

**HUMAN RESOURCE DEVELOPMENT PRACTICE IN ENHANCING
EMPLOYEE SATISFACTION IN COMMERCIAL BANK OF
ETHIOPIA JIMMA DISTRICT.**

By

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*A Thesis Submitted To the School Graduate Studies of Jimma University in
Partial Fulfillment of the Award of the Degree of Masters of Business
Administration (MBA)*

JIMMA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

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DECLARATION

I, declare that this study is my original work and has not been presented for a degree in any other university, and that all sources of materials used for the study have been duly acknowledged.

Declared by: Name: Mandefrot Gulilat. Sign_____ Date: Oct, 2018

Confirmed by:

Advisor Name_____ Sign_____

Date_____

LIST OF ACRONYMS

CD- Career Development

HRD -Human Resource Development

LDCs- Least Developed Countries

OD- Organizational Development

PA- Performance Appraisal

HR -Human resource

HRM- human resource management

JD- Jimma district

CBE- Commercial bank of Ethiopia

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ABSTRACT

Human Resource Development (HRD) can lead to the creation of good people and culture that makes the healthy and successful organizations. People constitute the source of competitive advantage for the organizations. Updating the capabilities and learning new skills is the need of the hour for the existing workforce in the rapidly changing environment. For creating a learning environment, the organizations are focusing on the Human Resource Development for building highly competent and committed workforce that can contribute to the growth and continuous development of the dynamic organizations. An organization can build the vital, purposeful and devoted workforce through the preeminent HRD climate creation. HRD climate in an organization depends upon the fulfillment of certain HRD objectives. The present article deals with determining the fulfillment of HRD objectives in Commercial Bank of Ethiopia (CBE). Now days, organizations operate in a complex and changing environment that greatly enhances or Influences their growth and expansion. To cope up with this changing environment and technological advancement organizations need to develop and train their employees. In addition the survival and growth of any organization depends on the quality of human resources of the company. Skills and knowledge can easily become obsolete in same way as machines or technology. So if an organization is to survive these must be constantly kept up to date through effective HRD programs. HRD is especially important in industries with rapidly changing technologic such as banking industries.

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CHAPTER ONE

INTRODUCTION

1.1. BACKGROUND OF THE STUDY

Human resource development is relatively young academic discipline but an old and well established field of practice. It has originated in massive development effort that took place in United States during world war second under the name of project training with in industry (dooley, 1945) where it gave birth to systematic performance based training, improvement of work processes and relation in work place or contemporary to HRD as it being called in 1970s.

Human resource development a vast field of training and development provided by organization to increase the knowledge, skills, education and abilities of human employees (katryn stewart 2003-2017). It begins with hiring of employee and continues throughout employee's tenure within organization.

Human resource is organization's greatest assets because without it, everyday activities such as managing public service, communication and dealing with customers could not be completed. This shows that the employees and the potential they possess are key drivers of the organization's success (According to Haslinda (2009). Moreover, Kebede and Sambasivam (2013), in their findings indicated that organizational change impacts not only the organization's activities but also employee's knowledge and competencies. Similarly, as noted by Haslinda (2009), in order to maximize organizational effectiveness and to ensure the employee's potential, capabilities and talents must be developed and updated.

According to Jacobs and Jones (1995), human resource development (HRD) is a continuous process which matches human knowledge and skill with organizational objectives. Charles (2006), argued HRD as the integrated use of training and career development efforts to improve individual and organizational effectiveness. HRD also develops key competencies that enable individuals to perform current jobs and that will allow them to adapt quickly to new challenges and opportunities (Anyim et al., 2011).

A study by Kebede and Sambasivam (2013) stated that, the strategic value of HR stems from the fact that resources used in a course of production is endowed with discretionary decision-making of other resources.

According to Werner and Desimone (2006), HRD practices such as training and development, career development, organizational development and performance appraisal are vital to every organization.

Moreover, Isaac (2013), asserted HR criticality for combination of other resources in a right mix and to formulate appropriate strategies to achieve organizational objectives. Hence, the strategic use of HRD is one of the most important factors for organizational performance.

For Stephen (2009), the main purpose of HRD is to develop employee's skills and competences in line with organizational objectives and there need to be a feasible transfer of development programs in to workplace. A study by Andersen (2007) stated that learning organizations have become kind of collective term for development strategies that attempt to create consistence between employee's competence and development of institutions. Bertucci (2006) outlined that governments should aim at building learning organizations to fasten service delivery and they need to identify salient human talents and skills in the strategic manner. Moreover, Swanson and Holton (2009) examined HRD as the combination of training and development, organizational and career development efforts that help to improve organizational effectiveness. Thus, the complexity nature of the entire globalization process, gave rise to lead dependence on HR which is creative factor of new value to the public.

According to Durkovic (2009), the world's well developed and LDCs are redesigning their developmental goals and strategies toward the domination of HR to exploit natural and financial resources and provide the required services to the public. Study by Saad et al. (2013) revealed that developed countries have good HRD performance through training and development and career development and have clear awareness how HRD facilitates the organizational activities compared with the developing ones. Moreover, studies have been conducted in relation to HRD for example, (Ashkezari & Aneen, 2012; Habib, 2012; Saraswathi, 2010 & Sundarajam, 2009) in LDCs.

Their findings showed that HRD has been encountered by problems like: lack of training and career development, limited organizational development, lack of effective performance appraisal, lack of employees' motivation and awareness, lack of clear strategies and limited managerial capacity in the public sector.

As CIPD (2006), the public sector in Africa has been impeded by different challenges to modernize services to diversified needs of the public. Wachira (2012) identified critical challenges hindering HRD in the continent like: paying attention for professional development, allocating sufficient budget, aligning HRD to strategic priorities, promoting learning culture.

Besides, Habib (2012) outlined challenges of HRD in Africa as developing comprehensive HR strategy, promoting a positive working environment, accepting modern technological changes and promoting positive work force attitudes.

Having these facts, when we come to Sub-Saharan African countries context there are challenges like lack of training and in the development of skills and the ability to make use of the available human resources (Anyim et al., 2012). It can be argued that in the Sub-Saharan African region public sector needs to increase the skilled labor pool and to develop communities. This involves the fusion of human resource development strategies and policies that will be suitable for developing socio-economies in the region and fasten service delivery.

Coming to Ethiopia, the government recognizes that good sector policies depend on building HR capacity if it is to be implemented successfully at proposed time. In 2001, the country launched a broad National Capacity Building Program (NCBP) which is an extremely wide ranging and encouraging program which needs commitment from all public sectors to upgrade employees' potential (Adebabay & Perkins, 2010). The government identified inter-dependent programs which led to the creation of a Federal Ministry of Capacity Building (FMCB) to coordinate and provide strategic guidance to the overall programs especially, HRD. However, as an empirical study conducted by Gebrekidan (2011), the Ethiopian civil service faces inefficiency and poor service delivery resulting from limited focus on HRD. Therefore, different investigations are needed why this so.

The banking industry in Ethiopia is either government owned or owned by citizens of the country. There is no foreign bank operating in the country so far. The industry plays a significant role in the economy of the country.

Banking industry in Ethiopia is in the era of change which is driven by rapid economic development of the country as well as changes resulted in terms of meeting global banks operational requirements. These challenges in other words call for conducive HRD climate of the sector. Abraham (1989) stated that a good HRD practices by themselves are actually responsible for organizational performance. Many researchers like Ranayee (2000), Chaudhary (2010) and Sharma and Purang (2000) identified that HRD affects performance of the organization in a positive manner and boosts employee commitment and their performance. This positive HRD climate makes existing systems more effective and makes the organizations more receptive to the introduction of relevant additional system (Athreya, 1988). A healthy HRD climate certainly bolsters the overall internal environment of the organization, fosters employee, involvement and satisfaction with the job (Mishra. 1999).

In commercial bank of Ethiopia, HR strategies and programs are designed in such a way that they are aligned with organizational objectives. The competitive edge in commercial bank of Ethiopia is thus solely dependent on commitment of the employees as transfer of skills is very easy. As a result, the banking industry has heavily invested on organizational employee satisfaction through Human Resource development.

In jimma district HRD is considered crucial to make considerable contribution to the creation of knowledgeable and skillful employees so as to widen service delivery to the society. Though creating favorable condition for HRD is important to organizations development and in enhancing employee satisfaction, studies are not conducted in the study areas whether lacks HRD or not.

1.2. Statement of the Problem

In today's competitive world, HRD is the fundamental factor for achieving organizational objectives and employee satisfaction (Ashkezari & Aneen, 2012). Based on HRD South Africa (2013), discussion, countries should practice a systematic strategy for HRD in support of development of organization and employee satisfaction.

This is because the growing complexity of the workforce accelerated through the dynamic impact of globalization on national economy has just the quest of HRD at the center of public policies and development strategies. Similarly, Raykov (2005) supported that learning and development of employees is the key factor for the expansion of the global economy and

innovation in the every organization specially in banking industry. According to Kebede and Sambasivam (2013), human knowledge increasingly becomes a crucial factor for competitive success understanding factors that contribute knowledge to workplace environment are essential to every organization.

Since, every organization is made up of people developing their skills, motivating them to high level of performance and ensuring that they continue to maintain their commitment is essential to achieving organizational objectives (Abdullah, 2009). Once employees have been recruited and selected the next important step is to help them on converting their abilities into skills that contribute to the organization's goals (Kebede & Sambasivam, 2013). To undertake this, the important issues should be taken in to account whether or not the need is assessed, an objective is established, and the program is well implemented and close supervision and follow up in the proper functioning of HRD (Getahun, 2007).

However, ineffective practice of HRD can result different problems such as reduced employees aspiration to learn and apply new skills, decrease employees productivity, low morale, higher employee turnover and low performance of organizations (Edgar & Geare, 2005). Problems in HRD systems appear when the capacity building practices are failed to accommodate the organizational and employee's needs. Therefore, in improving organization and employee's satisfaction is vital through upgrading the skills, knowledge and attitudinal behavior of employees in the organizational setting is vital (Edgar & Geare, 2005).

To cope with dynamic and competitive environment, the commercial banks attempted to change their working systems by implementing up-to-date technologies as well as undergone through change management.

Though, the banking sector in Ethiopia has been implementing new technology that assists working system, still there are complaints from customers' perspective and the quality of workforce seems not to the required level of global trends in financial sectors based on preliminary investigation of the Researcher.

Opportunities available for individuals and teams to improve their technical and social skills through training and development to fit this dynamism in the work place.

As the extent of competitiveness on the provision of service largely depends on human resources therefore there is a dire need to examine the HRD climate of the commercial bank of Ethiopia. Thus, this survey study examine commercial bank of Ethiopia based on empirical data and analyzes status of the prevailing HRD of commercial bank of Ethiopia in enhancing employee satisfaction Jimma district and also aimed to fill the research gap in the area of human resource development.

1.3 Research question

Final research paper will answer the following questions

- What are the major issues in HRD practices which affect employee's satisfaction in the bank?
- How do employees see the opportunities for growth and development within the bank?

1.4 OBJECTIVES OF STUDIES

1.4.1 General Objective

The objective of the study was to determine the of Human Resource Development practice in enhancing employee satisfaction in commercial bank of Ethiopia Jimma district.

1.4.2 Specific Objectives

Specifically, the paper undertakes the following objectives:

- ❖ Identify the level of employee's satisfaction with the bank's view in providing training, education and development opportunities.
- ❖ Know the level of employee's satisfaction with regard to the appropriateness of the skills and knowledge enhanced by human resource development programs.
- ❖ Know employees perception towards opportunities for growth and development

1.5 Significance of the Study

The result of this project was significance in various respects. Firstly, the study draws some conclusions and identify employee's complaint areas in human resource development practices of the bank. Thus, it gives signal to the human resource development of the Commercial bank of Ethiopia Jimma district to take remedial action.

Secondly, it was help as a source of reference and a stepping stone for those researchers who want to make further study on the area afterwards. Thirdly, it gives the researcher the opportunity to gain deep knowledge in contemporary practice of human resource development.

1.6. Scope of the Study

This study tried to assess human resource development practices and challenges. The rationale to give emphasis commercial bank of Ethiopia in terms of man power and financial. Since Jimma district plays supporting role by conducting training, guidance and counseling concerning HR manual, issuing human resource management manual, handling complaints, updating and supervising the other sector in performing the HRD functions it was selected as the study area.

Methodologically, this study used cross-sectional survey hence data were collected from the sample respondents selected through simple random technique at the same time at one point in time.

1.7. Limitation of the study

The study was specifically focused on assessing the human resource development and their practice. Regardless of the fact that the researcher tried to do all the best to maximize its fruitfulness the study is subjected to some limitations because of its scope. As it was focused only city branch it is difficult to conclude about the human resource development and challenges practice of it in employee satisfaction. It may also have methodological limitations since it used simple random sampling technique to get sample respondents in each branches.

1.8 Organization of the paper

Generally the paper is organized into five chapters. The first chapter starts with introduction, background of study, statement of the problem, objectives of study, and continues with the research question, scope and limitation of the study and significance of the study. The second chapter look into some previously conducted related studies and literatures on the area. The third chapter talks about the methodology used in the study. The fourth chapter dwells on analysis and interpretation of the data collected. The last and the fifth chapter surface the summary and conclusions reached and the recommendations forwarded.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Definitions and Concepts of Human Resource Development

Human resource development is defined as a systematic and planned activities designed by organization to provide its members with necessary skills to meet current and future job demand, to produce behavioral change in the learners in such way that it acquires desired levels of competency for present and future role. Enhancing employee satisfaction is a topic of considerable interest among organizations and HRD practitioners. Both organizations and HRD practitioners should be concern about the job satisfaction of their employees. If employees are satisfied they want to position and meets needs of organization and its customers. Generally satisfied employee cultivates satisfied customers, which in turn promotes profitability for the organization. (Shirley j. Caruso2017)The history of modern banking goes back to the Era of Emperor Menlik in Ethiopia in 1905 with the establishment of Bank of Abyssinia, a private company controlled by the Bank of Egypt. (www.nbe.gov.et). Since then much progress has not shown in the sector until 1991. It is only after the downfall of the military government in 1991 that the private banks and insurances were flourishing in Ethiopia. As of January 2016, eighteen commercial banks are operating in the Country. (www.nbe.gov.et). It is obvious fact that the service delivery of bank depends on quality of its work force. The banking sector is so dynamic and experiencing significant changes in its operations and in adopting new technologies. The industry faces intense competition nationally as well as internationally. These challenges lead the industry to compete on competent work forces.

The banking industry in Ethiopia is either government owned or owned by citizens of the country. There is no foreign bank operating in the country so far. The industry plays a significant role in the economy of the country. Banking industry in Ethiopia is in the era of change which is driven by rapid economic development of the country as well as changes resulted in terms of meeting global banks operational requirement.

2.2. An Overview of Human Resource Development

According to Singh (2012), HRD implies that the talents and energies of employees in an organization as potential contributors in turn this has a critical role for the creation and realization of the organizations visions and goals. It is also the process of increasing knowledge and capacities of the people in a given organization. According to McLean (2001), HRD is conceptualized as any process or activity either short or over the long term that helps to develop employees work based knowledge, expertise, productivity, and satisfaction for personal, organizational, community and country at large. Based on Singh (2012), in the national context, HRD is considered as a process by which the people in various groups are helped to get new knowledge continuously and make them self-reliant.

HRD is continuous process with a set of systematic and planned tasks in which organizations design to provide its members with opportunity to learn necessary skills to meet short and long term organizational goals (Harris et al., 2006). Bhupendra (2009) also indicated that, HRD as a systematic and planned activity includes training and development, career planning, and performance appraisals for organizational development. Similarly, Harris (2008) described HRD as well organized learning activity to improve organizational performance and personal growth organized by an organization. As Matthews et al. (2000), though the existence of automated activities in the organizations worldwide human resource development is a prominent issue to adapt the real experiences what are going on.

Thus, HRD is a subject playing paramount significance at a national level and it is much more of sensitive issue that due attention should be given by both developed and developing countries to attain organizational development through modernizing its employees' skills (Michael, 1995).

2.3. Historical Perspective of Human Resource Development

As indicated by Rao (2005), the early part of the century witnessed a concern for improved efficiency through careful design of work. Emphasis of improved efficiency had been shifted to the availability of the managerial focused on the demands. These encompass technical personnel, responses to the new legislation and regulatory framework of the government increased concern for the quality of work HRD has been growing at a very fast pace in the recent past.

Formally it was introduced by Len Nadler in 1969 in American Society for Training and Development Conference (ASTDC).

In public sector HRD as a concept it was introduced in 1980s (Rao, 2005). HRD focuses on the developmental aspect of HR with the pragmatic and a flexible approach. Therefore, the intended purposes of HRD efforts are to gain competitive advantage through a superior workforce (Pattanayak, 2005).

As stated by Rao (2005), HRD concept has passed the following seven chronological sequences. The first one is the commodity concept in which HR was seen as a commodity that could be bought and sold and wages were decided on the basis of demand and supply forces. Secondly, the factor of production concept that labor is treated as any other factors of production the third one is the good will concept it states welfare measures like safety, first aid, rest room to boost up the morale of workers, and enhancing their performance in the organization. The fourth concept is the paternalist in which management assumes a fatherly and protective attitude towards employers and signifies to satisfy various needs of employees. Fifthly, the humanistic concept which deals about how to improve the productivity, physical, social and psychological needs of workers. The sixth concept is about human resource concept which considers employees as the most valuable assets of an organization and continuous effort to realize organizational goals and aspiration of employees. The last concept is the emerging concept HRD it states about how employees should be accepted as partners in the progress of an organization to have a feeling that the organization is their own.

2.4 Human Capital Theory

The proponent of this theory is Becker (1964). Human capital theory distinguishes between human capital development in general-usage and firm-specific skills. In his seminal work, Becker (1964) argues that employers will not be willing to invest in general training when labor markets are competitive. However, they are willing to invest in specific training because it cannot be transferred to outside firms. This is drawn from the assertion that while the returns to specific training can be realized only in an ongoing relationship with the training firm, general training increases the productivity of a worker in many firms besides those providing it. Becker's theory separately addresses these phenomena and draws two main conclusions.

First, employers will share the returns and the cost of investments in firm-specific skills with their employees. Second, in a competitive labor market firms will not invest into general skills of their employees due to their inability to collect the returns from such investments.

The human capital theory represents an attempt to modify the basic neoclassical model of supply and demand in the labor market, which is based on wage levels and the relative benefits of work compared with non-work. It recognizes that differential education, training, and experience levels produce differential costs/earnings in many different labor markets. Wage levels are directly related to the profitability of the products in those markets and to the level of skills, which are developed through training and experience in order to produce those products. Katz and Ziderman (1990) however argue that the firm may be willing to invest in a worker's general skills if his level of training is unobserved by the market. This is supported by Acemoglu and Pischke (1998) who conducted a study model where the training firm obtains superior information on the worker's ability during the training period. The informational disadvantage of firms in the external labor market gives rise to adverse selection, i.e., the equilibrium market wage falls short of the marginal product of highly skilled workers. As a result, a training firm enjoys some monopoly power over its workers and is able to capture the return from general training.

A similar situation arises if general skills are only valuable in a small number of or if there are search costs associated with finding alternative employers motivate the prevalence of employer-financed general training by the existence of market frictions that compress the structure of wages in the sense that the outside wage falls short of the marginal product from general skills and this wedge increases in the level of training provided (Bartlett, 2001). Kessler (2002) modifies this theory there is a range of evidence indicating that firms voluntarily bear the cost of developing its staff, even if the acquired skills are largely general in nature. This is particularly apparent in countries with institutionalized apprenticeship systems. In Germany, for example, participants in the system engage in various aspects of human capital development such as part-time schooling and on-the-job training and receive upon completion a nation-wide accepted certificate that helps to make their skills marketable throughout the profession. Investment in human capital occurs via formal training, modeling, career planning and succession planning.

According to this theory, the most successful companies and the most successful countries was those that manage human capital in the most effective and efficient fashion by investing in their workers, encouraging workers to invest in themselves, providing a good learning environment including social capital as well as skills and training (Becker, 2002).

2.5. Components of Human Resource Development Practice

To attain a total all-rounded development HRD is important for matching the individual skill with organizational needs (Jacobs & Jones, 1995). HRD promotes dignity of employment in an organization and provides opportunities for teamwork and personal development need for a career development. Hence, Singh (2012) found that a well-planned system is a central part of HRD in every organization. HRD components which are important for better functioning of a given organization are the following:

Training and development: According to Khan (2012), training involves providing the employees the knowledge and skills needed to a particular current job or task while development is preparing employees for future work responsibilities, increasing capacities and help them to perform their current job.

Career Development (CD): Kebede and Smbavasima (2013) argued that no HRD function can be acceptable to the people of any organization, if it fails to provide opportunities for individual employees to have bright career prospects. It is for the purpose of HRD integrating career planning and development with it. Proper career planning also leads to career development.

Organizational development (OD): It focuses on the performance of the organization as a whole (Singh, 2012). According to French and Bell (1999) it is a long-term effort supervised and assisted by top managers, to improve an organization's vision, learning, and problem solving processes.

Performance appraisal (PA): is an important part of HRD, which enables organizations to understand where their employee stand, what is expected from them, what they actually do, where they lack capacity and how they can be updated (Boswell, 2002).

2.6. Processes of Human Resource Development practice

As revealed by Harris et al. (2006), in today's changing environment, employees at all levels need additional capacity building and opportunity to managers to develop their management thinking.

In this respect, organizations are required to be engaged in continuous employee's management development programs. Harris et al. (2006) identified five HRD processes which encompass needs assessment, identify and design objectives, implementing actual programs and conducting evaluation and follow up.

Needs assessment: this is the first task that organizations to identify human resource development needs (Charles, 2006). Since human resource development is a need-oriented effort, determining the level, type and duration of the training and development is of prime importance at this stage of the process (Bhupendra, 2009). Therefore, the dominant framework for identifying organization's HRD is needs assessment focusing on organizational analysis, task analysis and person analysis.

Identify and design objectives: Once HRD needs are clearly identified, the next process is to establish objectives. An objective is a specific outcome that the employee capacity building program is intended to be achieved (Scarpello & Ledvinka, 1988).

Instructional method and media: The instructional method and media depend on the program content and in turn developed by human resource development need identification and established objectives (Werther & Davis, 1996). The objective is to teach specific skill, provide needed knowledge, or try to influence attitudes the content, method, and media must match with the job requirement of the organization and the learning style of the participant.

Implementation of the HRD Program: As Harris et al. (2006), HRD program is aimed at enabling organizations to achieve objectives and the program is set up after having clear-cut objectives in mind. Moreover, providing answers to questions like what skills are going to be taught, what kind of employee development is sought, what long or short term objectives are proposed will determine the design and details of the programs (Chatterjee ,1995).

Evaluation and follow-up: Is the final phase of HRD program to verify the success of the program, i.e. whether employees in the program do the jobs for which they have been equipped

(Bhupendra, 2009). It is most commonly interpreted in determining the efficiency and effectiveness of a program in relation to the desired goals and objectives. HRD is doing an investment in people to update their competence (Ahuja, 1988).

As indicated by Milkovich and Boudreau (1991), the major reason for management investment in HRD program is that to capacitate employees to perform better to meet organizational objectives. Therefore, evaluation is a crucial mechanism to assess the effectiveness and efficiency the organization Processes of Human Resource Development practice

2.7. Principles of Human Resource Development

The principles stated below must be kept in mind while framing a HRD system so as to have a proper and regular development of the human resource in every organization.

Development of organizational capability: according to Deb (2010), the whole the development of employees and the organization are the basis of ideal human resource development system. The competencies include overall development of the work force in all aspects, such as: technical, psychological, physical or moral development should be in an organized manner.

Potential maximization: HRD system plays an important role to identify the employees' hidden potential that enables them to be competent enough to utilize their ultimate knowledge that can help to achieve organizational objectives (Habib, 2012).

Autonomy maximization: this is the degree of independence offered to employees at work so that they could be able to handle their responsibility to some extent. A proper HRD system must provide certain level of autonomy to its employees enabling them of handling duties on their own (Singh, 2012).

Maximum delegation: this principle implies that in an organization responsibility delegation i.e. sharing responsibilities of authorities with subordinates should be prevail to develop a cohesive and a congenial environment (Deb, 2010).

Participative decision-making: according to (Habib, 2012) this shows that top managers should encourage the participation of their subordinates in the system of human resource development to create favorable working environment where the employees are free to discuss their issues and their suggestion should be welcome.

Change management: as to this principle though usually people resist change, it is the inevitable thing in this universe. To be tough in the competition an organization and its human resource need to be as much flexible in getting itself adapt to the changing scenario. The balance between the organizational culture and the changing culture is maintained through good HRD system (Deb, 2010).

Periodic Review: according to Swartz (2010), this indicates that training and development, career planning and development, performance and potential appraisal, counseling as HRD functions that should be reviewed and renewed regularly at certain periodic intervals to capacitate the employees in an organization.

2.8. Benefits of Human Resource Development

Henry Ford the pioneer in the field of management states, “Take out my building, take out my machines and all capital but leave my men with me I will become Henry Ford again” This statement of Henry Ford highlights that human resource plays a crucial role in an organization (quoted in Wachira, 2012). In this competitive globalization HRD has immense function in meeting the challenging requirements of highly competent and skilled human resources. In this regard, component of human resource which transforms other resources to be productive can benefit the growth of the country (Gupta, 2008). Therefore, HRD fosters individual capability through practices strengthening organizational capacity to achieve a competitive advantage (Padaki, 2007). Haslinda (2009a) revealed that the purposes of HRD are said to capacitate the nature and extent of HRD activities being practiced in a given organization. Its purposes are centered on learning and performance perspective both benefiting the individual and the interests of stakeholders. In a wider sense, the purposes HRD centered on economic, social and the ethical benefits. HRD centrally focuses on training, development and learning with organizations for individual development to achieve organizational strategies and competence.

2.9. Theories of human resource development

HRD in the organizational context has been borrowed from other disciplines such as psychological theory, economic theory, and systems theory (Deb, 2010). A theory is a general statement or set of related statements about cause and effect, actions and reactions.

The main purpose of discussing these various foundations is to acknowledge the fact that HRD should continue to develop as a discipline and the integration of economic, psychological and System theories serve as a unique theoretical foundation of HRD (Baradous, 1997).

2.10. Economic Theory of Human Resource Development

Business traced its roots in the early stages of human civilization in one form or the other every business activity is necessarily an economic activity. To give and to take has been the two aspects over which the base of business lies. In the earlier period of time, it was carried out on individual basis, but with the passage of time it turns out in the shape of a formal and an organized structure (Randall, 1987 & Torraco, 1999). An organization is an organic entity through which business is carried out primarily for achieving economic objectives of the organization. Moreover, the economic theory holds the critical position in the evolution of the concept of HRD in context of an organization.

Economics is the study of how scarce resources are optimally utilized and how these scarce resources are allocated. It consists of certain concepts of efficiency which could help in designing a framework for ensuring maximum societal well-being. Thus, economics is considered to be one of the theories of human behavior (Deb, 2010).

2.11. Challenges for Human Resource Development

An emerging knowledge economy creates major challenges for HRD in the organizations. The major challenges that confront the HRD function in organizations in meeting their objectives are the following.

Aligning HRD to Strategic priorities: If HRD practitioners want to make an impact and help to drive the success, then they need to focus more on strategy-perhaps avoid addiction to delivery of training programs. They should seek to understand the need of the organization more in order to deliver a learning agenda that enables achievement of goals (Charles, 2006). A Strategic HRD as that development arising from a clear vision about people's ability and potential to provide competitive advantage to an organization (Ozcelik & Ferman 2006).

It is employee development that arises out of the need to actualize the often heard statement by organizations that people are our greatest assets.

Strategic HRD is driven by the organization's goals and operates within these goals to develop human capital and is thus a purposeful way of matching people to the organization.

The central focus should be to expand the learning capability that can help generate the knowledge base of the organization and enhance both competitive and collaborative capability (Harrison & Kessels, 2004).

Building knowledge-productive learning culture: According to Harrison and Kessel (2004), the effectiveness of HRD in contributing to culture change rests on its practitioners' alertness and responsiveness. To new needs in the workplace, on their ability to raise awareness of the importance of a culture of learning. That means, in practice for managers and other employees, and on their production of relevant interventions that can form part of culture's new context. To do this, they require a deep knowledge of culture, of its historical roots, and of its typical impact on workplace behaviors and performance.

Developing managerial and leadership capability: This is another basic challenge that the organizations face in meeting their desired goals. In knowledge economy managers and team leaders increasingly have to master strategizing, organizing and HRD processes relevant to innovative organizational forms (Harrison & Kassel, 2004). Hence, HRD professionals should design and help to implement management development strategies to build interacting types of core competences like: strategic capability, flexibility and learning orientation.

Upholding Cultural Values and Norms: If a developing country is to succeed in developing skills of its HR, in a way that serves its real and correct development needs most effectively, its plan must respect the cultural values and norms which people are strongly attached to (Habib, 2012). This will secure a stronger commitment on the part of those targeted by the development efforts than it would be the case otherwise. It is therefore essential that government administrations be careful when reviewing its development options, not to ignore the fact that the attitude and reaction of people toward its HRD plan (Wachira et al., 2012).

Understanding of different needs and interests: According to (Wachira, 2012) the best national HRD plan is one that is designed to best serve the special needs and interests of the country and its sectors. Hence, national HRD planning should be objective, providing means to eventually set the stage for achievement of priorities, goals, and interests that truly make a

difference as far as the fate of the country and the wellbeing of its people are concerned (Habib, 2012).

Therefore, planning is not a chance for planners only to show professional and skilful they are but also how ethical, realistic and precise their judgment and choices can be.

Allocating sufficient financial resources and using it wisely: Financial resources can only be available by a limited amount. But the amount must be adequate to achieve the goals of HRD. Also it is essential not to misuse the financial resources. In short, the failure to continue the HRD course of action after starting it must not be allowed. It is very important to be able to continue financing HRD at all times and regardless of volatile swings in financial budget levels (Habib, 2012).

Developing comprehensive HR strategy: As indicated by Wachira (2012), the best national HRD is one that is part of a comprehensive national HR strategy. Good national HR strategies begin with identifying national work needs and work requirements. Strategic planning is the best means through which selection can be made. Also effective HR strategy provides for HRD programs that invest in learning through training. According to Harrison and Kessel (2004), the identification of training needs and policy; and the details relating to training content, scope, and overall thrust should be entirely in the hands of those who will supervise its beneficiaries. Moreover, career broadening should be a prime focus in HRD programs in order to secure flexibility to quickly adapt to changes in the work environment. Therefore, effective HR strategy provides for effective HRD through competition among workers for career progression, effective performance review process for knowledge transfer and effective leadership.

Utilizing HR assessment technology to plan HRD: HR assessment technologies have developed to a very advanced stage now days. It can be beneficial, therefore, to initiate a particular HRD program that serves the national HRD strategy through application of suitable HR assessment technology systems. Such systems are designed to assess the selection, appraisal and development and coaching of workers (Habib, 2012). These systems are best used in conjunction with a process whereby workers experience, education, qualifications, competence and trainability can be assessed.

Promoting positive work force attitudes toward HRD: An attitude is a psychological stand of a person in relation to an issue. National HRD programs need to be designed with recognition that members of work force attitudes toward HRD constitute an essential factor for HRD success.

As Wachira (2012), positive attitudes among members of the work force constitute a condition for absorbing the programs requirements; and that is important for smooth program execution.

It is central that work force members realize their personal needs for change and improvement, and be conceived of the direct and clear link between these needs and the designed HRD programs (Habib, 2012).

Accepting modern technological changes and developments: As Wachira et al. (2012), technological advances are changing the way people doing things. Current requirements are for more professional and technical tasks and fewer activities. Therefore, national HRD programs need to be built on realization that flexibility, skills, and professionalism are essential requirements to face up to modern work challenges. Since the nature of most aspects of nowadays work requires a high level of skill and versatility HRD programs in developing countries should be committed to invest heavily in training and career development (Wachira, et al., 2012). To do this utilizing knowledge and experience accumulated locally, intensifying training of the work force in up-to-date skills necessary for planned assignments, developing long-term career potential and creating a positive work environment which motivates and promotes productivity are crucial.

Creating positive working environment: According to Habib (2012) the creation of a positive work environment is an essential requirement in every organization to upgrade HRD. This ensures that workers have a strong sense of their value and contribution. It should encourage commitment on workers' part, increase retention, and facilitate mobility and versatility. Government organizations should promote national HRD practices indicative of their emphasis on creating positive work environment. As Swartz (2010), a positive work environment encourages, with caution, risk taking; allows for flexible work schedules and offers different options to employees.

Sustaining the effort: Human resource development is not one going effort. It is an ongoing process. Government organizations concerned with HRD should on an ongoing basis, review,

discuss, and monitor the identification of changes in work force development and training needs (Habib, 2012)

2.11. Theories of human resource development

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2.11.1. Economic Theory of Human Resource Development

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2.11.2. Psychological Theory of Human Resource Development

From the organizational point of view psychology is concerned about the individual behavior at work. This theory asserts that the behavior and mental process of employees and their effect organizational system performance. For an organization to be effective and well-organized in the competitive edge and global scenario, it must take great care of maintaining a cohesive working environment. This is undertaken where the working conditions are integrated with the talents and skills of the HR. The application of psychological tools to solve problems of the employees working in the organizations facilitates their integration with the organizational climate and results in enriched and enhanced performance (Deb, 2010).

According to (Deb, 2010), this theory operates at the individual level as well as at a group and at organizational level. It explains the way how the perceptions, attitudes, behavior of an individual can affect upon the technologies, internal sub-systems, processes, goals and objectives of the organization (Passmore, 1997). Therefore, understanding the psychological perspective is critical to the organizational performance. Because it brings key skills and perspectives that effectively facilitate change in culture and shifts in strategy to address the complex challenges and risks facing organizations. Moreover, to nurture the organizational effectiveness, there is a need to strike a balance between the individual needs and goals with that of the organization. Human considerations such as adapting with the dynamic changes of time, organizational decisions based on the performance of the employees, perceived equity has immense impact on individual performance and ultimately over organizational performance (Passmore, 1997).

2.11.3. Systems Theory of Human Resource Development

It sees the world in terms of systems where each system is a „whole“ that is more than the sum of its parts, but also itself a part of larger system (Deb, 2010). System theory is the Trans disciplinary study of the abstract organization of phenomena, interdependent of their substance type or spatial or temporal scale of existence. This theory is an interdisciplinary field which studies the systems as a whole and explanation of how the interrelationships among inputs, processes, outputs, and feedback affect internal subsystems with set goals derived from and that contribute to the mission of the overall system (Randall, 1987 & Torraco, 1999).

According to (Lynham et al., 2004), organizations interact with the external environment and maintain a synergy between the internal affairs of the organization and the external environment; it is termed as an open system based on the assumption that an organization or an individual cannot develop in vacuum. Therefore, organizations have to expose themselves to the external world for growth and development. In the organizational context, HRD is a sub-system and a system of its own because human resources are the prime movers of all other physical resources and transform those input resources into valuable output in the form of product and/or services. This transformational process involves a host of HRD processes, because of the reason that human efforts are required to augment the performance by familiarizing changes in human behavior (Deb, 2010)

2.12. Empirical Studies

A study by Swarajya (2005), entitled with human resource development in selected public enterprise in India has dedicated the knowledge in and often neglected area human resource development in public sector enterprises. The researcher has assessed the efficiency of human resource development processes undertaken in the selected study areas. The study identified the key problems occurred in the course of implementation of HRD programs and ascertained the attitudes of employees towards these programs. The study found that no much worthwhile work was done in the study areas for developing and upgrading the competencies, skills, knowledge, abilities, experience, welfare, motivation, career development of employees.

Sundararajam (2009) has observed the emerging trends of human resource development practices on the basis of survey of employees working in few cooperative organizations the overall HRD climate as neither good nor bad. The study identified that the employees shown unfavorable attitude towards human resource development policies and practices. The researcher said that HRD climate should be improved in the competitive environment. As the overall conclusion indicated by the study human resource has not been properly implemented.

The study carried by Ganesh Anjali (2007), concerned with training needs identification in public sector has identified that evaluation of training activity is very important namely in resource deployed and inputs provided. So as to make training conducive, goal oriented, need based, cost effective and duly modified from time to time on the basis of evaluation procedures require critical need identification. The researcher more indicated that the quality of training depends on the expertise of trainers, training methodology, training needs analysis, training evaluation procedures, supportive policies and strategic objectives. Moreover, the study found out the employee's lack of attitude towards training and training endeavors did not yield the best results. Finally, the research concluded that the employee's attitude, trainer's competence level, teaching methodology and top management support in conducting need base training play a vital role in organizational success.

Study survey conducted by Shefali and Thakr (2007), towards performance appraisal as tool of human resource development in few organizations. The researchers have found certain weaknesses and strengths of the system. They suggested that some measures for achieving the objectives of performance appraisal system.

They stated that many of public organizations have tailored their appraisal systems efficiently manage the performance of human resource development in the era of intense competition; however, many changes have not been made in the system. The only changes that have been made by the organizations were the introduction of self-appraisal system according to the observations taken by the researchers.

Sundararajam (2007) has conducted empirical study on employees' attitude towards training and development in private sector industries. The study came with certain conclusions about employees mind set towards training and development. The researcher found that training and development related programs are essential in the study areas. Moreover, the finding indicated that the employee's motivation to attend in the training programs provided by the management for employees' competence development and organizational development play a paramount role in every organization.

Kumar (2007) has carried out a comprehensive research in the changing pattern of human resource development practices under globalization in one of Indian organizations. The researcher conducted the study with the objectives of knowing and highlighting the practices of human resource management adopted by the organization to deal with the competitive situation. On the basis of data collected and situation observed the study has found the following human resource management practices in the study area these include training, orientation, compensation, working environment, performance appraisal and promotion. The HRD practices adopted are properly matched according to needs of present time. To scale up human resource development the researcher suggested human resource manager should have term approach and be proactive rather than reactive and give due emphasis for HR activities.

According to the suggestions given by the researcher, improvement in rules and policies, competency of HR managers, business knowledge and HR expertise are vital to meet organizational goals.

Pooja (2008) has also done on empirical study on the dimensions of human resource development climate enhancing organizational commitment in public organizations to measure human resource development climate in terms of various dimensions like participation, succession planning, training, performance appraisal in relation to organizational commitment.

The study found out that the positive perception of employees increases the performance of organizations.

Saraswathi (2010) has undertaken a comprehensive comparative study on human resource development climate in few public organizations. The researcher evaluated the human resource development in terms of performance appraisal, motivation, training, potential appraisal, career planning, rewards and employees welfare in the study areas. After comprehensive study the researcher found that the good human resource development climate was prevalent in the organization, however, the extent of HRD climate prevailing in the organizations seem to be different.

Kayani (2008) has identified the challenges of human resource development to pace with globalization based on the following points: performance appraisal, induction in -service education, organizational difference, service stature difference. As the study stated, limited performance appraisal, unclear human resource development strategies, organizations difference capability in induction in -service education and learning are major challenges. Major findings of the study revealed, that experience difference, organizational difference, working in unisex or co-education, service stature difference have a significant impact on human resource development climate.

Study has also conducted by Kebede and Sambasivam (2013), with the objective of investigating the strategic orientation, practices and managers' awareness towards the concepts of HRD in Ethiopia. In doing so, the researchers tried to analyze the data that have been collected in the study areas. The findings of the study revealed that the managers of organization as aware of career development as the component of human resource development. The study also signify that managers were equipped the concept of performance appraisal as one part of human resource development. The findings also stated that HRD plays a support strategic role and shaping the overall strategy of the organization.

The study made by Antwi, Analoui and Cusworth (2007), on HRD challenges facing decentralized local governments in Africa empirical study from Ghana.

Decentralization and human development have become important dimensions on Ghana's socio-economic development particularly on its public sector reforms.

Study sought to investigate and identified the HRD challenges facing the local governments in the context of public sector reform. The study revealed that HRD is the critical issue in improving good local governance and provision of high quality public services. The researchers found that the country's public sector reforms have significantly influenced the strategic direction of human resource policies of the decentralized local government service. And the research highlighted that the main human resource capacity challenges manifest three dimensions such as policy skill and performance motivation induced. Finally the study forwarded that addressing HR capacity challenges have enormous financial and strategic implications in developing and transition economies.

2.13. Human Resource Development in Ethiopian Context

As indicated in Federal Civil Service Proclamation No. 515/2007 in Ethiopia under capacity building HRD needs consorted and integrated efforts which are taken as critical to enhance the capacity of the civil service to implement government policies and strategies effectively and efficiently. HRD is the major task for scaling of best practices and to promote activities in the public service delivery system. To establish government structures with strong implementing capacity needs continuous HRD for implementation of the Civil Service Reform Program (CSRP) at all levels of the government structure is important issue (Adebaby & prinks, 2010). So as to strengthen the reform agenda; awareness creation is one that civil servants develop attitude towards serving the public. To understand government's policies and strategies and capable to implement government by ensuring efficiency, effectiveness, accountability and transparency HRD plays a dominant role in the public sector.

The government is giving due attention to HRD. To this end various measures including legislative frameworks and establishing modern HRD systems will be taken to upgrade the implementation capability of the civil service on top of the leadership development programs. Hence, HRD program enables civil servants responsive to public demand to implement government policies in effective manner (MoFED, 2011). According to MoFED (2012) survey some of government institutions have shown gains in efficiency and effectiveness. However, most institutions are at earlier stage and need more interventions due to low level of HRD.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

Research design and methodology is very crucial that helps the researchers how to address the research problems and provides the overall structure for the procedures that researchers should follow. It is also very important to get meaningful data to achieve objectives of the study. Thus, this chapter presents, research design and strategies, data sources, data collection instruments, sampling design and sample size, data processing procedures, data analysis tools, response rate and reliability of test results.

3.1. Research Philosophy Selection

To be familiar with research philosophies, it is very crucial to identify the most appropriate methodologies. In turn, most appropriate research methodologies have paramount importance to gather the relevant data to address the study objectives. According to Creswell (2008), there are three major research philosophies which include positivism, constructionist and pragmatic that the researchers should consider in selecting appropriate methodologies for their studies. For this study the researcher selected the pragmatic one. This is because for the mixed methods researchers, pragmatism opens the door to multiple methods, different worldviews, and different assumptions, as well as to different forms of data collection and analysis.

As a philosophical underpinning for mixed methods studies Patton (1990); Tashakkori and Teddlie (1998); and Morgan (2007), conveyed its importance for focusing attention on the research problem in social science research and then using pluralistic approaches. That is why pragmatists do not see the world as an absolute unity (Creswell, 2003). Similarly, mixed method enables researchers look at many approaches for collecting and analyzing data rather than subscribing to only one way quantitative or qualitative (Creswell, 2008). Thus, in mixed methods research, investigators use both quantitative and qualitative data because they work to provide the best understanding of a research problem.

3.2 Research Design

Research design is a blue print for selecting the sources and types of data relevant to the research questions. It basically, provides answers for such questions like: what techniques to be used to gather data? And what kind of sampling to be applied? (Zikgmund et al., 2003). To collect data the researcher used survey research design. This is because the survey design is preferable to conduct research employing large number of people questioning about their attitudes and opinions towards the specific issue, events or phenomena (Marczyk & Dematteo, 2005). It also enables the researchers to effectively administer and manage the tasks when the data collection takes place. The study applied cross-sectional survey since the data were collected at one point in time from the sample respondents to describe the total population.

With regard to research strategies, the study employed both qualitative and quantitative ones. Now a day's mixed method is considered as a tool to triangulate the result of single approach through multiple methods (Johnston, 2010). A quantitative method was selected because it is viewed as an effective to gather large data and comprehensive issues at a specified period of time (Ngwenya, 2010). While the qualitative method was selected based on the assumption that it enables the researcher generate meanings and phenomena within the real context of the research participants and to fill the gap left by the quantitative one (Kothari, 2004). Therefore, mixed method was adopted in order to make the study more reliable through triangulation. The purpose of this research is to evaluate employee's satisfaction with human resource development practices of commercial bank of Ethiopia Jimma district by studying a sample.

3.3 Population and Sample

For the study the population was permanent management and non-management staffs who are working in Jimma district city branches. The preliminary survey will be conduct about eight city branches which have about 320 employees including managers and non-managers. I distributed five employees from each branches, 40 questionnaires were responded. The participants were selected using random sampling method that is based on the willingness of the respondents to complete the questionnaire.

3.4 Data Collection and instrument

The study used both primary and secondary data sources to get consolidated data so as to reach on concrete findings. The primary sources of data were collected from the respondents currently working in their respective organization. As part of primary sources data were also obtained from key informants and discussants. To supplement the primary data, secondary sources were collected through extensive review of published and unpublished documents. Apart from this, human resource management guidelines, personnel training manuals and workshop proceedings about the subject under study were used. Other key documents such as national policies, development strategies and academic journals related to the study objectives were reviewed to enrich the findings of the study.

To this end; books, articles, journals, magazines, bulletins and training and development policy as well as internal website (portal and gioem) documents will be used as secondary material. Primary information about the level of employee's satisfaction with human resource development practices of the bank was obtained through questionnaire survey.

3.5 Data Analysis

The data analysis of the study is done in a way that its objectives demand. Separate analysis for individual objectives is done. Demographic characteristics are summarized using frequencies and percentages for all variables including: age, sex, work experience, years on the current job/position and educational level. In employee's satisfaction analysis, the data gathered through questionnaires were analyzed and presented in the form of charts, diagrams and tables.

The results of the interview questions are integrated to the responses of employees through questionnaires and were analyzed accordingly

3.6 Response Rate on Questionnaire

For this study, a total of 40 questionnaires were distributed to the employees currently working in eight city branches to assess human resource development practices in enhancing employee satisfaction. All distributed questionnaires were filled up and returned with response rate of 100%. To supplement data collected through questionnaire interview and focus group discussions were administered by the researcher with key informants and focus group participants concerning the subject under stud

CHAPTER FOUR

RESULTS AND DISCUSSIONS

This chapter presents the discussions and analysis of the feedbacks gathered from the respondents through questionnaire, interview and focus group discussion.

The study tried to assess HRD practices in employee satisfaction in commercial bank of Ethiopia. In this chapter the major findings of the study were analyzed and discussed in line with the stated specific objectives that lead to draw conclusions and recommendations.

4.1. Demographic Characteristics of the Respondents

This part commences with the analysis of the demographic data gathered from the respondents using frequencies and percentages. Accordingly, the general respondent's characteristics including: sex, age, marital status, educational level and work experience are presented in Table below.

Table 4.1: Demographic Characteristics of the Respondents

Characteristics Respondents	Frequency		Percent
sex	Male	35	87.5
	Female	5	12.5
	Total	40	100
Age	18-29	22	55
	30-45	14	35
	46 & above	4	10
	Total	40	100
Marital status	Single	19	47.5
	Married	20	50
	Divorced	1	2.5
	Total	40	100
Educational level	Diploma	6	15
	Degree	26	65
	Masters	8	20
Work experience	1 year & below	0	0
	2-5	13	32.5
	6-10	15	37.5
	11 & above	12	30
	Total	40	100

Source: Field survey (2018)

From the Table 4.1 above, it is possible to deduce the following facts. The overwhelming majority of the respondents were 35 (87.5%) males and the rest 5 (12.5%) were females. This implies that the commercial bank of Ethiopia were dominated by male employees and females participation was low relative to male.

Another description pointed out in the Table 4.1 above, is that the age interval of the respondents. In this regard, the majority 22 (55 %) of the respondents in organization were found in the age interval of 19-29 years which signifies that the organizations have productive age and potential prospects. Following 4(10%) of the respondents were found in the age of 46 and above and the rest 14 (35%) of the respondents were fall under the age category ranging between 30-45 years. Generally, the majority of the respondents of the organization were middle aged they could have good productive prospects. With regard to marital status, as it is indicated in the Table above, the majority of the respondents 20 (50%) were married and the rest 14(47.5%) were single. This has an implication that if the employees are married turnover could be slightly reduced as result of settled life.

Educational background of the employees is an important factor in undertaking their respective responsibilities and to make critical decisions in their working.

Considering the respondents level of education, 6 (15%) of the total respondents were diploma holders. Whereas, the majority 26(65%) and 8(20%) were first and second degree holders respectively. This signifies that the majority of respondents were first degree holders in terms of their educational level and the organization should plan for the development of its workers to masters" level so as to increase of their job performance.

Table 4.1, also depicts that the work experience of the respondents. The majority of 37.5% of the respondents have relatively longer service times above 6-10 years.

Following 30 % of them have above 11 years work experiences and the rest 32.5% ranged from 2-6 years. From this we can conclude that organization has experienced employees. Which can help them to do their responsibilities effectively and efficiently.

In general, the results of the demographic characteristics of the respondents indicate that they can clearly understand and respond to the questions provided to them to gather the primary data.

4.2. Descriptive Statistics of Scale Type Questionnaire

In this part descriptive statistics in the form of mean and standard deviation were presented to illustrate the feedback of the respondents. The feedback of the respondents for the variables indicated below were measured on five point Likert scale with measurement value 1= Strongly disagree; i.e. very much dissatisfied with the case described; 2= Disagree, i.e. not satisfied with the case described; 3= Neutral, i.e., uncertain with the case described; 4= Agree, i.e., feeling all right with the case described and considered as satisfy; and 5 =strongly agree, i.e. very much supporting the case described and considered as highly satisfy. To make easy interpretation, the following ranges of values were reassigned to each scale: 1-1.8= strongly disagree; 1.81-2.6 = Disagree; 2.61-3.4= Neutral; 3.4-4.20= Agree; and 4.21-5 = Strongly Agree Best, 1977 (cited in Yonas, 2013). While the results of the interview questions and focus group discussions were integrated to the responses obtained through questionnaire. The reliability test is an important instrument to measure the degree of consistency of an attribute which is supposed to be measured. As stated by Mahon and Yarcheski (2002), the less variation of the instruments produces in repeated measurements of an attribute the higher its reliability.

Reliability can be equated with the stability, consistency, or dependability of a measuring tool. The normal range of standard deviation value ranges between 0-1 and the higher values reflects a higher degree of internal consistency. Different authors accept different values of this test in order to achieve internal reliability, but the most commonly accepted value is 0.70 as it should be equal to or higher than to reach internal reliability (Hair et al., 2003).

4.3. Measuring Employees Awareness towards HRD Concepts

Awareness of the respondents towards human resource development concepts was measured based on questionnaire provided to them which comprise: training and development, career development, organizational development and performance appraisal which are crucial for better performance of every organization. It is possible to say that employees have awareness of human resource development concepts if they recognize all sub-constructs indicated below as part of human resource development. Having this lead, the statistical tools such as: mean and standard deviation were used to analyze the results for all sub-constructs stated in the following Table.

Table 4.2: Respondents concepts of awareness

Awareness of HRD Concepts Items	number	Mean	Std. Deviation
Training & development	40	3.98	0.698
Career development	40	4.15	0.757
Organizational development	40	4.19	0.745
Performance appraisal	40	4.31	0.739

Source: Field survey 2018

The Table 4.2 above, shows that the awareness of the respondents towards HRD concepts. The scored mean value of the employee's awareness of human resource development from training and development standpoint as indicted in the table above was with a standard deviation 0.698. This indicates that the respondents strongly agreed with a relative homogeneity in their responses. We can conclude that the employees were aware of training and development as a component of human resource development and they have excellent understanding of human resource development from training and development point of view. Kebede and Smbasivama (2013), in their study in public sectors found that consistent findings concerning the awareness of the organizations' staff towards training and development as a critical HRD aspect. The implication is whenever the employees have good understanding about training and development they may update themselves to enhance organizational performance.

As it is also evidenced in the Table above, the scored mean value of the second sub construct, i.e. employees' awareness of human resource development from career development viewpoint was 4.19, indicating that the respondents agreed on and feel all right with the case described and the sub-constructs standard deviation was 0.757. The results of this analysis proved that respondents were aware of career development as a component of human resource development.

From this it is possible to deduce that the respondents have very good understanding and knowledge about career development from human resource development point of view that could result both individual and organizational improvement. This has also an implication to organization to link their plans with career development.

Kilam and Neeraj (2012) found that good awareness and understanding of employees pertaining career planning and development and it was perceived to be the most important HRD sub-system as it has a very strong bearing on the individual and organizational growth and development in India which supports this study finding. It is this very sub system of HRD, which greatly contributes towards individual and organizational goal integration.

The scored mean value for the third sub-construct i.e. employees' awareness of human resource development from organizational development standpoint was 4.15 indicating that the respondents like the above sub-constructs agreed on this sub-construct. The subcontracts standard deviation was 0.745, which is low conveying that the relative similarity of the respondents' responses. This implies that staffs have recognized organizational development as a component of human resource development. From this description one can clearly conclude that the respondents were familiar with and have good understanding about human resource development concept from organizational development point of view. Saxena and Monika (2010), in their comprehensive research found that low level of employees understanding and awareness of organizational development as part and parcel of HRD in five business companies which contradicts with this study finding due to organizations reluctance in empowering the employee's skill and knowledge. Table above, displays that the scored mean value for the fourth sub-construct i.e. measuring employees awareness of human resource development concept from performance appraisal perspective was 3.98 with a standard deviation of 0.739, which signifies that the respondents agreed on rating with a relatively high homogeneity in their responses.

The scored mean value of this sub-construct points out that the respondents were well equipped with the concept of performance appraisal as part of man power development.

Most employees of organization understood that periodic evaluation of employee's performance as part of human resources development; however, some haven't still understood it well. Thus, high proportions of employees of the organization were able to relate the performance appraisal system with the outcomes and objectives of human resource development.

The research finding by Akuoko and Baffoe (2012) supports this study finding as to them effective building of employees competencies helped them to be familiar with performance appraisal in relation to HRD in the public sectors.

Table 4.3: Summary of Respondents' Awareness of HRD

Item	number	Mean	Std. Deviation
Employee's awareness HRD concept	40	4.16	0.735

Source: Field survey (2018)

As it is shown in the Table above, the scored mean value of the major construct i.e. employees awareness of HRD concepts in the organization was 4.16 which is the average scored mean value of each sub-construct means.

The scored mean value shows that the respondents of the organization were well equipped with the concepts of HRD i.e. training and development, organizational development, career development and performance appraisal and the standard deviation was 0.735. The standard deviation was relatively low indicating that the relative homogeneity of the respondents in their responses.

Based on this finding one can deduce that employees have good awareness of human resource development from its components perspective. Sheikh (2009) found that the employee's awareness of training and development, career development, organizational development and performance appraisal in public banks Pakistan supports this research finding. This could make HRD conducive for both enhancement of the capacity of employees and achievement of organizational goals.

The information gathered through interviews and focus group discussions with key informants and focus group participants concerning their understanding about human resource development concepts confirmed that as they have good awareness and understanding. This implies that they were clear with training and development, career development; organizational development and performance appraisal concepts from HRD point of view.

Generally, based on the findings one can infer that the respondents were acquainted with and have better understanding of human resource development concepts that could enable them better functioning of their respective work responsibilities.

4.4. The Practice of Human Resource Development

Human resource development practice as a continuous process, which matches organizational needs for human resources and the individuals need for a career development. It enables the individuals to gain their best human potential by attaining a total all-rounded development. It also promotes dignity of employment in an organization and provides opportunities for teamwork and personal development.

Hence, a well-planned HRD system must be a central part of human resource management in every organization. This section, presents the practice of human resource development from training and development, career development, organizational development and performance appraisal aspects.

4.1.1. Employees Perception in the Practice of Training and Development

It is undeniable fact that the organizations productivity is determined by the motivation level and effectiveness of its workforce. Training and development implies to the systematic process of developing the competencies relating to the job of employees for the present and future roles and responsibilities.

Today we believe that an organizations competitive success is achieved through people. It follows that the skills and performance of people are critical. Many organizations spend much money on training, believing that training will improve their employee's performance and productivity. Recruiting, selecting, orienting and then placing employees in jobs do not ensure success. In most cases, there may be the gap between employees knowledge and skill and what the job demands. The gap must be filled through training and development programs. Hence, personnel training and development is one of the major ways that work organizations attempt to maintain the competency levels of their HRD and increase their adaptability to changing organizational demands. With regard to the respondents reaction with the practice of TD the following statements were given to indicate their degree of agreement in Table.

Table 4.4: Statistical review of training and development practice

Items	number	Mean	Std. deviation
Clear training and development programs	40	3.53	0.753
Assessing employees training needs	40	2.57	0.656
Setting performance goals and objectives	40	3.09	0.656
Planning developmental strategies	40	3.03	0.715
Assessing aids for internal and external TD	40	2.14	0.801
Developing strategies for training, schedules & modules	40	2.37	0.768
Evaluating training efforts	40	1.82	0.702

Source: Field survey (2018)

As it can be seen from the Table 4.6 above, the scored mean value of the first sub-construct i.e. the organizations have clear training and development program was 3.53, indicating that the respondents agreed in their agreement response showing that they feel all right with the case described. The standard deviation of this sub-construct was 0.753 this implies that the relative homogeneity of the respondents on their responses. The Table above also reveals that, the scored mean value of the respondents to the second sub-construct i.e. the assessment of the employees training needs was 2.57 signifying that disagree.

This shows that the respondents were dissatisfied with the case described and the standard deviation of the sub-construct was 0.629 which is relatively low being evidence for the relative homogeneity of the responses. Within the training context, needs assessment provides a picture of skills and knowledge of the people in an organization. Here, training needs assessment can determine level of optimal performance and standards for excellence, evidence of individual's actual performance level, attitudes affecting performance and root causes of performance problems. By systematically, analyzing needs organizations can identify solutions to performance problems that will provide the best return on training and development investment (Nancy, 2012).

However, in commercial bank of Ethiopia as the finding implies that the existence of problems with respect to training needs assessment which is a determining factor for human resource development. This shows that much was not done from this perspective in order to realize organizational goals.

When we come to the third sub-construct i.e. setting performance goals and objectives the average scored mean value of respondents response was 3.09 with the standard deviation 0.656. This shows that the majority of the respondents were “neutral”. The scored mean value of this sub-construct conveys that the respondents were uncertain or indifferent with the case described i.e. setting training performance goals and objectives which is the crucial factor in facilitating human resource development. Abdullah (2009), stated in his study once training and development needs are clearly identified, the next process is to establish or setting performance objectives. Objectives are specific outcomes that the training and development program is intended to achieve. These objectives define the performance that the trainee should be able to display after training. However, in the commercial bank of Ethiopia jimma district with regard to setting performance goals and objectives due attention was not given as the determinant factor for human resource development. This may reduce organizational effectiveness and efficiency.

In the Table above, the fourth sub-construct i.e. planning development strategies accordingly most of the respondents were “neutral” response rate with the scored mean value 3.36 and the standard deviation 0.715. This implies that large number of the respondents were neither agree nor disagree towards the organizations action in relation to planning developmental strategies which play a paramount role to capacitate the employees potential.

Sanararajam (2009), found that planning development strategies for HRD as the key factors for employees and continuous organizational development. From this perspective the districts are not courageous in planning good development strategies. The implication is that unless the organizations are designing smart development strategies that it would be impossible to make the organizations successful.

As it is indicated in the Table above, the scored mean value rating of the sub-construct i.e. the assessment of the aids for internal and external training and development was 2.17 signifying that disagree agreement rating scale which indicates that the dissatisfaction of the respondents with the case described and the standard deviation was 0.801.

Moreover, as the information obtained from interviewees and focus group participants the organization have limitation in searching external aids and very low external linkage with to build HRD through training. This finding is inconsistent with Getahun (2007), in his empirical study conducted in some public banks in Addis Ababa. From this it is possible to deduce that the organization were lagging behind in assessing aid opportunities for both internal and external training which is the most critical issue to develop the capacity of the employees' potential and better performance of organizational tasks.

As it can be shown from the Table above, considering the development of training schedules and modules in the organizations the respondents' scored mean value was 2.37. This shows that the majority of the respondents were disagree and the standard deviation was 0.768. From this one can deduce that the organization have to do a lot of tasks in arranging training schedules and preparing module guides to facilitate HRD activities. Deb (2010), came up with consistent findings the study done in public sectors in India due to lack of commitment of the managers in preparing training schedules and guiding materials to facilitate HRD practice that would have an implication on organizational and individual performance.

When we come to the last sub-construct which is indicated in the Table above, is about evaluation of training efforts. Evaluation is the final phase of the training and development program. It is a means to verify the success of the program, i.e. whether employees in the program do the jobs for which they have been trained. The scored mean value response of the respondents was 1.82 implying that the overwhelming majority of the respondents were disagree with the case described and the standard deviation was 0.702.

The scored mean value displays that the respondents were dissatisfied with the issue. Based on this finding one can deduce that the commercial bank of Ethiopia jimma districts were very reluctant in evaluating the worth, effectiveness and the efficiency of training given to the trainees helping them to get feedback for their improvement. As Ahuja (1998), noted that the concept of evaluation as the determining factor to assess the effectiveness and efficiency of a program in relation to its objectives. Gupta and Singh (2006) also pointed out that in their study on the basis of correlation analysis there is a positive correlation between HRD and evaluation of training and development efforts.

From this perspective it is possible to put an implication that, if the organizations are ineffective in taking training evaluation they could not identify whether they have good performance or not and what to be taken if the problems occur in their overall tasks.

As per the information obtained from key informants and training and development documents in each selected sector bureaus showed that they have good training and development programs. Moreover, the informants replied that the district HRD were in a good position in identifying training needs, planning development strategies, setting performance goals and objectives, assessing aids for internal and external training and evaluating training efforts. But the information gained from focus group participants displayed that negatively which contradicts with key informants' responses. As per focus group participants in the districts, especially, post training evaluation was not well conducted and ineffective to help trainees to get feedback for their improvement and efficiency and to find out to what extent the objective is achieved. Moreover, according to focus group participants training and development access in the district is very limited and focused on only some work units.

Table 4.5: Statistical Summary of Training and Development Practice

Item	N	Mean	Std. Deviation	Number	Mean	Std deviation
Training & development practices				40	2.22	0.718

As Table 4.5 above depicts that, the scored mean value of the major construct i.e. the practice of training and development in the organizations was relatively low 2.22 with the average standard deviation 0.718 which represents that the mean of each sub-construct means.

This indicates that, training and development as an important factor for building continuous human resource development. However, due emphasis was not given by the organization towards the issue.

On the other hand, as the study findings revealed that the training conducted by organization was not sufficient and satisfactory. From this fact it is possible to infer that the organization were not in a good track in practicing training and development.

This finding is similar with that of Abebe's (2008), finding as he confirmed that training and development is very low in the organization while he has conducted the study concerning human

resource management decentralization because of lack of commitment, lack of managerial capacity, inappropriate selection criteria and insufficient budget at SNNP.

Srimannarayana (2006) also found that consistent results that the organizations in public sector have not been doing better with respect to training due to ineffective training need assessment.

4.1.2. Career planning and development

No HRD function can be acceptable to the people of any organization, if it fails to provide opportunities for individual employees to have bright career prospects. It is for the purpose of HRD integrating career planning and development with it. Proper career planning also leads to career development. It develops the career of every individual executive which results in adequate growth of the career of every employee. Hence, successful planning is closely linked with career planning and development. In this section the study presents HRD practice from career development aspect based on the information obtained from the respondents.

4.3.3. Organizational Development

Since organizations are open systems, therefore, it must develop itself by adopting various changes that come across in the persistently changing environment it emphasizes on the adoption of appropriate interventions that could cope up with the ongoing activities of the organization. It provides a framework in which changes in climate and culture of the organizations takes place. It also enables organizations to harness human potential for attaining organizational objectives.

Table 4.6: Statistical Review of Organizational Development

items	number	Mean	Std. Deviation
Top management with required profession	40	3.48	0.679
Culture of openness	40	2.43	0.682
Credibility & fairness of top management	40	3.30	0.728
Encouraging problem solving culture	40	2.23	0.832
Sound recruitment systems	40	2.32	0.743
Compensation and job security	40	2.48	0.722
Using good personnel data	40	3.43	0.714
Average	40	2.39	0.737

Source: Field survey (2018)

From the Table 4.6 above, it is possible to draw the following facts. As it is clearly illustrated in the Table, the scored mean value of the sub-constructs i.e. management with required profession, Credibility and fairness of top management, defining personnel policies and using personal data fall between ranges of 3.30-3.50. This shows that the majority of the respondents agreed with the statements given to them. However, the above results imply that the districts were lagging behind to do much on these variables to improve the effectiveness and efficiency.

In addition, the Table above reveals that, the scored mean value of the respondents' response on the sub-constructs i.e. encouraging problem solving culture, good team spirit, sound recruitment system, better compensation and job security which fall between ranges of 2.22-2.48. This depicts that the overwhelming majority of the respondents disagree and they were dissatisfied with the cases described.

In short, based on the information given the districts were not well in widening organizational development from these issues perspective.

The implication is that unless the organization develop problem solving culture, good team spirit, sound recruitment compensation and security it is difficult to them to build the required human resource and to attain organizational goals in the desired manner.

Based on the information obtained through interviews, focus group discussions and as per HRD report about organizational development in the organization pertaining their long-term effort to improve an organization's visioning, empowerment, learning, and problem solving processes, through an ongoing, collaborative management of organization culture with special emphasis on the culture of intact work teams and other team configurations using the consultant facilitator role as the majority of the respondents replied was insufficient.

Furthermore, organizations were slow in tackling problems like communication, inadequate integration, openness, fairness in treating employees, compensation and job security, and in problem solving culture especially, as reported by focus group participants. This shows that the information obtained by the questionnaire was somewhat similar with that of the responses of interviewees and focus group participants.

4.6.4. The Practice of Performance Appraisal

It is an indispensable aspect of HRD to analyze the performance of employees which enables the organizations to understand where their people stand, what is expected from them and what they are actually contributing. The purpose of designing the mechanisms of performance appraisal is to portray the actual position of the past and future employees' performance. To meet this, the targets of performance are set which are being desired to be attained by the organizations. The targets are based on job-related criteria that best determine the success of job. To measure the practice of performance appraisal the following measurements were provided to the respondents to indicate their level of consent as indicated in Table 4.8 below.

Table 4.7: Descriptive Statistical Review of Performance Appraisal Practices

Items	Number	mean	Std. Deviation
Good performance appraisal systems	40	2.06	0.738
Assessment where the employees are assigned	40	2.56	0.724
Evaluation what expected from each employee	40	2.28	0.724
Immediate action when employees lack capacity	40	2.53	0.681
Problems not happen during performance appraisal	40	2.36	0.716
Short and long term evaluation	40	2.77	0.677
Acknowledgement for good performances	40	2.49	0.640
identifying areas in need of improvement	40	2.23	0.725
Average	40	2.41	0.63

Source: Field survey (2018)

As it can be clearly understood in the above Table, the average scored mean value of the major construct i.e. employees perception towards performance appraisal in their respective working districts was 2.41 which was the scored mean value of each sub-construct means and the standard deviation was 0.693. This scored mean value displays that respondents were not satisfied with the appraisal systems which include the measurements: the existence of good performance appraisal, the assessment of where employees are assigned, what expects from each employee in his/ her work area, immediate action when employees lack capacity, short and long term evaluation, acknowledgement for good performance and identifying areas in need of improvement.

This is because as it is depicted in the Table above, the respondents were disagreeing with the cases described. Based on the finding one can conclude that the study areas were not in a way taking good performance appraisal in relation to HRD. Sorab (2006) found that performance appraisal in the public sector and has a positive relationship with human resource development.

Accordingly, performance appraisal is useful for self-development and individual counseling, remuneration, quality feedback, communication and motivation. However, from this perspective the respondents were not satisfied with the appraisal system conducted by the organization.

The response also illustrated that some employees and department heads were not happy of the result of their performance. Performance appraisal equally gives room for open dialogue but, transparency and continuous follow up is so weak and loose attachment between performance and reward. This was due to lack of participation, inconsistent implementation and lack of resources as per the interviewees and focus group participants suggested.

4.7. Respondent's Perception How HRD Is Administered?

The primary purpose of HRD is to help the organizations to increase its enabling capabilities. These include development of human resources, development of organizational health, improvement of problem solving capabilities, development of diagnostic ability so that problems can be located quickly and effectively and increased employee participation and commitment. Regarding the respondent's reaction the following statements were given to them to indicate their degree of agreement stated in Table below.

Table: 4.8: Statistical Review of How HRD Practice Is Administered

Items	N	Mean	Std. Deviation
Personal analysis	40	2.43	0.679
Job analysis	40	3.67	0.732
Organizational analysis	40	1.82	0.757
Prioritizing needs in practicing HRD	40	1.8	0.757
Identifying and designing HRD objectives	40	3.52	0.701
Clearly defining objectives of HRD	40	3.65	0.774
Implementation based on stated objectives	40	2.35	0.668
Evaluation and follow up	40	2.21	0.820
Institution selects good evaluation criteria	40	2.42	0.761
Interpret evaluation results	40	2.33	0.713

(Source own survey 2018)

As it can be described in the Table above, the respondents “agreed” on the sub-constructs including: job analysis and organizational analysis with the scored mean value of 3.55 and 3.67 respectively, implying that the respondents were satisfied with the cases described. From this fact it is possible to conclude that the organizations were well in doing job analysis which implies to the determination of skill and knowledge and the job requires. Moreover, organization were better off in organizational analysis which implies that the process of identifying job-related knowledge and skills that are needed to support the organizations' short-range and long-range goals. It is quite clear that, unless human resource planning is carefully examined in line with the districts strategic goals and job plans the required target could not be achieved.

As it is shown in the Table above, though the commercial bank of Ethiopia were good in doing job and organizational analysis the respondents disagree with personal analysis which is another very important human resource development need analysis approach specially jimma district. This implies that the jimma district HRD lacked concentration on the personal analysis which is

used to know the substantive knowledge and skill possessed by the employee which has an implication on better performance of organizations. Concerning need prioritization in practicing human resource development in the Jimma district as it is presented in the Table above, the respondents were disagree with scored mean value 1.82 and the standard deviation was 0.757. The scored mean value of the respondent's response shows that they were dissatisfied with the case pointed out. From this one can deduce that the organization were not in a position in doing personal analysis and prioritizing in the practice of human resource development as per the majority of respondents suggested. This implies that if the priorities are not set in practicing HRD the organizations would be lagging behind in meeting their goals.

As we can see in the Table above, also the respondents agreed on in relation to identifying and designing human resource development objectives and having clearly defining objectives of HRD with the scored mean values 3.52 and 3.65 respectively. This shows that the district are good in identifying and defining HRD objectives that could result good employees competencies and to achieve organizational objectives.

As it can be presented in the Table above, the respondents were dissatisfied with the implementation or practice of human resource development in line with the stated objectives with scored mean value of 2.35 indicating that they disagree with the case described and the standard deviation was 0.668. Based on the findings it is possible to infer that the organizations were not doing in a way that to link the implementation of HRD with the stated objectives. Like this sub-construct the respondents disagreed concerning the evaluation and follow-up, in selecting evaluation criteria and in interpreting evaluation results with scored mean values 2.21, 2.42, and 2.53 respectively as it is pointed out in the Table above. From this it is possible to deduce that there were a lot of things that organizations have to do in meeting the issues described. This shows that unless the organization should clearly assess the issues that could limit them in doing these tasks which have paramount role in building HRD they may not improve their performance in the desired way.

As the information gathered from the key informants through interview organization were doing better in job, organization analysis, identifying and defining objectives, but as per focus group participants the district were not in a position or ineffective in taking personal analysis and prioritizing HRD needs, evaluation and follow up, selecting good evaluation criteria and

interpreting evaluation results to facilitate organizational performance. This is consistent finding with the response obtained through questionnaire.

4.8. Challenges of Human Resource Development

This section assesses and examines the major challenges or constraints that hindered human resource development practices in the organization. As it was revealed from the questionnaire, interview and focus group discussions and other secondary.

Table 4.9 human resource development challenges

Items	Number	Mean	Std. Deviation
Developing comprehensive HRD strategies	40	3.99	0.732
Aligning HRD to strategic priorities		4.12	0.667
Developing a positive work environment	40	4.24	0.751
Creating managerial and leadership capacity	40	3.96	0.745
Utilizing HR assessment technology to plan HRD	40	4.14	0.736
Promoting positive work force attitudes	40	4.27	0.736
Allocating sufficient financial resources	40	4.51	0.804
Accepting modern technological changes	40	4.39	0.727
Paying attention to professional development	40	3.99	0.695
In adequate training and development	40	4.57	0.726
Inadequate enforcement and accountability	40	3.92	0.646
Attracting and retaining qualified personnel	40	4.75	0.717
Lack of proper merit system	40	4.18	0.675
Average	40	3.93	0.716

Source: Field Survey (2018)

As it can be clearly evidenced in the Table 4.9 above, different human resource development challenges are illustrated which include: developing comprehensive HRD strategies, aligning HRD strategic priorities, creating positive work environment, developing managerial leadership and capacity, utilizing HR assessment technology to plan HRD, promoting workforce attitude, accepting challenges of modern technological changes, paying attention to professional development, in adequate training and development, lack of enforcement and accountability,

attracting and retaining qualified personnel and lack of proper merit system with the total average scored mean value of 3.93 showing that the respondents answered the statements given with agreement rating scale “agree” and the standard deviation was 0.716.

From this one can understand that the sub-constructs indicated in the Table are key human resource development challenges of the districts that need to be overcome. From this fact it is possible to conclude that in the districts there were challenges that hindered and constrained the efficiency and effectiveness of human resource development practices.

Habib (2012), found that similar findings with this study designing comprehensive HRD strategies, linking with strategic priorities, lack of technology, creating positive HRD climate, promoting positive workforce attitude, lack of sufficient budget and accepting modern technological changes as the key challenges in organization in developing countries. Wachira (2012), also pointed out in his study giving due emphasis for personal and professional development is considered as the basic challenge that need to be addressed in the practice of human resource development in Africa which supports the findings of this study.

Moreover, this study came with consistent findings assessed by Gebrekidan (2011), as he outlined that inadequate training, lack of accountability and enforcement and lack of good merit system as bottleneck problems that organization should tackle in achieving HRD in his systematic review conducted in some Africa countries.

In addition, the information gathered through interview, focus group discussion and as per HR annual report documents confirmed that the similar findings with the information obtained through questionnaire. In this regard, informants and discussants suggested that the challenges that encountered HRD in their respective working of organization. Both informants and focus group participants have suggested some challenges or constraints that impede their respective districts in the process of implementing human resource development. Some of these major challenges suggested were lack of sufficient budget for training and education, lack of accountability and transparency, lack of emphasis for professional development, accepting modern technological changes, creating an environment for attracting and retaining qualified personnel, insufficient managerial capacity building and lack of employees motivation were becoming great challenges for the effective practice of HRD in the organization.

4.9. Analysis of data using ANOVA

The data which were obtained from sample organization were analyzed according to the objective of the study. In order to ensure logical completeness and consistency of responses, data editing and coding were carried by the researcher. Once editing was done, data was analyzed qualitatively and quantitatively, the data which were obtained through different data collection instruments. The qualitative data from semi-structured interview, and qualitative (ordinal) obtained from questionnaires and secondary documents were analyzed by using different descriptive statistical techniques. For qualitative data which obtained through interview with the head of human resource department (a person who under take human resource of the organization) and secondary data obtain from review of different document were analyzed when the interview going on and the on the process of reviews of the documents, journals, articles. While, Qualitative (ordinal) and some quantitative data analysis were done by using frequency distribution, tabulate and percentages, and, with the help of SPSS software, which were used to determine the proportion of respondents choosing the various responses. These were done for each group of items relating to the research questions. And variances between groups and within groups were analyzed by using ANOVA.

Correlations between variables: High priority for providing appropriate training and the organization's training and development programs improve my chances for promotion

Table 4.10.High priority is given to providing appropriate training.

Spearman's rho	High priority is given to providing appropriate training	Correlation Coefficient	High priority is given to providing appropriate training	The organization's training and development programs improve my chances for promotion
			1.000	.487(**)
		Sig. (2-tailed)		.009
		N	40	40
Spearman's rho	The corporation's training and development programs improve my chances for promotion	Correlation Coefficient	.487(**)	1.000
		Sig. (2-tailed)	.009	
		N	40	40

** Correlation is significant at the 0.01 level (2-tailed).

As the above tables show, the majority of the respondent (39.58%, n=19) disagree with the statement. The organization's training and development programs improves my chance for promotion'. A mean value of 2.16 (see table 4.5) also indicates employees' dissatisfaction with the contribution of training programs to their promotion. High priority is given to providing appropriate training.

The organization's training and development programs improve my chances for promotion

Correlation Coefficient

Correlations between variables 'my manager provides me with the appropriate amount of guidance' and 'in my organization the dissemination of information relevant to work is excellent' my manager provides me with the appropriate amount of guidance in my organization the dissemination of information relevant to work is excellent.

Table 4.11. High priority is given to providing appropriate training.

			High priority is given to providing appropriate training	The organization's training and development programs improve my chances for promotion
Spearman's rho	My manager provides me with the appropriate amount of guidance	Correlation Coefficient	1.000	.746(**)
		Sig. (2-tailed)		.000
		N	40	40
Spearman's rho	In my organization the dissemination of information relevant to work is excellent	Correlation Coefficient	.746(**)	1.000
		Sig. (2-tailed)	.000	
		N	40	40

Correlation is significant at the 0.01 level (2-tailed).

As far as the dissemination of information relevant to work, 60.42% (Disagree and strongly disagree) of respondents believe that it is not as excellent as they need. Nevertheless 22.91% of respondents reply positively while 16.67% of them are indifferent with the dissemination of information.

To see the correlation between the two variables: provision of appropriate amount of guidance and excellent dissemination of information relevant to work, a Spearman's Correlation coefficient was applied. The result showed a significant correlation exists between the two variables with a correlation coefficient of 0.746.

This indicates that those who disagree or strongly disagree on the first variable also did the same on the second one

In general, it is possible to say that poor dissemination of information relevant to work is the reason that creates respondents' dissatisfaction regarding to the amount of guidance provided by their supervisor.

Evaluation of organizational activities for training and its effectiveness from it from employees' point of view

Usually, before training programs are organized efforts are being made through individuals and organizational appraisals to identify the training needs (Olaniyan et al 2008; Mathis, et al, 2008). Based on the feedback obtained through appraisal the training program should be designed accordingly.

Table 4.12. Evaluation of organizational activities for training and its effectiveness from it from employees' point of view

H O: There is no difference among firms within the respective industry in relation to the following aspects after the training. Ha: There is a difference among firms with in the respective industry in relation to the following aspects after the training	ANOVA among Banks (employees)		
	F-calculated	F-tabulated	Decision
HO: Employees think that the training program designed based on the requirements of the job or employee deficiency of ability for the job	0.011	3.49	Accepted
HO: Employees view trainings are applicable for the job after the training	.488	3.44	Accepted
HO: Employees known the objective of the training	.101	3.49	Accepted
HO: training increase employee motivation to the job they do	.755	3.49	Accepted
HO : Training improves employee skills, knowledge, attitude change, new capability	1.228	3.44	Accepted
HO: Training lead employees to be satisfied with their job	.178	3.44	Accepted
HO : Employees think that method of training used by the organization are effectiveness	.037	3.44	Accepted
HO: Employees have got enough training that enables them to do their job as required	0.065	3.44	Accepted
HO: View of employee about the expenditure for employee training is whether enough	.129	3.44	Accepted
HO: View of employees about the evaluation of training program during or at the end of the program	.496	3.44	Accepted
HO: Employees view organizations are effectiveness from the employees' training expenditure	.182	3.49	Accepted
HO: Employees are satisfied with the overall aspect of the training programs in the organization	.475	3.44	Accepted

Significance level for $\alpha = 0.05$

As the above table shows that for the above hypotheses the F- statistical calculated value is 0.11, 0.488, 1.401, 0.755, 1.228, 0.178, 0.037, 0.065, 0.129, 0.496, 0.182, 0.475 in banking which is less than F- statistical value from the table 3.49 at Df(2,21), 3.44 at Df(2,22), 3.49 at Df(2,21), 3.49 at Df(2,21), 3.44 at Df(2,22), 3.44 at Df(2,22), 3.44 at Df(2,22), 3.44 at Df(2,22), 3.44 at Df(2,22), 3.44 at Df(2,22), 3.49 at Df(2,21), 3.44 at Df(2,22) respectively using 5% significance level. Hence the researcher accepted the null hypothesis which states there is no statistically significance

difference among firms in relation to Employees thinking that the training program designed based on the requirements of the job or employee deficiency of ability for the job,

Employees view about the applicability trainings after the training on the job, Knowledge of the objective of the training by employees, Training increase employee motivation to the job they do, Training improves employee skills, knowledge, attitude change, new capability, Training lead employees to be satisfied with their job, Employees think that method of training used by the organization are effectiveness, Employees have got enough training that enables them to do their job as required, View of employee about the expenditure for employee training is whether enough, View of employees about the evaluation of training program during or at the end of the program, Employees view organizations are effective from the employees' training expenditure, and Employees are satisfied with the overall aspect of the training programs in the organization, respectively in banking industry

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

In this chapter conclusions of the research findings that have been analyzed and discussed in the previous chapter are briefly presented. Furthermore, based on the findings of the study possible recommendations and implications are made.

5.1. Conclusion

The findings showed that the employees in the organizations have had good awareness about HRD concepts since they have good understanding of the components of HRD. Accordingly, they were familiar with training and development, career development, organizational development and performance appraisal which are HRD functions and they were able to relate them with HRD. However, few employees still did not understand these HRD concepts.

The commercial bank of Ethiopia have training and development programs; however, they were ineffective in assessing training needs, setting performance objective, in searching aids for internal and external training and development, planning training strategies and preparing training schedules and modules as well as assessing training and development efforts. Especially, post training evaluation was not well conducted to get feedback for their improvement.

The organization have career development in principle, in order to create motivated workforce, to enhance the capacity of both present and future knowledge and skills, to increase the ability and productivity of employees, increase optimum man task relationship, to prepare employees to take higher assignments and to upgrade skills and prevent obsolescence. However, in practice explicit tasks were not done in relation to the issues described to promote HRD and to attain development goals.

The findings of the study proved that the districts have long-term efforts to improve an organizational development. However, they are lagging behind in solving problems like, communication, openness, fairness in treating employees, compensation and job security and problem solving culture.

With regard to performance appraisal, attempts have been made to assess the performance and behavior of the employees.

However, the working environment was not conducive as the findings revealed. The reasons for this were lack of incentives and training, lack of human capacity to set targets, lack of objective performance criteria and lack of commitment. Moreover, some employees were not happy about the results of their performance. Performance appraisal gives equal room for open dialogue but, transparency and continuous follow up was so weak and there is loose attachment between performance and reward due to lack of participation, inconsistent implementation and lack of resources.

As the findings indicated that the organization were good in doing job and organizational analysis. This was through the determination of skill, knowledge and the job requires and identifying job-related knowledge and skills that are needed to support the organizations' short- range and long-range goals. However, personal analysis was not conducted effectively as a crucial HRD need analysis approach.

To the end, as the findings revealed that designing comprehensive strategies, aligning HR with strategic priorities, lack of sufficient budget, lack of technology, accepting modern technological changes, limited emphasis to personal and professional development, promoting positive work environment, lack of positive workforce attitude, inadequate training, attracting and retaining qualified personnel and lack of good merit system were key challenges that hindered the practice of HRD in study areas.

5.2. Recommendations

Based on the findings of the study the following recommendations are forwarded:

- First and foremost, HR of the organizations should get greatest emphasis since they are engines for other resources such as physical resources, information resources, and financial resources.
- Now days, we are living in a continuously changing and dynamic environment that directly or indirectly affects us.
- Particularly, banking sectors are affected by the rapidly changing information technology. Thus, commercial bank of Ethiopia need to update its employee's skills and knowledge through training and education to cope with technological advancement and competitive environment and to achieve its pre stated short and long term goals.

- Beyond meeting the organization's HR need, the HRD should also focus on individuals and satisfying their needs for career development.
- At the first place, HRD is not all about providing training rather than it should be aimed at matching the organizational need for HR with the individual needs for career development.
- Secondly, HRD must necessarily focus on individuals since all the strength of teams and the organization must first be embedded into employees.
- Personal analysis during training need assessment is necessary, in view of the fact that it is a very important tool for incorporating individual needs into HRD practices.
- Education support especially for higher studies should not be limited to create high level professionals with the required knowledge and skills. This is in turn important to satisfy and retain talented employees in the organization.
- Counseling is also very essential to support employees in improving their job performance. Besides, it helps to identify individual employees' training needs and HRD should be based on career development which helps employees achieve maximum self-development.
- HRD need assessment and selection criteria practice of the organization are among the most serious issues.
- Since training and development is a need-oriented effort, determining the level, type and duration of the training and development will have a paramount importance.
- Commercial bank of Ethiopia Jimma district were not effective in doing personal analysis. Thus, an extensive personal need assessment should be exercised through analyzing the substantive knowledge and skills possessed by the employee in order to reduce wasting time, resource, demotivation and negative attitudes towards future programs.
- Post training evaluation should also be exercised in order to increase the effectiveness of HRD program to be held in the next session, to help participants to get feedback for their improvement and to find out to what degree the HRD objectives are achieved.
- To overcome the challenges of HRD there is a need for skilled man power, financial resources; differentiate high and low performers by using performance criteria like quantity, quality, timeliness and budget spend on doing a job.
- Moreover, effective and efficient service delivery can be ensured in district if employees get the required training and development. Thus, conducting on the job and off the job HRD using selection criteria, creating strong link between performance and reward, practice of non-monetary incentive such as recommendation letter is essential.

- Besides, making the performance assessment system more open and carrying out continuous follow up, strengthening the monitoring and evaluation role and providing the necessary technical and interpersonal support to make the HRD process more sustainable.
- The issue of HRD requires further research. After conducting a research then, it would be possible to design both short and long term strategy.

5.3. Implications of the Study

Based on the overall findings and specific conclusions made this study on Human Resource Development in commercial bank of Ethiopia especially Jimma district may have several implications:

Implication for development: In the current global thinking, development should be integrated, holistic process that meets people's economic, social, political and cultural needs and improves the quality of life. As it has been evident from the previous discussions, one of the objectives of human resource development practice is to bring development and employee satisfaction. So that human capital can be a means for development human resource and development are the two sides of the same coin.

Implications for organizations: HRD increases competency level of employees by updating their knowledge and skills. Comprehensive abilities of the employees increase and enhance their horizons of vision and performance. Employees become more committed towards the organization and a sense of belongingness is developed among them and team-spirit in the organizations goes up. Proper implementation of HRD in an organization trust and openness is created among the employees and they began to respect each other which helps in developing a cohesive working environment. Moreover, HRD involves HR aspects like skills, knowledge, creative abilities and talents which help in shaping aspects like values, beliefs and attitude according to the changing needs and aspirations of individuals along with that of the organization.

In general, HRD improves the problem understanding and solving capability of employees and dedication is developed in the employees towards the organization.

Implication for further research: since HRD research is one of a developmental research but studies are very limited in this area in both private and public sectors in Ethiopia.

Therefore, this study may pave the way for further researches to be conducted especially, in the role of human resource development on employee's performance, HRD practice in private sector organizations and comparative research in both private and public sectors to investigate to what extent they are practicing HRD and what lessons could be learned from one organization to the other.

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APPENDIX

Jimma University College of Business and Economics Department of Management Post Graduate Program in Development Studies Survey Questionnaire to Be Filled By Employees

Dear Respondents, I would like to express my deepest appreciation for your generous time, honest and prompt responses.

Objective

This questionnaire is designed to gather data about human resource development practice in commercial bank of Ethiopia in enhancing employee satisfaction. The information will be used as primary data in my case study I am conducting as a partial fulfillment of Master's Degree in management at jimma University. The data you provide are believed to have a great value for the success of this research. I confirm you that all data will be used for academic purpose and analyzed anonymously through the authorization of the university. As a result, you are not exposed to any harm because of the information you provide. Finally, this research is to be evaluated in terms of its contribution to our insight about human resource development practices in employee satisfaction.

General Instructions

No need of writing your name In all cases where answer options are available please tick (√) in the box provided For scale typed questions please circle your preferred level of agreement

Thank you in advance for your honest cooperation!!

Part I: Demographic Information

1. Sex: Male 1 Female

2. Age: _____

3. Marital status: Single... Married... Divorced....

4. Education level: Certificate Diploma.... Degree.... MA/SC and above...

5. Work experience (in years): 1 and below... 2-6 6-10..... 11 and above.....

Part II: Please state your level of opinion for each given statement using the following scales:

1= strongly disagree 2= disagree 3= neutral 4= agree 5= strongly agree

1. Awareness towards the concepts of HRD Agreement scales

Nb: make circle on the answer.

I Awareness towards the concepts of HRD	Agreement scales				
1. I am aware of training and development from HRD point of view	1	2	3	4	5
2. I know career planning and development as crucial part of HRD	1	2	3	4	5
3. I acquainted with organizational development from HRD standpoint	1	2	3	4	5
4. I familiar with performance appraisal from HRD point of view	1	2	3	4	5

2. Training and Development Agreement scales

1. Institution has good training and development programs	1	2	3	4	5
2. cbe assesses employee training needs	1	2	3	4	5
3. Setting performance goals and objectives	1	2	3	4	5
4. cbe plans developmental strategies accordingly	1	2	3	4	5

3. Awareness towards the concepts of HRD

Awareness towards the concepts of HRD	Agreement scale				
1. Institution has good training and development programs	1	2	3	4	5
1. cbe assesses employee training needs	1	2	3	4	5
3. Setting performance goals and objectives	1	2	3	4	5
3. Setting performance goals and objectives	1	2	3	4	5
4. CBE plans developmental strategies accordingly	1	2	3	4	5
5. Assessing the available aids for internal and external training and development	1	2	3	4	5
6. Developing strategies for training, Programs and modules	1	2	3	4	5
7. Evaluating training efforts	1	2	3	4	5

4. Performance appraisal Agreement scales

1. Good performance appraisal systems	1	2	3	4	5
2. Assessment where the employees are assigned	1				
3. Evaluation what expected from each employee	1	2	3	4	5
4. Immediate action when employees lack capacity	1	2	3	4	5
5. Problems not happen during performance appraisal					
6. Short and long term evaluation	1	2	3	4	5
7. Acknowledgement for good performances					
8. Identifying areas in need of improvement	1	2	3	4	5

5. Scale your institution how HRD is administered? Agreement scales

Scale your institution how HRD is administered?	Agreement scales				
1. Good personal analysis	1	2	3	4	5
2. Appropriate job analysis	1	2	3	4	5
3. Considering organizational analysis	1	2	3	4	5
4. Prioritizing needs in practicing HRD	1	2	3	4	5
5. Institution identifies and designs HRD objectives	1	2	3	4	5
6. The institution has clearly defined objectives of HRD	1	2	3	4	5
7. Implementation based on stated objectives	1	2	3	4	5
8. Evaluation and follow up	1	2	3	4	5
9. Institution selects good evaluation criteria	1	2	3	4	5
10. Interpret evaluation results and feedbacks	1	2	3	4	5

6. Challenges of human resource development Agreement scales

	1	2	3	4	5
Aligning HRD to strategic priorities	1	2	3	4	5
Developing a positive work environment	1	2	3	4	5
Creating managerial and leadership capacity	1	2	3	4	5
Utilizing HR assessment technology to plan HRD	1	2	3	4	5
Promoting positive workforce attitudes towards HRD	1	2	3	4	5
Allocating sufficient financial resources	1	2	3	4	5
Accepting the challenges of modern technological changes	1	2	3	4	5
Paying attention to professional development	1	2	3	4	5
In adequate training and development	1	2	3	4	5
Lack enforcement and accountability	1	2	3	4	5
Attracting and retaining qualified personnel	1	2	3	4	5
Lack of proper merit system	1	2	3	4	5

Questions for Focus Group Discussion

1. What is your understanding about the concepts of HRD?

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2. How do you see the practice of HRD in terms of training and development, career development, organizational development and Performance appraisal?

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3. How do you think that HRD integrates both employees and organizational needs?

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4. How HRD is administered in your institution? Does the organization considers personal, job and organizational analyses?

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5. What are the challenges that you observe in the practice of HRD in your organization?

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6. What strategies can be used to overcome the challenges of HRD?

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Questions for Interview

1. What is your understanding about the concepts of HRD?
2. How do you think the practice of HRD in terms of training and development, career development, organizational development and performance appraisal?
3. How HRD programs integrate both institutional and employees' needs?
4. How all employees are benefited from HRD programs?
5. Do you think the institution is a good place for growth and development of all employees? If no, why?
6. To what extent do managers at all levels in the institution have appropriate skills in general managerial principles, communications, group dynamics, and team building?
7. Do you think that the institution allots sufficient funds to carry out HRD programs effectively?
8. How do you evaluate HRD administration in terms of need assessment, design and identify objectives, implementation and evaluation?
9. What are challenges in practicing HRD in your institution?
10. What strategies can be used to overcome the challenges of HRD?
11. Would you please suggest if there is anything to be changed with regard to the current human resource development practices of commercial bank of Ethiopia Jimma district?
12. Is there anything related to HRD practices and challenges we have not covered that you consider as very important?