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Training and Development: Does it matter in Quality Service Delivery at Sinapi Aba Trust, Kumasi?

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Abstract

The struggle in which most institutions in Ghana go through in operating, managing and improving their organizations' efficiency is due to lack of proper planning, organization, implementation and evaluation of training and development activities in their institutions and this is what the researcher intends to find out. The general objective of the study to assess the training and development policies, practices and procedure for credit officers at Sinapi Aba Trust (SAT). Interviews and questionnaires were used to gather information from both managers and workers of Sinapi Aba Trust (SAT). The relevant population for this study is credit officers of SAT in the Ashanti region of Ghana. The sample was selected from the list of credit officers of SAT, Kumasi and managers in charge of the training and development unit at SAT. A sample size of sixty (60) credit officers and trainers were selected. The research showed that, training and development systems are very vital in running of our institutions and has a positive impact on their performance. The research recommended that, Sinapi Aba Trust should have a laid down plan for training and development and assessment of activities of their workers.

Key words: training, efficiency, organisational performance , positive impact

Background of the Study

In the field of human resource management training and development is concerned with organisational activity aimed at improving the performance of individuals and groups in organisational setting. It has been known by several names, including employee development, human resource development and learning and development (Harrison, 2005).

Training and development encompasses three main activities: training, education and development. Garavan, Costine and Heraty (1995) note that these ideas are often considered synonymously. However, to practitioners, they encompass three separate, although interrelated, activities.

Training is an activity that is both focused upon and evaluated against, the job that an individual currently holds (Garavan, Costine and Heraty, 1995). Education is an activity that focuses upon the jobs that an individual may potentially hold in the future and is evaluated against those jobs (Garavan, Costine and Heraty, 1995). Development is an activity that focuses upon the activities that the organisation employing the individual, or that the individual is part of, may partake in the future, and is almost impossible to evaluate (Garavan, Costine and Heraty, 1995).

The stakeholders in training and development are categorised into several classes. The sponsors of training and development are senior managers. The clients are business planners. Line managers are responsible for coaching, resources and performance. The participants are those who actually undergo the processes. The facilitators are the human resource management staff. The providers are specialists in the field.

Each of these groups has its own agenda and motivations, which sometimes conflicts with the agendas and motivations of the others (Torrington, Hall and Taylor, 2004).

The human resource (HR) functioning is changing with time and with this change, the relationship between the training function and other management activity is also changing. The training and development activities are now equally important with that of other HR functions. Sometime ago, training was considered to be futile, waste of time, resources, and money but today, training is an investment because departments such as, marketing and sales, human resource, production, finance and so on, depend on training for its survival (Singh, 2007). If training is not considered as a priority or not seen as a vital part in the organisation, then it is difficult to accept that such a company has effectively carried out human resource management. Training actually provides the opportunity to raise the profile of development activities in the organisation (Singh, 2007).

Training and development (T & D) therefore is the heart of a continuous effort designed to improve employee competency and organisational performance. Training provides learners with the knowledge and skills needed for their present jobs while development is the learning that goes beyond today's job and has a more long-term focus. Training and development prepares employees to keep pace with organization as it changes and grows.

A good training is crucial for any organisation to develop and retain high professional standards of conduct and performance for its staff. Large international enterprises spend a significant share of their budgets on staff training. The main purpose of T & D is improved performance. Several factors influence training and development (T & D) and among some of these are top management support, commitment from specialists and generalists, technological advances, organisational complexity, learning principles and other human resource functions (Manu, (2004)).

Training programmes are directed toward maintaining and improving current job performance, while development programmes seek to develop competencies for future roles. In the new millennium, the knowledge revolution has brought tremendous changes in information technology. The training inputs cannot remain constant because of the dynamic pace of change. Obsolescence will occur fast as there will be constant gap between the job requirements and the individual's capabilities (Bhatia, 2005).

Statement of the Problem

In Ghana, among the numerous challenges that mitigate against performance and growth of most businesses include lack of improper planning, organization, implementation and evaluation of training and development activities in an organization. Ghanaian firms do not adequately introduce training and development techniques in an institutionally supported and coherent manner. (Danquah, 2007)

The success of any organisation depends on the quality of its human resource. In the midst of stiff competition and the ever changing nature of the market environment, there is the need for any organisation to give its staff the required training and development to be able to deliver effectively and efficiently.

Consequently, concerns have been raised about the way the training and development programs of credit officers are managed over the years in Sinapi Aba Trust. The necessary attention and emphasis have not been given to the training and development programs at Sinapi Aba Trust.

Katcher (2005) pointed the finger at both employers and employees for the failures each contributes to the performance of their organisations. The problem, according to him, is that employees are not able to exercise their skills or enhance their potential if they are not provided with the necessary tools for optimal performance. He added that employers themselves are often not adequately trained in motivating and encouraging those under them to perform in a professional and effective manner.

To enhance organisational performance Katcher (2005) has encouraged management to take the lead and assess the training needs of employees so that they can improve on the way things are done. The claims made Katcher (2005) are supported by a Gallup Poll, which revealed that training of employees in some organisations has steadily declined during the past two years.

Only 32 percent of employees in 2004 said they got training from their employers to better perform their jobs. In 2002, on the other hand, more than 45 percent of employees said they received the training necessary to perform their jobs at the level of expectation.

The researcher would therefore like to do a study on the training and development at Sinapi Aba Trust and come out with recommendations to organising an effective training and development programs at Sinapi Aba Trust.

Theoretical Issues

Definition of Training and Development

According to Banfield and Kay (2008) training can best be understood as planned, structured and often formalised learning experience that seek to develop special skills and knowledge needed for effective job performance.

Training is any learning activity which is directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task (Cole, 1997).

Megginson and Banfield (1998) stated that, Armstrong (1995) defines training as the systematic modification of behaviour through learning which occurs as a result of education, instruction, development and planned experience. Desimore and Harris (1994) stated that, Stoner and Freeman (1992) introduce the element of performance by defining training as a process design to maintain or improve current job performance.

Megginson and Banfield (1998) in their book, "Principle of Human Resource Development" stated that, Milchorich and Bordreau (1990) see training as a systematic process of changing behaviour, knowledge and/or motivation of present employees to improve the match between employee characteristics and employment requirements.

According to Desimore and Harris (1994), Ahujah (1988) defined training as an organised procedure for increasing the knowledge and skill of people for a definite purpose.

Desimore and Harrison (1994) again stated that, French (1986) defines training as the organisationally directed experiences that are designed to further learning of behaviour that will contribute to organisation goals. The Manpower Services Commission of the United Kingdom (1981) also sees training as a planned process to modify attitude, knowledge or skill behaviour through learning experience to achieve effective performance in an activity or range of activities.

Cole (1987) defines development as any activity which is directed toward future needs rather than present needs. He states that development is directed towards future needs and more concerned with career growth than short term performance (Cole, 1993). The Manpower Services Commission of the United Kingdom (1981) defines development as the general enhancement and growth of an individual's skills and abilities through conscious and unconscious learning.

Banfield and Kay (2008), defines development as a term often used to describe changes in the whole person and what they can do. It reflects the belief that all people have the potential to be more and do more, and that this potential needs to be developed as well as utilised.

Training in the work situation is to provide employees with the knowledge, skills and abilities, specific to a particular tasks or job. For example, training an accounts clerk to use new accounting software. Training therefore has to do with the current job of the individual and it is aimed at enhancing the individuals' performance.

Developmental activities on the other hand have a long term focus on preparing employees for future responsibilities while increasing their capacities to perform their current job. For example a development programme for strategic management.

According to Mustard News (2007), (Afrane, 2007) noted that training and development are very much related in that they are both human resource development tools used to identify, ensure and help develop the key competencies that enable individuals to perform current and future jobs.

According to Desimone and Harris (1994), Stoner and Freeman (1992) stated that training and development is the process of impacting new knowledge and attitudes to people.

There are various methods of training, among which are cognitive, behavioural and management development methods.

Methods of Training

Cognitive Methods

Cognitive methods are more of giving theoretical training to the trainees. These methods are associated with changes in knowledge and attitude by stimulating learning. The various methods that come under cognitive approach are:

Lecture

This is suitable when a large amount of information needs to be given to a large number of people at the same time. The information can be prepared in advance but disadvantage is the lack of participation from the audience (Foot and Hook, 1999).

Group Discussion

According to Foot and Hook (1999), group discussion is where trainees have free exchange of knowledge, ideas and opinions on a particular subject among the trainees and the trainer with the opportunity to give their viewpoints. It is useful when there are varying opinions about an issue, or a range of ways in which a situation could be handled.

Computer-Based Training

According to Dessler (2005), computer-based training is where the trainee uses computer-based systems to interactively increase his or her knowledge or skills. Trainees start with a computer screen that shows the applicant's completed employment application, as well as information about the nature of the job. The trainee then begins a simulated interview by typing in question, which a video-taped model acting as the applicant answers, based on responses to a multitude of questions already in the computer. Some items require follow-up questions. As each question is answered, the trainee records his or her evaluation of the applicant answer and makes a decision about the person's suitability for the position. At the end of the session, the computer tells the trainee where he or she went wrong and offers further instruction to correct these mistakes. The following are examples of computer-based training; programmed instruction which is to provide individualised instruction to meet the special needs of individual trainees; intelligent tutoring where trainers learn the questions and approaches that worked and those that did not work and therefore adjust the suggested instructional sequence to the trainee unique needs; and virtual reality training which puts the trainee in a artificial three dimensional environment that simulates events and situation that might be experienced on the job. Sensory devices transmit how the trainee is responding to the computer, and the trainee sees, feels and hears what is going on, assisted by special goggles and auditory and sensory devices.

Video or Film

These can be used to show a real situation and differing ways of handling that situation, or to give information to several people at once. They can show examples of good and bad use of interpersonal skills to a large number of people at once and be used as the basis for a group discussion. They do not demand much involvement from the audience, although the trainer could add to this by use of discussion or questions after each showing (Foot and Hook, 1999).

Behavioural Methods

Behavioural methods are more of giving practical training to the trainees. The various methods under the behavioural approach allow the trainee to behave in a real fashion. These methods are best used for skill development.

The various methods that come under the behavioural approach are:

Behaviour-Modelling

According to Dessler (2005), behaviour- modelling is a training technique in which trainees are first shown good management techniques in a film, are asked to play roles in a simulated situation, and are then given feedback and praise by their supervisor. Behaviour modelling involves showing trainees the right (or “model”) ways of doing something, letting trainees practise that way, and then giving feedback on the trainees’ performance.

The basic behaviour-modelling procedure is as follows:

Modelling

Trainees watch films or videos that show models behaving effectively in a problem situation. The video might show a supervisor effectively disciplining a subordinate, if teaching how to discipline is the aim of the training program.

Role playing

The trainees are given roles to play in a simulated situation; here they practise and rehearse the effective behaviour demonstrated by the models.

Social reinforcement

The trainer provides reinforcement in the form of praise and constructive feedback based on how the trainee performs in the role-playing situation.

Transfer of training

Finally, trainees are encouraged to apply their new skills when they are back on their jobs.

Role Playing

It is a training technique in which trainees act out parts in a realistic management situation. There is a small group of people have the chance to act as if they were in a real work situation. They have a problem or situation to deal with which would be similar to a situation that they might experience at work. They can practise their responses and receive help and support from the trainer and from the others in the group. This can help developing awareness of interpersonal skills and can give confidence, as there is an opportunity to practise skills in a protected environment where it does not matter the number of mistakes are made (Foot and Hook, 1999).

The Case Study Method

It is a development method in which the manager is presented with a written description of an organisational problem to be diagnosed and solved. The person then analysis the case, diagnoses the problem, and presents his or her findings and solution in a discussion with other trainees (Dessler 2005).

Job-Specific Operational Procedures

According to Banfield and Kay (2008), job-specific operational procedure refers to employees whose work involves performing manual or administrative tasks that define the work they do need to be competent in each of the tasks or elements that constitute their jobs. Each task or element has a knowledge and skill level that once attained means that the employment is qualified or competent to do the job. Training, often based on a mixture of on-the-job and classroom-based instruction followed by practise and testing, has been the conventional way of generating what can be described as job “know-how.”

Management Development Method

This method is a more future oriented method and is more concerned with education of the employees. Management development method can be further divided into on-the-job and off-the-job training.

On-the-Job Training

According to Dessler (2005), on-the job training means having a person learn a job by actually doing it. It trains a person to learn a job while working on it. The development of a manager’s abilities can take place on the job. The techniques for on-the job development are: Job Rotation

It is a method of training that requires a trainee to learn several different jobs in a work unit or department and performs each job for a specified period. The trainee may spend several months in each department. The person may just be an observer in each department, but more commonly gets fully involved in its operations. The trainee thus learns the department’s business by actually doing it, while discovering what jobs he or she prefers (Dessler, 2005).

Coaching

It is a method of management development conducted on the job, which involves experienced managers advising and guiding trainees in solving problems and/or acquiring some knowledge (Dessler, 2005).

Action Learning

They are programs which give trainees and others released time to work full-time on project, analysing and solving problems in departments other than their own. The basics of a typical action learning program include: carefully selected teams of five to twenty-five members; assigning the teams real world business problems that extend beyond their usual areas of expertise, and structure learning through coaching and feedback (Dessler, 2005).

Job Instruction Training

It is listing each job’s basic tasks, along with key points, in order to provide step by step training for employees. Many jobs consist of a logical sequence of steps and are best taught step by step. To begin, list all necessary step also list a corresponding “key point” (if any). The steps show what is to be done, and the key points show how it’s to be done and why (Dessler, 2005).

off-the-Job Training

There are many management development techniques that an employee can take in off-the-job. The few popular methods are:

The Case Study Method

It is a development method in which the manager is presented with a written description of an organisational problem to be diagnosed and solved. The person then analyses the case, diagnoses the problem, and presents his or her findings and solution in a discussion with other trainees (Dessler 2005).

Management Games

It is a development technique in which teams of managers compete by making computerised decisions regarding realistic but simulated situations. Trainees are divided into five or six-person groups, each of which competes with the other in a simulated marketplace. Each group typically must decide, for example, how much to spend on advertising, how much to produce, how much inventory to maintain, and how many of which product to produce. Usually, the game itself compresses a two or three period into days, weeks, or months. People learn best by being involved, and the games can be useful for gaining such involvement. They help trainees develop their problem-solving skills, as well as to focus attention on planning rather than just putting out fires. The groups also usually elect their own officers and organise themselves; they can thus develop leadership skills and foster cooperation and teamwork (Dessler 2005).

Outside Seminars

Many companies and universities offer web-based and traditional management development seminars and conferences. For example, the American Management Association provides thousands of courses in areas ranging from accounting and controls to assertiveness training, basic financial skills, information systems, project management, purchasing management, and total quality management (Dessler 2005).

Project

According to Foot and Hook (1999) a project is a task set by the trainer which gives an individual or group general guidelines to work to, but will also leave a great deal of scope for them to show creativity or initiative. This is a good way of stimulating creativity or initiative but, in order to do so, the project has to be about something that will interest the trainee.

Sensitivity Training

It is the development of a spirit of enquiry and willingness to experiment with one's role in the organisation and the world; an increased awareness of other people, an "expanded interpersonal consciousness", improved authenticity in relationships with others, including a reduction in the need to play a role; an increased ability to collaborate with supervisors, peers, and subordinates rather than to use an authoritative approaches, and an increased ability to resolve conflict through developing alternatives and problem-solving techniques as opposed to manipulation, coercion, or compromise (Leap and Crino, 1989).

Simulation Exercise

According to Banfield and Kay (2008), simulation refers to any materials that attempt to create a realistic decision-making environment for the trainee. Simulation presents likely problem situation and decision alternative to trainees. The materials, for example, may try to simulate the activities of an actual organisation. The trainee would be asked to make whatever decisions are necessary to support these activities. The results of those decisions are reported back to the trainee with an explanation of what would have happened had they actually been made in the workplace. Trainees learn from his feedback and improve their subsequent simulation and workplace decisions. Simulations can be very sophisticated, requiring the trainee to make highly interrelated decision. Thus, earlier decisions affect both subsequent problems and alternatives.

Impact of Training and Development

According to Manu (2004), several training metrics are better suited to demonstrate training's impact and these are effectiveness, efficiency, applicability and appropriateness. The effectiveness of training is a measurement of learning. It is determining by comparing post-test scores with pre-test scores and then measuring the net change.

The efficiency of training shows how much training was delivered per some unit, i.e. the number of training hours per year per employee. The applicability ratio derived out of feedback of the participants shows how the training is aligned with the business objectives. It is pertinent to decide raising employee skill ratings and putting more employees through a training programme if the organisation does not need those skills (Manu, 2004).

The appropriateness ratio derived out of feedback of the participants ensures that the right learning objects are delivered to the right people. An excellent training turns wasted if not imparted at the right end and level (Manu, 2004).

Poor employee performance gives everyone a headache: co-workers, bosses and the employee alike. The employer may see poor performance as being ignorant, laziness or an unsuitable match for the job position. A closer inspection of the problem could have shown training and effective communication to be lacking.

Training and development is a subsystem of an organisation. It ensures that randomness is reduced and learning or behavioural change takes place in structured format. The principal objective of training and development division is to make sure the availability of a skilled and willing workforce to an organisation. In addition to that, there are four other objectives: individual, organisational, functional, and societal (Singh, 2007).

The individual objective is to help employees in achieving their personal goals, which in turn, enhances the individual contribution to an organisation. The organisational objective is to assist the organisation with its primary objective by bringing individual effectiveness. The functional objective is to maintain the department's contribution at a level suitable to the organisation's needs. The societal objective is to ensure that an organisation is ethically and socially responsible to the needs and challenges of the society (Singh, 2007).

To increase the commitment level of employees and growth in quality movement, senior management team is now increasing the role of training. Such concepts of HRM require careful planning as well as greater emphasis on employee development and long term education. Training is now the important tool of human resource management to control the attrition rate because it helps in motivating employees, achieving their professional and personal goals, increasing the level of job satisfaction, etc. As a result training is given on a variety of skill development and covers a multitude of courses (Singh, 2007).

Training needs analyses are conducted by a variety of ways, including questionnaires, focus groups, interviews, activity log analyses and analysis of advertised job specifications. Questionnaires generally need to be based around a competency framework or pre-set categories, and require subjective estimates of skills required or competency levels. Interviews can probe for examples of occasions when skills are used, or not used, and some of the barriers to career progression or enhancement. Focus groups can throw up a large variety of suggestions but may require considerable work after the session to collate the suggestions. Activity log analyses can be used to identify where skills are not being practised. Scenario planning has been used in the form of a Strength Weaknesses Opportunity and Threats (SWOT) analysis to identify the needs of future roles (Urquhart, Spink and Thomas, 2005).

The design of a training program can be undertaken only when a clear training objective has been produced. The training objective clears what goal has to be achieved by the end of training program i.e. what the trainees are expected to be able to do at the end of their training. Training objectives assist trainers to design the training program (Singh, 2007).

Before starting a training program, a trainer analyses his technical, interpersonal, judgmental skills in order to deliver quality content to trainees. A good training design requires close scrutiny of the trainees and their profiles. Age, experience, needs and expectations of the trainees are some of the important factors that affect training design (Singh, 2007).

A good training climate comprises of ambience, tone, feelings, positive perception for training program, etc. when the climate is favourable nothing goes wrong but when the climate is unfavourable, almost everything goes wrong. The learning style, age, experience, educational background of trainees must be kept in mind in order to get the right pitch to the design of the program.

Once the training objective has been identified, the trainer translates it into specific training areas and modules. The trainer prepares the priority list of about what must be included, what could be included. After formulating a strategy, trainer decides upon the content to be delivered.

Trainers break the content into headings, topics, and modules. These topics and modules are then classified into information, knowledge, skills, and attitudes.

Once the objectives and the strategy of the training program becomes clear, trainer comes in the position to select. The selection of the most appropriate tactics or methods or techniques may be dependent on the trainees' background, time allocated, style preference of trainer, level of competence of trainer and availability of facilities and resources, etc (Singh, 2007).

Needs for Assessment for Training and Development

According to Leap and Crino (1989), needs assessment for human resources occurs at two levels. Training needs can be assessed for an individual employee, or for employees taken as a group. When training needs are assessed at the group level, it is considered an organisational needs analysis. To illustrate, if a firm decides to install a new computer system in its main office, it would first determine the level of skill necessary to use the system and then determine whether the relevant group of employees had the requisite skills. The determination of employee skill levels is called a skills inventory. A skill shortfall (more skills are necessary than exist in the skills inventory) might indicate a need for training.

A skills inventory is an estimation of the types of skills possessed by employees and the number of employees possessing those skills. The skills included in a skills inventory are those that the firm has reason to believe are of importance at the present time or are likely to be of importance in the foreseeable future. A skills inventory may be generated and maintained in a very structured and formal way or may be a formality of the inventory process, its purpose is to inform the firm of its current skills position. Using this current estimate, the firm will compare skills need to the skills inventory. A firm may determine if there are any current or predicted shortage in particular skill areas. These shortages may be resolved either by the current or future hiring of employees with the necessary skills or through the use of training programs. The failure of General Motors to ensure the preparation of its workers for high-tech automobile manufacturing resulted in the removal of millions of dollars worth of equipment from a car assembly plant in Lansing, Michigan in mid-1987, the high-tech equipment, which has resulted in increased production costs, was replaced by a traditional conveyor belt (Leap and Crino, 1989).

Training needs assessment can take place at the individual level as well. Analysis at this level is based upon either a comparison of current employee performance to organisational performance standards (performance discrepancy), or a comparison of anticipated employee skill needs to current skill level (Leap and Crino, 1989).

Process of Needs Analysis

According to Rothwell and Benkowski (2002), the needs analysis processes are as follows:

In the analysis stage job needs are analysed to identify the performance problem or the gap between the current and the desired performance. To better understand, the trainer begins by finding facts that are needed to make informed training and development decisions. To begin, this process reveals reliable information on effective and safe work practices. The results are analysed, organised, and structured to form the basis of the training program.

In the design stage process is performed to determine the learning objectives, both in knowledge and performance. The objectives are determined by using the task requirements and performance information collected during the analysis stage to specify the knowledge, skills, and attitudes that are provided in the training. It is important to identify how the employee will know if the objectives have been met and what measures will be used. The trainer provides written statements to define exactly when, what, and how well the employee must perform during training. The trainer will test employee to ensure that the competencies are reliably evaluated, and the design process will conclude when all the tools for development of a training program are defined (Rothwell & Benkowski, 2002).

During the development stage, the trainer will organise the knowledge and performance objectives, instructional materials, course design, and model from the design stage are put together for employees to achieve learning objectives. During this stage, existing materials will be reviewed, lesson plans will be selected and new ones will be produced. In the review process, critical input is essential to ensure that the training materials are clear, concise, and effective in addressing objectives. The objective will describe how the trainer and employees will perform during training to achieve the learning objectives. The results of the training materials are reviewed for technical accuracy; it will be tested with a group of employees, and revised as necessary. The development stage ends when the validation demonstrates that the instruction meets the performance standards specified by the objectives, and the employer accepts the final product (Rothwell & Benkowski, 2002).

The implementation stage is the process that cannot be taken for granted. This is when conditions are determined (who, what, when, where) under which the training will be offered and the solution implemented. This is done by reviewing the data collected during the life of the project, reviewing the lessons learned about field conditions from the validation, and discussing with employees who are knowledgeable about conditions at the job. The outcome of this step defines the guidance and support needed to ensure successful training plan and after that the availability of employees, facilities, and resources is confirmed and used to create the training program schedule.

Training will be delivered as planned, and employees and trainers performance is evaluated. The evaluations will serve two purposes: first, should verify that employees have achieved the learning objectives; second, trainers' performance and method of presentation problems are identified and resolved. This stage ends when the company is prepared to carry out the tasks required to provide and support the product and administer the materials independently (Rothwell & Benkowski, 2002).

The evaluation stage enables the trainer to determine if the training methods and material were effective and successful as well as accomplishing the goal and objective that were established. To evaluate the program effectively, data will be gathered from participants and the results will be carefully analysed to identify any unforeseen problems or changing conditions. It is also essential to monitor the return on investment in the training program where productivity issues are the driving factor (Rothwell & Benkowski, 2002).

Problems encountered in assessing Training and Development

While the theoretical case for training is undeniable, the reality is often disappointing. There is a sense that training or, perhaps more accurately, those with training responsibilities have too often failed to deliver what has been promised and expected, to the point at which the credibility of the training function has been compromised. Criticisms of the effectiveness of training are not new (Megginson et al, 1993), but worryingly, persist. Davis and Davis (1998) suggest that one explanation for training's credibility problem is because 'learning has not been fully understood or articulated. They offer two reasons for this worrying neglect.

Training, frequently seen as a response to a performance problem, has become routine and, under pressure to provide a response, trainers have failed to reflect on the reasons for its success and failures. Particular factors that have a bearing on whether training 'work's are: trainee motivation, the importance of practice and application, the critical role of the line manager in supporting trainees.

Trainers themselves often lack sufficient understanding of training theories and, while they may be knowledgeable about the technique, subject matter or procedure, many are not professional trainers. This is an important point because it suggests that whatever the inherent limitations of training are, the key to its success or failure are the personal and professional qualities of those who train, and the extent to which they can effectively manage the whole training process (Rothwell, 1996).

Writing more recently, Sloman and Webster (2005) offer an interesting insight into the problems of training. Partly, they argue, these are due to changes in the nature of work and kind of employees on which organisations increasingly depend for their long-term success.

They claim that traditional classroom-based training courses are likely to be of limited value to the learning and development of this category of employee. While this is a realistic and sensible conclusion, their hypothesis that 'a shift is taking place from training to learning' is not quite as straightforward as it seems.

Rothwell (1996) shares with Ulrich (1998) the view that historically, training has been focused too much on activities, such as organizing and delivering courses, rather than on hard results and valued outcomes. Moreover, Rothwell believes that many customers of training mistakenly believe that high-profile training activity automatically means results and that offering more training inevitably improves performance. Both assumptions are questionable. In his critique of traditional approaches to training, he argues that the main problems that need to be overcome in any attempt to 'reframe' training are as follows.

2.8.1 It lacks focus

There are too many terms in the field – education, development etc. – and different job titles with the training community create confusion about what people actually do and what training means.

2.8.1 It lacks management support

Senior executives and line management often express concerns over training's importance, costs, credibility and effectiveness, and fail to understand their own responsibilities.

It is not conducted and managed systematically: Poorly carried out training needs analysis fails to identify the nature of the performance problems; training methods and materials are not carefully matched with training requirement and little is done to ensure that transfer of learning takes place. Training is often undertaken in isolation from other HR practices and management initiatives, and, however effective it might have been quickly loses its impact because of this lack of connectivity. Training becomes something that is 'bolted on' rather integrated and embedded.

It can be used unrealistically to try to achieve attitudinal change, which is rarely, if at all, achievable through conventional training interventions. In such areas as diversity, equal opportunities and racial awareness, deeply rooted prejudices, belief and behaviours are unlikely to be touched and changed through instruction or course-based training. Training can, if properly designed and managed, help employees to acquire knowledge and skill; it is much more difficult to believe that it can change the way in which they think and see the world.

Improvement of Training and Development

Training and development is essential to organisations which seek to gain a competitive advantage through a highly skilled and flexible workforce, and are seen as a major element to high productivity and quality performance. A skilled workforce can increase productivity by producing a higher level of work with greater value. A skilled workforce can improve a firm's operative flexibility as they will be easier to retrain due to their broad knowledge base of multi-skills. This allows management to be confident in using new technology and provide employers with progressive adjustment to change in production methods, produce requirement and technology.

In today's competitive climate, "efficient production even of technically unsophisticated products benefits from technically advanced machinery operated by a workforce with a high level of skills" which in turn "a pre-condition for successful selective of appropriate machinery and its efficient utilization" (Steedman & Wagner, 1989).

The job satisfaction, employee commitment and motivation are highly regarded as important to the training and development measurement of organisational performance. Employees should be treated as valued assets, a source of competitive advantage through their commitment, adaptability and quality of skills and performance (Guest, 1997). Many organizations assume that employees are satisfied simply because they have a job.

As a result, employers do not attempt to involve employees with decision making or motivating them; but, the emphasis should therefore be on generating commitment through "communication, motivation and leadership" (Storey, 1987), "employees' commitment will yield better economic performance" (Storey, 1995).

Implementation of customer service training programs can improve employee's behaviour and enhance their performance. Customer service training will allow employees to become familiarised with the company's history, its growth and expansion, and the company's expectations regarding customer service and the firm's work ethics. This program can help employees build value and integrity into the relationships with internal and external customers (Dessler, 1999).

According to Dessler (1999) teamwork does not just happen, instead employees must be trained to be good team members. Under this context, the training should be highly relevant to the job and will be effective through enjoyable practical exercises, which will add value to all employees. Teamwork is an excellent way of enhancing effective communication, problem solving, and innovative thinking.

Empowerment will give managers the opportunity to move away from telling employees exactly how to solve a problem, and rather provide employees with training necessary for long-term growth and performance improvement. Managers will learn how to expand the organization's human assets by assigning projects that stretch the skills of employees and allow them to confront and overcome areas of weakness (Dessler, 1999).

The competitive strategy builds sustainable competitive advantage training over the organisation's rivals. This defines the fundamental decisions that guide the organisation's marketing, financial management and operating strategies. The competitive advantage lies within the ability to provide much personalised service while producing results that exceed traditional marketing methods. This guides the organisation to achieve advantage in innovation, quality enhancement, and cost reduction. Using personalized approach to conducting business positions employees as an extension of the organization and allows team work, builds trust, allows collaboration, builds communications and ultimately, organisational success. In addition, strong commitment to quality and operational intensity that allows the company to develop programs successfully (Dessler, 1999).

Research Approach

Research Design

The research design of this project was a non-experimental or a survey, one which determined assessment of training and development for credit officers in SAT in Kumasi. The researcher gathered extensive data from staffs who are direct beneficiaries of training and development packages from SAT and managers of the training and development unit of SAT who also work directly with these units. The researcher designed questionnaire covering the objectives of the research used to collect data from the credit officers.

Population and sample

The population is the complete set of individuals (subjects), objects or events having common observable characteristics in which the researcher is interested (Agyedu, Obeng and Donkor, 1999). The relevant population for this study is credit officers of SAT in the Ashanti region of Ghana. This consist of officers from the four branches in the Ashanti region including officers form opportunity international savings and loans limited.

The estimate population at the time of study is 160. A sample size of 60 will be used. Due to the homogenous nature of the target population, sample size of 60 is regarded as statistically relevant and representative enough of the credit officers in the Ashanti region. The sample size of 60 was chosen.

The identification of the relevant population is essential since data collection can be a costly exercise and contracting a large number of people who would have nothing to do with the survey would only waste the limited resources (Agyedu, Obeng and Donkor, 1999).

In designing the research study, the researcher took into consideration the need to make inferences from the sample of the population in order to answer the research questions and also meet the research objectives. The sample was selected from the list of credit officers of SAT, Kumasi and managers in charge of the training and development unit at SAT. A sample size of 60 was used.

In order to get very accurate result for this study, people who were directly involved in the activities of the training and development were concerned were thus selected. The purposive sampling method was used to select the sample from the population. This method is a non-random sampling where the researcher establishes a criterion devoid of randomness for selecting the sample. In the purposive sampling, the sample is chosen to suit the purposes of the study. This method was chosen because the sample was able to answer the questions and respond to the interviews as objectively as was possible.

Methods of data collection

Data was collected from both primary and secondary sources. Primary data were captured through the use of questionnaires and personal interviews. Secondary data were collected from books, journals and articles on assessment of training and development.

In view of the nature of the topic, it was realised that questionnaire would be the main and the most appropriate instrument to use. Questionnaires are an inexpensive way to gather data from a potentially large number of respondents. The researcher gave a serious thought to the wording of individual questions. This was done to ensure that respondents answer objectively to the questions in the questionnaire. The researcher used short and simple sentences in framing the questions. Conscious efforts were made to frame questions that asked for only one piece of information at a time and that sought for the exact level of details or essential details from the respondents.

The questions were in the open ended and closed or forced choice-format formats. In the open ended question, the respondents formulated their own answers. In closed format, respondents are forced to choose between several given options. The open ended format allowed exploration of the range of possible themes arising from an issue. It was used where a comprehensive range of alternative choices could not be compiled.

The closed or forced choice-format was easy and quick to fill in. It minimised discrimination against the less literate (in self administered questionnaire) or the less articulate (in interview questionnaire). It was easy to code, record, and analyse results quantitatively and easy to report results (Leung, 2001).

The researcher considered the rules for arranging questions. The researcher asked general questions before asking specific questions and also asked easier ones before the difficult ones. The researcher filtered questions to ensure that respondents answer only relevant questions but however, avoided a highly complex filter regime.

The researcher also used interviews to gather information about the activities in SAT.
Method of data analysis

The data collected was transformed into a form appropriate for manipulation and analysis (Babbie, 1983). The data gathered from the field of study was edited by the researcher to ensure that all questionnaires were completed and contained accurate information. Statistics including simple tables, and percentage distributions, were used to analyse data that was collected using SPSS. Also, descriptive statistics and chi-square test methods were also used to analyze the data using SPSS.

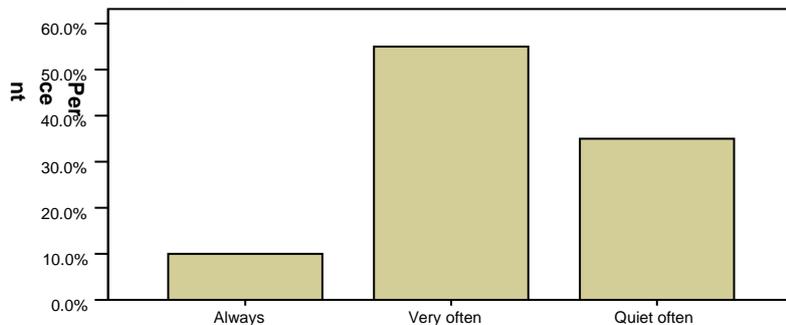
Results And Discussion

Analysis of Managers’ questionnaire

Two different methods of analysis were conducted on the manager’s questionnaire. That is, bar chart was used to compare the various responses for some particular questions and chi-square analysis was used to find out the impact training and development in SAT

Bar Chart Analysis

The researcher tried to find out how often the managers get the opportunity to discuss the training and development needs of their workers since this will go a long way to decide whether the managers should conduct training for their subordinates or not.



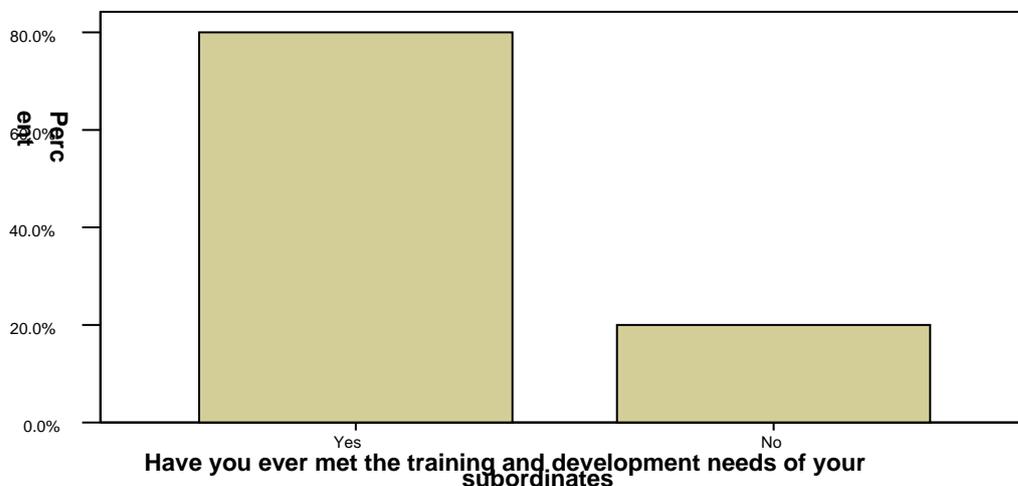
How often do you get the opportunity to discuss your training

Graph 4.1

It was realized that about 10% always discuss it with their subordinates, about 55% discusses it very often and about 35% discuss it quiet often.

This shows that, majority of the managers has not made it their duty to find out the training and development needs of their subordinate before they conduct them.

The researcher tried to find out whether the managers have ever met the training and development needs of their subordinates.



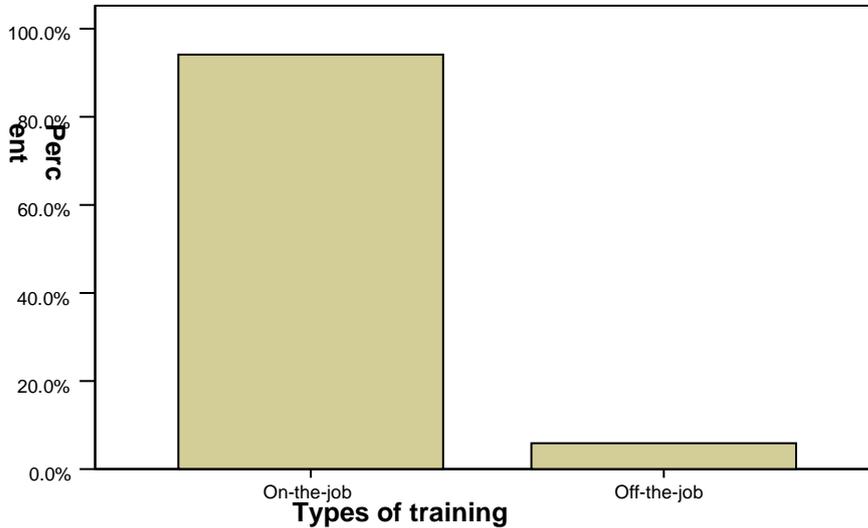
Have you ever met the training and development needs of your subordinates

Graph 4.2

It was affirmed that, about eighty percent (80%) of the manager attest to the fact that they met the training and developmental needs of their workers while the remaining 20% are of the view that the needs of their workers were not met.

The researcher is of the view that, the 20% of the manager which does not met the training and development needs of their subordinates are due to the fact they don't quite often discuss it with them.

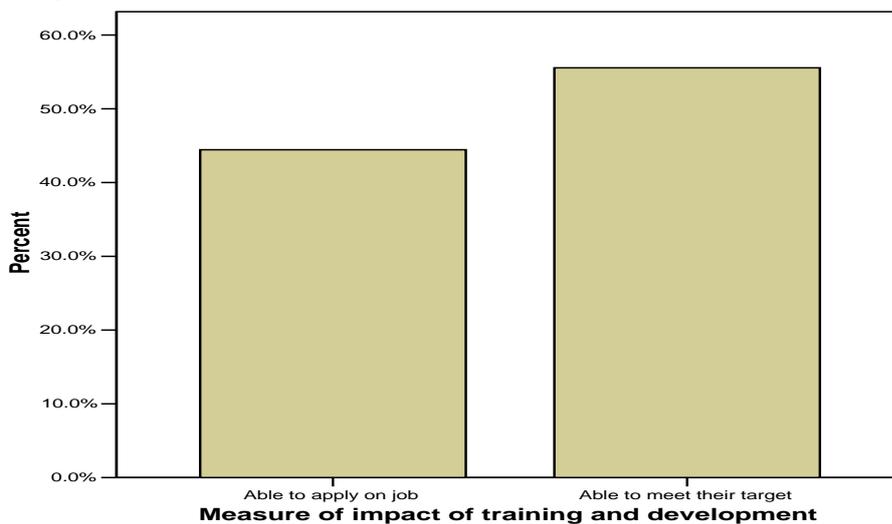
The researcher also tried to find out the type of training was organised by the managers for their subordinates.



Graph 4.3

From graph 4.3 above, it could be realized that, about 90% of the managers conducted on-the-job training while the remaining 10% conducted off-the-job training. This means that, majority of the managers conducted on-the-job training for their subordinates.

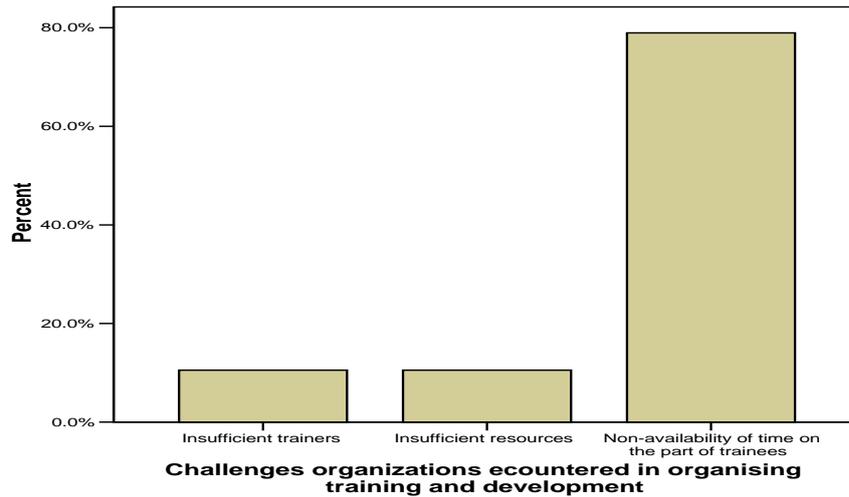
The researcher also went ahead to find out the impact of the training and development for their subordinates on the job.



Graph 4.4

Graph 4.4 indicates that, about 45% of the managers responded that, their subordinates were able to apply it on the job while about 55% responded that their subordinates were able to meet their targets.

Finally, the researcher also tried to find out which of the challenges the managers encountered during the training and development.



Graph 4.5

From graph 4.5, it was realized that about 10% of their challenge is lack of trainers and another 10% of their challenges is lack of sufficient resources. But their biggest challenge was non-availability of time on the part of the trainees. This takes about 80% of their challenges. This shows that, most of their subordinates don't have time for the training sessions.

4.1.1.2 Chi-Square test

From the bar chart in graph 4.3, it could realize that, majority of the managers used on-the-job training methods for their subordinates. The researcher there decided to use the chi-square test the independence of the two variables.

Note: In the analysis below, Ho represents the null hypothesis and Ha represents the alternative hypothesis.
 Ho: The impact of the training is dependent on the type of training organized.
 Ha: The impact of the training is independent of the type of training organized.
 The analysis was conducted using SPSS and the result is as shown in the table 4.3 below.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Type of training you organize * Measure of impact of training and development	16	80.0%	4	20.0%	20	100.0%

Table 4.1

Type of training you organize against Measure of impact of training and development

		Measure of impact of training and development		Total
		Able to apply on job	Able to meet their target	
Type of training you organize	On-the-job	Count	5	10
				15

		Expected Count	5.6	9.4	15.0
	Off-the-job	Count	1	0	1
		Expected Count	.4	.6	1.0
Total		Count	6	10	16
		Expected Count	6.0	10.0	16.0

Table 4.2
Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.778(b)	1	.182		
Continuity Correction(a)	.071	1	.790		
Likelihood Ratio	2.075	1	.150		
Fisher's Exact Test				.375	.375
Linear-by-Linear Association	1.667	1	.197		
N of Valid Cases	16				

- a Computed only for a 2x2 table
- b 2 cells (50.0%) have expected count less than 5. The minimum expected count is .38.

Table 4.3

From table 4.3, the test statistics of the chi-square is, and the critical value of the chi-square from the table is if for a degree of freedom of one (1).

Hence the decision to accept the null hypothesis since . It can therefore be concluded that, the type of training has a significant impact on the training and development of their subordinates. This explains why majority of the managers attest that, the majority of their subordinates were able to meet their target while the rest accept the fact that they were able to apply what they learnt on the job.

Findings on the managers

The analysis conducted on the various responses of the managers confirmed that, most of the managers conduct on-the-job training for their subordinates. But it was affirmed that, both the on-the-job training and off-the job training yielded positive results on both the individual and the institution.

Data Analysis For Workers

Also, two different methods of analysis were conducted on the worker’s questionnaire. That is, bar chart was used to compare the various responses for some particular questions and chi-square analysis was used to find out the impact training and development had on SAT.

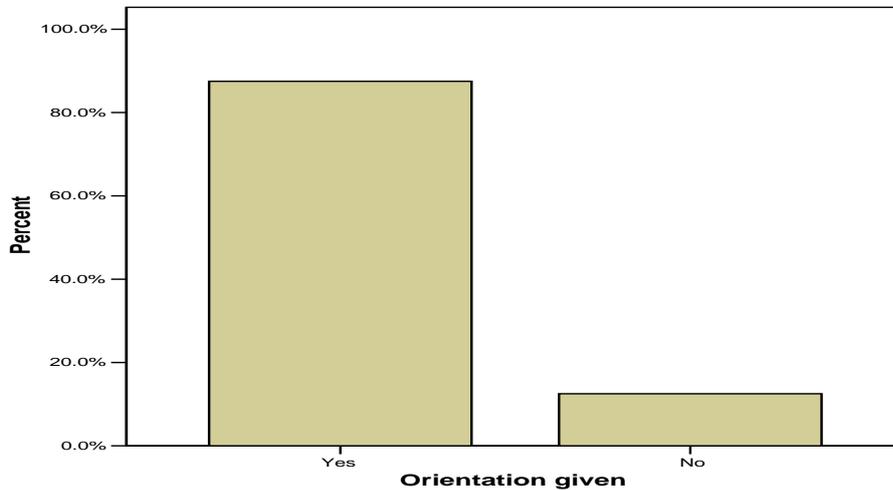
Bar chart for workers

Also, two different methods of analysis were conducted on the workers’ questionnaire. That is, bar chart was used to compare the various responses for some particular questions and chi-square analysis was used to find out the impact training and development in SAT.

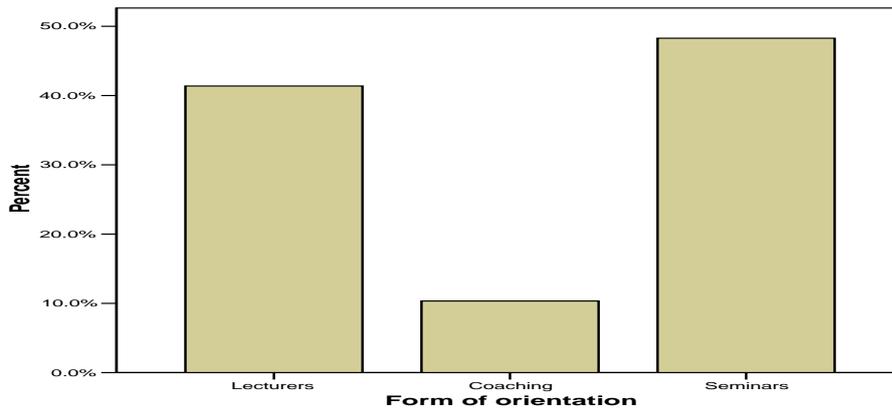
The researcher tried to find out if majority of the workers were given initial training when they joined the organization.

Graph 4.6

Graph 4.6 indicates that, about 90% of the workers were given initial training when they joined the organisation while the remaining 10% were given no orientation.

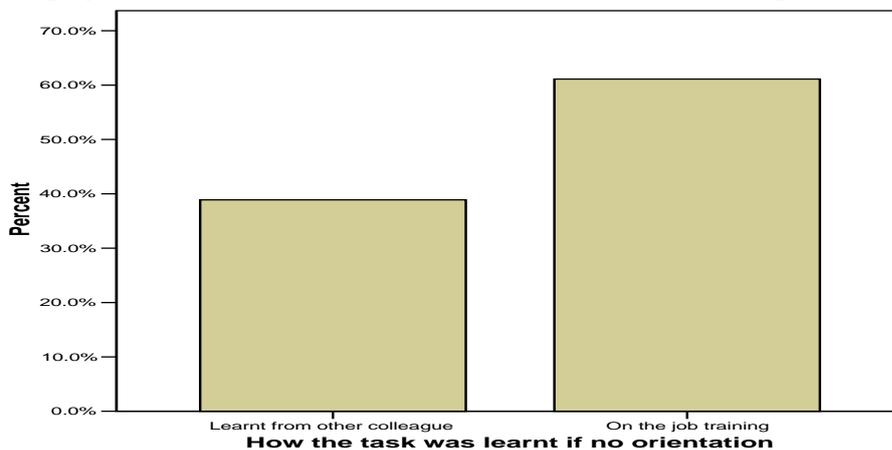


Graph 4.7 below indicates that, for those who were given orientation, about 42% had their orientation in lecturer form, about 10% had it in coaching form and 48% had it in seminars form.



Graph 4.7

The researcher also finds out how those who were not given any orientation learn about the task. From graph 4.8, it indicates that, about 40% learnt from their colleagues while 60% had on-the-job training.



Graph 4.8

The researcher went ahead to find out if the workers will recommend that newly engaged staff should be given orientation.

Should newly engaged staff be given orientation?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	32	100.0	100.0	100.0

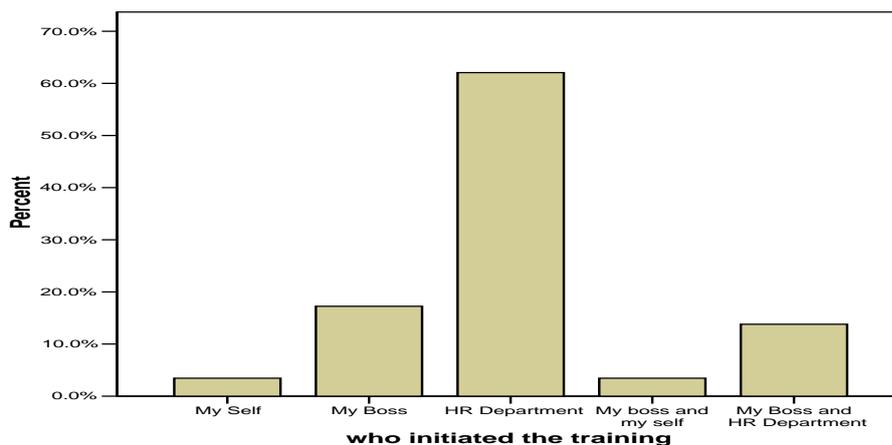
Table 4.4



Graph 4.9

Table 4.4 and graph 4.9 indicates that, all the workers (100%) indicate that, newly engaged staff should be given orientation. This shows the importance the workers attached to the orientations.

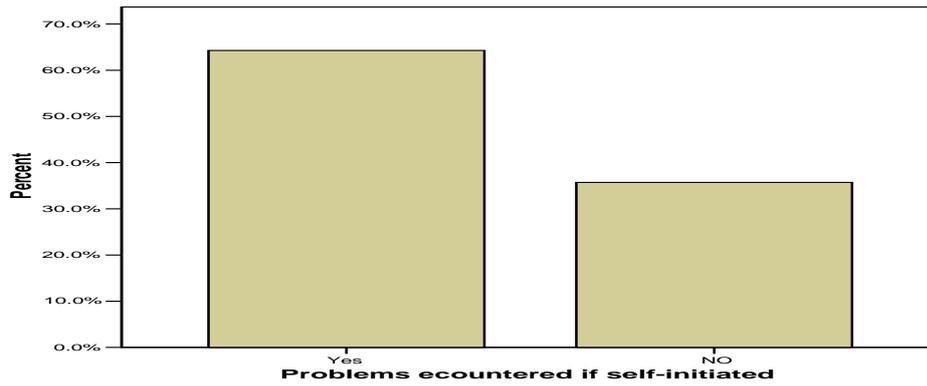
It was also realized as can be seen from graph 4.10 that, about 4% have self-initiated training, about 18% has their training initiated by their boss, about 62% had their training initiated by human resource department, about 4% had their training initiated by themselves and their boss and about 16% had their training initiated by their boss and the human resource department.



This indicates that, majority of the training are initiated by the human resource department.

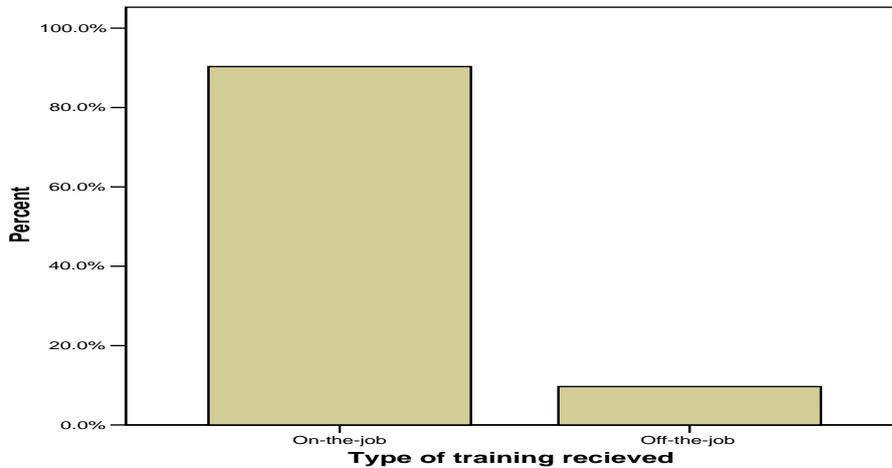
Graph 4.10

The researcher also found out that, about 65% of the workers whose training was self-initiated encountered problems in getting approval from their superiors as shown below in graph 4.11.



Graph 4.11

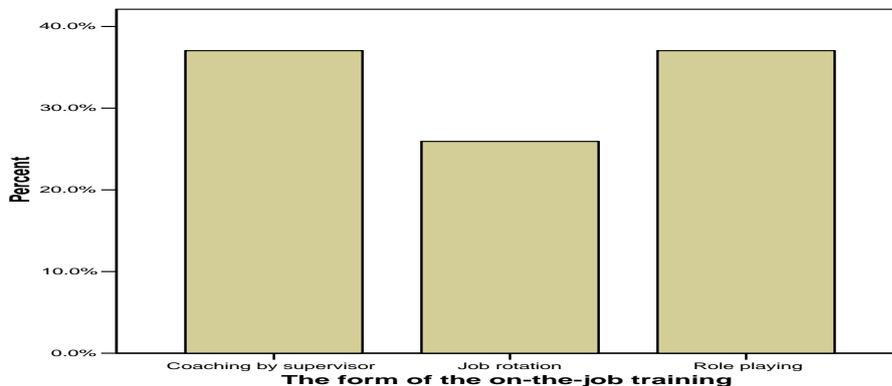
The researcher also finds out the type of training received by the workers.



Graph 4.12

Graph 4.12 indicates that, about 90% of the workers received on-the-job training while the remaining 10% received off-the-job training.

It was also realized that, for those who received on-the-job training, about 38% were coached by their supervisors, about 25% received the training through job rotation and about 37% had theirs through role-play as shown below in graph 4.13.

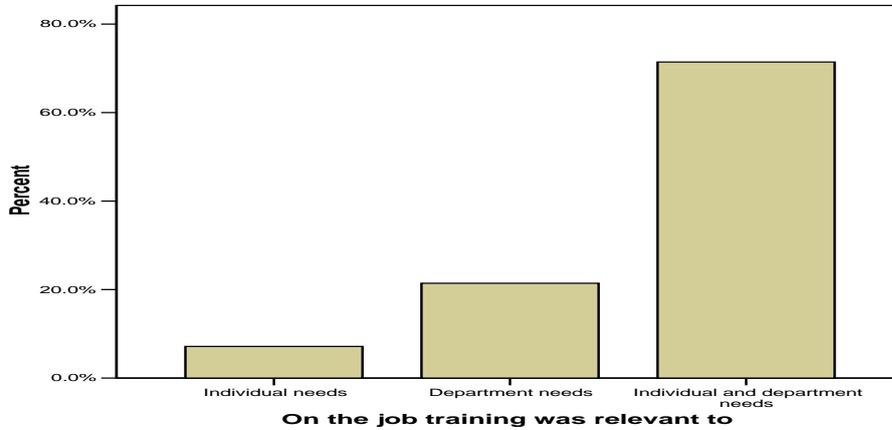


Graph 4.13

It was also realized that, about 75% of the workers realized that the on-the-job training was relevant to both individual and department needs, 18% realised that it was relevant to department needs while the remaining 7% said it was relevant to their individual needs as shown below in graph 4.14.

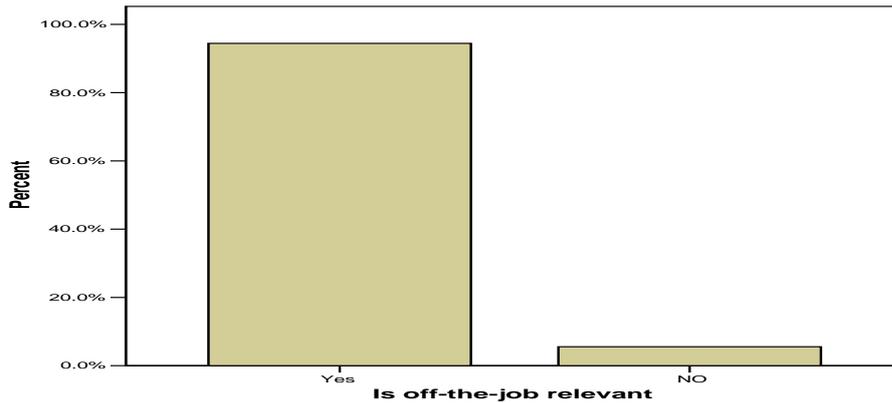
Graph 4.14

It was also realized that, about 77% of those who had off-the-job training had theirs through seminars and the rest had theirs through lectures and case study method as shown in graph 4.15



Graph 4.15

The research also found out that, the off-the-job training was also relevant to their training needs as shown below in graph 4.16



Graph 4.16

The researcher found out that about 90% of the workers were of the view that training should be given before and after promotion or transfer to a new office or department as shown below in graph 4.17.



Graph 4.17

4.1.2.2.2 Chi-square analysis for workers

The various analyses conducted on some of the questions revealed that, both on-the-job training and off-the-job training are relevant to the training and development needs of both the individual and the organization.

A chi-square test was then conducted for the type of training received and their application.

Note: In the analysis below, Ho represents the null hypothesis and Ha represents the alternative hypothesis.

Ho: The application of the training is dependent on the type of training organised.

Ha: The application of the training is independent of the type of training organised.

The analysis was conducted using SPSS and the result is as shown in the table 4.7 below.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Type of training received * The relevance of the on-the-job training	27	84.4%	5	15.6%	32	100.0%

Table 4.5

Type of training received against the relevance of the on-the-job training

		The relevance of the on-the-job training			Total	
		Individual needs	Department needs	Individual and department needs		
Type of training received	On-the-job	Count	1	6	19	26
		Expected Count	1.0	5.8	19.3	26.0
	Off-the-job	Count	0	0	1	1
		Expected Count	.0	.2	.7	1.0
Total		Count	1	6	20	27
		Expected Count	1.0	6.0	20.0	27.0

Table 4.6

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.363(a)	2	.834
Likelihood Ratio	.614	2	.736
Linear-by-Linear Association	.311	1	.577
N of Valid Cases	27		

a 4 cells (66.7%) have expected count less than 5. The minimum expected count is .04.

Table 4.7

From table 4.7, the test statistics of the chi-square is, and the critical value of the chi-square from the table is . Hence the decision to accept the null hypothesis since . We therefore conclude that, the application of the training is dependent on the type of training organised.

Chi-Square Test Analysing the Relevant Of Off-The-Job Training
Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Length of time on off-the-job training * Is off-the-job relevant	14	43.8%	18	56.3%	32	100.0%

Table 4.8
Testing the relevance of length of off-the-job training against the length of time

			Is off-the-job relevant	Total
			Yes	
Length of time on off-the-job training	Short term (up to 1 month)	Count	10	10
		Expected Count	10.0	10.0
	Long term (over 1 year)	Count	4	4
		Expected Count	4.0	4.0
Total		Count	14	14
		Expected Count	14.0	14.0

Table 4.9
Chi-Square Tests

	Value
Pearson Chi-Square	.(a)
N of Valid Cases	14

** a: No statistics were computed because all the respondents affirmed that off-the-job training was relevant.

When the data were computed, no statistics were computed because all the workers who received off-the-job training attest to the fact that it was relevant to their training needs.

Findings on the workers

The analysis conducted on the various responses of the workers also confirmed that, most of the workers had on-the-job training. But it was affirmed that, both the on-the-job training and off-the job training yielded positive results on both the individual and the institution.

Also, the analysis shows that, most of the workers preferred on-the-job training than the off-the-job training.

The analysis also revealed that, most of the training and development needs which were proposed by the workers were not approved by their superiors.

The research revealed that both on-the-job training and off-the-job training are relevant and they improve the performance of workers as proposed by Dessler (2005). The analysis showed that, the performance of the workers deeply depends on the types of training and how intensive and frequent the trainings were. The research also showed that, on-the-job training methods like coaching and job instruction training proposed by Dessler (2005) are of relevance. This accounts for the lower statistical chi-square value of 0.363 as compared to the critical chi-square value of 5.991.

The research also showed off-the-job training methods like “case study” and “seminar” is of much importance to the workers. The inability of the SPSS to compute the chi-square value for the off-the-job training indicates that, all the workers who had off-the-job training attest to the fact that it was relevant and had a positive impact on their performance. It showed in the research that, off-the-job training methods like career development, staff development and self-development are very effective off-the-job training methods as mentioned by Beardwell and Claydon (2007).

The research confirmed that, the various training and development needs of the workers the various methods proposed by the early researchers mentioned in the literature review are relevant and have very positive impact on the performance of the workers in the financial institutions.

Conclusion

Findings of the Study

Training methods employed by SAT

The research showed that, SAT employed both on-the-job training and off-the-job training methods to provide training and development needs of the workers.

Effectiveness of the training and development methods

The research also showed that, all the training and development programmes proposed by the workers, human resource management and the managers have positive impact on SAT (Sinapi Aba Trust). The responses received through interviews conducted on both the workers and the managers' show that, training and development programs are very important and improves the service delivery.

It was however realized that, most of the training and development proposed by the workers were not adhered to by their superiors.

Application of the various types of training and development

The analysis showed that, the workers who learnt on-the-job and off-the-job were able to apply what they learnt. But both the managers and workers were of the view that both new staff and continuing staff should be given training before being assigned, promoted or transferred to a new office or department. But what matters most is the length of time allocated for the training and how often the training are organised for both newly recruited workers and the old workers.

Assessment of the impact of training and development

The research also showed that SAT assesses the impact of the training by the output of the workers. In summary, training and development conducted for workers has positive impact on their performance.

Conclusions

It was therefore concluded from the research that, both on-the-job training and off-the-job training must be employed in SAT.

The training and development programmes employed by SAT improved the performance of the workers at SAT.

The training and development programmes employed by SAT also improved the service delivery of SAT workers.

The research also concluded that, SAT assesses the training and development needs by taking statistics of the conditions of their service delivery at different times and make comparisons as different training and development methods are employed.

Throughout the research, one cannot conclude that only on-the-job training or off-the-job training is a better way of improving the efficiency of the workers. In that case, the superiors should conduct both off-the-job training and on-the-job training for both continuing workers and newly engaged workers to improve their skills at SAT or any similar institution.

I therefore conclude that training and development improves the performance of workers and has positive impact on the delivery system of SAT.

Recommendations

Considering the outcome of the research, the following recommendations were made.
Training and development needs proposed by workers

The research found out that, the managers do not consider training and development needs proposed by their subordinates. It is therefore recommended that managers should always consider training and development needs proposed by their subordinates.

Organization and revision of training and development

The research also found out that, managers and the Human Resource Department do not organize trainings regularly and for that matter, they don't review it regularly. It is recommended that, managers and the Human Resource Departments of the SAT should organize and review training regularly so that the workers will be able to improve their skills.

Planning

The research also showed that, training and development policies are not mostly properly planned but are conducted as when the managers or the Human resource department (HMRD) see the need or realized the service delivery is not improving as they expect. It is therefore recommended that, SAT management should prepare comprehensive plan (model) for the creation of effective employee training and development program to improve their training and development.

Time

The research further found out that, workers do not have enough time to go through all the training and development policies organized by the institution. It is also recommended that, workers should have enough time to go through all training and development policies organized by institutions.

Assessment of the impact of training and development

The last but not the least, the research showed that the management do not have a well planned procedure of assessing the impact of the training and development in their institutions. It is also recommended that, the management should have a standard laid down procedure of assessing the impact of the training and development policies.

Training Needs Assessment

The research also showed that, training needs assessment policies are not mostly properly laid down but are conducted as when the managers or the Human resource department (HMRD) see the need or realized the service delivery is not improving as they expect. It is therefore recommended that, SAT management should prepare comprehensive laid down procedure for assessing the training needs of workers to improve their performance gap.

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