

**VIEWS OF EMPLOYEES ON TRAINING AND DEVELOPMENT A CASE STUDY  
OF OPPORTUNITY INTERNATIONAL SAVINGS AND LOANS INTERNATIONAL**

**KWABENA OPOKU APPIAH**

**GABRIEL KUSI BOAMAH**

**DAVID OFORI BARYEH**

**NANCY BROWNE**

**ABIGAIL TIMAH FERKAH**

**THERESAH MARKU-ABLERDU**

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## ABSTRACT

The quality of Human Resource is an asset to any organization and as a result training has become an issue that has to be faced by every organization. The amount, and quality of training carried out varies enormously from organization to organization due to factors such as the degree of external change, for instance, new markets or new processes, the adaptability of existing workforce and importantly the extent to which the organization supports the idea of internal career development. Most organizations meet their needs for training in an ad hoc and haphazard way while others set about identifying their training needs, then design training activities in a rational manner and finally assess the results of training. This study, therefore, sought to determine the views of employees on training and development on OISL as a case study. The research was intended to determine the views of employees on training and development with emphasis on the lower, middle level staff and the administrators of OISL, who were randomly selected. The study assessed the training and development process of OISL and whether training has improved employee performance. A questionnaire was designed using structured questions to collect primary data from employees of OISL. Personal interviews were held with some management staff of the organization. The results indicated that OISL's employees were not well informed about training and development programmes in the organization. Most of the employees were of the view that training and development were effective tools for both personal and organizational success. The findings revealed that training practices, methods and activities at OISL are not in line with best practices regarding the planned and systematic nature of the training process as is generally known. It was recommended among other things, the processes involved in training be duly followed, OISL should help its staff identify their career paths and to guide them in the pursuit of higher education.

## **DEDICATION**

We dedicate this master piece to our parents and the entire family for their love and care showed to us throughout our studies.

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Our utmost thanks go to the almighty God for the protection, guidance, wisdom and kindness that He gave us especially during our study period. We express our profound gratitude to our supervisor, Mrs. Evelyn Frempong for all the suggestions and directions.

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May God richly bless you.

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## **CHAPTER ONE**

### **1.0 BACKGROUND OF THE STUDY**

Human Resources have played a significant role in the economic development in most developed countries such as in United States of America, Britain and Japan among others. It can, therefore be concluded that a developing country like Ghana, with its rich natural resources and the necessary financial support can also experience such economic success if the appropriate attention is given to the development and training of her human resource.

Training can be defined as organized activity aimed at imparting information and/or instructions to improve the recipient's performance or to help him or her attain a required level of knowledge or skill.

Opportunity Savings and Loans sees Training and Development as a drive to achieve their mission of providing financial, business developmental and transformational services to their staff and valued clients, Opportunity Ghana continues to explore innovative ways of delivering value added services.

They believe strongly that both their staff and clients stand to benefit from training which develops well informed clients and staff who can manage their businesses and the financial resources. They entrust to them maximum results for both their businesses and families which enables staff to work effectively and clients to repay their loans.

In August 2008, they sought and received funding from Opportunity UK for delivery of basic professional business and livelihood training to their Staff and clients. This training is being delivered by the National Board of Small Scale Industries (NBSSI.) The National Board for

Small Scale Industries (NBSSI) Ghana specializes in delivery of professional training to Ghanaian small and medium scale entrepreneurs.

They strongly believe that the training was aimed at developing knowledge and skills to enable their staff and clients manage their businesses well including their finances and loans, savings, customer care and plan properly for their families and future. It is their aim to deliver these professional training sessions on an annual basis to clients and once every month for their staff depending on the availability of financial resources.

The approved training modules and content as agreed between NBSSI and Opportunity Ghana after a survey of clients needs included:

- Small business loan management
- Costing and pricing business products and services
- Basic business records keeping
- Maintaining consistent customer care
- Importance of savings
- Livelihood empowerment

The quality of employees and their development through training and development are major factors in determining long-term profitability of a business. If you hire and keep good employees, it is good policy to invest in the development of their skills, so they can increase their productivity.

Training often is considered for new employees only. This is a mistake because ongoing training for current employees helps them adjust to rapidly changing job requirements. We offer seminars and workshops to help you start, or improve your business operations. We

focus on issues that impact small business operators from high level business plan writing to daily operational issues such as customer retention

To manage an organization both large and small requires staffing them with competent personnel. The formal educational system does not adequately teach specific job skills for a position in organization. Few employees have the requisite skills, knowledge, abilities and competencies (SKAC) needed to work. As a result, many require extensive training to acquire the necessary SKAC to be able to make substantive contribution towards the organization's growth, (Barron and Hagerty 2001).

If employees are to experience flexibility and effectiveness on the job, they need to acquire and develop knowledge and skills, and if they are to believe that they are valued by the organization they work for, then they need to see visible signs of management's commitment to their training and career needs. Training and development are 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 Hagerty 2001).

It goes without saying therefore that the training and development of employees is an issue that has to be faced by every organization. However, the amount, quality and quantity of training carried out vary enormously from organization to organization. According to Cole (2002:329), factors influencing the quantity and quality of training and development activities include, the degree of change, the availability of suitable skills, within the existing work – force and the extent to which management see training as a motivating factor in work.

Many organizations meet their needs for training in an ad hoc and haphazard way. Training in these organisations is more or less unplanned and unsystematic. Other organisations, however identifying their training needs, then design and implement training activities in a rational manner, and finally assess results of training is worth not. It is worth nothing that Ghana has a huge public sector, employing the highest number of human resources with varied skills. One such organization in the public sector is the Opportunity International Savings and Loans. The study intends to investigate the employees' view on training and development at Opportunity International Savings and Loans.

### **1.1 STATEMENT OF THE PROBLEM**

It is well known fact that training enhances Skills, Knowledge, abilities, and competencies and ultimately enhances worker performance and productivity in organization (G. A Cole, 2002). Many organizations in Ghana and indeed the public sector engage in training and development of staff and have departments, units and sectors in charge of training and development of staff since its beginning and particularly for the past (10) years and Opportunity International Savings and Loan is no exception.

However, despite Management in Opportunity International Savings and Loans intend to train and develop their staff for them to be able to polish their Skills, Knowledge, Abilities and competencies for them to improve on their current job. They face the following problems:

1. How employees think or take training to be.
2. Equipments to train employees with.
3. How to identify the type of training the employees want and which of them would be effective.

4. How to identify employees' commitment to the training.
5. Difficulty in getting the right people to train them.

## **1.2 OBJECTIVES OF THE STUDY**

The following questions are going to guide the conduct of the study

1. To find out the views of employees on training and development
2. To find out whether training has an impact on employees performance.
3. To assess the effect of staff training and development on productivity
4. To find out the measures put in place to enhance staff training and development
5. To recommend appropriate ways of encouraging and motivating staff to continually upgrade their knowledge and skills

Accordingly, the key research questions investigated were:

1. Does training and development has an impact on Employees performance?
2. How does employees training affect productivity
3. What are the measurers to be put in place to enhance training and development.

## **1.3 SIGNIFICANCE OF THE STUDY**

It is expected that the study will inform the Management of Opportunity International Savings and Loans and other organizations that to increase productivity, there is the need to have and retain well trained and motivated employees. It is also to help develop and maintain a quality work life, which will provide an opportunity for employees' job satisfaction and self-actualization. Also, it is to help management of Opportunity International Savings and Loans to introduce the current schemes for training and development, to be able to meet the challenges that may come in the days ahead.

#### **1.4 SCOPE OF THE STUDY**

The study is limited as it looks at the role and views that training and development policies and activities have played in the last nine years of Opportunity International Savings and Loans 's life using their Kumasi Branches as the focal point between the years 2004 to date.

#### **1.5 LIMITATION**

Problem such as time consuming as a results of enquiring information from staff and Management necessary for effective research. Again, inability to disclose the right information from staff and Management.

#### **1.6 ORGANIZATION OF THE STUDY**

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

Chapter two deals with the review of relevant literature on the research problems and concepts with specific reference to how it applies to Opportunity International Savings and Loans.

Chapter Three discusses the research methodology adopted for the study and relevant justification. 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 views of training and development in Opportunity International Savings and Loans; it will also lay out the researcher's analysis on



the organization's responses to the views and role of such training on its employees in terms of performance and productivity.

Chapter five presents the conclusions drawn from the research findings and recommendations to enhance organizational effectiveness through training, and to ensure a stable and committed human resource.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 OVERVIEW OF TRAINING**

One major area of the Human Resource Management function of a particular relevance to the effective use of Human Resource is training and development. Few people these days would argue the importance of training as a major influence on the success of an organization. Employees are crucial, but expensive resources.

In order to sustain economic growth and effective performance, it is important to optimize the contribution of employees to the aims and goals of the organisations. The importance of training as a central role of Management has long been recognized by leading writers. For instance according to Drucker (1998), the one contribution a Manager is uniquely expected to make is to give others vision and ability to perform.

The general movement towards downsizing, flexible structures of organizations and the nature of Management moving towards the devolution of power to the workforce give increasing emphasis to an environment of coaching and support. Training is necessary to ensure an adequate supply of staff that are technically and socially competent and capable of career development into specialist departments or Management positions. There is therefore a continual need for the process of staff development, and training fulfills an important part of this process. Training should be viewed therefore as an integral part of the process of total quality Management.

## **2.1 IMPACT OF TRAINING AND DEVELOPMENT**

This study focus on training and development. Organization's performance depends on training and development. Present day companies, just like the companies in the past, strive to maximize their profit and increase proficiency by finding the time and resources to train their workforce. The organization shall:

1. Determine the necessary competence for personnel performing work effecting product quality.
2. Provide training or take other action to satisfy these needs.
3. Evaluate the effectiveness of the actions taken.
4. Ensure that is personnel are aware of the relevance and importance of their activities and how they contribute to the achievement of the quality objectives.
5. Maintain appropriate records of education, training, skills and experience". This standard requires that the organization identify competency needs for all personnel whose activities affect product quality.

## **2.2 HUMAN RESOURCE MANAGEMENT AND TRAINING**

Beardwell and Holden (1993) argue that the recognition of the importance of training in recent years has been heavily influenced by the intensification of competition and the relative success of organization where investment in employee development is considerably emphasized. They add that technology developments and organizational change have gradually led some employers to the realization that success relies on the skills and abilities of their employees, and this means considerable and continuous investment in training and development.

It is the view of Beardwell and Holden (1993) that Human Resource Management concepts such as commitment to the company and the growth in the quality movement have led senior management teams to realize the increased importance of training, employee development and long-term education. Such concepts require not only careful planning but a greater emphasis on employee development.

## **2.3 TRAINING**

According to Cole (2002:330), in his book personnel and Human Resource Management, 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.

Training is the planned and systematic modification of behavior through learning events, activities and programmes which results in the participants achieving the levels of knowledge, skills, competencies and abilities to carry out their work effectively (Gordon 1992:235). Pheesey (1971:130) defines training as the systematic process of altering the behavior and or attitudes of employees in a direction to increase the achievement of organizational goals. This means for any organization to succeed in achieving the objectives of its training programme, the design and implementation must be planned and systematic, tailored towards enhancing performance and productivity.

The Manpower Services commission of the United Kingdom, which was set up by the 1973 Employment and Training Act defined training as a planned process to modify attitude, knowledge or skills behavior through learning experience to achieve effective performance in an activity or range of activities. According to Amstrong (1996:11), expressing an

understanding of training emphasizes that training should be developed and operated within an organization by appreciating learning theories and approaches if the training is to be well understood.

This was also affirmed by Sherman et al (1996:13). They expressly indicated that the success of a training programme depends more on the organisation's ability to identify training needs and the care with which it prepares the programme so that if the trainees do not learn what they are supposed to learn, the training has not been successful. They further indicated that training experts believe that if trainees do not learn, it is probably only because some important learning principle had been overlooked.

What they are saying is that the success or failure of a training programme is frequently related to the recognition and application of basic psychological principles of learning. This assertion is not necessarily right. If the trainees do not learn anything then of what benefit will they be for the organization. If trainees return empty, with nothing to contribute, it can also mean that even though the organization might have done all that is necessary to ensure a successful training programme, the wrong candidate might have been selected for the training programme.

McGhee et al (1996:54) wrote on the nature of learning and said learning is a term used to describe the process by which behavioral changes results from experience. They also said the fact that learning has occurred could only be inferred from a comparison of an individual's behavior prior to the experience of specific kinds of task.

This is not to say there has been no learning if there is no overt behavioral change. Since training generally is intended to provide learning experiences that will help people perform more effectively in their jobs, organizational training should follow the learning principle.

Training therefore can be explained as a planned and systematic effort by Management aimed at altering behavior of employees, in a direction that will achieve organizational goals. A formal training programme is an effort by the employer to provide opportunities for the employee to acquire job-related skills, attitudes and knowledge, McGhee et al (1996:55)

## **2.4 BENEFITS OF TRAINING**

The purpose of training is 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 for both individuals and the organization. Changing technology requires that employees possess the knowledge, skills and abilities needed to cope with new processes and production techniques. According to Cole (2002) training can achieve:

- 1) High morale – employees who receive training have increased confidence and motivation;
- 2) Lower cost of production – training eliminates risks because trained personnel are able to make better and economic use of material and equipment thereby reducing and avoiding waste;
- 3) Lower turnover – training brings a sense of security at the workplace which reduces labour turnover and absenteeism is avoided ;
- 4) Change Management – training helps to manage change by increasing the understanding and involvement of employees in the change process and also provides the skills and abilities needed to adjust to new situations;

- 5) Provide recognition, enhance responsibility and the possibility of increased pay and promotion
- 6) Give a feeling of personal satisfaction and achievement, and broaden opportunities for a career progression;
- 7) Help to improve the availability and quality of staff

Derrick et al (2000:55) looked at the training environment and the structure of organization, and emphasized on the effects of internal political and cultural factors on training and development. Sherman et al (1996:16) argues that many new employees can be equipped with most of the knowledge, skills and attitudes needed to start work, but others may require extensive training to ensure their effective contribution to the organization. A majority however, will require some type of training at one time or another to maintain an effective level of job performance.

According to Krietner (1995:8) in his book the Good Manager's Guide, no matter how carefully job applicants are screened, typically a gap remains between what the employee does know and what they should know. An organization which desires to gain the competitive edge in its respective industry, needs among other things, extensive and effective training of its human resources.

Training is therefore a key element for improved organizational performance; it increases the level of individual and organizational competences. It helps to reconcile the gap between what should happen and what is happening – between desired targets or standards and actual levels of work performance. Although many employers continue to have reservations about the cost and extent of tangible business returns from training, the development of skills has

been identified as a key factor in sharpening competitiveness. Casio (1989:256) puts it this way “the economic and technological trends, the pace of innovation, change and development are growing faster year-by-year and as a result, provide clear signals that training and development are so relevant that both organisations and individuals stakeholders must give a serious attention to.

## **2.5 PRINCIPLES OF TRAINING**

Since the object of training is to assist a learner acquire the behavior necessary for effective work performance, it is essential that a clear grasp of the ways in which learning theories are applied when designing training programs are laid bare. According to Bryn Leslie (1990:19), there are four main requirements for learning to take place. The first is **Motivation**. The old saying that a horse can be led to the river but cannot be made to drink cannot be over emphasized as it contains an important lesson for the trainer. People learn if they accept the need for training and commit to it. If their motivation is weak, for instance if they doubt their ability to learn, no matter how well their training is designed and implemented, its effectiveness will be limited.

Edwin Flippo (1976:65), also came out with the fact that the more highly motivated the trainee, the more quickly and thoroughly a new skill or knowledge is learned. This means training must be related to something which the trainee desires. This could be money, job promotion, recognition and so on.

The second requirement is **cue**. Through training the learner recognizes relevant cues and associates them with desired responses. The third one is **response**. Training should be immediately followed with positive reinforcement to enable the learner feel the response. The reinforcement should be positive, timely and consistent. (Bryn Leslie 1990:91)



Finally, **feedback**– the information the learner receives indicating the quality of his response is the feedback. It should be made available as quickly as possible to ensure possible effective learning.

Even though these learning principles are good, they fail to talk about practice where the learner actively participates in using the skills and knowledge acquired. Furthermore, it also fails to mention that the level of aptitude and intelligence of individuals are different and that could affect the methods of training.

## **2.6 THE TRAINING PROCESS**

Scores of Literature available on training (Cuming 1968, Italsey, Dole 1985) indicates that traditionally, training in an organization involves systematic approach which generally follows a sequence of activities involving the establishment of training policies, followed by training needs identification, training plans and programs design and implementation, evaluation and training feedback for further action.

### **2.6.1 Training Policies and Resources**

Kenney et al (1992:3) makes a point that companies 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:

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

As much these policies seem to be accurate, they are silent on the elements of budgetary provision and to management support for 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.

### **2.6.2 Determination of training needs**

The first step in managing training is to determine training needs and set objectives for these needs. According to G.A Cole (2002:339) if any organization has to justify its training expenditure, it must surely do so on the basis of organizational needs. Organisations adopting a systematic approach to training and development will usually set about defining their need for training in accordance with a well organized produce. Such a procedure will entail looking at training needs from a number of different perspectives.

These perspectives are; organizational, departmental or functional, job and employee. Organizational need – the organizational analysis happens in a situation where effectiveness of the organization and its success in meeting its goals are analyzed to determine where deviation or differences exist. This makes it easy to know what programme to be implemented. According to Kaufman (1974:80), organization analysis looks at the variances between their success and failure to ascertain which ones training could help remedy. Functional need – at this level, training managers analyze the specific ability needs

determined by job descriptions and job specifications of the jobs in the work area or work unit.

The need can also be determined by observing the job performance of work groups and survey job holders, supervisors, and training committees. Any lapses in their efficiency and effectiveness help determine the training need. Individual need – Kaufman continues that employees' training needs could be measured by the individual performance of the employees. He stated that the effectiveness and efficiency is measured against the required standards through interviews, observations, attitude surveys, or objective records of their performance.

The researcher thinks that three levels – organizational, functional and individual gaps between expected results and actual results can suggest training needs, for the researcher, active salutation of suggestions from employees, supervisors, managers and training committees can also provide training needs ideas. The particular perspective chosen will depend on the circumstances. For example, if changes in the external environment of the organization are exerting pressure for change internally, then a corporate or organizational perspective needs to be taken.

If, however the issue is one of improving skills in a particular category of employees, then occupational or job group will provide the focus of efforts.

Training needs is any shortfall in employee performance, or potential performance which can be remedied by appropriate training. There are m of ways of overcoming deficiencies in human performance at work, and training is only one of them. It is important to recognize this fact since sometimes training staff are asked to meet needs which ought to be dealt with in some other way, such as improving pay, replacing machinery or simplifying procedures. Armstrong (1996:17) however, argues that training needs analysis should cover problems to

be solved, as well as future demands based on whether the organization must acquire new skills or knowledge or must improve existing competencies.

### **2.6.3 Determining training objectives and training plan**

After these analysis have been done, it is easier for the training objectives to be established and also to know what the learners must be able to do after the training program. According to Mckenna and Beech (2202:110) in their book “Human resource Management- A concise Analysis” , it is stated that “it is important that a sound basis is established for other associated elements of Human Resource Management practice such as performance management(appraisal), reward management(motivation) combined with training and development”. What this means is that training and development itself cannot help in total employee development without the complement of employees appraisal and motivation.

One of the things to consider in designing a training program is what the program is to accomplish, that is the objectives. In other words a training program cannot be designed until what that program is to accomplish is known. It is imperative for organizations to realize that in designing a training program it is equally important to consider what the trainees should know or be able to do after the training is complete. Training objectives should however be attainable and measurable. A training programme is successful if the objectives are achieved. Zaccarelli (1997) outlines the process of planning training as;

#### **Develop a Training Plan**

Once attainable and measurable training objectives have been considered, a training plan can be developed. This planning tool provides a step-by-step written document for others to follow. A training plan can be either a complete training programme or just one task .the training plan details the course content, resources required, method of training, who should do the training and who should be trained.

## **Design as training lesson**

Once a training plan outlining general program requirements has been developed, the organization will need to concentrate on specific segments of that plan. This is done with the use of a training lesson. Generally, there is one training lesson for each training session. This means if ten sessions are planned, ten training lessons must be developed. A training lesson serves the following purpose;

- a) It provides a content outline for the lesson
- b) It suggests activities/specific instructions which will help to make training easier.
- c) It defines suggested time to be spent on each segments within the segments

## **Select the Trainer(s)**

Who is going to train? Who is a good communicator and has the necessary knowledge/skill to train? What should the trainer do to get the trainees ready for the training? These are the questions to be addressed when selecting a trainer.

## **Prepare the trainer(s)**

Training is one of the most important things any organization does. As a result, the personnel responsible for training must be given adequate training themselves, as well as equip them with the necessary logistics. Remotely linked to this, trainees must also be concerned and prepared for the learning experience.

## **2.6.4 Presenting the Training**

### **Kinds of Training**

There are various types of training that an organization may adopt depending on the main objectives of training and these are outlined below;

### **Refresher Training**

Here the employees are made to attend refresher courses at specific training institutions such as Ghana Institute of Management and Public Administration(GIMPA), institute of management studies, Polytechnics and the like, sponsored by the employer. This exposes the employee to modern trends in his field of business. That is, it involves updating skills to meet the job requirement of employees.

### **Orientation training**

This is mainly concerned with acquisition new employees with the organisation. This training is aimed at getting all new entrants familiarize with the organization's goals, structure, culture, work standard and other conditions of employment.

### **Career or Development Training**

This type of training aims at preparing employees for the future. This enables employees to take higher responsible.

### **Job Training**

This involves teaching the employee now to perform the job for which he or she was hired or employed for. This is to help employees to acquire the necessary skills and experience for specific jobs.

### **Methods of Training**

The selection of method for training need to be based on identified training needs, training objectives, an understanding on the part of trainees, the resources available and an awareness of learning principles. DeCauza et al (1996:70) explained that the most popular training and

development method used by organizations can be classified as either on-the-job. Looking at the sophistication of the equipment in Opportunity International Savings and Loans, the on-the-job training would be very ideal. According to DeCauza et al, there are a variety of training approaches that managers can use and these include:

### **On-the-job training**

This is the most widely used training method, as in comparison, on-the-job method of training is simple and less costly to operate. Observing this method critically, the training is simple and less costly to operate. Observing this method critically, the training places the employee in actual work situations and makes them appear to be immediately productive. Here, there is a close collaboration between trainer and learner. There are three common methods that are used in on-the-job training and these are; learning by doing, mentoring and shadowing and job rotation.

**Learning by doing:** this is very popular method of teaching new skills and methods to employees. Here the new employee observes a senior experienced worker and learns what to do. The advantage here is that this method is tried and tested and fit the requirements of the organization. The disadvantages are that the senior worker is not usually trained in the skills and methods of training therefore it can be a process that may be time consuming as a new comer struggles to cope with the senior worker's explanations. Far more successful is to use a senior or experienced worker who has been trained in instruction or training method and whose teaching skills are coordinated with a developed program linked to off-the-job courses.

**Mentoring:** this is another version of the system whereby a senior or experienced employee takes charge of the training and development of a new employee. This suggests a much closer

association than master/apprentice and elements of a father/son relationship can exist whereby the mentor acts as an advisor and protector to the trainee.

**Shadowing and Job rotation:** this usually aims to give trainee managers a feel for the organization by giving them the experience of working in different departments. Trainees must be encouraged to feel it is not time wasting and people in the various departments in which they are temporarily working must feel a commitment and involvement in the training if it is to work. Unfortunately, trainees are not usually welcomed and are seen by supervisors and workers in the department as obstacle to the daily routines. If well structured and planned with the cooperation of all departmental supervisors, this method can be a worthwhile learning experience.

Job rotation is another version of training that becomes popular in the 1970's to help relieve boredom and thereby raise the productivity of shop floor workers. It is a management technique used to rotate incumbents from job to job or from department to department or from one plant to another in different geographical areas. The rotation done on co-ordinate basis with a view to exposing the executives and trainees to new challenges and problems. It is also aimed at giving executives broad outlook and diversified skills.

If appropriately implemented this can be an excellent learning experience for workers and suitably fits with Human Resource Management concepts of team-work and empowerment whereby people are encouraged to greater responsibility for their work and that of the team. On the negative side, there have been criticisms that not enough structured training is given to enable workers to do these jobs well. However, the researcher believes that on-the-job method of training has a setback. A critical review of the method reveals that, although employees learn doing the job, their productivity tends to be low because they do not have



the skills and knowledge needed to be effective and efficient. In an on-the-job training method, the emphasis is more on the acquisition of specific, local knowledge in a real situation. Unlike on-the-job method, off-the-job method emphasizes developing an understanding of general principles providing background knowledge and generating an awareness of comparative ideas and practices.

### **Vestibule Training**

This method of training is where the worker is trained to use machine or perform a task similar to the ones in the real work situation. Under this method of training, the training program is conducted out of the job in an area separate from the work place under the supervision of a skilled instructor. After going through the vestibule training for a specified time period, the trainees are expected to apply their newly acquired skills when they are assigned to their real job.

### **Behaviour modeling**

Here, some of the methods used in the assessment centres include business games, in-basket, simulation, problem-centered cases, and many others, to enable the trainee learn the behaviours appropriate for the job through role-playing. The use of behavior modeling is based on social theory, and it is in particular an effective method for interpersonal or social skills training. This method of training incorporates the use of videos to clearly demonstrate the way things ought to be done, what behaviours are to be avoided.

Behavior modeling is often based on the demonstration of the right and effective way to behave and as a result, trainees are provided with facilities to practice this. Bryn(1990:17) puts it this way, that behavior modeling is where target behaviours are selected and

videos on each of the behavior produced, showing competent persons achieving success by following specific guidelines. Key points are displayed on screen and are backed by trainer-led discussions. Learning here is trainer enforced through role play.

### **Understanding Training**

An understudy is a person who is training to assume at a future at a future date, the duties and responsibilities of the position currently occupied by the person he or she in understudying. An individual or group is assigned to assist a superior officer in the performance of his duties related to the position and at times left to grapple with the day-to-day problems which confront the superior in the performance of duty. They are allowed to solve them with or without the help of the superior. When the understudy shows promise to talent, he takes over the superior is transferred, retired or is promoted to higher position, Decauza et al (1996:70)

### **Case Study**

Here, trainees are given case studies of real or imagined events in an organization to study, analyze and give an opinion. After analyzing several cases under the guidance of instructors, the trainees are exposed to certain concepts, problems, techniques and experiences, which they will later face on the job. The object of this method is to help the trainees to think logically and develop the ability to analyze alternative courses of action systematically and objectively.

### **Business Exercise**

In this type of training exercise, the work situation is stimulated and the trainees are presented with reports, correspondence and memoranda, as in a real work situation, to handle. Business exercise training helps employees to develop decision-making, time management, planning

and communication skills. It also helps them to develop a “feel” for the work situation before they start the real job.

### **Group Training**

Group training method includes group discussions, seminar and sensitivity training. Here, trainees having different or similar backgrounds and experiences meet to share ideas on specific topics decided by the trainer. If organized properly, it offers trainees from different backgrounds an opportunity to share valuable information and learn from each other's experience. An example is the T-group which is an approach to human relations; the original emphasis is that it is a form of group therapy. The seminars have the benefit of encouraging participants while providing opportunities for trainees to learn from each other. The T-group is however, leaderless, unstructured groups designed to encourage learning room experience and group dynamics, and also provide a forum for the giving and receiving of personal feedback.

### **2.6.5 Evaluation of Training**

Upon checking the effectiveness of training, Kenney et al(1992:11) stated that the training program is reviewed during and after its completion by the training officer, the line Manager, and if necessary, by the trainees themselves. Evaluation differs from validation in that it attempts to measure the overall cost benefit of the training program and not just the achievement of its laid down objectives. Hamlin (1974) advocated that until control measures are taken to correct any deficiencies after the training, evaluation has not been completed and thereby ineffective. Evaluation is an integral feature of training, but it could be difficult because it is often hard to set measurable objectives.

### **2.6.6 Methods of Evaluation**

There are several methods for evaluating training. Beardwell and Holden (1993) have cited some of these of these methods as follows;

1. Questionnaires (feedback forms): this is a common way of eliciting trainee responses to courses and programs.
2. Tests or examination: these are common on formal courses, especially those that result in certification for instance a diploma in word processing skills.

End-of-course tests can also be employed after non-certificate short courses to check the progress of trainees.

3. Projects are initially seen as learning methods but they can also provide valuable information to instructor about the participants' understanding of subject matter.
4. Structured exercise and case studies also provide opportunities to apply learned skills and techniques under the observation of tutors and evaluators.
5. Interviews of trainees after the course or instruction period are another technique for gathering information directly from the learners. These can be formal or informal, individual or group, face-to-face or by telephone.

## **2.7 TRAINING PERFORMANCE AND PRODUCTIVITY**

The quality of employees and their development through training are major factors in determining long-term profitability and optimum performance of organizations. To hire and keep quality employees, it is good policy to invest in the development of their skills, knowledge and abilities so that individual and ultimately organizational productivity can increase. Traditionally, training is given to new employees only. This is a mistake as ongoing training for existing employees helps them adjust rapidly to changing job requirements.

Organizations that are committed to quality investment in training and development of its employees (Evans and Lindsay 1999). According to Evans and Lindsay (1999), Xerox Business products and systems invest over \$125 million in quality training. Motorola and Texas Instruments provide at least 40 hours of training to every employee quarterly. Training and development have become an essential responsibility of HRM departments in organisations particularly as employees require new skills, knowledge and abilities, which should not be cost-justified as most public sector organization engage in.

Neo et al. (2000) bemoaned the lack of training and development by employers in the United States when they stated that statistics suggest that only 16% of United States employees have never received any training from their employers. Now organizations are beginning to realize the important role that training and development play in enhancing performance and increasing productivity, and ultimately stay in competition. They reiterated that as a result of this realization, General Electric, Texas Instruments and Federal Express have all made substantial investment in training. They now invest between 3% and 5% of their payroll in training.

In a study in America on the impact of human capital investments such as employer-provided training and development, Black and Lynch (1996) citing Bishop (1994) indicated that employer-provided training and development raises subjective productivity and performance measure by almost 16%. Again Black and Lynch (1996) citing Bartel (1989) stated that returns on training and development investments increase productivity by 16%.

## **2.8 HUMAN RESOURCE DEVELOPMENT**

One of a manager's most important jobs is to manage the employee development of an employee which includes his/her personal growth and career development Linda Maund

(2001). In previous business environment, career planning was handled in the main by the organization which employed an individual, who was likely to be in that organization's employment for life. However, nowadays the work environment is rapidly changing with increasing work mobility bringing about alternatives and potential for almost any worker,(Linda Maund 2001).

Sandra Kerka (1998) defines Career development as an organized approach used to achieve employee goals with the business needs of the agency workforce development initiatives. According to the author, the purpose of Career Development is to;

- a) Enhance each employee's current job performance
- b) Enable individuals to take advantage of future job opportunities
- c) Fulfill agencies' goals for a dynamic and effective workforce

Stressing on the importance of career development, Evans and Lindsay (1999) reported that the massive career development program embarked upon at the Coors Brewing Company in Golden, Colorado resulted in improved employee passion for the job and pride in their jobs, which translated into measurable improvements in productivity, a remarkably low turnover rate, and the delivery of quality products and service. In the past there was a failure to provide avenues for career change which produced great losses in social productivity and in human satisfaction. Employers now realize that they do not benefit by locking their employees into careers that long ago ceased to be rewarding and challenging to them.

### **2.8.1 Human Resource Development Advantages**

Nowadays the necessity for dedicated professionals has increased with the rising demands of business and the level of competency. It is significant to have professional knowledge on how

to handle complicated situations. Career development schools make certain that people take advantage in the training given to them. The advantages are based on the quality, standardization and methodology applied. It assists in building confidence, promotion of personal development and is a focus for quality staff. Superiority is a major concern in any business and career development. It is not limited to the products but the performance of the professional as well. Lack of quality affects standard of performance, however career development takes the chance to develop on the defects and bring quality products.

The review has so far revealed the importance and purpose of training in an organization, and how it contributes to productivity. The essence of training needs has also been explained. How and why training needs should be assessed was not overlooked. The fundamental bases for which personnel may be chosen or selected for training, the kinds of training methods are identified. In summary, this study is designed descriptively to find out whether there exists any setbacks in the training and development schemes in Opportunity International Savings and Loans, and thus offer recommendations as to how these setbacks may be reduced if not entirely eliminated.

Training is seen as a key instrument in the implementation of Human Resource Management policies and practices, particularly those involving cultural change and the necessity of introducing new working practices. First of all the organization will need a training policy that specifies what training means to the organization, who qualifies for training, how training should be conducted and so on. The next step is to analyze the training needs of the organization in relation to the organization's strategy and equate it with the needs of the individual within it.

A variety of methods could be adopted to carry out a training needs analysis. Job analysis, interview with managers and supervisors and performance appraisal are few methods commonly used. Despite the available variety of methods, an organization has to be cautious when selecting training methods for its use. A careful use of training methods can be a very cost-effective investment. Although one of the most important stages in the training process, evaluation and monitoring is often the most neglected or least adequately carried out part.



## **CHAPTER THREE**

### **METHODOLOGY AND ORGANISATIONAL PROFILE**

#### **3.0 INTRODUCTION**

This chapter entails the research design, target population, sampling size and sampling procedure, Sources of Data Collection, sources of data analysis and organizational profile.

#### **3.1 RESEARCH DESIGN**

The study is a survey in the form of cross sectional study in which data was collected once across a population through sampling. Three (3) branches were used based on the relative number of departments at the Opportunity International Savings and Loans, Kumasi Branches. One hundred employees were selected using convenience sampling technique, to which questionnaires were administered. The questionnaires were administered personally by the researcher to the respondents, selecting every employee counted from the various departments.

An interview schedule to gather information on the subject from the Management of Opportunity Savings and Loans was also used to ascertain Management's view on how Opportunity Savings and Loans International has traditionally dealt with issues of training and development. The group Training Managers and the group Human Resource Manager provided the information needed. Documents on training from Opportunity International Savings and Loans were also reviewed. This was to help the researcher ascertain whether Opportunity International Savings and Loans has a training policy in place, whether Opportunity Savings and Loans has career progression projection for each employee, and also to check whether the processes of training were being duly followed.

### **3.2 TARGET POPULATION**

All employees of Opportunity International Savings and Loans comprising Credit department, Mobilisation department and Operations Department which constituted the target population. The focus however was on Kumasi branches because it employs about 154 of the total employees of Kumasi Branches.

### **3.3 SAMPLING SIZE AND SAMPLING PROCEDURE**

The sample size was One Hundred made up of 46 from the Kejetia branch, 19 from Asafo and 25 from Suame branch.

Sampling Procedure employed was:

1. All the staff of Opportunity International Savings and Loans Kumasi Branches were included in the study to allow for adequate representation of the various views expressed
2. Convenience sampling selection method was used. In all 100 employees were administered with the questionnaire even though only 90 filled and returned their questionnaire.

### **3.4 SOURCES OF DATA COLLECTION**

The data for this research work was obtained essentially from primary and secondary sources. The researcher traces the history of Opportunity International Savings and Loans and its role of training and development over the last eight years from secondary sources. The purpose of the questionnaire was to investigate the views of employees on Training and Development in Opportunity International Savings and Loans. It was also to investigate why employees self-sponsored themselves to acquire new skills, knowledge and abilities, and how this affected

employee performance. A total of 90 respondents out of a sample of 100 employees completed and returned their questionnaires. Primary data was also sourced from semi-structured interviews conducted.

### **3.5 SOURCE OF DATA ANALYSIS**

We used excel in our data analysis. This was used in analyzing and generating of our tables and graphs presented in our presentation.

### **3.6 ORGANIZATIONAL PROFILE**

Opportunity International provides access to savings, small business loans, insurance and training to more than four million people working their way out of poverty in the developing world. Clients in over 20 countries use these financial services to start or expand a business, provide for their families, create jobs for their neighbors and build a safety net for the future.

Opportunity was one of the first nonprofit organizations to recognize the benefits of providing small business loans as capital to those working their way out of poverty. Today, we offer loans, savings, insurance and training to clients around the globe, and we're expanding our reach through technological innovations and strategic initiatives

#### **3.6.1 Vision & Mission**

Our vision is a world in which all people have the opportunity to provide for their families and build a fulfilling life. Our mission is to empower people to work their way out of poverty, transforming their lives, their children's futures and their communities.

### **3.6.2 Motivation & Method**

Opportunity International responds to Jesus Christ's call to love and serve the poor by providing microfinance services, including lending, savings, insurance and transformational training, to people in need. To do this, we build and work through sustainable, local microfinance institutions.

### **3.6.3 Beliefs about Christian Microfinance**

We believe that as a Christian organization, we are called by Jesus Christ to serve the poor. Just as some Christian organizations are called to provide disaster relief, build houses, or plant churches, Opportunity International has been called to bring hope and justice to the poorest of the poor through microfinance.

## **CHAPTER FOUR**

### **DATA ANALYSIS AND INTERPRETATION**

#### **4.0 INTRODUCTION**

This chapter deals with critical analysis of data and compared with the literature review to the study and presentation data collected under the relevant headings. As have been stated earlier in the previous chapters, Human Resource is a very important part of organization, without which all investments in business would come to nothing. The necessity of Human Resource is permanent and cannot be over emphasized.

Over the years, organizations train and develop their existing employees from time to time to adapt to changing economic trends, however it has not also been having the needed importance on employees and this is what the study sets out to find.

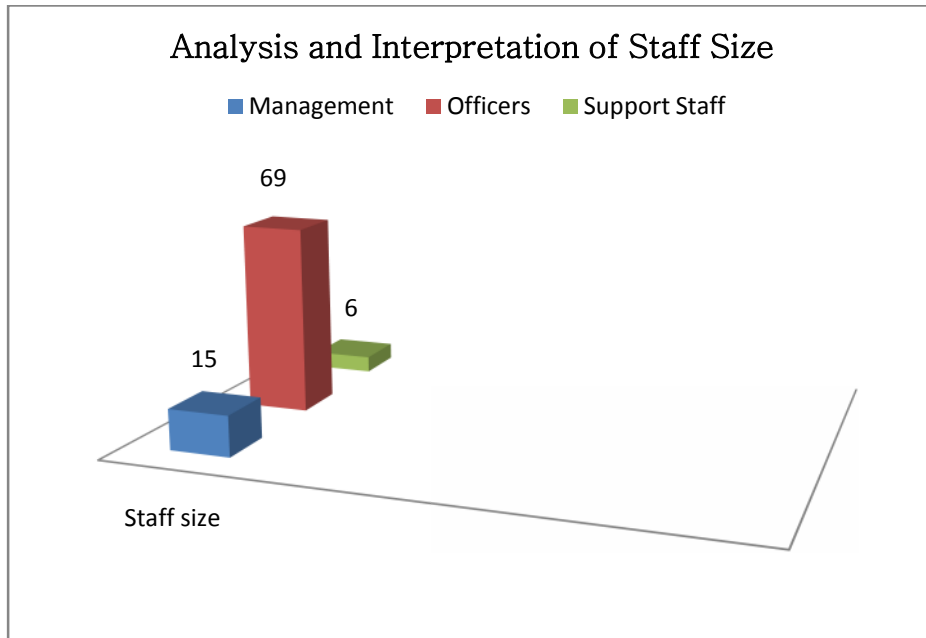
There is the need for proper human resource training and development for every organization be it small or large. To determine the views of the importance of training and development on employee. The study is based on the employees of Opportunity International Savings and Loans Limited. The focus of our study is on the Kumasi Branches.

#### **4.1 ANALYSIS AND INTERPRETATION**

A sample size of one hundred (100) employees with ninety (90) respondents, comprising of fifteen (15) management, sixty nine (69) officers and six (6) support staff.

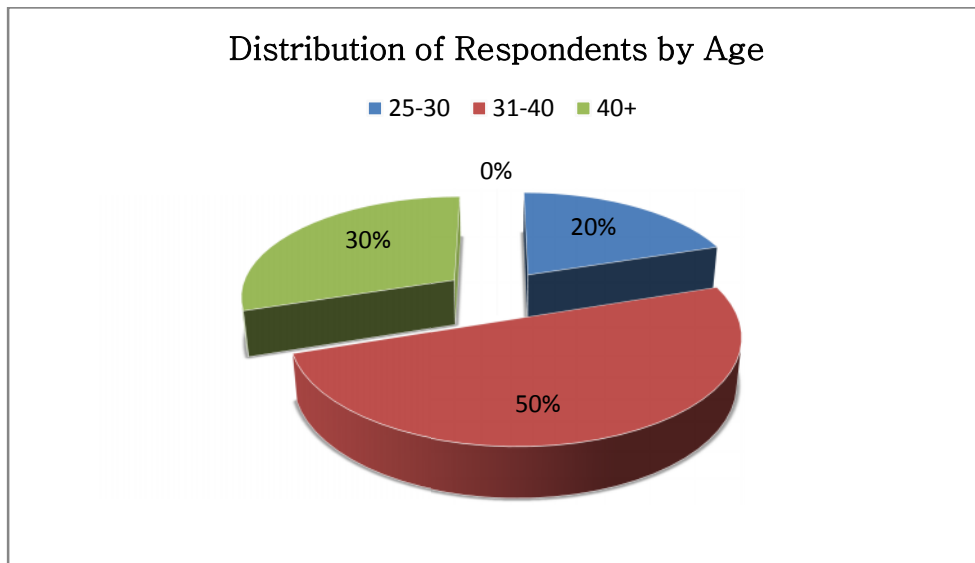
Through the interview it was realized that it is a policy for every employee of the organization to go on training, seminar or symposium at one time or other due to the nature of business of the organization.

**Figure . 1 Analysis and Interpretation of Staff Size**



**Source: Field Survey May 2013**

**Figure 2 Distributions of Respondents by Age**



**Source: Field Survey May, 2013.**

According to the above illustration, out of ninety (90) respondents who answered questions on age distributions, eighteen (18) were between the ages of twenty (25) and thirty (30) years, which resulted in twenty percent (20%) as the lowest; forty five (45) respondents were between thirty one (31) and forty (40) years which represent fifty percent (50%), being the highest and finally twenty seven (27) respondents falling above the age fort one (41) also representing thirty percent (30%) being the second highest. This indicates that the organization is largely made up of employee above thirty (30) years, indicative of the fact that it prefers the training and development of its own internal staff to employing outsiders as the ages between twenty five (25) and thirty (30) is small.

**Table 1. Distribution of Respondents Educational Background.**

<b>Educational Qualification</b>	<b>Respondents</b>	<b>Percentage (%)</b>
<b>SSSCE/WASSCE/GCE “O” &amp; “A” Levels</b>	6	7
<b>Diploma</b>	45	50
<b>First Degree</b>	30	33
<b>Second Degree</b>	9	10
<b>Total</b>	90	100

**Source: Field Survey May 2013**

According to the above , out of ninety (90) respondents who answered the questionnaire on educational background, six (6) respondents hold SSSCE/WASSCE/GCE “O” & “A” levels certificates which is seven percent (7%), forty five (45) respondents hold Diploma which is fifty percent (50%), thirty (30) respondents hold First Degree representing thirty three (33%) and finally nine (9) respondents hold Second Degree which is also ten percent (10%).

This implies that the organization has a high level of middle level man power which indicates that the organization. Respondents are of the view that on the job training and development would help sharpen their skills in their respective roles as employees.

**Table 2. Distribution of respondents by years spent with the Organization.**

<b>Years Spent</b>	<b>Respondents</b>	<b>Percentage (%)</b>
One-Five	51	57
Six-Ten	21	23
Eleven-Fifteen	15	17
Sixteen+	3	3
<b>Total</b>	<b>90</b>	<b>100</b>

**Source: Field Survey May 2013**

According to the above, fifty one (51) respondents have spent one (1) to five (5) years, representing fifty seven percent (57%) whiles twenty three percent (23%) of the ninety respondents which is twenty one (21) in figure have spent six (6) to ten (10) years. Five (5) respondents have spent eleven (11) to fifteen (15) years which in percentage (%) wise is seventeen percent (17%) and finally only three (3) respondent has spent above sixteen years depicting a percentage (%) of three (3) i.e. 3%.

**Table 3. Distribution of Respondents On Whether Training and Development Has Impacted On Their Performance?**

<b>Belief</b>	<b>Respondents</b>	<b>Percentage (%)</b>
<b>Yes</b>	87	97
<b>No</b>	3	3
<b>Total</b>	<b>90</b>	<b>100</b>

**Source: Field Survey May 2013**



From the above data, out of the ninety (90) respondents, eighty seven (87) respondents representing ninety seven percent (97%) believe that the training and development has in a way impacted on their performance. Only three (3) respondents, which represent three (3%), disagreed. The implication is that, majority of the employees are of the view that training and development has impacted on their performance.

**Table 4. Distribution of respondents on whether training and development is a matter of strategic importance?**

<b>Corporate Strategy</b>	<b>Respondents</b>	<b>Percentage (%)</b>
YES	<b>90</b>	<b>100</b>
NO	<b>0</b>	<b>0</b>
Total	<b>90</b>	<b>100</b>

**Source: Field Survey May 2013**

In accordance with the data above, out of ninety (90) respondents who answered the questions, all of them representing one hundred percent (100%) agreed that training and development is a matter of strategic importance to the organization.

**Table 5. Distribution of Respondents on the Choice of filling vacancies in the Organization.**

<b>Options</b>	<b>Respondents</b>	<b>Percentage (%)</b>
Training existing Employee	<b>84</b>	<b>93</b>
Employing Outsiders	<b>6</b>	<b>7</b>
Total	<b>90</b>	<b>100</b>

**Source: Field Survey May 2013**

From the above table and diagram, eighty four (84) out of the ninety (90) respondents who answered the questions chose training and developing existing employee and six (6) opted for employing from outside. These in percentage (%) wise represent ninety three percent (93%) and seven (7%) respectively.

This shows that the organization prefers training and development of its own employees in the vacancies thereby reducing the cost of hiring new ones.

**Table 6. Distribution of Respondents Belief That Training and Development is a Way of motivation.**

Belief	Respondents	Percentage (%)
YES	87	97
NO	3	3
Total	90	100

**Source: Field Survey May 2013**

The above data indicates that out of the ninety (90) respondents who answered the questions, eighty seven (87) respondents representing ninety seven (97%) believe that training and development has motivated them and only three (3) respondents, representing three percent (3%) disagreed. This implies that majority of the employees see training and development as one of the ways to motivate employee.

**Table 7. Distribution of respondents views that training and development has improved their performance.**

Belief	Respondents	Percentage (%)
YES	90	100
NO	0	0
Total	90	100

**Source: Field Survey May 2013**

According to the above data, all the ninety (90) respondents which represent one hundred percent (100%) believe that training and development has improved their performance.

**Table 8. Distribution of Respondents On Views to The Extent To Which Training and Development Has Increased Productivity.**

Extent	Respondents	Percentage (%)
Large	75	83
Average	15	17
Small	0	0
Total	90	100

**Source: Field Survey May, 2013.**

From the above data, out of the ninety (90) respondents, seventy five (75) respondents representing eighty three percent (83%), responded that it has increased productivity to a large extent and fifteen (15) respondents representing seventeen percent (17%) answered that training and development has increased productivity to an average extent

The implication here is that training and development of employees has tremendously increased productivity of the organization.

**Table 9. Distribution Of Respondents View As To Whether Current Training and Development Techniques Or Methods Are Enough To Meet Future Challenges.**

Views	Respondents	Percentage (%)
YES	30	33
NO	60	67
Total	90	100

**Source: Field Survey May, 2013.**

The above data shows that thirty (30) out of the ninety (90) respondents, representing thirty three percent (33%) responded positive and sixty (60) respondents representing sixty seven percent (67%) responded that existing methods of training and development were not enough. This shows that the methods of training as existed currently was not enough and can be realize in the respondents responses given in this findings.

**Table 10. Performance Review: Reflection of Employees Performance Through Training and Development On Organization’s Productivity**

Performance Indicators	December 2011 Actual GHS	December 2010 Actual GHS	December 2009 Actual GHS
Loan Portfolio	<b>41,263,727</b>	<b>24,622,731</b>	<b>20,377,616</b>
Deposit	<b>34,387,735</b>	<b>22,326,305</b>	<b>17,592,481</b>
Loan Client	<b>57,865</b>	<b>41,838</b>	<b>39,288</b>
Deposit Client	<b>237,419</b>	<b>183,053</b>	<b>143,796</b>
PAR>30 days	<b>2.62%</b>	<b>1.61%</b>	<b>5.78%</b>

**Source: Field Survey May, 2013.**

Table 10 shows the performance review of Opportunity International Savings and Loans Limited for the last three (3) year, exhibiting loans and deposit portfolio in volume terms and numbers as a well as loans performance at risk above thirty (30) days (PAR>30days).

Table 9, which asked question as to whether the current training and development techniques are enough to meet future challenges, have been vindicated in relation to 2011 loans performance of the organization.

This is because the PAR>30 days in the 2011 has grown from 1.61% in 2010 to 2.62% in 2011, indicative of the fact that loans recovery is very poor, even though the portfolio has grown tremendously. This means that employees are lacking certain technique to curb the current and future challenges with respect to loans performance. However the training and development has improved the performance of employee and the performance review shows the reflection of employees’ positive contribution to productivity.

## **CHAPTER FIVE**

### **SUMMARY, RECOMMENDATION AND CONCLUSION**

#### **5.0 GENERAL SUMMARY**

This study looked at the views of employees on training and development on employees' performance and productivity in private sector organizations, with a focus on Opportunity International Savings and Loans Company Limited.

#### **5.1 SUMMARY OF FINDINGS**

With the analysis and the interpretation of data with regards to the findings, the research reveals that: Training and development have helped increase productivity. With proper training system in place loan portfolio increased from 20,377,616 in 2009 to 24,622,731 in 2010 and 41,263,272 in 2011 and this match with a good loan recovery rate. Deposits also had a major increase in 2009, 2010 and 2011 as well as loan client and deposit clients. All these major increase shows how productivity has increased over the years.

The methods and measures put in place are enough to enhance training to meet future challenges that may arise with regards to training and developing employees. This is shown in table 9.

There is a strong believe that will encourage or motivate staff to continually upgrade their knowledge and skills. This is shown in table 4.8 in chapter four in the data analysis. Training and development have also helped to improve the performance of staff which is also shown in table 9 of the data analysis.

The research also revealed that training and development have impacted tremendously on the performance of the employees. This is shown in table 5.

## **5.2 CONCLUSION**

From the results of the study, it can be concluded that Opportunity International Savings and Loans Company Limited (OILS) certainly had a well – established policy to invest in the training and development of employees, however the processes involved are not being duly followed. It is as a result of this that most respondents believe that current training and development techniques cannot meet future challenges.

It also organizes training programs from time to time for its employees to update their knowledge and skills and to ensure that maximum efficiency exists in Opportunity International Savings and Loans Company Limited (OILS).

## **5.3 RECOMMENDATIONS**

It is an undeniable fact that in recent times, many organizations have come to the realization of the importance of the role of training and development programs as it increases the organization's staff efficiency, skills and productivity. In order to reap the full benefits of a training initiative, OISL should ensure that the following are instituted at the work place:

### **Systematic Training**

Identification of training needs should be done more professionally in conjunction with the line manager as well as the individuals involved together with the HR personnel. Everyone involved should agree exactly to what the trainees are lacking, for instance what skill is needed, and what attitudes need to be changed toward work performance.

The needs identified should emanate from OISL's strategic plan, which also cover departmental/sectional/teams and individual plans. OISL should see learning, training and development as well as training's objectives plan, implementation and evaluation as a continuous process for organizational development and survival.

Objectives should be SMART i.e. (Specific, Measurable, Achievable, Realistic and Timely) and unambiguous, and should develop individual as well as meet the needs of the Opportunity International Savings and Loans. Objectives should also include performance targets, measures standards and should be seen as attainable by individuals. Also a basis for motivating through intrinsic and extrinsic rewards should be provided as this will lead to commitment and improved performance.

### **Provide Specific Information to employees**

Performance appraisal information system which is used yearly at the OISL to assess employees' performance should provide specific information to employees about their performance problems and ways they can improved their performance.

This assessment should provide a clear understanding of the differences between current and expected performance, identifying the causes of the performance discrepancies and develop action plans to improve performance of employees through training and development programs.

### **Create more Opportunities for training**

Training needs should be considered on the basis of overall company objectives. The goals of the company should determine what training programs are to be organized for staff. Staff should be motivated to add value to themselves and to their lives.

## **Career Planning and Development**

Organizational career planning involves matching an individual's career aspirations with the opportunities available in the organization. Career pathing is the sequencing of the specific jobs that are associated with these opportunities. For career management to be successful in OISL, both the Authority and employees must assume equal share the responsibility for it.

Employees must identify their aspirations and abilities, and through counseling recognize what training and development are required for a particular career information and training to its employees. Development and succession planning will also play a great role. Career progression plans and training and development projections should be made available to each employee.

## **Develop employees through formal education**

The OISL could develop its employees (i.e. top management level) through formal education which will give employees the opportunity to attend short courses offered by consultants or an executive MBA and university programs which normally involve lectures by experts, business games and simulations, adventure learning and meetings with customers.

## **Motivation and Morale**

Motivation generally seeks to boost employees' morale to work hard and thus increase productivity. It is for this reason that the researchers wish to recommend that in instituting proper training and development programs, OISL should initiate a policy for motivation attached to training. Motivation include both extrinsic, such as more pay, allowance, fringe benefits, and intrinsic such as recognition, appreciation, acceptance by fellow workers, opportunities for promotion, career development and consultation for important matters.



Morale on the other hand increases productivity indirectly by reducing absenteeism, accidents, employee turnover and grievances. This means that the workforce can never develop in an organization where there is low morale and lack of motivation because motivation and morale leads to job satisfaction, which in turn leads to development.

### **Enrich Job Experience**

Most employee development occurs through job experiences. Development is most likely to occur when there is a mismatch between the employee's skills and past experiences, and the skills required for the job. To be successful in their job, employees in OILS must stretch their skills. There are several ways that job experiences can be used for employee development in OISL and these include the enlargement of current job, job rotation, transfers and promotion to positions with greater challenge.

### **Improve interpersonal relationships**

An interpersonal relationship is another way for employees to develop skills, increase knowledge about the organization and its clients by interacting with a more experienced member. Interpersonal relationships can develop as part of a planned effort to bring together successful senior employees of the OILS together with less experienced ones.

### **Provide psychological test**

Some organizations use psychological method to measure employees' skills, personality types and communication styles. An example of such psychological test for employees' development is the Myers Briggs Type Indicator (MBTI). The test consists of over 100 questions about how the person feels or prefers to behave in different situations. The MBTI

identifies individual preferences for energy (introversion versus extroversion), information gathering (sensing versus intuition), decision making (thinking versus feeling), and life style (judging versus perceiving).

OILS can use MBTI for the understanding of such things as communication, motivation, teamwork, work styles and leadership skills of its employees. However, it should be noted that MBTI cannot be used to appraise employees' performance because it does not measure how well employees' perform their preferred functions.

### **Evaluate training for effectiveness**

It is vital to evaluate training in order to assess its effectiveness in producing the learning outcomes specified when the training intervention is planned, and to indicate where improvements or changes are required to make the training even more effective. The basis upon which each category of training is to be evaluated should be determined at the planning stage while considering how the information required to evaluate learning events would be obtained and analyzed.

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## APPENDIX 1

Questionnaire for Employees of Opportunity International Savings and Loans –  
Kumasi Branches

### QUESTIONNAIRE

(PLEASE TICK WHERE APPROPRIATE)

#### SECTION A

##### BASIC DEMOGRAPHIC DATA

1. How old are you?
  - a. 25 – 30
  - b. 31 – 40
  - c. 41 +
  
2. Gender:
  - a. Male
  - b. Female
  
3. Educational Background:
  - a. SSSCE/WASSCE/O & A Levels
  - b. Diploma
  - c. First Degree
  - d. Second Degree

#### SECTION B

##### INFORMATION ON TRAINING AND WORKER PERFORMANCE

4. What is your position in Opportunity International Savings and Loans?
  - a. Manager
  - b. Supervisor/Coordinator/Departmental Head
  - c. Operations Officer
  - d. Credit officer
  - e. Support Staff
  
5. How long have you been working with Opportunity International Savings and Loans?
  - a. 1 – 5 years
  - b. 6 – 10 years
  - c. 11 – 1 years
  - d. 16 years +

6. Are you aware of any training programme at Opportunity International Savings and loans?

- a. Yes
- b. No

7. Have you had any form of training since you joined Opportunity International Bank?

- a. Yes
- b. No

8. If you answered yes to question 6 how long ago?

- a. 1 – 6 months
- b. 7 – 12 months
- c. 1 – 3 years
- d. Over 4 years
- e. Not applicable

9. If you have been with Opportunity International Savings and Loans for at least two years, how many times have you had any form of training?

- a. Only one
- b. Twice
- c. Several Times
- d. Never

10. How were you selected? Please specify,

.....  
.....  
.....

11. What were the objectives of the training?

- a. To help improve performance
- b. To acquire more skills
- c. Other please specify.....

12. What kind of training did you participate in? Please specify

.....  
.....  
.....

13. What methods were used for the facilitation?

- a. Seminar ( )
- b. On – the – job training ( )
- c. Understudy training ( )
- d. Formal lectures ( )

14. How was the training evaluated? Please specify.

.....  
.....  
.....

15. In your opinion, do you think training at Opportunity International is a matter of strategic importance?

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

16. Are you motivated by and satisfied with the training programme of Opportunity International?

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

17. In your opinion, do you think training has helped impacted on your performance since you joined Opportunity International?

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

18. Has the training and development programmes improved your performance since you joined Opportunity International?

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

19. Has training offered you the opportunity to identify any potential you have for further development?

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

20. To what extent has training and development increased productivity at Opportunity International?

- a. Large ( )
- b. Average ( )
- c. Small ( )

21. Do you believe that training and development is a way of motivation?

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

22. In your view, are current training and development techniques or methods enough to meet future challenges?

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

23. Which among the following does Opportunity International engage to fill in vacancies?

- a. Training existing Employees ( )
- b. Employing Outsiders ( )