

**THE IMPACT OF EMPLOYEE TRAINING PROGRAMS ON ORGANIZATIONAL
PERFORMANCE: A CASE OF STUDY
OF ECOBANK (BURUNDI)**

**BY
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2013-B141-10090**



UGANDA MARTYRS UNIVERSITY

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**A DISSERTATION SUBMITTED TO THE FACULTY OF SCIENCE AS A PARTIAL
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AWARD OF A BACHELOR'S DEGREE IN SCIENCE GENERAL
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DEDICATION

I dedicate this report to my good friends and course mates who have stood there for me in times of great need during the course of my study. My sisters, brothers, cousins and relatives, I dedicate this work to workers of EcoBank for the encouragements and unending support. My greatest and sincere thanks go to my beloved parents and family who have made it possible for me to reach this level of education.

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ABSTRACT

The general objective of this study was to investigate the impact of employee training on organizational performance focusing on a case study of EcoBank (Burundi). The past years EcoBank Burundi has reported severe failure to meet its targeted projections during each financial year review. This problem arises because EcoBank Burundi for the past few years has not been investing in employee training programs like capacity development and skills training for their workers. The objectives of the study were to identify; the employee training programs, the effect of employee training on organizational performance and the challenges of employee training. Both quantitative and qualitative approaches were used to obtain data about the research object.

In the first objective it was concluded that the employee training programs at EcoBank (Burundi) were; orientation program, capacity building program, time management program, employee safety program, ethics and harassment program, leadership and supervisory program and customer service program. In the second objective, research concluded that; addressing weaknesses within the organization, improved and consistent employee performance, employee satisfaction, perceived benefits of employee development, employee development limits organization liability, career and goal orientation and knowledge and innovation were the major effects of employee training on EcoBank's performance. In the third objective, it was concluded that; work ethics, limited training resources, workers' compensation, retrenchment and downsizing, managing change, retaining talent, managing fast changing technological trends and managing workforce stress and employment relations were some of the challenges faced by EcoBank (Burundi) in its effort to train employees.

It was recommended that; the business community of Burundi should embrace employee training as a way of promoting effectiveness of their staff members and encouraging performance. There should be more effort put in employee training sessions in EcoBank Burundi. More resources should be allocated in matters concerning employee training in terms of funds for the trainers to carry out good training sessions. More research is called for on the impact of employee training on employee satisfaction and overall performance: a case study of Coca Cola Company.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

The purpose of this research was to identify the impact of employee training has on organizational performance. The research was a case study on EcoBank (Burundi). An employee is the one of the most essential resource in any organization that is working towards meeting its goals. Therefore, the level of training and skills of an employee is very critical in the performance of the commercial banks especially with the case of improving employee skills in various departments in the commercial banks. It was therefore important to research on the aspects of employee in their place of work and their impacts to the performance and development of commercial banks.

The banking sector requires employees with specialist skills; the researcher identified the role training plays in improving these skills. EcoBank, whose official name is EcoBank transnational Inc. (ETI), but also known as EcoBank Transnational, is a pan-African banking conglomerate, with banking operations in 36 African countries. It is the leading independent regional banking group in West Africa and Central Africa, serving wholesale and retail customers. It also maintains subsidiaries in Eastern Africa, as well as in Southern Africa. ETI has representative offices in Angola, China, Dubai, France, and South Africa and in the United Kingdom.

1.1 Background of the Study

Human Resource Management, training and development is the field, which is concerned with organizational activity aimed at bettering the performance of individuals and groups in organizational settings. It has been known by several names, including human resource development, learning and development. Training and development (T&D) encompasses

three main activities: training, education, and development. These ideas are often considered synonymous (Anthony, 1999). However, to practitioners, they encompass three separate, although interrelated, activities:

Training: This activity is both focused upon, and evaluated against, the job that an individual currently holds.

Education: This activity focuses upon the jobs that an individual may potentially hold in the future, and is evaluated against those jobs.

Development: This activity focuses upon the activities that the organization employing the individual, or that the individual is part of, may partake in the future, and is almost impossible to evaluate (Diane, 2005).

Employee training is the specialist branch of management, which is responsible for matters related to the employment and regulation of employees and workers. Employee training involves three distinct activities: employee resourcing, employee development and employee relations. Employee training in large organizations is now considered a highly professional activity, and would generally be carried out by a specialist personnel manager or department. In smaller companies in the private sector, however, these activities may be left to line management. Many personnel managers, especially in large companies, tend to have professional qualifications, for example, membership of the Institute of Employee training; however, it is not known what proportion of personnel managers in Ireland have this or equivalent qualifications (Rothwell, 2002).

For any organization to function effectively, it must have money, materials, supplies, equipment, ideas about the services or products to offer those who might use its outputs and finally workers, which is the human resource, to run the organization. One major area of

human resource management function of a particular relevance to the effective use of human resource is training. Human resource have played an important role in the economic development of most developed countries such as Japan, China and United States of America. Burundi can also attain this economic success if the needed attention is given to the training and development of human resource. According to Ocquaye (2004), this is exemplified with the provision of professional and tertiary institutions, vocational training institutes and colleges, secondary and technical schools, as well as the reforms in education. All these facilitate the acquisition of skills and knowledge to ensure workplace effectiveness and efficiency.

With these initiatives by the government, it is very essential for organizations to offer systematic training and career development programs for their employees. This is because it is the people who make up the organization. Thus, a manager in an organization cannot be successful until his team members are well equipped with skills, talent and knowledge. Training can be defined as a “systematic process of acquiring knowledge, skills, abilities, and the right attitudes and behaviors to meet job requirements” (Gomez-Mejia, et. al., 2007). Training is important to enhance the capabilities of employees. Recent researches reveal that training enables most organizations meet their goals and objectives. It helps employees to learn new work concepts, refresh their skills, improve their work attitude and boost productivity (Cole, 2002). On the other hand, most of the employees need training to perform their job duties or at least to increase the quality and quantity of their work; on the other hand, skilled and efficient work force is the most important success factor in achieving the goal of organizations.

Training facilitates the updating of skills and leads to increase commitment, well-being and sense of belonging, thus directly strengthening the organization’s competitiveness (Acton and Golden, 2002; Karia and Ahmad, 2000). Training has been an important variable in

increasing organizational productivity. Most of the researches including Colombo and Stanca (2008), Sepulveda (2005) and Konings and Vanormelingen (2009), showed that training is a fundamental and effectual instrument in successful accomplishment of the organization's goal and objectives, resulting in higher performance and productivity of the organization. However, its benefits may extend throughout a person's career and help develop that person for future responsibilities and there is the need for extensive external training for human resources to be able to improve and contribute to the productivity of organizations.

In the Banking industry, human resources, skills and expertise are crucial assets that drive productivity and performance. This is because, as a service industry, the service provided by the bank is delivered through its personnel and the client consumes it at the same time. The bank personnel (human resource) stands for the service and portray to the customer the value and quality of the bank's service (Aryee, 2009). As such, banks need exceptional human resources to present their services to customers in a manner that will win more customers and sustain profitability. According to Cole (2002), the factors that influence the quantity and quality of training and development activities include the degree of change in the external environment, the degree of internal change, the availability of suitable skills within the existing work-force and the extent to which management views training as a motivating factor in work.

In today's rapidly changing business environment, a well-defined training practice is necessary for organizations to respond to its human resource requirements in time. Therefore, it is important to have clear and concise training practices in place, which can be executed effectively to recruit the best talent pool for the selection of the right candidate at the right place quickly. Creating suitable training practices is the first step in the efficient hiring process. A clear and concise training practice helps ensure a sound training process (U.S., 2010) it specifies the objectives of training and provides a framework for implementation of

training programs. It may involve organizational system to be developed for implementing training programs and procedures by filling up vacancies with best qualified people. The training and selection decision is of prime importance as the vehicle for obtaining the best possible person-to-job fit, which will, when aggregated, contribute significantly towards the Company's success. (Becker, 1996) Research has shown that some type of training is necessary for performance and hence job retention. Perhaps organizations need to include this area in their overview of employee training and improved organizational performance (Kessler, 2002).

1.2 Statement of the Problem

The past years EcoBank Burundi has reported severe failure to meet its targeted projections during each financial year's financial review. This problem arises from the poor performance of the Bank manifested through poor customer service, poor profitability, poor productivity and increased employee errors, which cause the bank enormous costs. The problem is that EcoBank Burundi for the past few years has not been investing in employee training programs like capacity development and skills training for their workers. However, through the Bank's restructuring of its management, several employee training programs have been introduced aimed at equipping its employees with the best skills and knowledge to create a turnaround for the financial institution and it is from this perspective that this researcher chooses to investigate the impact of employee training programs on organizational performance of EcoBank (Burundi).

1.3 General Objective of the Study

The general objective of this study was to investigate the impact of employee training programs on organizational performance focusing on a case study of EcoBank (Burundi).

1.3.1 Specific objectives of the Study

The following were the research's specific objectives;

1. To identify the different employee training programs and their impact on EcoBank's performance.
2. To determine the relationship between employee training programs and organizational performance.
3. To establish the challenges of employee training faced by EcoBank (Burundi).

1.4 Research Questions

The research was guided by the following questions;

1. What are the different employee training programs and their impact on EcoBank's performance?
2. What is the relationship between employee training programs and organizational performance?
3. What are the challenges of employee training faced by EcoBank (Burundi)?

1.5 Scope of the Study

1.5.1 Content Scope

The purpose of the study was to investigate the impact of employee training programs on organizational performance focusing on a case study of EcoBank (Burundi) but was to specifically focus on the different employee training programs and their impact on EcoBank's performance, the relationship between employee training programs and organizational performance and the challenges of employee training faced by EcoBank (Burundi).

1.5.2 Geographical Scope

The study covered EcoBank (Burundi), whose official name is EcoBank Transnational Inc. (ETI). It is located in Central Bujumbura County and is a major financial institution and

player in Burundi's economy. It is one of the regulated financial institutions, licensed by the Bank of Burundi, the Central Bank and national banking regulator. Today EcoBank (Burundi) is a fast growing commercial bank offering a variety of innovative training opportunities to its employees in an effort to gain competitive advantage through improved performance and productivity.

1.5.3 Time Scope

This research was conducted within a period of seven months, as it was enough to collect and interpret the data and findings of this study. This was from November 2015 to May 2016 using a sample cross section survey design of employees from EcoBank (Burundi). The secondary data and literature reviewed for this study was within the last ten years from 2006-2016 in an effort to have recent arguments about the impact of employee training programs on organizational performance.

1.6 Justification of the Study

The need to make various stakeholders in banking sector aware about the actual role of employee training in the banking sector's performance and how the performance and development of their organizations can be affected by the employee level of training and skills validates the choice of this research topic.

Another justification for this study is that it is was intended to help the stake holders in the banking sector to plan on how curb the problems brought by technological changes in relation to the need for improved employee training. This is because through this study the stake holders in the banking sector will be able to plan on how to acquire a personnel with a good training that will help achieve their goals (well trained personnel).

1.7 Significance of the Study

This study was aimed at benefiting the employers and employees, banking administrators, students and future researcher in the following ways:

It was hoped that the findings of the study were to help the bank administrators recognize the importance of carrying out employee training on their workforce to enhance effective achievement of the organizational goals. The study also helps the potential commercial bank employees to acquire a good training for the better performance of their bank.

Most importantly, the report was to assist other scholars and researchers as it would serve as a future source of reference for secondary data. It sets a model upon which further studies can be carried in addition to adding on stock of knowledge that already exists about the effects of training on performance.

The study also acted as a partial fulfillment of the requirement of award of Bachelor's Degree from Uganda Martyrs University for the researcher.

1.8 Definition of Key Concepts

The researcher found it imperative that the following definitions be noted, as they were to help in guiding the users of this research to understand the scope of the study.

Training

The coaching and equipping employees with the right skills to perform better (Wiktionary, 2014).

Performance

The manner in which something or somebody functions, operates, or behaves (Wiktionary, 2014).

Financial institutions

Organizations that are in the business of banking and lending of monetary assets (Wiktionary, 2014).

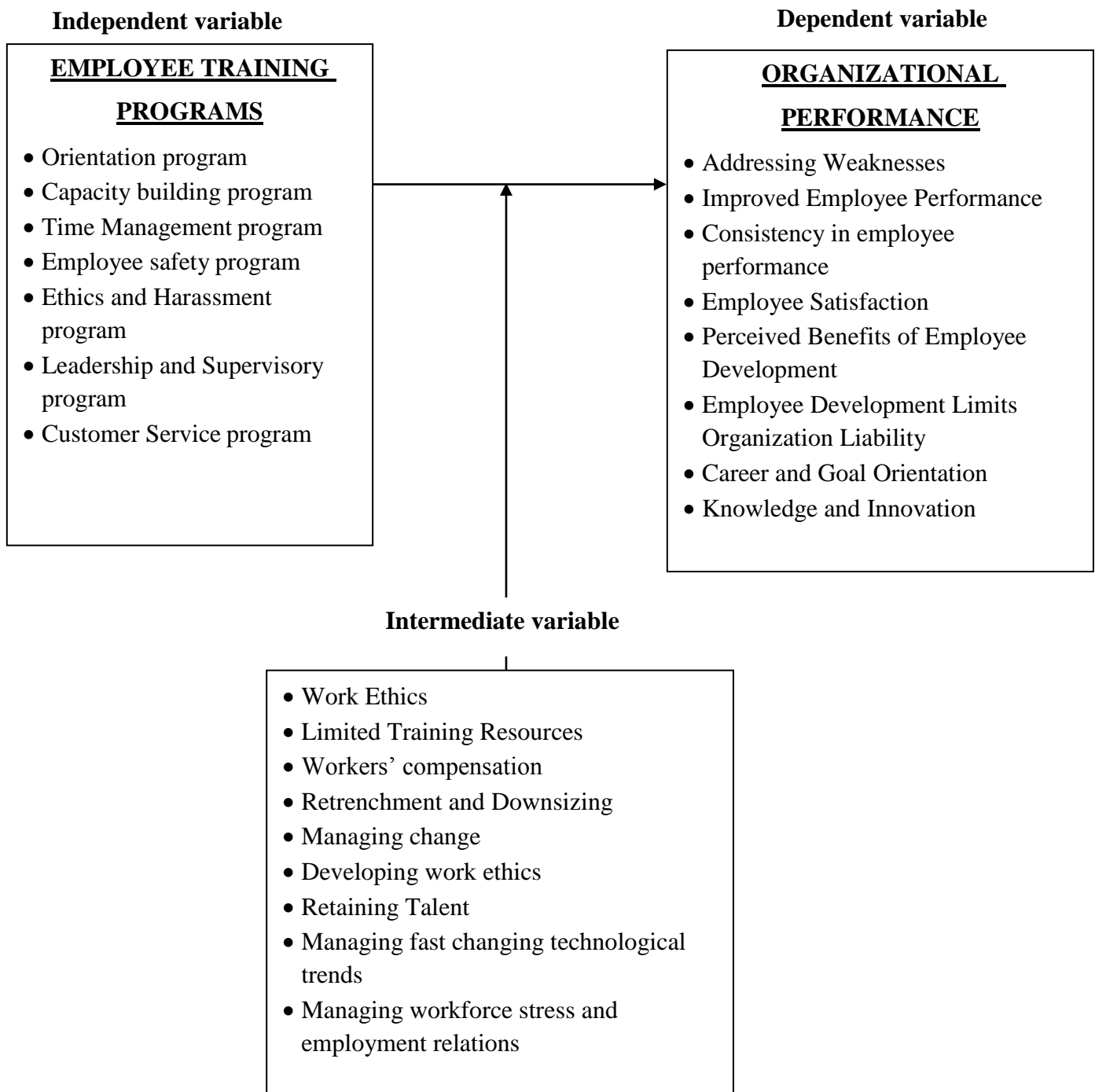
Employee

Someone attached to and working for any company or organization expecting payment at a specified time of the month (Wiktionary, 2014).

1.9 Conceptual Framework

Description of conceptual framework

As mentioned on the assumptions of this study, every employee hired by any EcoBank have some sort of training. However in the course of operations of the bank, there arise some factors that will require improvement in the training of the employees. These factors, which form the inventing variables of the study, include technological improvement/changes, increased productivity and increased customer. When these factors arise, employees are subjected to greater obligations, which require more skills. Unless trained further, employees will find it difficult to undertake this added obligation thus causing underperformance. This will cause negative effects to the bank such as decline in productivity, decreased customers, decline in profits and this will in turn lead to underperformance of the bank hence failure and collapsing of the bank. On the other if those factors arise and they are embraced by the management of the bank through subjecting their employees to further training, it would result positively to the bank i.e. improvement in productivity, increased customers, increased profits and these will then lead to improved profitability hence development of the bank.



Source: Primary data, 2016

Fig. 2.1 Conceptual Framework

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents the review of literature. Literature reviewed was related to the study and was to express what other scholars have written on topics like; the forms of employee training, the impact of employee training on the performance and the challenges. The purpose of the review was to identify gaps that were to later be filled by the study.

2.0.1 Overview of training in organisations

Employee training is essential for an organization's success. Despite the importance of training, a trainer can encounter resistance from both employees and managers. Both groups may claim that training is taking them away from their work. However, a trainer can combat this by demonstrating that training is actually a crucial part of employees and managers' work. One reason training employees and supervisors on the subject of sexual harassment is recommended is because of a recent Supreme Court ruling. In the decision, the court said an employer can be held liable for sexual harassment if the organization failed to exercise reasonable care to prevent and promptly correct any such behavior in the workplace. An employer's responsibility to exercise reasonable care includes ensuring that its supervisors and managers understand their responsibilities under the organization's anti-harassment policy and complaint procedure (Landale, 1999).

There are several major steps in preparing a training session, including the importance of promoting the program to top management, preparing training materials, the training space, trainers, and trainees. The most successful training sessions are well-planned and well-prepared. A growing number of employers are turning to online employee training for a hands-on, interactive way for employees to learn. More economical in both time and money

than conventional training, this form of training has become more and more popular as Internet technology has improved (Arthur, 2005).

Work with staff to: assess and provide feedback on their skills and interests; select training and development activities that match their career development objectives and job needs; use the Development and Training catalog as a tool to tell employees about training and development opportunities on campus and to create an annual development plan; stay informed of current policies and practices that support employee development; follow up with employees after a learning activity to integrate new skills and knowledge into their responsibilities (Smith and Mazin, 2004).

Career development is the ongoing acquisition or refinement of skills and knowledge, including job mastery and professional development, coupled with career planning activities. Job mastery skills are those that are necessary to successfully perform one's job. Professional development skills are the skills and knowledge that go beyond the scope of the employee's job description, although they may indirectly improve job performance (Cohn, Khurana and Reeves, 2005).

The management and leadership development process is flexible and continuous, linking an individual's development to the goals of the job and the organization. Management development programs on campus give the opportunity to develop a broad base of skills and knowledge that can be applied to many jobs on campus. The Employee Relations Unit also provides training for managers and supervisors, along with performance management tools. Expanding management core competencies will enable campus managers to keep pace with the demands of a changing organization (Kesler, 2002).

Employee training is the responsibility of the organization. Employee development is a shared responsibility of management and the individual employee. The responsibility of management is to provide the right resources and an environment that supports the growth and development needs of the individual employee. The employee in partnership prepares an individual development plan with his or her supervisor. The plan is based upon the needs of the employee, the position and the organization. A good individual development plan will be interesting, achievable, practical and realistic. It is implemented with the approval of the employee's supervisor (Harrison, 2005).

2.1 The different employee training programs and their impact on organizational performance

Types of training for employees can fall under a number of primary categories. Well-planned and properly implemented, a management-training curriculum helps improve skills, build confidence and create well-rounded managers. Training also helps create, reinforce and maintain the company's culture and mission, which managers may then impart to employees. Even experienced managers new to the organization were to benefit from company-specific training, which is to aid in developing a unified and uniform management-employee team (Patrick and Bruce, 2000).

Orientation program

Orientation is the first step toward helping a new employee adjust himself to the new job and the employer. It is a method to acquaint new employees with particular aspects of their new job, including pay and benefit programs, working hours, and company rules and expectations. It is very important to have an orientation and training program for an organization's workers. New employees are always be given a training or orientation session before they actually begin their work. A thorough training session is normally held for all employees at the beginning of each season. During the orientation session, the manager reviews and

explains the organization's safety policies and work rules with the workers (Kesler, 2002).

Capacity building program

The training and development function gives employees the skills and knowledge to perform their jobs effectively. In addition to providing training for new or inexperienced employees, organisations often provide training programmes for experienced employees whose jobs are undergoing change. Large organisations often have development programmes, which prepare employees for higher-level responsibilities within the organisation. Training and development programmes provide useful means of assuring that employees are capable of performing their jobs at acceptable levels (Leonard, 1977).

Time Management program

Managers must make the most efficient use of their time. Between managing employees, meetings, paperwork and other tasks, managers can easily feel overwhelmed. Training programs that include time-management, planning, problem-solving and delegation skills is to help managers make the most of their time and resources (Patrick and Bruce, 2000).

Employee safety program

Employee safety is a major concern for every business, and managers must be aware of potential risks and how to handle emergencies. Aside from specific job-related employee safety procedure training, managers must know policies and protocol concerning emergency evacuations, fire safety, lockdowns and other safety and security-related issues (Derek, Laura, and Stephen, 2004).

Ethics and Harassment program

Ethics encompasses many different training areas, including diversity, corporate

responsibility and harassment. However, any training that deals with the ethical treatment of workers and customers, environmental and legal issues falls under the ethics umbrella. Ethics and harassment are closely related to both the human resources and policies training umbrella (Derek, Laura, and Stephen, 2004).

Leadership and Supervisory program

Effective managers must learn and develop supervisory, team-building and leadership skills. There are several management styles, and knowing when and how to use them is one of the keys to good management. Managers must also be leaders and supervisors, be educated in the subtle differences between them and how they affect employees and productivity (John Hoover, 1997).

Customer Service program

Customer service training is not just for employees; managers must be trained in this capacity as well. Customer service training includes many basic elements of other trainings, such as conflict resolution, communication and problem solving, but is geared toward customer-based issues rather than those of the company or employee. Managers need to make customer-centric decisions when employees are unsure or unable to, within allowable limits set by company policy (William and H. C., 2004).

2.2 The relationship between employee training programs and organizational performance

Employee performance may be related to numerous factors within the workplace, such as overall performance, knowledge, and management. However, there is a definite relationship between training and performance, as training programs can address numerous problems that relate to poor performance. Training presents a prime opportunity to expand the knowledge

base of all employees, but many employers find the development opportunities expensive. Employees also don't have enough time to work while attending training sessions, which may delay the completion of projects. Despite the potential drawbacks, training and development provides both the company as a whole and the individual employees with benefits that make the cost and time a worthwhile investment (Lynton and Pareek, 1990).

Addressing Weaknesses

Most employees have some weaknesses in their workplace skills. A training program allows employees to strengthen those skills that each employee needs to improve. A development program brings all employees to a higher level so they all have similar skills and knowledge. This helps reduce any weak links within the company which rely heavily on others to complete basic work tasks. Providing the necessary training creates an overall knowledgeable staff with employees who can take over for one another as needed, work as a team or work independently without constant help and supervision from others (McConkey, 1983).

Improved Employee Performance

An employee who receives the necessary training is better able to perform his/her job. She becomes more aware of safety practices and proper procedures for basic tasks. The training may also build the employee's confidence because she has a stronger understanding of the industry and the responsibilities of her job. This confidence may push her to perform even better and think of new ideas that help her excel. Continuous training also keeps the employees on the cutting edge of industry developments. Employees who are competent and on top of changing industry standards help the company hold a position as a leader and strong competitor within the industry (Miller, Burack and Albrecht, 1980).

Consistency in employee performance

A structured training and development program ensures that employees have a consistent experience and background knowledge. The consistency is particularly relevant for the company's basic policies and procedures. All employees need to be aware of the expectations and procedures within the company. This includes safety, discrimination and administrative tasks. Putting all employees through regular training in these areas ensures that all staff members at least have exposure to the information (Armstrong, 2006).

Employee Satisfaction

Employees with access to training and development programs have the advantage over employees in other companies who are left to seek out training opportunities on their own. The investment in training that a company makes shows the employees they are valued. The training creates a supportive workplace. Employees may gain access to training they would not have otherwise known about or sought out themselves. Employees who feel appreciated and challenged through training opportunities may feel more satisfaction toward their jobs. According to Becker and Gerhart 1996, performance can come from feeling comfortable within the organization, job proficiency and even from the knowledge that an employee can work hard and get promoted. Training programs can contribute to all of these factors and lead to more satisfied employees who perform at exceptional levels (Rosemary, 2005).

Perceived Benefits of Employee Development

Along with supporting the organization, employees were to recognize that most types of employee development provide them benefits. Employee development programs that range from certifications to education reimbursement, to even basic job skills training have a certain cost to the organization that can easily be considered a benefit to the employee. Such awareness on the part of the employee can also lead to greater loyalty to the organization as

well as enhanced performance. Training and education that can be added to the employees resume are big ticket items in terms of compensation plans, and should be treated as such (John Hoover, 1997).

Employee Development Limits Organization Liability

Most human resource professionals would agree that limiting organizational liability when training employees is a very important aspect of employee development. Certain jobs require training and certifications in order for an employee to successfully execute the minimum job requirements related to their position. The proper documentation of employee development before or during the employee's completion of their job can not only help follow and develop training, but also limit liability in the case of human error on the part of these employees (Derek, Laura, and Stephen, 2004).

Knowledge and Innovation

Training programs increase an employee's job knowledge. An increase in job knowledge means that the employee is to feel more comfortable doing her job and is to perform at a high level. (Patrick and Bruce, 2000). Training employees about the organization, where each employee fits in the organization and how the organization fits into its overall industry creates innovation. In other words, employees who have a knowledge framework, delivered through training, are creative in solving problems, both in the short and long term (Kesler, 2002).

Career and Goal Orientation

When training programs are offered as a method to progress in one's career, they also have an effect on how an employee performs. Employees who know they have a future with the organization are more likely to be high performers. (Cohn JM, 2005). Effective training

targets the gap between what is expected and what is currently being done. This human performance orientation, especially if delivered through training, makes an employee aware of her goals and how she is to reach them (Shawn et al, 2004).

2.3 The challenges faced by financial institutions in their effort to train employees

The Challenges facing Employee training and development are very crucial if the platform on which Human Resource Management is to succeed is to be uplifted. Human Resource Management in Kenya can be defined as the strategic and coherent approach to management of people working in the organization who individually and collectively contribute to the achievement of its objectives. Human Resource Management is the starring function of all managers and it involves the policies and practices need to carry out the Human Resource aspect of a management position (Shawn et al, 2004).

Work Ethics

Work ethics is one of the Challenges facing Employee training and development. People are still influenced on their backgrounds and the employees do not judge people by their expertise and skills but their tribal background. At other causes employees still believe that if a person from organization becomes a CEO, somewhere it is their time to get rich and be employed and therefore do not concentrate on their work (Diane, 2005).

Limited Training Resources

Limited training resources are one of the Challenges facing Employee training and development. When training, organization must have budgeted funds for accommodation, travelling and this needs money and the organization may not have the funds to facilitate this (Anthony, 1999).

Workers' compensation

Workers' compensation is one of the Challenges facing Employee training and development. Workers' compensation can be very ruthless when it comes to negotiation and they include the employees to strike. This affects the Human Resource practice because the Human Resource managers are supposed to provide good working and conducive environment for workers (Anthony, 1999).

Retrenchment and Downsizing

Another of the Challenges facing Employee training and development is retrenchment and downsizing. When the economy becomes bad, the companies are supposed to reduce the employees in the organization, which affects the management (Diane, 2005).

Managing change

Change management is the call of the day with big the financial institutions integrating strategic human resource management methodologies in their businesses. Change management defines the response of the business to the changing external and internal environment. The industrial growth scenario in Burundi demands that there should be change brought about within all factions of the industry. But there are internal and external forces which resist the change. It is a huge challenge to influence the resisting forces with the organization, manage internal conflicts, motivate them to embrace change and implement the changes (Delaney, 1996).

Developing work ethics

With back-to-back slumps in the global economy, Burundi had not remained untouched. Employee morals and loyalty are being tested in a business's day to the day functioning. It had become very important to re-instill cultural values, loyalty, respect for the weak and

elderly, and infuse qualities like empathy, charity, austerity, team spirits, ethics and bonding in the workforce (Delaney, 1996).

Retaining Talent

Indeed, this is one of the major challenges, which human resource management in the financial institutions faces today. Poaching and stiff competition had given motivation to high remuneration to the deserving. People have gained exposure and their yearning to rise is seen them changing loyalty and the financial institutions very frequently. This is especially observed in the IT and Marketing sector. To manage low attrition rates and retain talent had become an enormous obstacle, which all the financial institutions want to cross in order to reach their goals (Gelade, 2003).

Managing fast changing technological trends

Most large and medium scale the financial institutions today prefer to be technologically oriented. The technological trends in today's global scenario are fast changing. Educating the Human Resource Managers about these changes, upgrading their knowledge and motivating them to learn, absorb and come out of their comfort zones is a great challenge faced by many the financial institutions (Gelade, 2003).

Managing workforce stress and employment relations

Human Resource Managers is the face of an organization. It hires and fires employees and if the Human Resource Managers of an organization are not vigorous towards its workforce, it does not help in employment relations. This factor is fast becoming a challenge for human resource management especially in sectors like hospitality, IT and allied support services, media and entertainment. Earlier it is the friction between different levels of an organization and now the new emerging challenge for the Human Resource Managers is to manage inter-functional conflict within an organization. With organizational restructuring becoming

common in the past few years, disputes and friction between different functions had been on the rise (Gelade, 2003).

2.4 Different Methods of Training Employees

Picking the best method of training employees is a challenge for business owners. Some methods are more cost effective than others, but employees want the option that best equips employees with transferable skills and accommodates different learning styles. If they can bring back skills from training, they can perform more successfully in their jobs (Landale, 1999).

Classroom Training

To keep costs low, employees can plan classroom training that only requires one trainer, plus the cost of binders and copies of training materials. One trainer can handle classroom training for small groups of five to 10, but also large groups of 30 to 40. A trainer must make learning fun and interactive. The format might include new reading material for employees, graphics presentations by the trainer, peer discussion groups, small group tasks, and employee self-reflections. Classroom training must offer feedback on what employees have learned, usually by comparing results of pre- and post-assessments (Arthur, 2005).

Web Seminar Training

Using Web conferencing software, trainers can set objectives and ways to measure learning. It is important not to assume that employees will get all information needed as passive listeners in a Web seminar, or "webinar." Trainers can design the webinar training to be interactive by using all tools in the Web conferencing software. A webinar can also feature visuals and discussions among participants, as long as each participant has a microphone. Some webinar software also enables communication over a screen chat or a video conference (Smith and Mazin, 2004).

Off-the-Job Training

Employers can use off the job training to provide employees a chance to learn away from their work setting. Besides classroom training, employers choose other formats such as e-learning. In a self-contained e-learning program, learners can work at their own pace, moving through modules, learning new tasks, sometimes trying tasks and completing assessments. E-learning can include discussions with other participants, scenarios in which employees must choose the right outcome, training videos, and games (Cohn, Khurana and Reeves, 2005).

On-the-Job Training

This option is designed for the actual work setting or a close approximation of the work setting. Training conditions should match work conditions as closely as possible. In on-the-job training, employees get specific instruction on their job tasks. They try new skills, such as operating a cash register or selling a service, with observation and feedback by a coach usually a fellow employee or trainer. Some businesses require employees to jump right into this type of training without classroom training because they believe immersion is most helpful for learning the job quickly and determining if an employee is a good fit for the job (Kesler, 2002).

2.5 Conclusions

From this literature, it has been observed that organizations should look at the positive effects of training on employee performance, and consider employee development as a targeted investment into making the front line worker stronger. This is because the success or failure of the organization depends on employee performance. The discussion has presented the importance of the employee developmental activities and importance of investment in a human capital. However, a research gap exists of determining the factors that determine the actual employee-training program to be conducted within an organisation as different human development programs produce different results concerning organisational performance (Researcher, 2016).

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter covered the methods that were used in this research study. It explains the research design, study population, sample size, sampling techniques that were used. The chapter also deals with the data collection techniques and instruments, the procedure of the study and finally the way of data processing and analysis.

3.1 Research Design

In this study, a descriptive research method was used. A selection of this design was made because it was very flexible to use especially with data collection and depended on the organization to be studied to play a big part in providing relevant data for the study. Both quantitative and qualitative approaches were used in the due course of this study. In the qualitative study approach, purposive sampling was used to select the respondents, whereas under the quantitative study approach, systematic sampling was used to select the study informants.

3.2 Area of study

The study was carried out in Bujumbura, Burundi. This area in particular was chosen because the head branch employs the largest number of employees out of the total number of employees represented in Burundi.

3.3 Population of the Study

The population to be studied included the staff and management of EcoBank (Burundi). The selection of the organization was made in order to establish the viability of the relationship

between employee training programs and organizational performance. A total research population of 50 respondents will be selected from the entire population of EcoBank, which is at 241 employees. The bank is located in Bujumbura, Burundi.

3.4 Sampling Procedure

The sampling procedure for this study involves purposive sampling under the qualitative approach and systematic sampling methods under the quantitative approach. This offered a great chance of selecting certain respondents with useful data for this study (those who directly have significant knowledge and information that relates to the research objectives). It was used by identifying those people deemed to be having direct and detailed data about the issue under study. Those people were then being picked through face-to-face contact.

3.5 Sample Size

In this study, the sample size constitutes of 50 respondents.

3.6 Sources of Data

The source of information was both primary and secondary. Data on the research variables under investigation was obtained from the various sources depending on availability and ease of access.

Primary Data

Primary data was obtained from respondents who were selected to participate in the study and responses generated from structured and semi-structured questionnaires that were prepared by the researcher. The researcher conducted field research where interviews and questionnaires were administered to the selected respondents to obtain information from the selected area. Hence, interviews and questionnaires constituted instruments for primary data collection.

Secondary Data

The whole process involved a critical examination of existing literature from textbooks on employee training, search engines for journal articles, the impact of employee training programs on organizational performance prior researches, magazines and thesis reports to comprise the literature.

3.7 Data Collection Tools

Data collection methods were instruments that were employed by the researcher in order to aid and facilitate data collection. For primary data, the methods included;

Questionnaire Administration

This method involved the researcher using pre-set list of questions to draw responses or opinions from the respondents. Questionnaires were used as a tool for this study and these were normally categorized as self-administered questionnaires. This method was important for this research since some of the targeted respondents who had busy schedules like managers, heads of departments and customers of the bank among others who were comfortable with it. This method was only limited to people who could read and write.

Interview Guide

This was one of the most recommended methods of data collection especially for social research. The method involved an interaction between the interviewer and the interviewee. The interaction was either face to face or over the phone. For this research, in particular, this method was used on all planned respondents including; human resource staff, heads of departments, managers, supervisors and general employees. The interview guide or schedule was used as the tool for this method. The study involved interviews of 5 groups of 10 people.

Document Reviewing

This was referred to as a secondary data collection method. It involved the researcher revisiting earlier records on the study subject(s) in a way of comparing notes with what has been written and recorded about the impact of employee training programs on organizational performance or in relation to it. Such write-ups were in form of journals, newspapers, magazines, textbooks, diaries, reports, brochures, among other records. This method is more commendable on issues that were studied over time, that involved trends. These were also used in this study.

3.8 Quality Control Methods

To test reliability of the instrument, a pilot study using some student studying banking in Uganda Martyrs University studies has been done. Despite that this student does not have enough experience and skill as the target group, they were able discuss and suggest some modifications to the instrument and were able to convince that the suggestions should be adopted.

3.9 Data Analysis Techniques

Both quantitative and qualitative data were collected. The qualitative data from secondary sources were analyzed using content analysis and logical analysis techniques. Quantitative data analysis was done using Microsoft Office Excel 2013. Frequency distribution and percentages were used for the quantitative data analysis. It was used to determine the proportion of respondents choosing the various responses. This was done for each group of items relating to the research questions. The proportions showed the diverse views of employees on the various sub-issues. Tables, charts and graphs were also used to ensure easy understanding of the analyses.

3.10 Ethical Considerations

The researcher sought consent from the respondents and observed confidentiality of research/information that was being collected.

The researcher made it clear to the respondents that the research was for academic purposes and the information got was not to be revealed to anybody else but be kept confidentially.

The researcher avoided deception in the process of research and was honest and trustworthy about the aims, goals and procedures of the study.

3.11 Limitations of the Study

This study covered only Ecobank in the Bujumbura, therefore the findings did not apply to the other parts of the country where this kind of problem exists. However it serves as a representative or sample for echoing the same findings across the industry.

The study only dealt with commercial banks, making its findings not applicable to other related financial institutions that might be experiencing the same problem. Nevertheless, it serves as a benchmark from which other institutions can borrow knowledge.

The study dealt only with employee training; hence, other factors that may have the same impacts to the commercial banks, as employee training were not looked at.

Misinterpretation, suspicion and uncertainties about the purpose of the study by respondents.

This was solved by fully explaining to the respondents the purpose of the study before its actual execution.

Inadequate financial resources. This was solved by keeping the population coverage at a minimal representative level.

Unfavorable weather conditions and respondents daily routine activities that lead to call backs. This was solved by adjusting the research program to suit the respondents' schedule of duties.

Some people refuse to respond basing on the earlier false and empty promises other researchers had given them. This was solved by explicitly showing them the academic purpose of the study and reversed their situation.

CHAPTER FOUR

DATA ANALYSIS, INTERPRETATION AND PRESENTATION

4.0 Introduction

Under this chapter, the findings of the study were presented, interpreted and discussed in relation to major themes corresponding to the research objectives. The presentation of the data laid out in this chapter was interpreted using both quantitative and qualitative analysis methods that provided a stronger comprehension of the findings. The qualitative data was presented in a contextual way of explaining the data using words to discuss the data findings whereas the quantitative data was presented in the form of frequency tables and graphs.

4.1 General Findings

4.1.2 Demographics analysis of the respondents

The socio economic characteristics of the respondents was analyzed in an effort to gauge the relevancy of their first-hand information they provided the researcher as different respondents have different opinions which are influenced primarily by their level of education, sex, marital status, employment position among others as presented in the table below;

Table 4.2: Showing the demographics analysis of the respondents

Gender	Frequency	Percentage
Male	30	60%
Female	20	40%
Total	50	100
The age bracket of respondents	Frequency	Percentage
18 – 25	5	10%
26 – 35	10	20%
36 – 45	20	40%
46 – 55	10	20%
56 – 59	5	10%
Total	50	100
Marital Status	Frequency	Percentage
Married	15	30%
Single	10	20%
Dating	20	40%
Divorced	5	10%
Total	50	100
Education of the respondents	Frequency	Percentage
Certificate	4	8%
Diploma	7	14%
Degree	30	60%
Masters	6	12%
PHD	3	6%
Total	50	100

Years of occupancy in the study area	Frequency	Percentage
1-2 years	5	10%
3-4 years	10	20%
5-6 years	15	30%
6 years and above	20	40%
Total	50	100%
Position in EcoBank	Frequency	Percentage
Human resource staff	10	20
Heads of departments	5	10
Managers	10	20
Supervisors	10	20
General employees	15	30
Total	50	100%

Source: Primary Data, 2016

4.1.3 The gender of respondents

During the course of this research, in the 50 of those who responded, 30 respondents were men representing 60% and the 20 of the respondents were female representing therefore 40% of the respondents. Despite the affirmative action by many social researchers towards gender balance, males still out-number females in the propensity to know more about employee training in organizations than their lady counterparts because still more men are employed in higher organizational offices than the women despite calls for gender balance in employment.

4.1.4 Marital Status of Respondents

Respondents were further asked to disclose their marital status in an effort to determine the background factors that could aid the researcher in their study of the relationship between

employee training programs and organizational performance focusing on a case study of EcoBank (Burundi). The table reveals that out of the 50 respondents that were interviewed by the researcher, 30% were married, whereas 20% were still single. Majority 40% were still dating whereas only 10% were divorced from their marriages. This helped the researcher determine the influence of the respondents' backgrounds on the outcome of the study.

4.1.5 The age bracket of respondents

The age brackets of the respondents was inquired to gauge their responses in correspondence to their level of experience and worldly views about any subject matter relating to the study of employee training and its impact on organizational performance. The table reveals that out of the 50 respondents the researcher, the majority of them 40%, interviewed that were aged between 36-45 years and these made up most of the employees at EcoBank Burundi. 20% of the respondents were aged between 26-35 years of age as well as those between 36-45 years as they also represented 20% of the entire study population. The respondents who were aged between 18 years and 25 years scored 10% of the study respondents who were primarily new entrants into the company or floor employees like counter cashiers and clerks. Another 10% of the study informants were aged between 56 and 59 years of age and these mainly top-level executives and managers.

4.1.6 Level of education of the respondents

Respondents were tasked to reveal their level of education in an effort to relate their education backgrounds with their responses as different levels of education offer diverging academic and partial opinions and views about the issues under discussion and study. Therefore, it was very important to record their education levels to add onto the reliability of the field data collected from the study area. According to the table above, it was revealed that out of the total number of respondents involved in the study (50), majority of them 60% had attained a bachelor's degree in one discipline or another. Whereas 14% of the research

respondents had gained a diploma level education while only 12% of the interviewees that participated in this study had achieved a master's degree education who were mainly the heads of departments and other managers. 8% of the study respondents were certificate holders in different disciplines who made up mostly of the office attendants and other floor employees whereas the rest of the respondents and the minority 6% were PHD holders and these were the consultants and advisors for the bank. The study therefore had an academically sound respondent's pool from which valuable data about employee training and its impact on organizational performance would be sourced.

4.1.7 Years of occupancy in the study area

The researcher found it imperative to ask the respondents their number of years within the study area. This was done in an effort to determine how far they have observed the impact of employee training programs on organizational performance. It is therefore from that view that the respondents were asked to reveal their number of years working for EcoBank. From the table we can reveal that out of the 50 respondents, the researcher interviewed 10% of the respondents had worked in the study area for a period between 1-2 years whereas 20% of the study population revealed that they had worked in EcoBank for duration between 3-4 years. 30% of the respondents said that they had worked in EcoBank for close to 5-6 years whereas the majority of the respondents revealed that they have been in occupancy at the study area for more 6 years.

4.1.8 Position in EcoBank

In the process of sampling the respondents from the total employee pool of EcoBank, the researcher came to a realization that 20% of them came from the Human resource department staff whereas only 10% of the study respondents were actual Heads of departments. 20% of the study informants were Managers while the supervisors that participated in this study

made up also 20% of the research respondents. Majority of the respondents were got from the general pool of employees especially the floor employees and they represented 30% of the entire respondents' population for this study.

4.2 Objective One: The different employee training programs and their impact on EcoBank's performance

The first objective of the study was to identify the different employee training programs and their impact on EcoBank's performance. To achieve this objective, respondents were asked to mention the different employee training programs and their impact on EcoBank's performance that existed in organization and their responses were tabulated as seen from table 4.6 below.

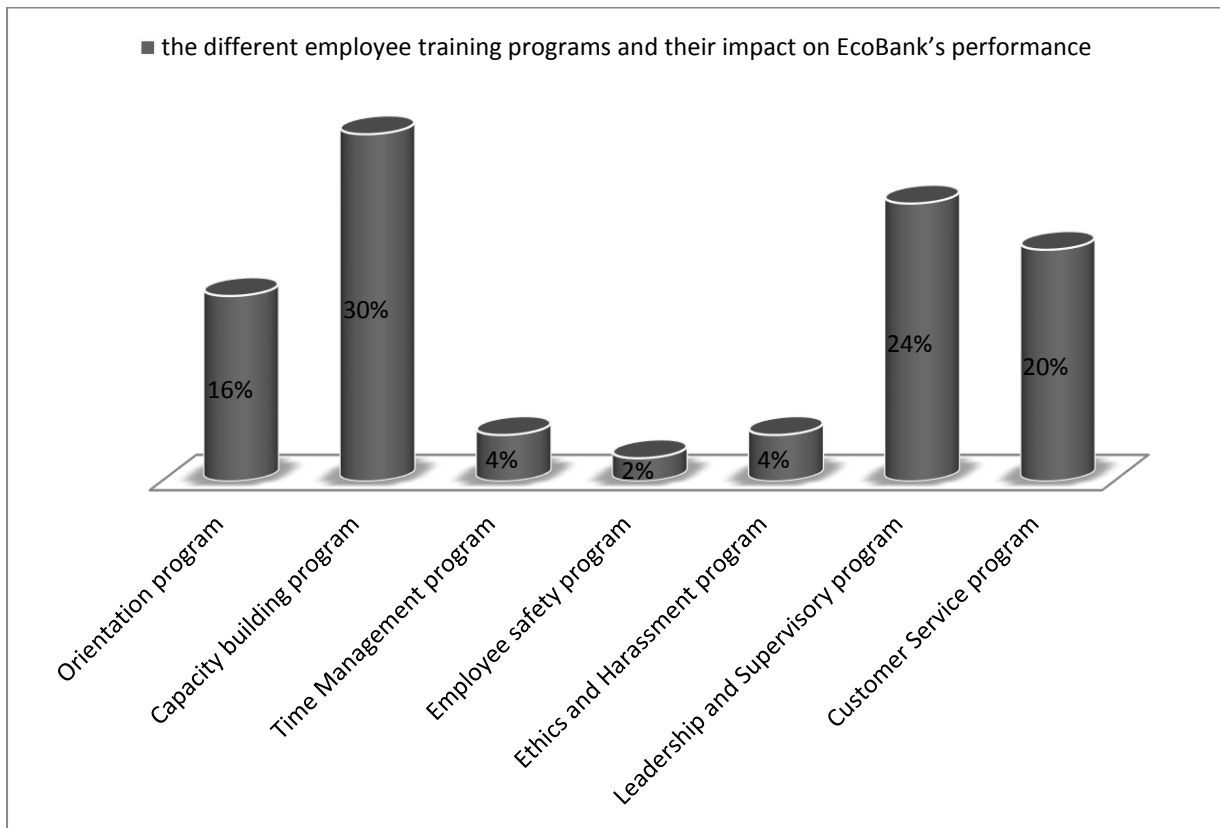
Table 4.6: showing the different employee training programs and their impact on EcoBank's performance

The different employee training programs and their impact on EcoBank's performance	Frequency	Percentage
Orientation program	8	16%
Capacity building program	15	30%
Time Management program	2	4%
Employee safety program	1	2%
Ethics and Harassment program	2	4%
Leadership and Supervisory program	12	24%
Customer Service program	10	20%
Total	50	100%

Source: Primary Data, 2016

Table 4.6 reveals that out of the 50 respondents that aided this study, majority of them 30% were of the opinion that the capacity building program was the most instrumental employee training offered to the employees of EcoBank Burundi. According to 24% of the study population the leadership and supervisory program was another significant employee-training program that was emphasized at the bank whereas 20% of the respondents identified customer service programs as another sought after employee training program that is given to employees at EcoBank Burundi. The orientation program was cited by 16% of the respondents as another employee-training program at the bank because many supervisors reluctantly offer this program to the new employees who they expect to have read the company rules, organizational structure and culture on top of knowing their job descriptions. According to 4% of the research informants, the eethics and harassment program was another employee-training program at the study organization that employees received. Another 4% of the respondents also cited the time management program as another form of training program conducted at the bank where time management was emphasized whereas the rest and minority of the respondents 2% suggested the employee safety program as another employee training program for the bank although it was a neglected form of training which was not regularly conducted. This data was further represented in fig. 4.6 below.

Figure 4.6: A cylinder graph showing the different employee training programs and their impact on EcoBank’s performance



Source: Primary Data, 2016

4.3 Objective Two: The relationship between employee training programs and organizational performance

The second objective of this study was to examine the relationship between employee training programs and organizational performance. Therefore, the 50 respondents were again asked to identify the key impacts of employee training on the performance on EcoBank (Burundi) and their arguments were tabulated as seen in table 4.7 below.

Table 4.7: Showing the relationship between employee training programs and organizational performance

The relationship between employee training programs and organizational performance	Frequency	Percentage
Addressing Organizational Weaknesses	10	20%
Improved and Consistent Employee Performance	8	16%
Employee Satisfaction	4	8%
Perceived Benefits of Employee Development	9	18%
Employee Development Limits Organization Liability	11	22%
Career and Goal Orientation	2	4%
Knowledge and Innovation	6	12%
Total	50	100%

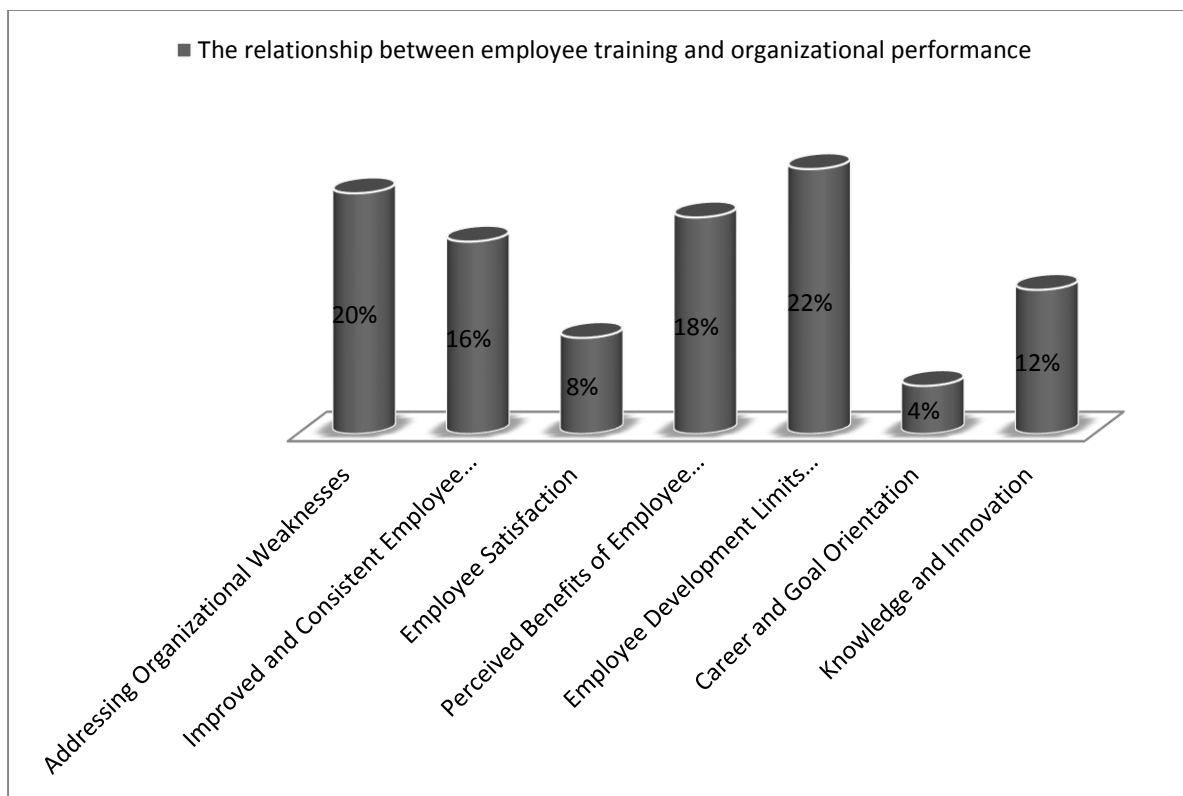
Source: Primary Data, 2016

Table 4.7 reveals that out of the total 50 respondents, 20% of the study informants were of the observation that employee training at the study area has led to realization of the weaknesses of the organisation and as such improve on these areas through training which positively impacts on the overall performance of EcoBank Burundi. 16% of the study respondents argued that the different employee training programs and their impact on EcoBank’s performance at the bank lead to an improvement and consistence in employee performance that are the backbone of the organization and as such improved and consistent performance of the bank itself. Employee satisfaction as another impact of employee training on the performance of the organization was cited by 8% of the research interviewees who said that a satisfied employee means they work to the fulfillment of the organization’s goals and objectives hence improved performance. 18% of the respondents suggested that

employee training had several perceived benefits of employee development, which included customer service, customer retention, and efficiency in work turnover among other as the performance impacts of employee training at the bank.

The majority of the respondents 22% argued that the most significant effect of employee training on the performance of EcoBank was that employee development limited the bank’s liability and thus facilitates the organization’s productivity. Minority of the respondents suggested that Career and Goal Orientation for the employees and the organization which led to improved organizational performance was another impact of employee training whereas the rest of the respondents 12% cited Knowledge and Innovation as another relevant impact of employee training on EcoBank’s performance because through knowledge and innovation the bank could gain a competitive advantage in the banking sector. These arguments were further presented through a graph as shown in figure 4.7 below;

Figure 4.7: A cylinder graph showing the relationship between employee training programs and organizational performance



Source: Primary Data, 2016

4.4 Objective Three: The challenges of employee training faced by EcoBank (Burundi)

The third and last objective of the study was to examine the challenges of employee training faced by EcoBank (Burundi). To meet this objective, respondents were asked to identify the challenges their organisation faces in its effort to train its employees and their arguments were tabulated in table 4.8 below.

Table 4.8: Showing the challenges of employee training faced by EcoBank (Burundi)

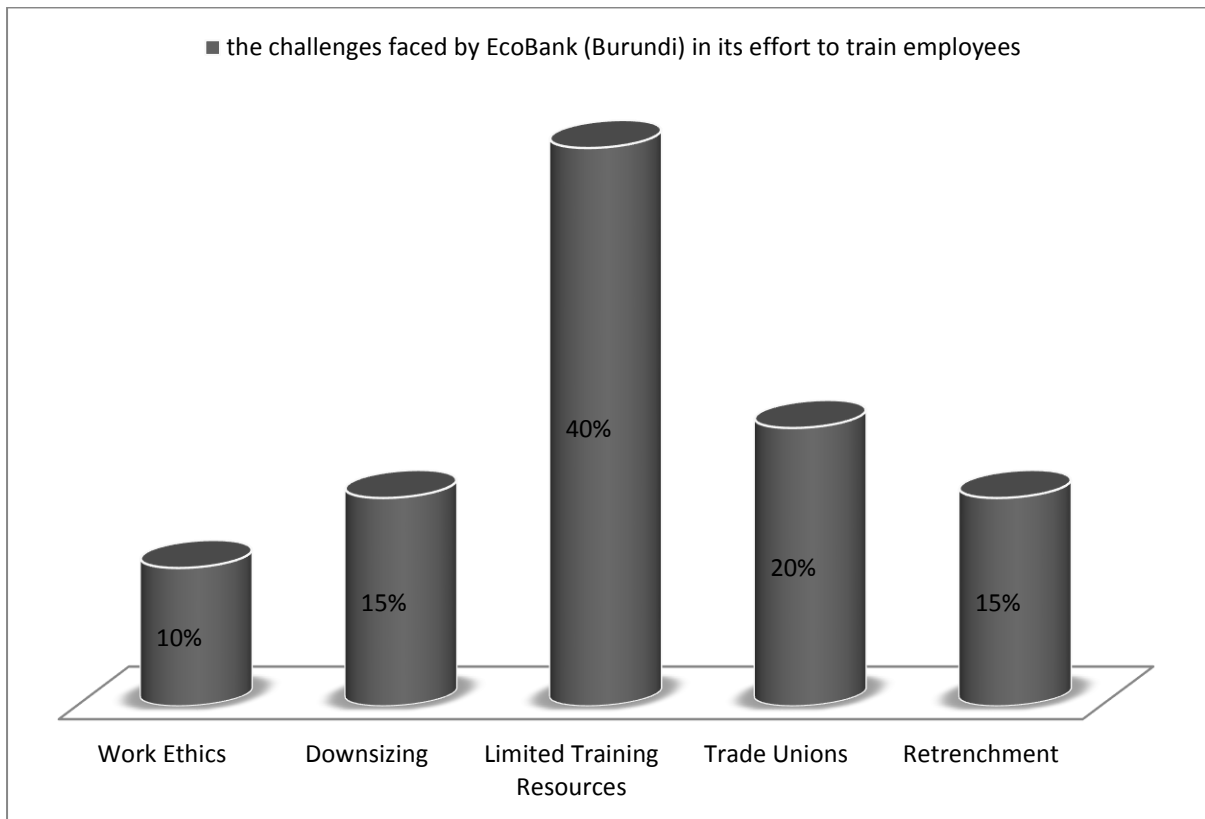
The challenges of employee training faced by EcoBank (Burundi)	Frequency	Percentages
Work Ethics	5	10%
Downsizing	7	15%
Limited Training Resources	20	40%
Workers' compensation	10	20%
Retrenchment	8	15%
Total	50	100

Source: Primary Data, 2016

From table 4.8 it was evident that out of the total respondents, 10% of the respondents believed that work ethics of different business disciplines, was a major challenge faced by EcoBank (Burundi) in its effort to train employees while 15% of the study respondents were of the opinion that downsizing was yet another challenge faced by EcoBank (Burundi) in its effort to train employees. Majority of the respondents 40% were of the opinion that limited training resources at EcoBank (Burundi) were perhaps the most important challenge faced by

EcoBank (Burundi) in its effort to train employees. 20% of the study informants were of the opinion that workers' compensation was yet another important challenge faced by EcoBank (Burundi) in its effort to train employees. The rest of the study interviewees 15% were of the argument that another prominent challenge faced by EcoBank (Burundi) in its effort to train employees was retrenchment. Altogether, this data was later represented in fig 4.8 as seen below;

Figure 4.8: A cylinder graph showing the challenges of employee training faced by EcoBank (Burundi)



Source: Primary Data, 2016

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

In this chapter, the research was summarized, concluded and possible recommendations about the research were made about the investigation of the impact of employee training programs on organizational performance focusing on a case study of EcoBank (Burundi).

5.1 Summary of findings

In totality, this research was all about the investigation of the impact of employee training programs on organizational performance focusing on a case study of EcoBank (Burundi). The findings were summarized according to the research objectives.

The first objective of the study was to identify the different employee training programs and their impact on EcoBank's performance. The study findings have revealed that majority of the respondents were of the opinion that the capacity building program was the most instrumental employee training offered to the employees of EcoBank Burundi. In support of this view was Leonard 1977 who stressed that capacity building and development program gives employees the skills and knowledge to perform their jobs effectively. According to some of the study population the leadership and supervisory program was another significant employee-training program that was emphasized at the bank.

Hoover 1997 supported this finding through his study by stating that effective employees must learn and develop supervisory, team building and leadership skills and need to be educated in how they affect the organization's and productivity. Some other respondents identified customer service programs as another sought after employee training program that

is given to employees at EcoBank Burundi.

William and H. C, (2004) also came to the same conclusion that customer service training includes many basic elements of other trainings, such as conflict resolution, communication and problem solving, but is geared toward customer-based issues rather than those of the company or employee. A significant number of the respondents as another employee-training program at the bank cited the orientation program because many supervisors reluctantly offer this program to the new employees who they expect to have read the company rules, organizational structure and culture on top of knowing their job descriptions. This was in agreement with Kesler 2002 who stated that orientation is the first step toward helping a new employee adjust himself to the new job and the employer. According to several research informants, the ethics and harassment program was another employee-training program at the study organization that employees received. In support of this was a study by Derek, Laura, and Stephen, (2004) said that ethics encompasses many different training areas, including diversity, corporate responsibility and harassment, which promote integrity among employees and the organization especially financial institutions. Another group of respondents also cited the time management program as another form of training program conducted at the bank where time management was emphasized.

Patrick and Bruce, (2000) also agreed that training programs that include time-management, planning, problem-solving and delegation skills is to help managers make the most of their time and resources. The rest and minority of the respondents suggested the employee safety program as another employee-training program for the bank although it was a neglected form of training which was not regularly conducted. Derek, Laura, and Stephen, (2004) who found that employee safety is a major concern for every business, and managers must be aware of potential risks and how to handle emergencies backed this.

The second objective of this study was to examine the relationship between employee training programs and organizational performance. The study findings revealed that some of the study informants were of the observation that employee training at the study area has led to realization of the weaknesses of the organization and as such improve on these areas through training which positively impacts on the overall performance of EcoBank Burundi. This was echoed by similar findings by McConkey 1983 who observed that providing the necessary training creates an overall knowledgeable staff with employees who can take over for one another as needed, work on teams or work independently without constant help and supervision from others.

Several study respondents argued that the different employee training programs and their impact on EcoBank's performance at the bank lead to an improvement and consistence in employee performance that are the backbone of the organization and as such improved and consistent performance of the bank itself.

Armstrong 2006 also found that a structured training and development program ensures that employees have a consistent experience and background knowledge. The consistency is particularly relevant for the company's basic policies and procedures. Few research interviewees who said that a satisfied employee means they work to the fulfillment of the organization's goals and objectives hence improved performance cited employee satisfaction as another impact of employee training on the performance of the organization. Accordingly, Becker and Gerhart, (1996) resolved that employees with access to training and development programs have the advantage over employees in other companies who are left to seek out training opportunities on their own.

Several respondents suggested that employee training had several perceived benefits of employee development, which included customer service, customer retention, and efficiency in work turnover among other as the performance impacts of employee training at the bank.

This supported the views by Miller, Burack and Albrecht, (1980) were they stressed that an employee who receives the necessary training is better able to perform her job. Employees who are competent and on top of changing industry standards help the company hold a position as a leader and strong competitor within the industry.

The majority of the respondents argued that the most significant effect of employee training on the performance of EcoBank was that employee development limited the bank's liability and thus facilitates the organization's productivity. This was parallel to findings by a study by Derek, Laura, and Stephen, (2004) who observed that the proper documentation of employee development before or during the employee's completion of their job could not only help follow and develop training, but also limit liability in the case of human error on the part of these employees.

Minority of the respondents suggested that career and goal orientation for the employees and the organization, which led to improved organizational performance, was another impact of employee training. Also Shawn et al, 2004 concluded that this human performance orientation, especially if delivered through training, makes an employee aware of her goals and how she is to reach them. The rest of the respondents cited knowledge and innovation as another relevant impact of employee training on EcoBank's performance because through knowledge and innovation the bank could gain a competitive advantage in the banking sector. In the same way Kesler 2002, too argued that training programs increase an employee's job knowledge and employees who have a knowledge framework, delivered through training, are creative in solving problems, both in the short and long term.

The third and last objective of the study was to examine the challenges of employee training faced by EcoBank (Burundi). From the study findings it was evident that out of the total respondents, 10% of the respondents believed that work ethics of different business disciplines, was a major challenge faced by EcoBank (Burundi) in its effort to train

employees.

Diane 2005 to found that work ethics is one of the challenges facing Employee training and development as people are still influenced on their backgrounds and the employees do not judge people by their expertise and skills but their tribal background. Some of the study respondents were of the opinion that downsizing was yet another challenge faced by EcoBank (Burundi) in its effort to train employees. This complied with Diane 2005 who observed that when the economy becomes bad, the companies are supposed to reduce the employees in the organization, which affects the management. Majority of the respondents were of the opinion that limited training resources at EcoBank (Burundi) were perhaps the most important challenge faced by EcoBank (Burundi) in its effort to train employees.

Similarly, Anthony 1999 also argued that when training, organization must have budgeted funds for accommodation, travelling and this needs money and the organization may not have the funds to facilitate this. A significant number of the study informants were of the opinion that workers' compensation was yet another important challenge faced by EcoBank (Burundi) in its effort to train employees. Anthony 1999 also found that workers' compensation is one of the challenges facing Employee training and development as workers' compensation can be very ruthless when it comes to negotiations.

The rest of the study interviewees were of the argument that another prominent challenge faced by EcoBank (Burundi) in its effort to train employees was retrenchment. This was in accordance with Diane 2005 who perceived that when the organization is going through hard times and retrenching it is practically impossible to train it remaining employees.

5.2 Conclusions

The conclusions of this study were in accordance with the research questions;

The first question of the study was; what are the different employee training programs and their impact on EcoBank's performance? From the study results it can be concluded that the

most common the different employee training programs and their impact on EcoBank's performance were among others; orientation program, capacity building program, time management program, employee safety program, ethics and harassment program, leadership and supervisory program and customer service program.

The second question of this study was; what is the relationship between employee training programs and organizational performance? Research concluded that; addressing weaknesses within the organization, improved and consistent employee performance, employee satisfaction, perceived benefits of employee development, employee development limits organization liability, career and goal orientation and knowledge and innovation were the major effects of employee training at EcoBank (Burundi).

The third and last question of the study was; what are the challenges of employee training faced by EcoBank (Burundi)? From the summary of findings, it was concluded that; work ethics, limited training resources, workers' compensation, retrenchment and downsizing, managing change, retaining talent, managing fast changing technological trends and managing workforce stress and employment relations were some of the challenges of employee training faced by EcoBank (Burundi).

5.3 Recommendations

In the process of carrying out this research the researcher came up with the following recommendations:

The business community of Burundi should embrace employee training as a way of promoting effectiveness of their staff members and encouraging performance as employees be equipped with the necessary skills to carry out job tasks whether at the current and proceeding job placements.

There should be more effort put on the semi and quarterly employee training sessions in EcoBank Burundi as this helps the bank's supervisors to identify the performance gaps earlier in order to save the meager resources the company has.

More resources should be allocated in matters concerning employee training in terms of funds for the trainers to carry out good training sessions that can impart knowledge and skills on employees so that they can carry out given work tasks and assignments. .

Employees should also be trained and taught about the merits of employee training exercise because they may think it is only concerned about assessing them to pave way for firing or retrenching them hence having negative attitude towards employee training.

5.4 Further area for Research

For filling the missing links and gaps, left by this researcher, more research and study is called for from other academicians or researchers on the impact of employee training on employee satisfaction and overall performance: a case study of Coca Cola Company.

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APPENDIX 1

QUESTIONNAIRE

This questionnaire seeks to publish the impact of employee training programs on organizational performance: a case study of EcoBank (Burundi). The active participation is to help in the improvement on EcoBank (Burundi) employees' and the bank's performance. The response will be treated with the highest confidentiality it deserves. Please tick the best answer or as many as employees feel.

BASIC DEMOGRAPHIC DATA (PLEASE TICK WHERE APPROPRIATE)

1. Gender

- a) Male
- b) Female

2. How old are you? (Years)

- a) 18 – 25
- b) 26 – 35
- c) 36 – 45
- d) 46 – 55
- e) 56 – 59

3. Marital Status

- a) Married
- b) Single
- c) Dating
- d) Divorced

4. Educational Background

- a) Certificate ()
- b) Diploma ()
- c) Degree ()
- d) Masters ()
- e) PHD ()

5. Years of occupancy in the study area

- a) 1-2 years ()
- b) 3-4 years ()
- c) 5-6 years ()
- d) 6 years and above ()

6. What is the position in EcoBank?

- a) Human resource staff ()
- b) Heads of departments ()
- c) Managers ()
- d) Supervisors ()
- e) General employees ()
- f) Customers of EcoBank (Burundi) ()

7. How long have employees been working with EcoBank?

- a) 1-2 years ()
- b) 3-4 years ()
- c) 5-6 years ()
- d) 6 years and above ()

RESEARCH QUESTIONS (PLEASE TICK WHERE APPROPRIATE)

Please indicate the response mode by writing only ticking in the blank provided for each of the items or statement elaborate below by referring to the symbols provided that match the organisation.

- Strongly Disagree **SD**
- Disagree **D**
- Neutral **N**
- Agree **A**
- Strongly Agree **SA**

OBJECTIVE ONE: the different employee training programs and their impact on EcoBank’s performance

2.1 What are the different employee training programs and their impact on EcoBank’s performance?

The different employee training programs and their impact on EcoBank’s performance	SD	D	N	A	SA
Orientation program					
Capacity building program					
Time Management program					
Employee safety program					
Ethics and Harassment program					
Leadership and Supervisory program					
Customer Service program					

OBJECTIVE TWO: The relationship between employee training programs and organizational performance

2.2 What is the relationship between employee training programs and organizational performance?

The relationship between employee training programs and organizational performance	SD	D	N	A	SA
Addressing Weaknesses					
Improved Employee Performance					
Consistency in employee performance					
Employee Satisfaction					
Perceived Benefits of Employee Development					
Employee Development Limits Organization Liability					
Career and Goal Orientation					
Knowledge and Innovation					

OBJECTIVE THREE: the challenges faced by financial institutions in their effort to train employees

2.3 What are the challenges faced by financial institutions in their effort to train employees?

The challenges faced by financial institutions in their effort to train employees	SD	D	N	A	SA
Work Ethics					
Limited Training Resources					
Workers' compensation					
Retrenchment and Downsizing					
Managing change					
Developing work ethics					
Retaining Talent					
Managing fast changing technological trends					
Managing workforce stress and employment relations					

APPENDIX 2

INTERVIEW GUIDE FOR KEY RESPONDENTS

This interview seeks to publish the impact of employee training programs on organizational performance: a case study of EcoBank (Burundi). The active participation in this interview is to help in the improvement on EcoBank (Burundi) employees' performance. The response will be treated with the highest confidentiality it deserves. Please tick the best answer or as many as employees feel.

PRELIMINARY QUESTIONS

1. What do employees understand by the term employee training?
2. What are the examples of employee training used in the organisation?
3. What do employees think is the objective of employee training to the organisation?
4. What is the output of employee training in the organisations?
5. What are some of the methods used to train employees in organisations today?
6. What are some of the arguments for and arguments against employee training?
7. What are the forms of employee training at the organisation?
8. What are the challenges observed in employment training programs in organisations today?
9. What are some of the employee-training programs used at the organisation?
10. How can financial institutions benefit from training their employees?
11. How can universities and education institutions do to pass out well-trained workers?

RESEARCH QUESTIONS

1. What are the different employee training programs and their impact on EcoBank's performance?
2. What is the relationship between employee training programs and organizational performance?
3. What are the challenges faced by financial institutions in their effort to train employees?

APPENDIX 3

PROPOSED BUDGET

Item	Quantity	Rate	Total cost
Ream of papers	3	12,000	36,000/=
Pens	4	400	1,600/=
Dissertation typing and printing	#	#	50,000/=
Transport	#	#	120,000/=
Dissertation typing, printing and binding	#	#	120,000/=
Miscellaneous	#	#	50,000/=
Total			377,600/=

Source: Researcher

APPENDIX 4

TIME FRAME/WORK PLAN

Week	Activity	Assessment indicators	Requirements other comments
1	Reconnaissance and contact making	Interview appointments, contacts of respondents	Introduction letter, concept paper, etc.
2	Data collection	Planned raw data entries	Stationary, transport
3	Data collection	Planned raw data entries	Stationary, transport
4	Data compiling	Rough copy of report	Stationary
5	Data analysis	Established relations among variables	Stationary, computer assess with enabling packages
6	Data analysis	Established relations among variables	Stationary, computer
7	Report writing, compilation and typing	unedited report	Stationary, secretarial services
8	Report editing	Fine report copy	Computer
	Submitting the research report		Hard Cover Binding

Source: Researcher

THANK YOU