis which will be performed prior to the needs assessment. The job analysis should identify the knowledge, skills, abilities and other characteristics (like motivation and drive) that incumbents need to effectively perform their jobs. He further added that, surveys and interviews with incumbents and supervisors; performance evaluations that identify performance deficiencies; criticisms or complaints from clients, staff, or personnel in agencies working with your employees; changes in regulations or operating procedures; and requests for additional training by incumbents can all provide clue as to what training is needed.

2.5.3 Training objectives and plan

Once the need has been determined, it is easier for the training objectives to be established. Training objectives are statements that specify the desired employee knowledge, skills, abilities and other characteristics that employees will possess at the end of training. The objectives provide the standard for measuring what has been accomplished and for determining the level of accomplishment. In other words a training program cannot be designed until what that program is to accomplish is known. For training objectives to be useful, they should be stated as specifically as possible (Pynes 2004).

In addition to that training objectives should however be attainable and measurable. It should also be clear to both supervisor and the employee because they can be used to evaluate their success. A training program will be successful if the objectives are achieved. Hence, it is advisable when developing the training objectives that, it should be in a collaborative process incorporating input from management, supervisors, workers, and trainers to ensure that the objectives are reasonable and realistic (Ngiwra 2009).

2.5.4 Identify the Trainees

The question of who should be trained is crucial. Training of employee is expensive, and therefore it is important to carefully select who will be trained. Further, training programs should be designed to consider the ability of the employee to learn the material and to use it effectively, and to make the most efficient use of resources possible. It is also important that employees be motivated by the training experience. Employee failure in the program is not only damaging to the employee but a waste of money as well. Selecting the right trainees is important to the success of the program.

Identification of the trainees involves identification of job categories where the training needs have been identified which is performed by the training analyst. The identification of the actual names of the employees who attend the training is performed by a supervisor using guidelines that govern the selection of the employee for training from Human Resource department (Ngirwa, 2009). Some of these guidelines include education, years of service among others. The training and development process reflect the various methods that can be adopted in an attempt to understand training and development organizations.

For these processes to be effective there is the need to know the methods of training and development

2.6 Training and Development Methods

The program of training and development helps the employee to adjust to rapid changes in job requirements and keeps them updated to new technologies and methods. Generally there are two broad types of training and development methods available to organizations: On-the-job and Off-the-job training methods. What method should be used for the organization is determined by the individual circumstances and other factors like, 'who', 'what' and why of your training and development program (Armstrong, 2006).

According to Armstrong (2006), on-the-Job training methods refer to the methods that are applied in the work place, while the staff is actually working so as to acquire specific skill. This method is required to improve the staff that had inadequate academic qualification for his or her job performance. It is also regarded as training within the organization policy. There are three common techniques that are used by the organization to train employees and these are: orientation, job instruction, job rotation and coaching.

Off-the-Job methods are used away from work places. Some skills and knowledge are difficult to teach at the worksite, so off-site training will be necessary. Staffs receive training away from their posts or workstation. The method also permits the use of a greater variety of training techniques, these includes: lectures, apprenticeships, internships and assistantships, special study, films, television,

conferences or discussions, case studies, role playing, simulation, programmed instruction and laboratory training (Armstrong, 2006).

Beyond these methods, the techniques for training and development in organization also need to be understood.

2.7 Training and Development Techniques

According to Armstrong (2006) an organization can determine which techniques to use depending on the needs and objectives of the training in the organization. Among the most commonly used techniques in many organizations are as follows:

i. Orientation

Orientation which is a training technique is given to newly appointed staff immediately after being employed. It protects new employee from making costly mistakes, it helps them to understand the general objectives, mission, scope, programs, problems and policy, structure and key members of the organization. Orientation method is also important for the newly employed officers to enable them gain self – confidence and perform better to meet the desired expectation. The periods may vary from few days to few weeks depending on the situation.

ii. Coaching

Coaching another training technique is often provided by specialists from inside or outside the organization who concentrate on specific areas of skills or behaviors, for example leadership. It is also something that can

happen in the workplace. As a HR manager or head of the section you should be prepared and able to act as a coach when necessary to see that learning takes place.

iii. Job rotation

Job rotation which is a development technique involves moving employees to various positions in the organization so as to expand their knowledge and abilities. The method is excellent for broadening an individual's exposure to the organizational operations and for turning a specialist into generalist, increase the individual experiences, allows the staff to absorb new information and stimulate new ideas.

iv. Lectures courses and Seminars

According to Khanka (2008), lectures are the most commonly used direct method of training. This technique involves both practical and theoretical teaching process, which could be done within or outside an organization. It is a traditional technique of training employees. Employee's go through formal lecture courses and seminars to acquire specific knowledge and develop their conceptual and analytical abilities. Lecture courses and seminars benefit from today's technology and are often offered in a distance-learning format. Feedback and participation can be improved when discussion is permitted along with lecture process.

v. Workshop/conferences

According to Saakshi (2005), the conferences method which is a development technique is used to help employees develop problem-solving skills. It is a series of educational and work sessions. Small

groups of people meet together over a short period of time to concentrate on a defined area of concern. These workshops include skills that can be applied immediately in the workplace.

2.8 Evaluation of Training and Development

Evaluation is defined as the process of determining the value and effectiveness of a learning program. Evaluation of the training program is necessary to determine whether the training accomplished its objectives. Unfortunately, this is often neglected in some organizations (Bramley, 1995; Sims, 1998). Evaluation improves training program by providing feedback to the trainers, participants and employers and it assesses employee skill levels. Evaluations can be used to measure changes in knowledge, levels of skills, attitudes and behavior, and levels of effectiveness at both the individual and agency level (Pynes 2008).

Evaluation of learning can be done through assessment and validation tools to provide the data for the evaluation. Assessment is the measurement of the practical results of the training in the work environment; while validation determines if the objectives of the training goals were met. Training must be evaluated in terms of how much the participants learned; how well they use their new skills on the job (did their behavior change?) and whether the training program achieved its desired results (reduced turnover, increased customer services among others).

2.8.1 Methods of Evaluation

According to Kirkpatrick (2006), training programs can be evaluated into four main levels. The first level is measuring the participants' reactions to the training program. He refers to this step as a measure of customer satisfaction. The second level of evaluation measures whether learning has occurred as a result of attending the training. Did the participants acquire the skills or knowledge embodied in the objectives? The third level of evaluation measures the extent to which on-the-job behavioral change has occurred to the participants who have attended the training program. Another technique with this level of evaluation would be to employ performance evaluations designed to measure the new competencies. The fourth level of evaluation attempts to measure the final results that occurred because employees attended the training. Ideally, training is linked to improved organizational performance. At this level, evaluation is concerned with determining what impact the training has had on the agency. Satisfactory final results can include such things as fewer grievances filed against supervisors, greater employee productivity, a reduction in the number of client complaints, a decrease in workplace accidents, larger amounts raised through fundraising, improved board relations, and less discrimination in the workplace. A final step, organizations must determine whether the benefits of the training outweigh its direct and indirect costs.

2.9 Purpose of Employee Training and Development Programme

The purpose of training and development programs in organizations are mainly to improve knowledge and skills, and to change attitudes or behavior. It is one of the

most important potential motivators which can lead to many possible benefits for both individuals and the organization. According to Adams (2002), training makes employees feel that they are part of the organization's family. Training creates the sense of belonging in all employees. It enhances professional development and skills of employee's. It also makes knowledgeable workforce with fewer mistakes. McNamara (2010) added that training increasing job satisfaction and employee morality, enhancing the employee motivation, improving the efficiencies in processes and financial gain, raising the ability to obtain new technologies, developing the innovation in strategies and products and reducing employee turnover are other important benefits of training.

Noe (2002) also mentioned other benefits of training such as better prepared employee to achieve the organizational goals, more productive staff that are able to meet the challenges of change in the organization during learning and work on new programs. He believes that with training activities, while the organization will be more successful at attracting and retaining employees, it already has a pool of employees who are prepared to replace the ones leaving. Adeniyi (1995) further opined that for every employee to perform well there is the need for constant training and development. The right employee training, development and education provide big payoffs for the employer in increased productivity, knowledge, loyalty, and contribution to general growth of an organization. The reasons behind employee training and development cannot be overemphasized. One can easily deduce some reasons behind organizations engaging in training and development of their staff. According to Adeniyi (1995) other reasons why organizations organize training and development programmes for its employees in the following:

- (i) When needs arise as a result of findings from the outcome of performance appraisal
- (ii) As part of professional development plan.
- (iii) As part of succession planning to help an employee be eligible for a planned change in role in the organization.
- (iv) To imbibe and inculcate a new technology in the organizations system.
- (v) Because of the dynamic nature of the business world and changing technologies

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2.10 Performance

Performance means how an employee is able to effectively manage and present their tasks to reflect their quality and good service preferred by their organizations (Olaniyan and Lukas, 2008). Recognizing the role of training practices, enable the top executives to create better working environment that ultimately improves the motivational level as well as the performance of the workforce. According to Leonard (1992), an organization that gives worth to knowledge as a source of gaining competitive edge than competitors, should build up system that ensure constant learning, and on the effective way of doing so is training. Pfeffer (1994) highlights that well-trained workforce is more capable of achieving performance targets and gaining competitive advantage in the market. Training is determined as the process of enabling employee to complete the task with greater efficiency, thus considered to be vital element of managing the human resource performance strategically (Lawler, 1993; Delaney and Huselid, 1996).

The importance of training and development on the employee performance is mentioned in many researches (McGill and Slocum, 1993; Ulrich et al., 1993; Nonaka and Takeuchi, 1995; DiBella et al., 1996). Employee performance, achieved through training, refers to immediate improvements in the knowledge, skills and abilities to carry out job related work, and hence achieve more employee commitment towards the organizational goals (Huselid, 1995; Ichniowski et al., 1997). Kamoche and Mueller (1998) mentioned that training should lead to the culture of enhancing learning, to raise employee performance and ultimately higher return on investment (in training) for the firm.

2.11 The relationship between Employee Training and development program and Performance

According to Hawthorne studies, and many other research work on productivity of worker highlighted the fact that employees who are satisfied with their job will have higher job performance, and thus supreme job retention, than those who are not happy with their jobs (Landy, 1985). Moreover, it is stated that employees are more likely to turnover if they are not satisfied and hence demotivated to show good performance. Employee performance is higher in happy and satisfied workers and management find it easy to motivate high performers to attain firm targets (Kinicki and Kreitner, 2007). The employee could be only satisfied when they feel themselves competent to perform their jobs, which is achieved through better training and development programmes.

There is therefore a direct relationship between employee training, development and performance. If the employee is more trained or more developed, he or she will be more satisfied with the job, more committed to the job and the performance of the employee will also be increased. When employee performance increases, it will lead to the organization effectiveness (Champathes, 2006). As depicted by the work of Harrison (2000), learning through training influence the organizational performance by greater employee performance, and is said to be a key factor in the achievement of corporate goals. However, implementing training programs as a solution to covering performance issues such as filling the gap between the standard and the actual performance is an effective way of improving employee performance (Swart et al., 2005).

Guest (1997), also agrees with this assertion by mentioning it 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 employee performance on job. This relation ultimately contributes to supreme organizational performance.

According to Wright and Geroy (2001), employee competencies change through effective training programs. It not only improves the overall performance of the employees to effectively perform the current job but also enhances the knowledge, skills and attitude of the workers necessary for future job, thus contributing to superior organizational performance. Through training the employee competencies are developed and enable them to implement the job related work efficiently, and achieve firm objectives in a competitive manner. Training and development are designed to skill employees so they can perform well. This can be

done by formally developing Training and Development programs or informally on job training can be offered.

Employees may not feel motivated and lack commitment due to insufficient knowledge and skills which can be imparted to them through training. This insufficiency of knowledge and skills may result into conflict with organizational goal achievement and eventually affecting organizational performance. Therefore organizations must fill in the gap between desired and actual performance (Sahinidis and Bouris, 2008).

Employee performance may be related to several factors within the organization like the overall job satisfaction, knowledge, and management. Ngirwa (2009) indicated the specific factors that can address problems related to performance in the organization are as follows:

2.11.1 Knowledge

Training programs increase an employee's job knowledge. An increase in job knowledge means that the employee will feel more comfortable doing his job and will perform at a high level.

2.11.2 Innovation

Training employees about the organization, where each employee fits in the organization and how the organization fits into its overall industry creates innovation. In other words, employees who have a knowledge framework, delivered through training, are creative in solving problems, both in the short and long term.

2.11.3 Satisfaction

Job satisfaction can come from feeling comfortable within the organization, job proficiency and even from the knowledge that an employee can work hard and get promoted. Training programs can contribute to all of these factors and lead to more satisfied employees who perform at exceptional levels.

2.11.4 Career Orientation

When training programs are offered as a means to progress in one's career, they also have an effect on how an employee performs. Employees who know they have a future with the organization are more likely to be high performers.

This study will focus more on performance variables of employees' job knowledge and career orientation.

2.12 Conceptual framework of Training, Development and Performance

Fusing together the three concepts of training, development and performance, it is possible to develop a basic concept for the study that summarizes the nature of training, the training and development process, training and development techniques and their subsequent influence on performance. This conceptual framework is shown in the figure 2.1.

It captures the training technique as orientation and coaching. Development techniques are captured as job rotation, workshop and conferences with lectures and seminars.

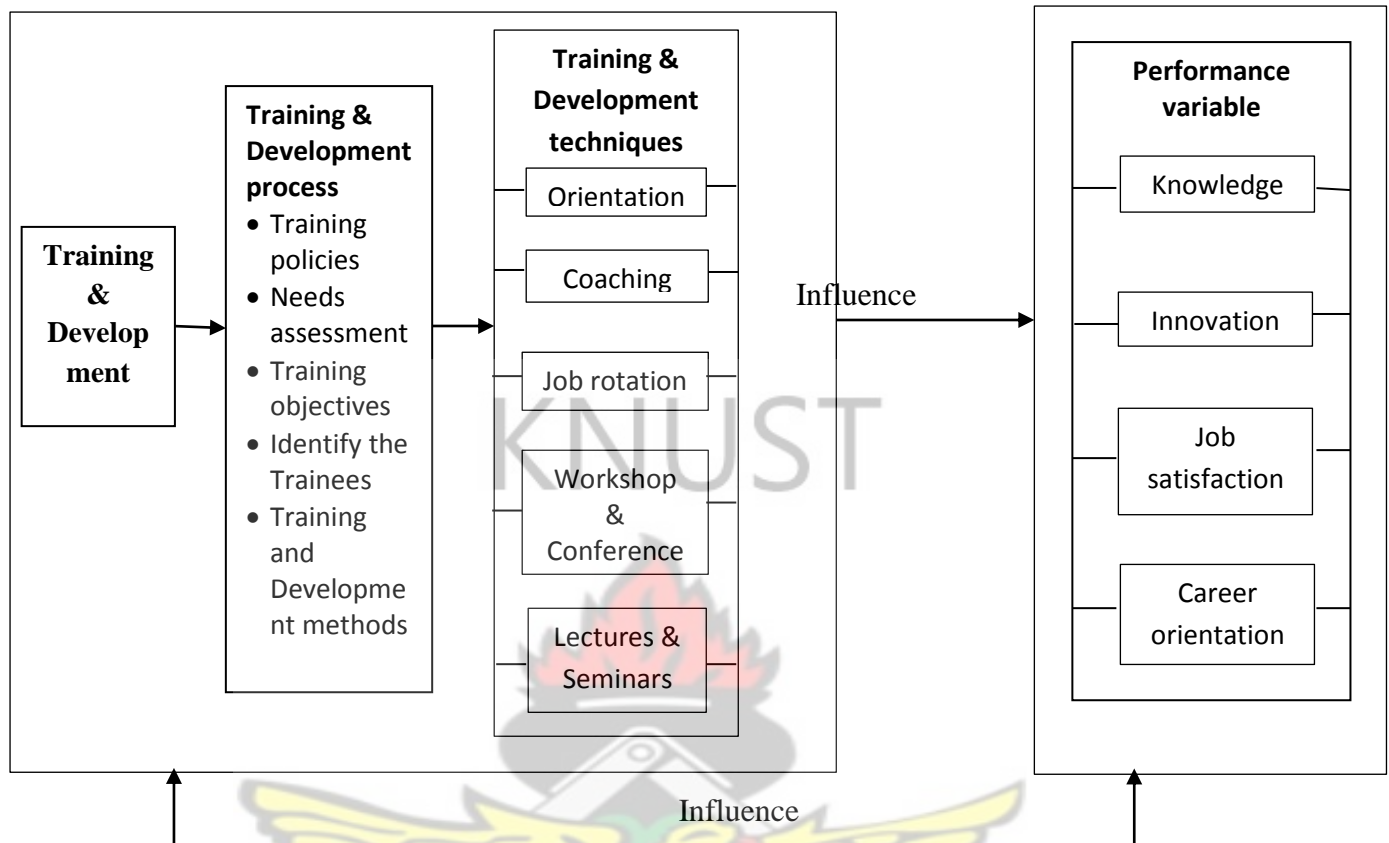
In this framework performance variables are classified as Knowledge, innovation, job satisfaction career orientation and goal orientation.

The training and development process that determines the methods and techniques adopted are classified as establishment of training and development policy, determining training and development needs, developing training and development objectives and plan and the development of training and development methods

Through the impact of these methods, training and development then influences performance. This conceptual framework thus produces a basis for focusing a specific training, development and performance variables for this study



FIGURE 2.1: Conceptual framework



2.13 Conclusion

In this chapter relevant literatures related to the study were reviewed. It comprises theories related to the training and development of employees at the work place. The relationship between training and development with performance was established. Training techniques, methods and processes were also highlighted. A conceptual framework was further developed to highlight the link between training, development and performance.

CHAPTER THREE

RESEARCH METHODOLOGY AND ORGANISATION PROFILE

3.0 Introduction

This chapter is in two sections. The first section describes the methodology that was used in the study. It highlights on the, research design, sources of data, the population of the study, sample size and sampling techniques, the methods used in data collection and data analysis. Finally it gives the reliability and validity of those instruments. The second section highlights briefly on rural banks in Ghana and the study area.

3.1 Research Design

Research has been defined as the pursuit of truth with the help of study, observation, comparison and experiment that is a systematic method of finding solutions to a research problem identified (Kothari, 2003). It is the search for knowledge through objective and systematic methods of finding solutions to a problem. According to Bryman (2005), the research process consists of series of actions or steps necessary to effectively carry out research. The process consists of closely related activities; such activities overlap continuously rather than following a strictly prescribed sequence.

According to Bryman and Bell (2011), there are five main types of research design. They are experimental, cross-sectional, longitudinal, case study and comparative

designs. This study is a cross-sectional design. A cross-sectional design entails the collection of data on more than case at a single point in order to collect a body of two or more variables(usually more than two) which are then examined to detect patterns of association (Bryman and Bell, 2011).

3.2 Research strategy

Also this study happened to use both qualitative and quantitative research design. Qualitative research design is a design used to find out how people feel or what they think about a particular subject or institution, whereas quantitative design is based on the measurement of quantity or amount. Hence quantitative research design in this study was used in calculating simple percentage and number of respondents.

3.3 Sources of Data

In order to achieve the objectives of this research, data for the study was gathered from both primary and secondary sources.

3.3.1. Primary data

The primary source of data collection used the questionnaires and structured interviews. Questionnaires and interviews were used to collect primary data and analyzed by means Statistical Package for Social Scientist (SPSS) and content analysis respectively. The purpose of the questionnaires and interview were to investigate the awareness of training program and the role the rural banks play in the

training and development of its employees and how this affected employee performance.

3.3.2 Secondary data

Secondary data have been defined as data that have been previously collected for some project other than the one at hand (Saunders et al., 2009). Secondary data were selected as sources of data collection for this research to enable information to be obtained for literature review for the study. The sources of secondary data for this research consist of mainly published books, journals, newspapers and company records and Bank of Ghana website. Data were also collected from web databases.

3.4 Population

The target population is made up of employees of the rural banks comprising management staff, senior staffs and junior staffs, spread over the Asante Akim (central and north) and Ejisu-Juaben municipalities.

3.5 Sampling size and Sampling techniques

A sample is a finite part of a statistical population whose properties are studied to gain information about the whole (Webster, 1985). When dealing with people, it can be defined as a set of respondents (people) selected from a larger population for the purpose of a survey.

A sample size of 50 was used for this research. This sampling size is further supported with a semi-structured interview conducted with the head of human resource of one of the banks.

Sampling procedures employed were:

- i. All the employees in rural banks in the Asante Akim (central and north) and Ejisu-Juaben municipalities used for this study were included in the study to allow an adequate representation of the various views expressed.
- ii. Purposive sampling selection method was used. In all 50 employees were administered with the questionnaires.

3.6 Methods of Data Collection

The study used more than one method of data collection so as to avoid biases and unreliability of data. The methods used were questionnaire and interview

3.6.1 The questionnaire

A questionnaire is a set of questions that is full of traits and clues in order that the respondents can tick the appropriate clue of his/her opinion or write short answers. There are two types of question formats; open-ended and close-ended (Wikipedia, 2012). The researcher adopted both the open-ended and close-ended formats to create room for extra formulation of a respondent's views on an issue. The questionnaire was divided into three sections. The first section asked basic demographic questions. The second section asked training and development related

questions with the last section asking questions that links training and development to performance.

3.6.2 The interview

This was used as a tool to collect views from the respondents on the impact of performance for trained staff as well as the traits for training as articulated in the conceptual frame work of this study. The researcher prepared semi- structured interview questions for the Human Resource Manager of a Rural based financial institution in Ashanti Region.

3.7 Analysis of Data

The study collected both quantitative and qualitative data. The qualitative data from the interview were analyzed by means of content analysis. The quantitative data was analyzed using SPSS software. The technique for quantitative data analysis was the frequency distribution and percentages, which were used to determine the proportion of respondents choosing the various responses.

3.8 Reliability and Validity of Instruments

According to Kothari (2003), validity aims at establishing the results which are linked with the condition. Therefore to ensure reliability and validity, this study used methods such as interviews, and administration of the questionnaire. Reliability in this study was measured through the use of questionnaire and the summing of results

obtained from SPSS analysis, which was presented in the form of frequencies. The interview was analyzed by the use of content analysis. Content analysis according to Hodder (1994) content analysis is a method for summarizing any form of content by counting various aspects of the content. The researcher analyzed the qualitative data manually in order to ensure the researcher's creative input. The information was therefore coded by means of content analysis procedure which involved the systematic categorization of responses on the themes or headings pertaining to this study.

3.9 Study Area

The study was conducted in the Ashanti Region specifically in the Asanti Akim central and the Ejisu-Juaben Municipalities with a total land surface of 1,462 km² (546 sq. mi) and 637 km² (246 sq. mi) respectively. The Ashanti Region is located in south Ghana and third largest of 10 administrative regions, occupying a total land surface of 24,389 km² (9,417 sq. mi) or 10.2 per cent of the total land area of Ghana. In terms of population, however, it is the most populated region with a population of 3,612,950 in 2000, accounting for 19.1 per cent of Ghana's total population. The Ashanti region is known for its major gold bar and cocoa production and also harbors the capital city of Kumasi. The Ashanti region is centrally located in the middle belt of Ghana. It lies between longitudes 0.15W and 2.25W, and latitudes 5.50N and 7.46N. The region shares boundaries with four of the ten political regions, Brong-Ahafo Region in the north, Eastern region in the east, Central region in the south and Western region in the South west (Wikipedia, 2012).

FIGURE 3.1: Map of Ashanti region



Source: (Wikipedia, 2014)

FIGURE 3.2: Map of Ghana showing Ashanti region



Source: (Wikipedia, 2014)

Figures 3.1 show the map of Ashanti region. Figure 3.2 shows the boundaries of Ashanti region within Ghana. The study was confined within the Ashanti region of Ghana.

3.10 A profile of Rural Banks

Rural banks were first established in Ghana in 1976 to provide banking services to the rural population, providing credit to small-scale farmers and businesses and supporting development projects. The banks are locally owned and managed. By 2002 115 rural banks had been established. They are supervised by the clearing bank ARB Apex Bank] under the regulation of the Bank of Ghana, which owns shares in the banks. (Tsamenyi et al., 2008)

Rural and community banks (RCBs) are a network of independent unit banks in Ghana. These banks are the largest providers of formal financial services in rural areas and represent about half of the total banking outlets in Ghana (IFAD 2008). By the end of 2008, these banks had increased to 127. Including head offices, there were 548 service delivery locations spread throughout the country. All administrative regions have at least one bank, although most are located in the Ashanti, Western, Eastern, and Central regions. RCBs are relatively small financial institutions with average share capital of GHc 136,526 (US\$105,263), average deposits of GHc 2.3 million (US\$1.77 million), and average assets of GHc 3.8 million (US\$2.4 million). Values of the three indicators, however, vary significantly. (Nair and Fisher, 2010).

As a network, RCBs have achieved a remarkable level of service delivery and financial performance. At the end of 2008, they had deposits of GHc 343.9 million

(US\$265.1 million) from more than 2.8 million clients, and loans and advances of GHc 224.7 million (US\$173.2 million) with about 680,000 clients. They delivered 128,875 domestic money transfers worth around GHc 63.3 million (US\$48.8 million) in 2007 and 32,392 international money transfers worth GHc 9.3 million (US\$7.1 million) in 2008. They also facilitated check transactions worth GHc 993.7 million (US\$766.1 million) in 2008. RCBs made a consolidated profit of GHc 15.6 million (US\$12.0 million) in 2008 and had a consolidated net worth of GHc 62.3 million (US\$48.03 million).

Due to the crucial roles that rural banks hold in the financial sector and the rapid development of the Ghanaian Banking sector, this research evaluates the impact of training and development on employees performance of banks in Ghana with particular emphasis on rural banks.

3.11 Conclusion

This chapter was divided into two sections with the first and second section highlighting on research methodology and organisational profile respectively. The First section specifically highlighted on the, research design, sources of data, the population of the study, sample size and sampling techniques, the methods used in data collection and data analysis. The second section also highlighted on the profile on rural banks and the study area.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.0 Introduction

This chapter gives detailed information on data collected from the field via the use of questionnaires and interview. These data are analysed to emphasize response from respondents using various forms of graphical representations. This chapter is also divided into sub-headings to throw more light on questions asked on the field. The first part deals with the employees of the institution (quantitative analysis) while the second part deals with the interview (qualitative analysis) conducted with the Head of human resource department.

4.1 Quantitative analysis

The quantitative analysis involves the use of descriptive statistics including frequency and percentages. The analysis and discussion in this section involve demographic analysis, training and development programmes and performance.

4.2 Demographic Characteristics of Respondents

4.2.1 Age of Respondents

Table 4.1 Ages of Respondents

Age	Frequency	Valid Percent	Cumulative Percent
18-25	3	6.0	6.0
26-35	37	74.0	80.0
36-45	10	20.0	100.0
Total	50	100.0	

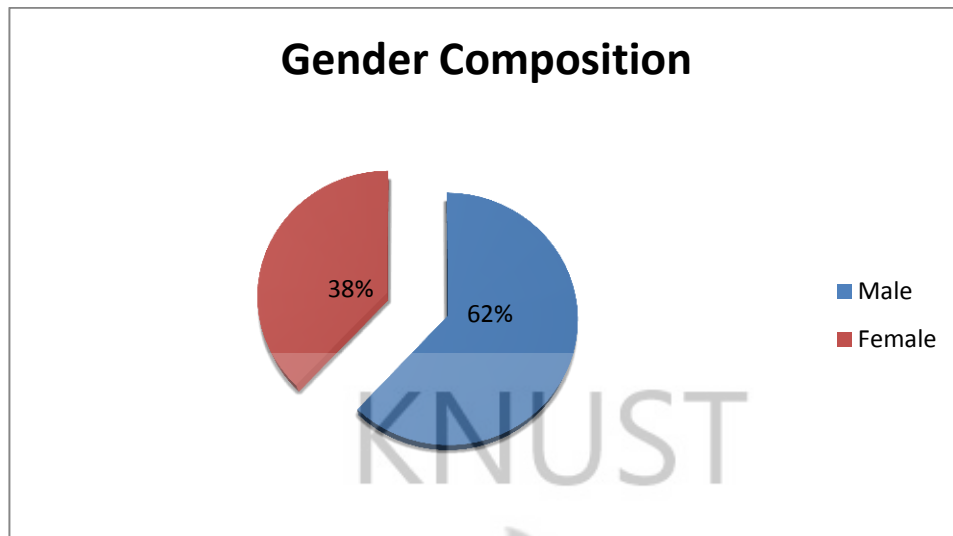
Source: Researcher's Field survey, 2014

Table 4.1 describes the age of the respondents in the company. It was realized that 37 out of 50 people sampled who represent 74.0% are between 26 to 35 years, 10 respondents representing 20.0% are 36 to 45 years, and 6.0% represent 3 respondents who are 18 to 25 years. It reveals that majority of the respondents are 26 to 35 years old. This confirms high number of young employees in the institution.

4.2.2 Gender of Respondents

Figure 4.1 below present's data on the gender of respondents. It is realized that the male respondents formed majority of the target population of 50 with a total of 31 representing 62.0%, while 19 respondents representing 38.0% were females.

Figure 4.1 Genders of Respondents



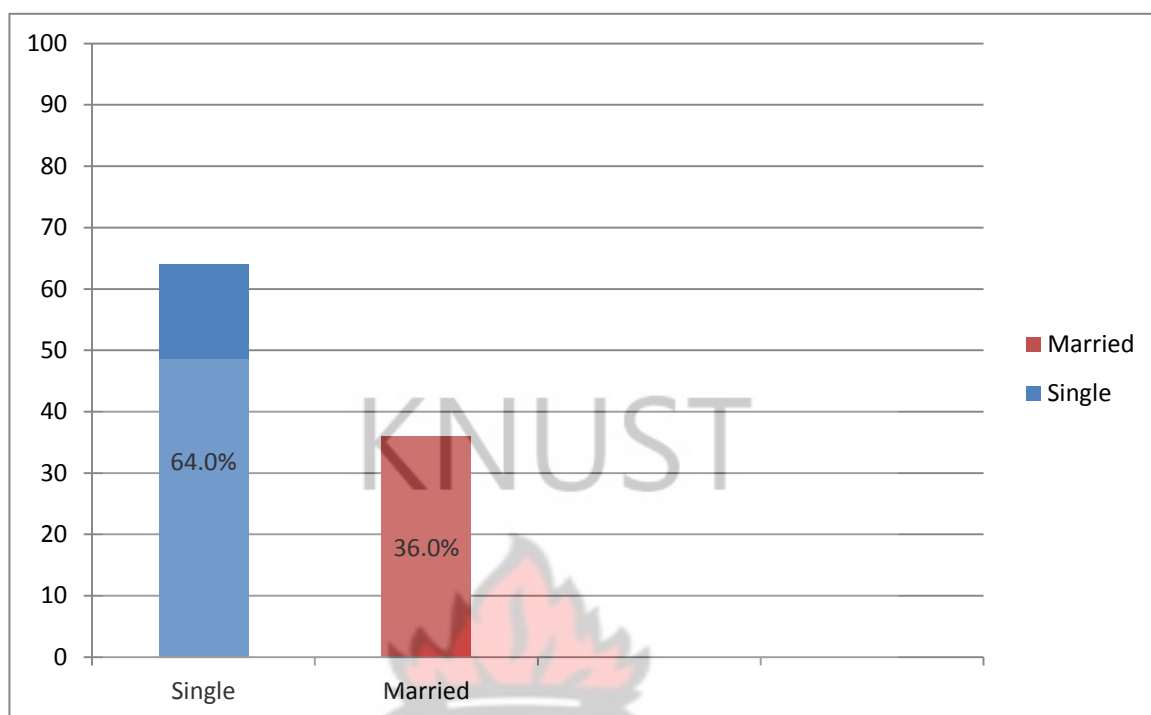
Source: Researcher's Field survey, 2014

This clearly shows that there were considerably more male participants than female in this survey and it may be as a consequence of the sample technique used in selecting respondents or that the institution has more male workers than females.

4.2.3 Marital Status

Figure 4.2 exhibits data on marital status of respondents. The figure depicts that respondents who are not married form majority of the target population of 50 with a total of 32 representing 64.0%, while 18 respondents representing 36.0% were married. This shows that there are more unmarried employees in the company than married employees.

Figure 4.2 Marital Status



Source: Researcher's Field survey, 2014

4.2.4 Educational Background

Table 4.2 Educational Background

Educational Background	Frequency	Valid Percent	Cumulative Percent
'A' Level	6	12.0	12.0
Diploma	13	26.0	38.0
First Degree	30	60.0	98.0
Other	1	2.0	100.0
Total	50	100.0	

Source: Researcher's Field survey, 2014

Table 4.2 above indicates the respondents' educational qualification. It reveals that 30 of the respondents out of the population of 50 representing 60.0% have a first degree, 13 respondents representing 26.0% have a diploma, while 12.0% represent 6 respondents have an 'A' Level. 1(2.0%) respondent is a chartered accountant. It evidently shows that majority of the respondents have a bachelor's degree which shows that the level of education of respondents in this survey is very high.

4.2.5 Years Spent in the Institution

Table 4.3 shows the years spent by respondents in the institution. It shows that 19 out of 50 respondents representing 38.0% have worked in the institution for 3 years, 9(18.0%) of the respondents have worked there for 6 years, those who have worked in the institution for 4 years are 5(10.0%), 4(8.0%) of the representatives have worked for 2 years while 4(8.0%) respondents have also worked for 7 years. 3 respondents representing 6.0% and another 3 representing 6.0 respondents have spent 1 year and 5 years respectively, 2(4.0%) respondents have worked for 10 years and 1(2.0%) respondent has spent a year in the institution. It can be said that majority of the respondents have spent less years in the company.

Table 4.3 Years Spent in the Institution

Years Spent in the Institution	Frequency	Valid Percent	Cumulative Percent
1 year	3	6.0	6.0
2 years	4	8.0	14.0
3 years	19	38.0	52.0
4 years	5	10.0	62.0
5 years	3	6.0	68.0
6 years	9	18.0	86.0
7 years	4	8.0	94.0
9 years	1	2.0	96.0
10 years	2	4.0	100.0
Total	50	100.0	

Source: Researcher's Field survey, 2014

This could be as a result of poor employee retention systems by the institution. The outcome also means that these employees require regular training programs to keep them updated with their skills as well as improved retention rate in the company.

4.2.6 Position in the institution

Table 4.4 shows the position of respondents in the institution. It is realized that 15 out of the population of 50 representing 30.0% are credit officers, 5 respondents representing 10.0% are cashiers, 5(10.0%) respondents are micro finance officer, 5 respondents represent 10.0% are tellers, 5(10.0%) respondents are IT officers,

4(8.0%) respondents are internal auditors, 3(6.0%) are susu coordinating officers, 3(6.0%) respondents are assistance branch managers, 2 respondents representing 4.0% are adwumankoso officer, 2(4.0%) respondents are front line officers and 1(2.0%)respondent is the branch manager.

Table 4.4 Position in the institution

Position in the Institution	Frequency	Valid Percent	Cumulative Percent
Susu Coordinating Officer	3	6.0	6.0
Credit Officer	15	30.0	36.0
Cashier	5	10.0	46.0
Micro Finance Officer	5	10.0	56.0
Adwuma Nkoso Officer	2	4.0	60.0
IT officer	5	10.0	70.0
Internal Auditor	4	8.0	78.0
Front Line Officer	2	4.0	82.0
Teller	5	10.0	92.0
Branch Manager	1	2.0	94.0
Assistant Branch Manager	3	6.0	100.0
Total	50	100.0	

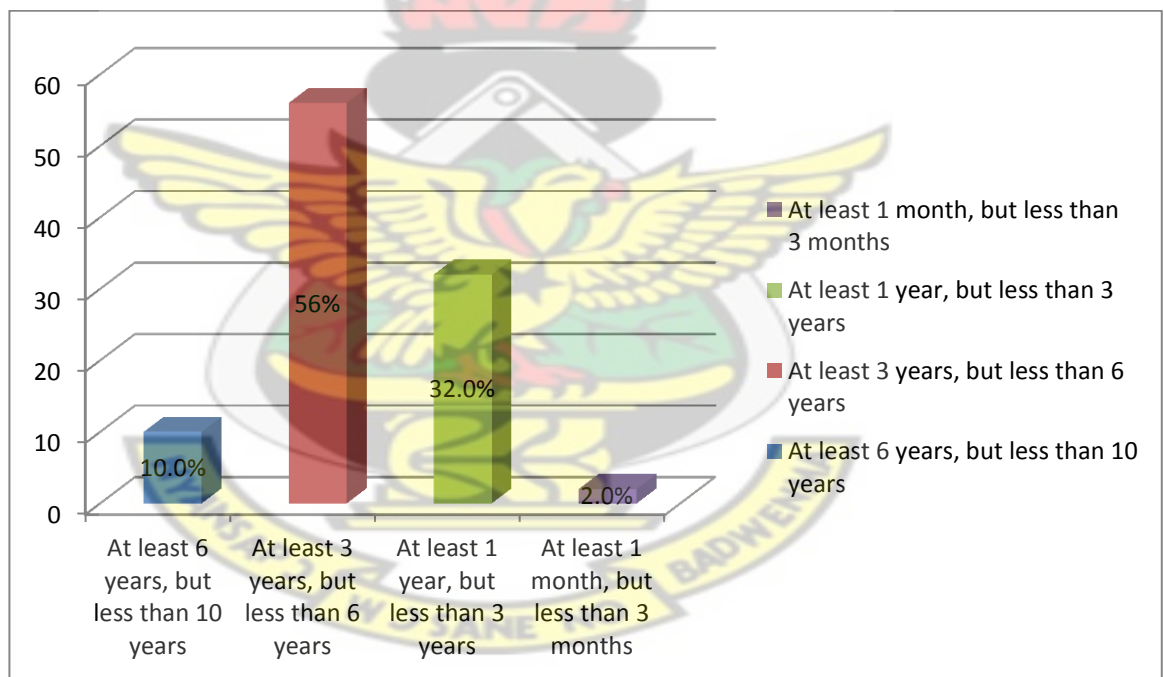
Source: Researcher's Field Survey, 2014

It reveals that a majority of the respondents are credit officers which shows the emphasis given to offering of credits by the institutions.

4.2.7 Years Spent in Current Position

Figure 4.3 describes the years spent in current position by the respondents in the company. It is realized that 28 out of the population of 50 representing 56.0% have spent at least 3 years, but less than 6 years, 16 respondents representing 32.0% have occupied their current position for at least 1 year, but less than 3 years, 5 (10.0%) respondents have spent at least 6 years, but less than 10 years and 2.0% represent 1 respondent who has occupied his position for at least 1 month, but less than 3 months.

Figure 4.3



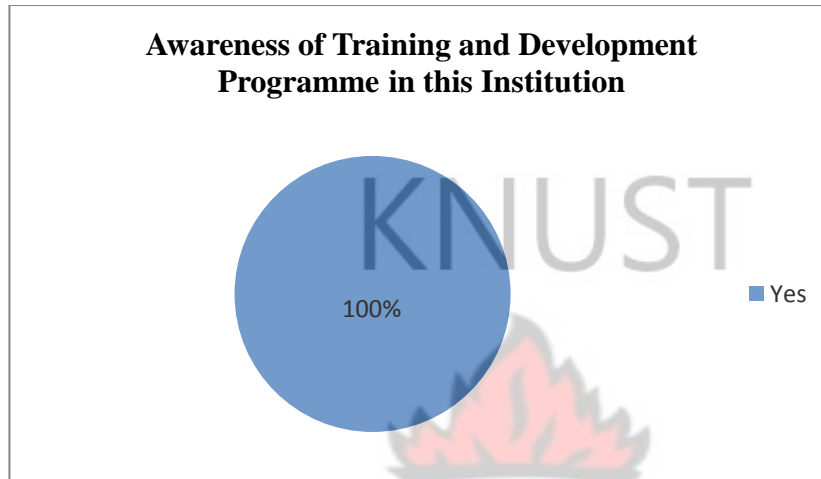
Source: Researcher's Field survey, 2014

This shows that a lot of the respondents have occupied their positions for less than 6 years.

4.3 Analysis and Discussion of training and development programmes

4.3.1 Awareness of Training and Development Programme in the Institution

Figure 4.4



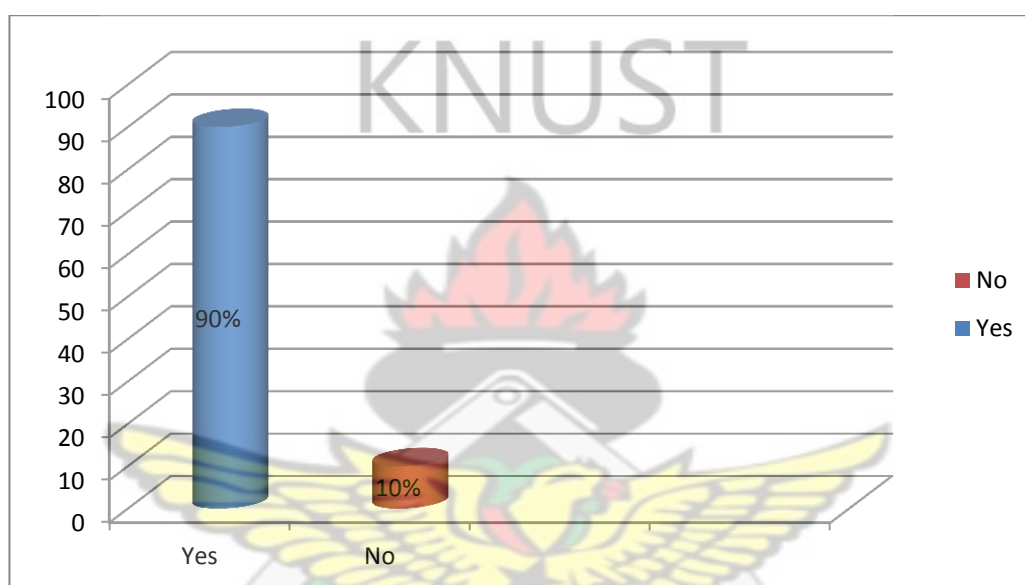
Source: Researcher's Field survey, 2014

Figure 4.4 indicates whether respondents are aware of any training and development programmes in the institution. It shows that all the respondents said yes they are aware of training and development programmes in the institution representing 100% of them. It can therefore be said that most of the respondents are aware of training and development programmes carried out by the company. The fact that all respondents were aware of the existence of training programs within the institution shows how the institution recognizes the importance of training and development programmes.

4.3.2 Any Form of Training since you Joined the Institution

Figure 4.5 indicates whether respondents received any form of training since joining the organisation. It shows that 45 of the respondents (90.0%) said they have received training, while 5 of them representing 10.0% said no.

Figure 4.5



Source: Researcher's Field survey, 2014

It can be concluded that majority of the respondents have gone through training and development programmes. This shows the importance the institutions place on the training and development of its employees. This can be linked to what Pfeffer (1994) indicated "that well-trained workforce is more capable of achieving performance targets and gaining competitive advantage in the market".

4.3.3 Selection for Training Programme

Table 4.5 shows how respondents are selected for training. It indicates that out of 50 of the respondents 23 representing 46.0% said training is compulsory for all employees, 17(34.0%) respondents said on joining the company, 5 respondents representing 10.0% said it based on supervisors recommendation, 3(6.0%) and 2(4.0) respondents said it is based on performance appraisal and upon employee request respectively. The data supports what has been highlight in the literature that training not only develops the capabilities of the employee but sharpen their thinking ability and creativity in order to take better decision in time and in more productive manner (David, 2006). The data shows that training is most of the time compulsory for employees in the institutions used for this thesis. It can therefore be deduced from the aforementioned that management of these institutions believe that training can their employees to be more productive.

Table 4.5 Selection for Training Programme

Selection for Training Programme	Frequency	Valid Percent	Cumulative Percent
On joining the company	17	34.0	34.0
Recommendation Supervisors	5	10.0	44.0
Compulsory for all employees	23	46.0	90.0
Upon employee request	2	4.0	94.0
Performance appraisal	3	6.0	100.0
Total	50	100.0	

Source: Researcher's Field survey, 2014

4.3.4 Frequency of Training Programmes in the Organisation

Table 4.6 shows the frequency of training programmes in the company. It indicates that 38 of the respondents (76.0%) said they undergo training once every year, 10 of them representing 20.0% said they do it quarterly, 2.0% representing 1 respondent does it every six months and 1(2.0%) respondent said other.

Table 4.6 Frequency of Training Programmes in the Organisation

Frequency of Training Programmes in the Organisation	Frequency	Valid Percent	Cumulative Percent
Quarterly	10	20.0	20.0
Every six months	1	2.0	22.0
Once a year	38	76.0	98.0
Other	1	2.0	100.0
Total	50	100.0	

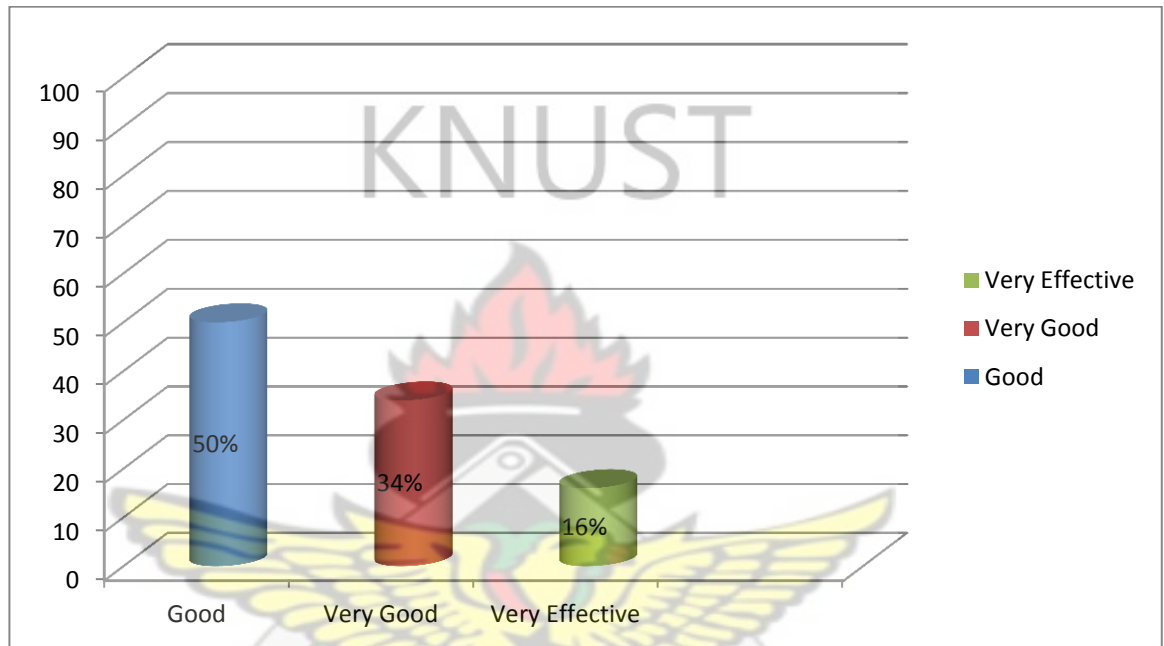
Source: Researcher's Field survey, 2014

Most the respondents therefore go through training at least once in a year. This shows the importance of training of employees to the institutions. This further affirms what has been stated in the literature that an organization that gives worth to knowledge as a source of gaining competitive edge than competitors, should build up system that ensure constant learning, and on the effective way of doing so is training (Leonard, 1992).

4.3.5 Rate the Quality of the Training and Development Programme

Figure 4.6 shows how participants rate the quality of Training and Development Programme in the institution.

Figure 4.6



Source: Researcher's Field survey, 2014

It indicates that out of 50 respondents 25 representing 50.0% said they rate the quality of training and development programme in the institution as good, 17(34.0%) respondents rate training and development programme as very good, while 8(16.0%) of the respondents said the institution has a very effective training and development programme. This evidently shows that the institution has an effective training and development programme in place for training its employees to improve upon their performance for increased productivity. This can be supported by what has already been highlighted in the literature that training is a planned and systematic modification of behavior through learning events, programs and instructions, which

enable individuals to achieve the levels of knowledge, skill and competence needed to carry out their work effectively. This means for that any organization to succeed in achieving the objectives of its training program, the design and implementation must be planned, done systematically and tailored towards enhancing performance and productivity (Armstrong, 2008),

4.3.6 Training and Development Programme in this Institution is Planned and Systematic

Table 4.7 shows whether training and development programme in the institution is planned and systematic It indicates that 27 of the respondents (54.0%) agree to the fact that training and development programme in the institution is planned and systematic, 12(24.0%) were undecided on the issue, 10(20.0%) respondents strongly agree with the systematic and planned nature of the institution's T&D programme, while 1(2.0%) respondent strongly disagreed.

Table 4.7 Training and Development Programme in this Institution is Planned and Systematic

Training and Development Programme in this Institution is Planned and Systematic	Frequency	Valid Percent	Cumulative Percent
Strongly Disagree	1	2.0	2.0
Undecided	12	24.0	26.0
Agree	27	54.0	80.0
Strongly Agree	10	20.0	100.0
Total	50	100.0	

Source: Researcher's Field survey, 2014

From the table above it could be deduced that majority of the respondents affirmed the systematic and planned nature of the institution's T&D programme. This verifies what Armstrong (2008), stated in the literature with regards to training being a planned and systematic modification of behavior through learning events, programs and instructions, which enable individuals to achieve the levels of knowledge, skill and competence needed to carry out their work effectively.

4.3.7 Type of Training Received from the Organization

Table 4.8 Type of Training Received from the Organization

Type of Training Received from the Organization	Responses		Percent of Cases
	N	Percent	
Employee orientation	34	30.4%	68.0%
Mentoring	2	1.8%	4.0%
Refresher	25	22.3%	50.0%
On-the-job Training	41	36.6%	82.0%
Off-the-job Training	10	8.9%	20.0%
Total	112	100.0%	224.0%

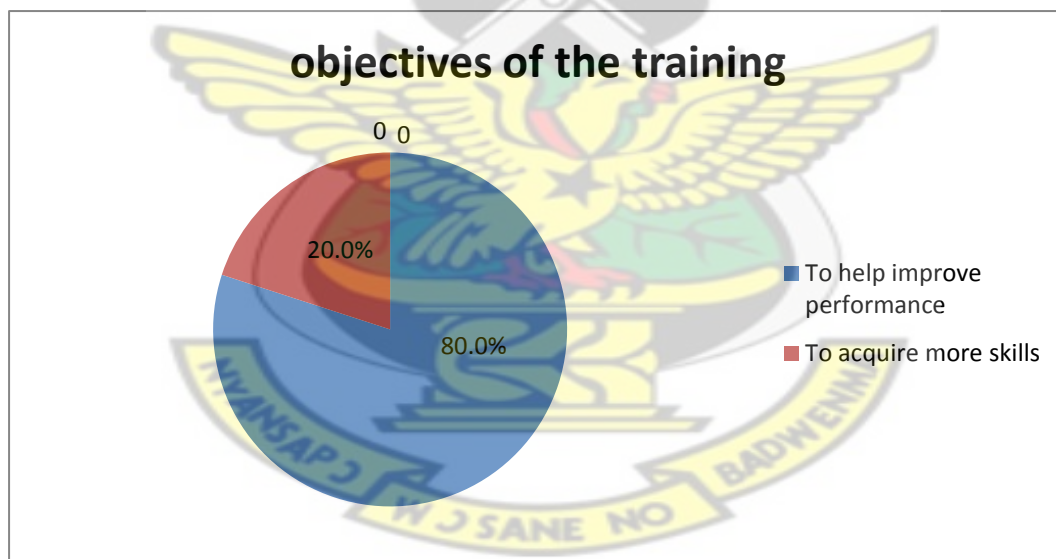
Source: Researcher's Field survey, 2014

Table 4.8 shows the type of training respondents have received from the organisation. It indicates that out of 50 respondents 30.4% said they have receive employee orientation, 36.6% of the respondents said they receive on-the-job training, 22.3% of the respondents said they get refresher training, 8.9% of the respondents

receive off-the-job training. Majority of the respondents said they receive orientation which shows how employees are trained before starting work. This means the respondents are given training which enables them to perform their work well. This relates to the literature regarding on-the-job training method as way of training in the work place, while the staff is actually working so as to acquire specific skill. This method is required to improve the staff that had inadequate academic qualification for his or her job performance. It is also regarded as training within the organization policy. There are three common techniques that are used by the organization to train employees and these are: orientation, job instruction, job rotation and coaching

4.3.8 Objectives of Training

Figure 4.7



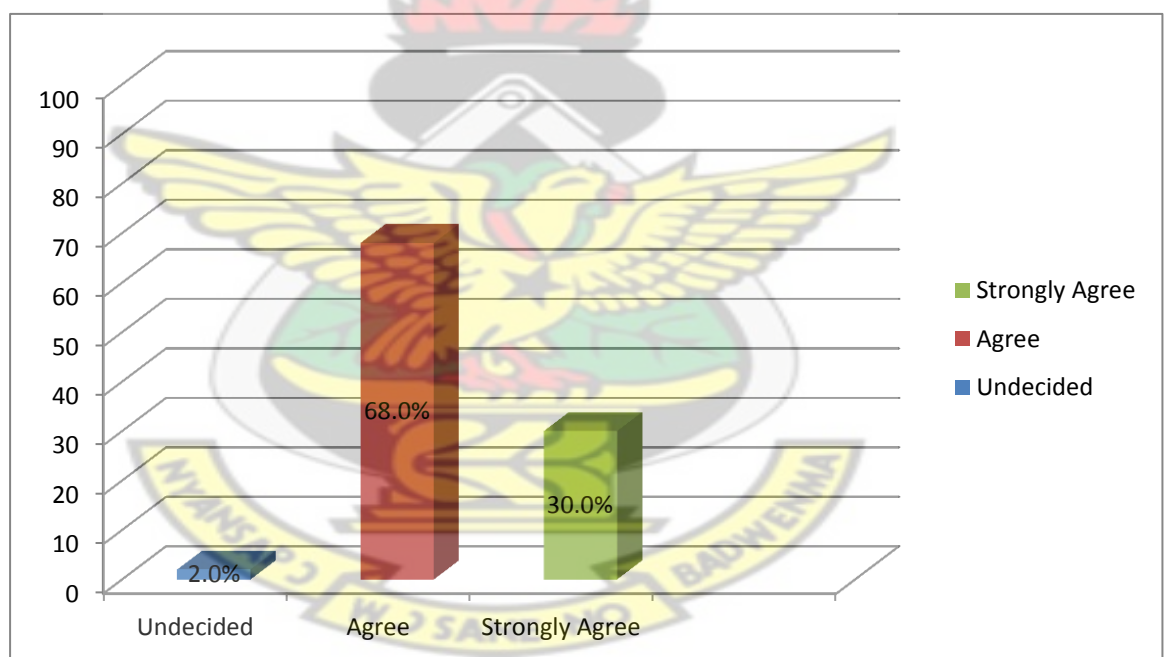
Source: Researcher's Field survey, 2014

Figure 4.7 shows the objectives of training programmes in the institution. 40 of the respondents representing 80.0% said training programmes improve performance, while 10(20.0%) said that training enables employees acquire more skills in the delivering of their work. This depicts that majority of the respondents recognize the

objectives of training as a way of improving performance. This affirms the link between training and development with performance. This further affirms what Ngiwra (2009), stated that “a training programme will be successful if the objectives are achieved”. Hence, it is advisable when developing the training objectives that, it should be in a collaborative process incorporating input from management, supervisors, workers, and trainers to ensure that the objectives are reasonable and realistic.

4.3.9 Objective of the Training Programme Achieved

Figure 4.8



Source: Researcher's Field survey, 2014

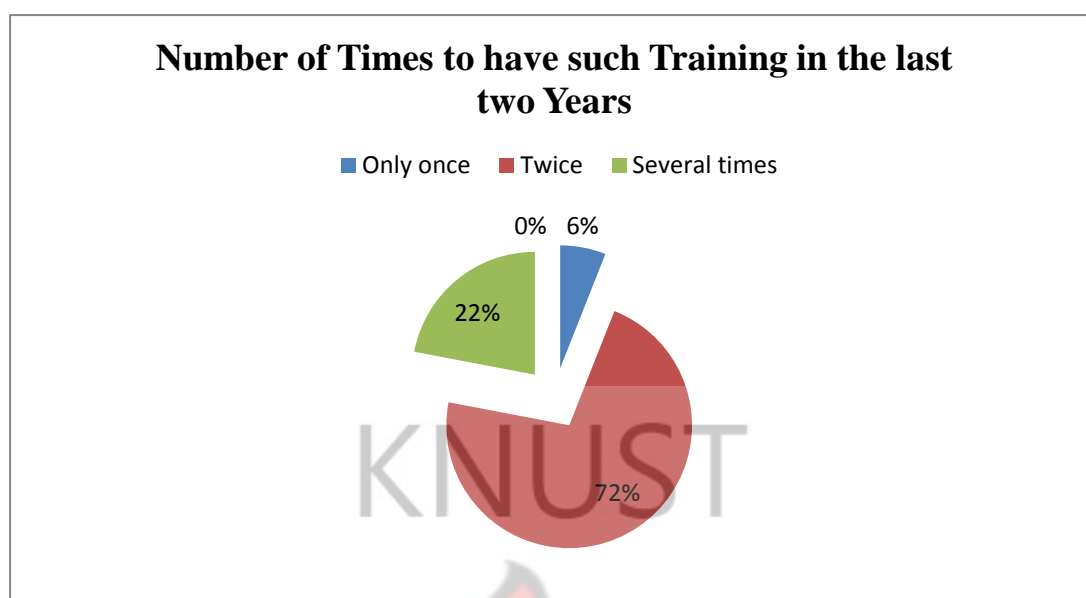
Figure 4.8 indicates whether the training objectives are achieved in the institution. It shows that 68.0% of the respondents representing 34 employees agree that the objective of the training and development programme was achieved, 15(30.0%) respondents of the population strongly agree that the training objective were achieved in the institution, while 1 respondent (2.0%) was undecided whether training

objectives are achieved by the institution. This shows that the objectives for which training and development programmes are organized for employees are almost always achieved. The objectives provide the standard for measuring what has been accomplished and for determining the level of accomplishment. In other words a training program cannot be designed until what that program is to accomplish is known. It can therefore be concluded that majority of the respondents recognise the attainment of training objectives.

4.3.10 Number of Times Respondents had such Form of Training in the Last Two Years

Figure 4.9 indicates the number of times respondents had such form of training in the last two years in the institution. It shows that 72.0% representing 36 respondents said they are involved in such training twice in the last two years, 11(22.0%) respondents of the population said they have such training several times in the last two years, while 3(6.0%) respondents said only once in the last two years. It can therefore be stated that majority of the respondents said they receive training at least twice in the last two years. This shows the prominence these institutions attach to the training and development of its employees.

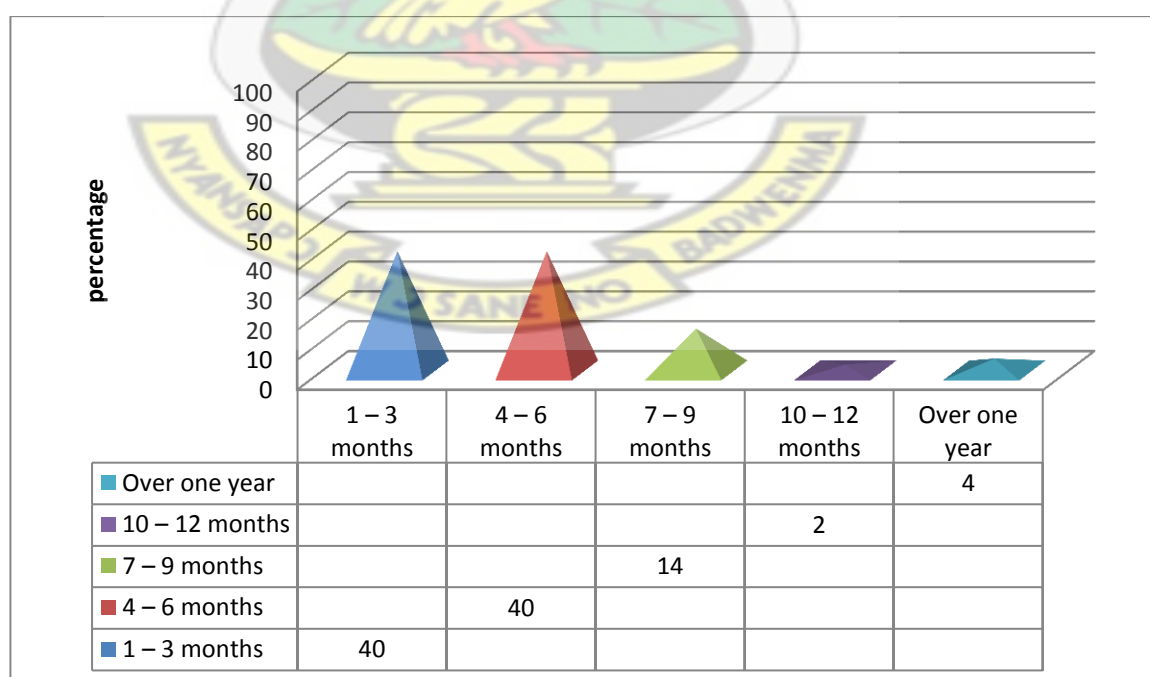
Figure 4.9



Source: Researcher's Field survey, 2014

4.3.11 How long ago employees attended Training and Development Programme

Figure 4.10



Source: Researcher's Field survey, 2014

Figure 4.10 shows how long ago respondents attended a training and development programme. It indicates that 20 of the respondents (40.0%) said they experience it between 1-3 months ago, 20(40.0%) of the respondents said they attended it between 4-6 months ago, 14.0% representing 7 respondents said they experienced it 7-9 months ago, 2 respondents (4.0%) said they experienced it over one year ago, while 1(2.0%) respondent underwent training 10-12 months ago. This shows that 80 % of the respondents have undergone training in the last the last six months.

4.3.12 Methods of Facilitation used at the Training and Development

Programme Attended by employees

Table 4.9 shows the methods of facilitation used at training and development programme organized for employees. Out of 50 respondents 44% of the respondents selected seminar, 22% said discussion, 26% said presentation, 6% said demonstration and 1% said lecture.

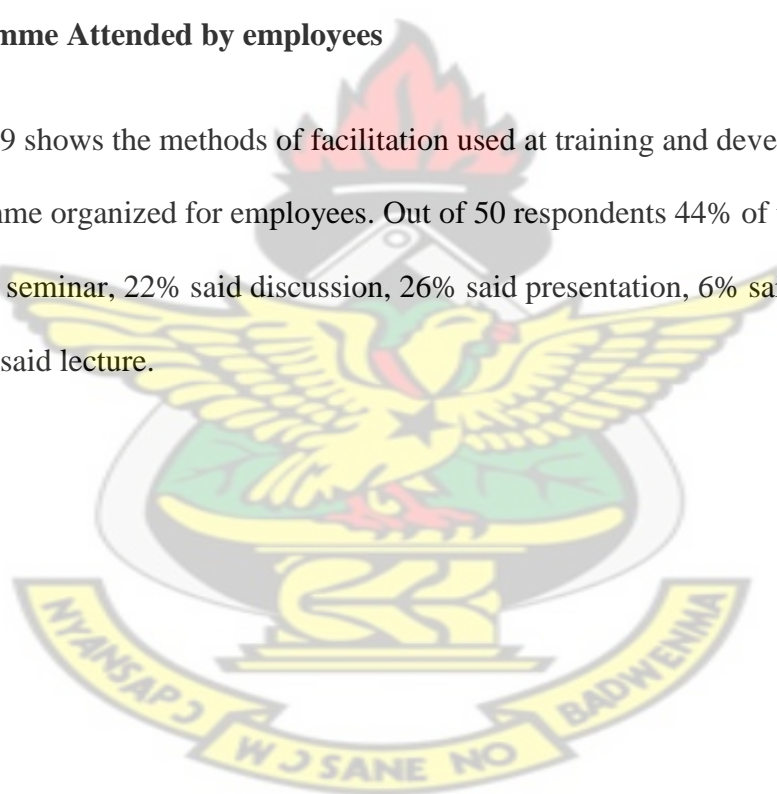


Table 4.9 Methods of Facilitation used at the Training and Development Programme Attended by Employees

Methods of Facilitation Attended at the Training and Development Programme	Responses		Percent of Cases
	N	Percent	
Lecture	1	2%	4.0%
Demonstration	3	6%	10.0%
Discussions	11	22%	38.0%
Presentation	13	26%	40.0%
Seminar	22	44%	70.0%
Total	50	100.0%	162.0%

Source: Researcher's Field survey, 2014

This means most of the respondents selected seminar as the method of facilitation used at the training and development programme they have attended. This relates to Khanka (2007) who elaborated that seminar are the most commonly used direct method of training. This technique involves both practical and theoretical teaching process, which could be done within or outside an organization. It is a traditional technique of training employees. Employees go through formal lecture courses and seminars to acquire specific knowledge and develop their conceptual and analytical abilities. Lecture courses and seminars benefit from today's technology and are often offered in a distance-learning format. Feedback and participation can be improved when discussion is permitted along with lecture process.

4.3.13 Relevance of Training Received

Table 4.10 indicates the relevance of training received by respondents. It shows that 36 (72.0%) out of 50 respondents said training is relevant whenever they undergo it, 13 of the respondents representing 26.0% said the training they received is very relevant, while 1 (2.0%) respondent is undecided to the question.

Table 4.10 Relevance of Training Received

Relevance of Training Received	Frequency	Valid Percent	Cumulative Percent
Undecided	1	2.0	2.0
Relevant	36	72.0	74.0
Very relevant	13	26.0	100.0
Total	50	100.0	

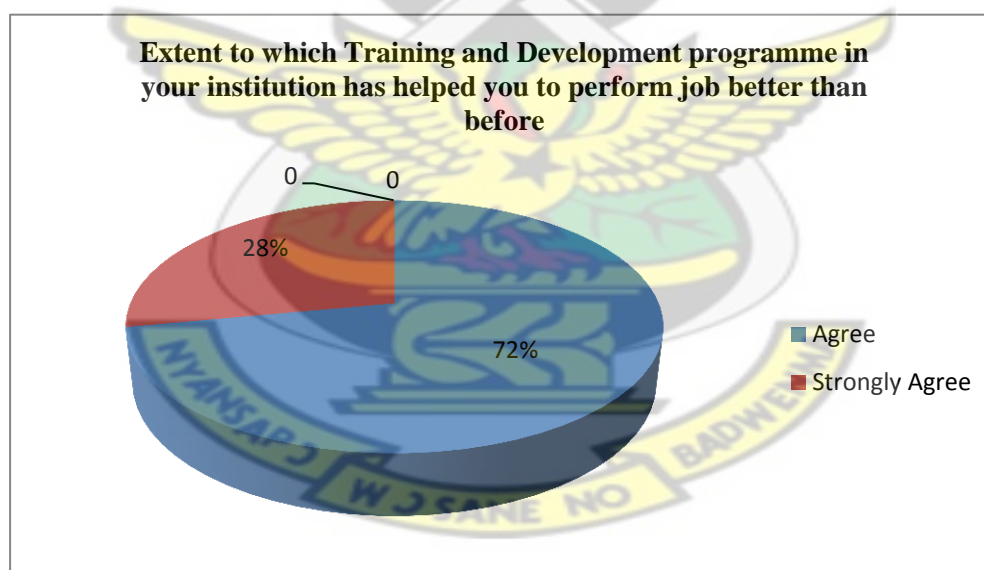
This can be concluded that most of the respondents find the training and development programme they have attended relevant. It can therefore be deduced that training and development programmes organised has been evaluated. Evaluation improves training program by providing feedback to the trainers, participants and employers and it assesses employee skill levels (Pynes 2008).

4.4 Analysis and Discussions of the link between training, development and performance.

4.4.1 Extent to which Training and Development Programme helped employees to Perform Job better than before

Figure 4.11 shows the extent to which training and development programme has helped respondents to perform their job better than before. It indicates that out of 50 respondents 36(72.0%) agree that training and development programmes have assisted them to perform their work well, while 14(28.0%) respondents strongly agree to the question.

Figure 4.11



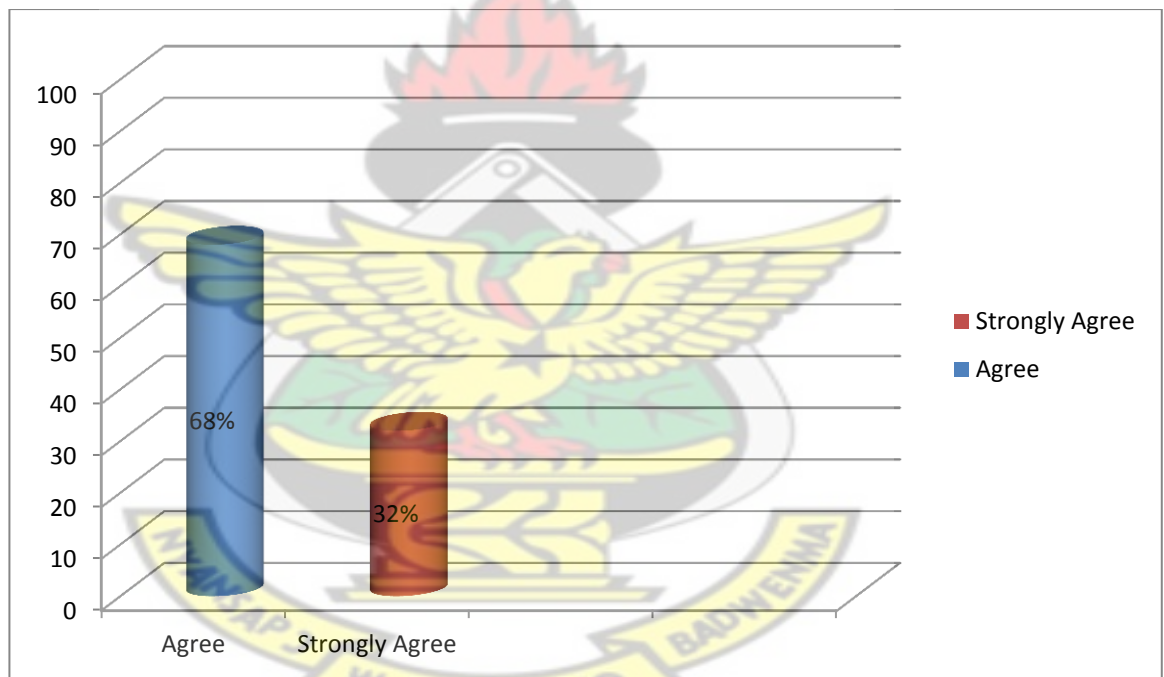
Source: Researcher's Field survey, 2014

This means the respondents value the diverse ways training improves their performance which supports what has been said in the literature review that employee competencies change through effective training programmes (Wright and Geroy, 2001).

4.4.2 Need for Further Training and Development Programme

Figure 4.12 shows whether respondents need further training and development programme to improve upon their current performance. Out of the 50 respondents 34 of them representing 68.0% agree that they need training and development programme to enhance their performance, while 16(32.0%) respondents strongly agree to the issue asked. This depicts the interest shown by respondents to undergo further training in order to improve their performance.

Figure 4.12



Source: Researcher's Field survey, 2014

The data further deepens the link between training and development programmes organized for employees and the increase in their performance. It supports what have been highlighted in the literature review that training and development programs positively affects the quality of workers knowledge, skills and capability and thus results in higher employee performance on job (Guest, 1997)

4.5 Qualitative analysis

The qualitative analysis involves the responses from the head of human resource department. The responses would be based on training and development programme for employees, process of training and development programme, selection of employees for training, frequency of training programme organized for employees among others.

4.5.1 Training and Development Programme for Employees

The head of the HR department was asked whether there are training programmes for employees in the institution. The manager said:

...Yes, the institution have efficient training and development programmes and a variety of training programmes have been organised for employees in the organization to help improve their performance.....

This affirms what Ngirwa (2009), stated that “training is a learning process in which employees acquire knowledge, skills, experience and attitudes that they need in order to perform their job better for the achievements of organizational goals. This shows the relevance of the existence of training and development programmes in the institution.

4.5.2 Process of Training and Development Programme Carried out in the Institution

The manager was further asked how training and development programmes are carried out in the institution. The response from the manager was that:

...all the employees in the institution are given orientation on the values of the organisation and how to perform their jobs well. He further added that training and development programmes are organized for employees as and when it is needed.....

This is in line with what Kapinga (2008), stated in the literature that, organizations should begin the identification of training needs by assessing the current status of the organization, what it does best and the ability of your employees to do these tasks. This analysis will provide some benchmarks against which the effectiveness of training program can be evaluated. Moreover, Pynes (2008) emphasizes that organizations can determine training needs through a variety of techniques. One of them is through job analysis which will be performed prior to the needs assessment. The job analysis should identify the knowledge, skills, abilities and other characteristics (like motivation and drive) that incumbents need to effectively perform their jobs.

4.5.3 Selection of Employees for Training Programme

The respondent was subsequently asked how employees are selected for training and development programme. The respondents said that:

.....“Every employee is given initial training by way of orientation when employed by the institution. Also employees are selected through supervisors’ recommendation and performance appraisal.....”

This tally with what has been stated in the literature by Ngirwa (2009) who stated that the identification of the trainees involves identification of job categories where the training needs have been identified which is performed by the training analyst. The identification of the actual names of the employees who attend the training is

performed by a supervisor using guidelines that govern the selection of the employee for training from Human Resource department.

4.5.4 Frequency at which Employees go through Training

The respondent was asked how often employees undergo training. The respondent said:*“Employees go through training at least quarterly in a year and the organisation has knowledgeable trainers who conduct training programmes. Notwithstanding this training of employees can be conducted once a month, quarterly, or yearly depending on the training needs in the institution”*.....

Adeniyi (1995) is of the opinion that for every employee to perform well there is the need for constant training and development. The right employee training, development and education provides big payoffs for the employer in increased productivity, knowledge, loyalty, and contribution to the general growth of an organization. The reasons behind employee training and development cannot be overemphasized. This depicts that the company follows the required number of times training should be undertaken.

4.5.5 Type of Training and Development Programme Employees go through in the institution

There are different types of training and development programmes that managers can use. Consequently, the manager was asked the type of training and development programme employees of the institution go through. With respect to the types of training and development programmes the manager said:

.... *“Employee orientation, on-the-job training, mentoring and refresher courses are the available programmes for the employees”*

This confirms what has been stated in the literature concerning the various types of training which include induction, refresher, on the job trainings. Orientation method is used for the newly employed officers to enable them gain self – confidence and perform better to meet the desired expectation. The periods may vary from few days to few weeks depending on the situation. Moreover, On-the-Job training methods are applied in the work place, while the staff is actually working so as to acquire specific skill. This method is required to improve the staff that had inadequate academic qualification for his or her job performance. It is also regarded as training within the organization policy. There are three common techniques that are used by the organization to train employees and these are: orientation, job instruction, job rotation and coaching. This depicts that the institution adopts the correct training types to upgrade its employees in order to gain skills and knowledge.

4.5.6 Objectives of Training and Development Programme in the Institution

The manager was asked the objectives of training and development programme in the institution. The Human Resource manager opined that:

.....“The objective of training and development programmes in the institution is to lead to the improvement of employee performance. He further added that improved employee performance leads to increased productivity subsequently improve the performance of the institution”

This relates to what Pynes (2004) stated in the literature, once the need has been determined, it is easier for the training objectives to be established. Training objectives are statements that specify the desired employee knowledge, skills, abilities and other characteristics that employees will possess at the end of training.

The objectives provide the standard for measuring what has been accomplished and for determining the level of accomplishment.

4.5.7 Whether Objectives of Training and Development of Employees were achieved.

The respondent was asked whether the objectives of training and development programmes of employees are achieved by the institution. According to the manager *“In most cases the objectives are achieved”*

This is in line with what Pynes (2004) stated in the literature which shows that training objectives are statements that specify the desired employee knowledge, skills, abilities and other characteristics that employees will possess at the end of training. The objectives provide the standard for measuring what has been accomplished and for determining the level of accomplishment. In other words a training program cannot be designed until what that program is to accomplish is known. For training objectives to be useful, they should be stated as specifically as possible.

4.5.8 Methods of Facilitation at the Training and Development Programme

Subsequently, the respondent was asked to mention the methods of facilitation at the training and development programme organized by the institution for its employees.

The respondent said:

..... *“ Normally presentation and lectures are adopted during off-the-job training. Again, demonstration and discussions are used during on-the-job training”*

There are different approaches of training employees that managers can use and these include: case study, discussion, brain storming, role modeling, lecture among others. According to Khanka (2007), seminars are the most commonly used direct method of training. This technique involves both practical and theoretical teaching process, which could be done within or outside an organization. Additionally, Saakshi (2005) said the conference method is used to help employees develop problem-solving skills. These workshops include skills that can be applied immediately at the workplace. This shows that the organization adopts the right methods of facilitation in training its employees.

4.5.9 Contribution of Training and Development programme on Employee Performance

The manager was asked whether training and development programmes in the institution contribute to the improvement of employee's performance. The respondent said:

.....“Yes, training and development programmes have assisted to decrease the time needed on a particular job and it has increased the confidence level of employees as petty mistakes are reduced”.....

This affirms what Harrison (2005), stated that training and development is the field concerned with organizational activity aimed at bettering the performance of individuals and groups in organizational settings. Butler (2010) also added that training is directly related to the skills, knowledge, and strategies necessary to do a particular job. It can include teaching staff members new skills, exposing them to unfamiliar ideas, giving them the chance to practice and get feedback on particular

techniques or styles of working with people, or simply encouraging them to discuss their work with one another.

4.5.10 Benefits of T&D Programme in the Institution

Employee performance relates to how an employee is able to execute his job well. The respondent was asked whether the institution has benefited from the training and development programme organized for employees and the response was:

.... “Yes, training and development programmes organized for employees has greatly benefited the organisation because as the performance of employees increases productivity also increases which eventually lead to the overall performance of the institution”

The answer given is in line with what Champathes (2006) said in the literature that, there is a direct relationship between staff training, development and staff performance. If the employee is more trained or more developed, he or she will be more satisfied with the job, more committed to the job and the performance of the employee will also be increased. When employee performance increases, it will lead to the organization effectiveness. Furthermore, as depicted by the work of Harrison (2000), learning through training influence the organizational performance by greater employee performance and its said to be a key factor in the achievement of corporate goals. Again, implementing training and development programmes as a solution to covering performance issues such as filling the gap between the standard and the actual performance is an effective way of improving employee performance (Swart et al., 2005).

4.5.11 Factors Hindering Training and Development programme in the Institution and Ways to resolve them

The respondent was asked to mention the factors hindering training and development program in the institution and how it can be resolved. The response from the manager was that:

.....*“Some of the employees do not take the training and development programmes very serious as some of them think it is a waste of time. Again the limitation of funds available for training and development programmes is part of the challenges. With regards to how to resolve the challenges, employees must take training and development programmes seriously and funds must also be available for training purposes”*.....

4.5.12 Ways to Increase the Impact of Training and Development programme on Performance of Employees

The manager was asked to state the ways to increase the impact of training and development programmes on the performance of employees. He said that:

.... *“Education on the importance of training and development programmes should be given to the employees and management so that training and development programmes are taken very seriously. Also funds must be made available for the organisation of training and development programmes in the institution”*.....

4.6 Conclusion

This chapter highlighted the data presentation, analysis and discussions. The chapter was divided into two sections. The first section highlighted on the quantitative data analysis through the use of SPSS. The second section highlighted on the qualitative data analysis through the use of content analysis.



CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

In this chapter, the principal findings of the research as observed from the analysis of field data are briefly presented and discussed. The conclusion provides a summary of the entire study. The analysis of these findings informed the researcher to come out with relevant recommendations.

5.2 Summary of Findings

This research examines the impact of training and development programmes on employee performance in Rural Banks in Ashanti Region. The objectives of the research was to find out the nature of training and development programmes, specific training and development programmes used and its impact on the performance of employees.

To achieve this objectives a sample size of 50 employees were selected from two Rural Banks in the Ashanti Region and questionnaires were administered. This was further supported with an interview with the Human Resource Manager of one of the Banks. The research revealed the following interesting findings:

Firstly, total respondents representing 100% indicated that they are aware of the existence of training and development programmes in their organisation. Furthermore

90% of the sample population indicated that they have experienced training and development in their organization.

When it came to the rating of training and development programmes in their organisation, 50%, 37% and 8% rated it as being good, very good and very efficient respectively. Again 74% of the respondents agreed at least that the training and development programmes in their organization are planned.

When it came to the type of training received, 30.4% indicated that they have gone through employees' orientation, 22.3% had experienced refresher courses and 36.6% had had on-the-job training. Again when it came to what the objectives of the training and development programmes were, 80% of the respondents indicated it helped to improve performance while 20% of the population indicated it helped them to acquire more skills.

Also 98% of the respondents indicated that the objectives of the training and development programmes were achieved with 2% of the respondents being undecided. With the relevance of the training and development programmes respondents had received to their work, 72% and 26% responded being relevant and very relevant respectively.

Again when it came whether the training and development has helped respondents to perform their job better, they all agreed. Finally the entire respondents also agreed that they need further training and development in order to improve upon their performance.

5.3 Conclusions

This study was aimed at examining the impact of training and development on employee performance and the study supports a strong positive relationship between them. From the findings, this study came up with the following conclusion: Training and development program is continuous practice in the Rural Banks selected and the employee was able to learn and update their knowledge and skills every year. Again, training and development programmes in these organisations are planned, systematic and coordinated. Also it follows an appropriate training and development process.

The study also concluded that there were positive impacts of training and development on employee performance and organization effectiveness, but the factors such as low budget and the apathetic nature of some employees hinder training and development activities to be carried out systematically

Finally, the whole study concluded that, the training and development programme is a highly effective programme among other HR functions which should be planned and implemented by organization so as to run a cycle of increasing skills in employees in order to increase performance, which in turn increase their collective performance and thus further result on organizational growth.

5.4 Recommendations

Based on the findings and conclusions, the following recommendations are outlined to help address challenges identified and ways of improving training and development in these financial institutions:

1. Through the interview with the Human resource manager, it was realized that funds for the organization of training and development programmes for employees was not always readily available. From the research it can be concluded that training and development of employees leads to improvement of their performance and the performance of the organization as a whole. Therefore the needed funds for an effective training and development programme to take place should be made available at all times by the organisations
2. Again, the interview with the human resource manager revealed that some employees have an impression that these programmes are a waste of time and therefore do not take it serious. Since it has been proven that these programmes has a direct link with performance of employees and the organization as a whole, rigorous education should be given out on the importance of these programmes on the performance of employees.
3. Again, management should create more opportunities for training and development of their employee since it has been proven that there is a direct link between training and development with performance. Therefore employees should be encouraged to go for training and development program (in service training). This will brighten up their ideas and will enable them to know more about the recent changes in technologies.
4. Furthermore, the organisations should establish the training objective in accordance with the organizational goal. This will ensure that the needed training and development programmes are identified and implemented. It will help in reducing the impression the impression of some employees that these programmes are a waste of time and therefore take it serious.

5. Finally management should clearly state the results for each employee. For instance what change in employee knowledge, skills, attitudes and behaviors has occurred after experiencing such programmes. It must also clarify what is to change and by how much. The training and development goals should be specific, tangible, verifiable, timely and measurable.

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APPENDIX I

QUESTIONNAIRE

ON

**“THE IMPACT OF TRAINING AND DEVELOPMENT PROGRAMMS ON
THE PERFORMANCE OF EMPLOYEES IN RURAL BANKS IN THE
ASHANTI REGION”**

This questionnaire has been designed to solicit information for purely academic purposes.

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NB. All information given would be treated with utmost confidentiality. Thank you.

SECTION A

Basic Demographic Data (Please Tick Where Appropriate)

1. How old are you? (Years)

(a) 18 – 25 () (b) 26 – 35 () (c) 36 – 45 ()

(d) 46 – 55 () (e) 56 – 59 ()

2. Gender;

(a) Male () (b) Female ()

3. Marital Status

(a) Single () (b) Married () (c) Divorced () (d) Widowed ()

(e) Separated ()

4. Educational Background;

(a) Senior High School ()

(b) Ordinary Level ()

(c) Advance Level ()

(d) Diploma ()

(e) First Degree ()

(f) Master's Degree ()

(g) Other (please specify)

5. How long have you been in this institution?

.....

6. What is your job position?

.....

7. How long have you worked in your current position?

(a) Ten years or more. ()

(b) At least 6 years, but less than 10 years. ()

(c) At least 3 years, but less than 6 years. ()

(d) At least 1 year, but less than 3 years. ()

(e) At least 3 months, but less than 12 month ()

(f) At least 1 month, but less than 3 months. ()

(g) Others (please specify).....

SECTION B

Training and Development Related Questions

8. Are you aware of any training and development programme in this institution?

- (a) Yes () (b) No ()

9. Have you had any form of training since you joined this institution?

- (a) Yes () (b) No ()

If “yes” to the question above, please continue with the questions below.

10. How were you selected for the Training programme?

- (a) On joining the company ()
(b) Supervisors recommendation ()
(c) Compulsory for all employees ()
(d) Upon employee request ()
(e) Performance appraisal ()
(f) Others please specify.....

11. How often do you undergo training?

- (a) Quarterly ()
(b) Every six months ()
(c) Once a year ()

(d) Every two years ()

(e) Others please specify.....

12. How will you rate the quality of the training and development programme/s for which you have participated?

(a) Very poor ()

(b) Poor ()

(c) Average ()

(d) Good ()

(e) Very good ()

(f) Very effective ()

13. Do you agree that the training and development program in this institution is planned and systematic?

(a) Strongly Disagree ()

(b) Disagree ()

(c) Undecided ()

(d) Agree ()

(e) Strongly Agree ()

14. What type of Training have you received from your organization?

(a) Employee orientation ()

(b) Mentoring ()

(c) Refresher ()

(d) On-the-job Training ()

(e) Off-the-job Training ()

(f) Others specify.....

15. What were the objectives of the training?

(a) To help improve performance ()

(b) To acquire more skills ()

(c) Other please specify.....

16. Do you agree that the objective of the training programme was achieved?

(a) Strongly Disagree ()

(b) Disagree ()

(c) Undecided ()

(d) Agree ()

(e) Strongly Agree ()

17. How many times have you had such form of training in the last two years?

(a) Only once ()

(b) Twice ()

(c) Several times ()

(d) Never ()

18. How long ago have you attended any training and development programme organized by this institution?

(a) 1 – 3 months ()

(b) 4 – 6 months ()

(c) 7 – 9 months ()

(d) 10 – 12 months ()

(e) Over one year ()

19. What were the methods of facilitation at the training and development programme you have attended?

(a) Lecture ()

(b) Demonstration ()

(c) Discussions ()

(d) Presentation ()

(e) Seminar ()

(f) Others please specify.....

20. How relevant were the training you received to your work?

(a) Not relevant at all ()

(b) Not relevant ()

(c) Undecided ()

(d) Relevant ()

(e) Very relevant ()



SECTION C

Performance Related Questions

21. To what extend do you agree that Training and Development programme in your institution has helped you to perform job better than before.

(a) Strongly Disagree ()

(b) Disagree ()

(c) Undecided ()

(d) Agree ()

(e) Strongly Agree ()

22. Do you think you need to go through further training and development programme to improve upon your current performance?

(a) Strongly Disagree ()

(b) Disagree ()

(c) Undecided ()

(d) Agree ()

(e) Strongly Agree ()

23. Any other comments

.....

.....

APPENDIX II

SCHEDULED INTERVIEW QUESTIONS FOR MANAGEMENT OF RURAL BANKS IN THE ASHANTI REGION.

Position.....

Department

1. Do your institution have any training and development programme for its employees
2. If yes, how is the training and development program being carried out in this institution? (Please explain the procedures of training the staff in this office).
3. How are employees selected for the Training programme?
4. How often do employees undergo training?
5. What type of Training and development programme do the employees of this institution go through?
6. What are the objectives of the training and development programme of this institution?
7. Are the objectives of the training and development of employees achieved?
8. How frequent do this institution organize training and development programme for its employees.
9. What were the methods of facilitation at the training and development programme organized by this institution?
10. Has the training and Development programme in this institution contributed to the improvement of employee's performance? How?

11. Has the institution benefited from the training and development programme organized for employees? How?
12. What are the factors hindering training and development program in your institution? How can this be resolved
13. What do you think should be done by this institution to increase the impact of training and development programme on performance of employees?
14. Any other comments

