

ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES

THE EFFECT OF TRAINING PRACTICES ON EMPLOYEES' COMMITMENT: THE CASE OF AWACH SAVING AND CREDIT COOPERATIVE SOCIETY LTD.

By Solomon Getnet

July 2023 Addis Ababa, Ethiopia

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\mathbf{BY}

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DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Ephrem Assefa (Ph.D.). All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

St. Mary's University, Addis Ababa	July 2023
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ENDORSEMENT

This thesis has been submitted to St. Mary's Uni with my approval as a university advisor.	iversity, School of Graduate Studies for examination
with my approval as a university advisor.	
Advisor	Signature
St. Mary's University, Addis Ababa	July 2023

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List of Acronyms

SACCOS- Saving and Credit Cooperative Society

ANOVA- Analysis of Variance

SPSS- Statistical Package for Social Science

HR- Human Resource

HRM- Human Resource Management

SD- Standard Deviation

ABSTRACT

Training is used as an important tool not only to upgrade the knowledge and skill of employees but also to improve employee commitment. Training adequacy can be judged by a variety of aspects, including training design, training need assessment, training delivery and evaluation of training. As a result, there appears to be a void in studies on how training improves employee commitment. This study is, therefore, conducted to investigate the effects of training practices on employee commitment in the case of the Awach Saving and Credit Cooperative Society Ltd. The study randomly chosen the head office, main office, and five branches in Addis Ababa, Ethiopia. To meet the research objectives, the study used an explanatory research design and quantitative approach. A systematic questionnaire was used to collect relevant data. All selected branch employees are included in the population. The four dimensions of training namely training need assessment, training design, training delivery and training evaluation accounted for 93.6% of the variances in employee commitment. The results of the regression analysis indicate that all are significant determinants of employee commitment. In particular, the training needs assessment and training delivery have very strong positive and significant effect on employee commitment with r = .867 and r = .846 respectively. Therefore, the management of the organization is highly encouraged to carry out training needs assessment work and deliver the training to its employees by evaluating it at every stage of the process.

Keywords: Employee Commitment, Training Need Assessment, Training Design, Training Delivery, Training Evaluation, Awach SACCOS

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

It is a well-known fact that organizations worldwide are striving for success and compete against each other in the same industry. Human resource is one of the key factors for the success of any organization. Hence, employees are crucial resources. It is important to optimize the contribution of employees to companies' aims and goals as a means of sustaining effective performance. In so doing, managers need to pay special attention to the overall development of their employees. Organizations must obtain and utilize their resources towards to keeping a realistically up-to-date work force.

Organizations face challenges regarding creating a committed workforce. Human resource is the greatest assets of a given organization. That means the employees' work behavior contributes either positively or negatively. While employees can behave in ways that may be described as constructive and helpful, others may embark on acts that can be described as destructive and harmful to their organization. The employees constructive work behaviors can show their commitment to the organization. Three factors are important: 1) an identification with the goals and values of the organization; 2) a desire to belong to the organization; and 3) a willingness to display effort on behalf of the organization. Committed employees are characterized as loyal, productive members of the organization. Employee commitment is defined as "a state in which the employee identifies with a particular organization and its goals and wishes to maintain membership in the organization. It is manifested in the employee's acceptance of organizational values and goals and his/her loyalty to the organization reflected by his/her continued desire to remain in the organization. That is what binds an employee to the organization. According to researchers, the success of an organization results from employees' commitment and participation A high-commitment environment improves employee retention rate, reduces operating costs, and promotes employee performance and efficiency (Etsegenet, 2021).

It is often emphasized that, due to the advent of globalization and technological advances, organizations should focus on provision of training to their workforce. Training plays a significant role on employees' commitment. Some researchers argue that training has no effect

on commitment instead other factors such as HR practices lead to commitment. Some argue training enhances the capacity of employees for learning certain skills. However, some are of the opinion that it helps the employees for fulfilling their specific goals or objectives. Despite the contrasting views it is argued that training programs increase the level of employee commitment in manifold ways. Other researchers suggest that training and employee commitment and job satisfaction should be investigated within their environmental settings and further research is required (Muhammad and Ali, 2020). Hence, the present study fills the gap in the literature that deals with training and employee commitment by focusing on the specific environmental setting.

Commitment is not only a human relation concept but also involves generating human energy and activating the human mind. Commitment can also be defined as "a psychological state that binds the individual to the organization". Moreover, it is the psychological attachment felt by the person for the organization; it will reflect the degree to which the individual internalizes or adopts characteristics or perspectives of the organization.

The meaning of employee commitment can best be explained by employing the social exchange theory. The social exchange theory is grounded in an economic model of human behavior whereby interactional process between individuals is motivated by a desire to maximize rewards and minimize losses. The basic premise of social exchange theory is that relationships providing more rewards than costs will yield enduring mutual trust and attraction. Furthermore, these social transactions incorporate both material benefits and psychological rewards including status, loyalty, and approval. For example, in the workplace, the supervisor provides a subordinate with support and monetary rewards while in exchange, the subordinate contributes personal devotions and expertise. Employee commitment is dependent on three drivers, namely, fairness, trust, and concern for employees. If employees wish to build commitment, they should create an environment of fairness, trust, care, and concern by acting consistently in ways that employees perceive as fair, trusting, and caring. Training in a work organization is essentially a learning process, in which learning opportunities are purposefully structured by the management, HR and training staffs, working in collaboration or by external agents acting on their behalf. Furthermore, it is also argued that training practices help employees to develop positive workrelated behavior. This study is, therefore, conducted to examine the effect of training practices on employee commitment in the case of Awach Saving and Credit Cooperative Society Limited (SACCOS).

1.2. Background of the Organization

Awach SACCO is a saving and credit cooperative established on 13/07/1999 E.C. in Arada Subcity by Mr. Zerihun Sheleme, Founder and General Manager with 41 initial members. Having in mind a long-term objective of encouraging a saving mobilization culture and loan provision in the community with a strong commitment and belongingness, coupled with shared visions of the founders; Awach became a truly serving financial institution within a few years after its establishment.

The legal personality certificate was first gained from Arada sub-city on March 13/1999 E.C. and due to its expansion, it was re-registered by the Federal Cooperative Agency (FCA) in 2009 with registration No.AG/S/C/005/09. Awach has been certified as competent SACCOS, based on regulation No.018/2007, by scoring 81.65 points in competency evaluation. Awach is the first SACCO in Ethiopia to be a member of the International Cooperative Alliance (ICA) and an associate member of the African Cooperative Confederation of Saving and Credit Associations (ACCOSCA)

As per the data from Awach's communication bulletin, as of 2014 E.C, the members of the cooperative have grown substantially and have reached more than 75,000 persons. It has 22 branches in Ethiopia. Out of this, the 17 are in Addis Ababa. Awach has different saving schemes and gives different kinds of loan services to its members depending on their need and wants. For e.g., some are special loan types up to 600,000 birrs for health or education needs or minimal expenditures etc. For trade support up to 800,000 birr and for automobile car loan up to 1,500,000 birr and for business car buying up to 2,000,000 birrs. In addition, they provide house purchase or house construction loan up to 3,000,000 million birrs. Each member is expected to contribute a saving of 25% over six months to access the loan facility which he/she prefers to be enrolled. By the end of 2014 E.C., Awach has disbursed a loan amount of more than 3.7 billion birr (Awach 2014).

Given the success of the organization described above, the purpose of this study is to examine the effect of training on the commitment of Awach employees.

1.3. Statement of the Problem

The quality of human resource is an asset to any organization and as a result training has become an issue to be addressed in every organization. Nowadays, in this rapidly changing business environment, many organizations in our country understood the essence of training and they make conditions favorable for their employees. Empowering employees by providing proper training and development is critical to improve employee commitment and organizational performance. Adequacy and appropriateness of training can be determined through various factors. Among these factors are training design, training need assessment, evaluation of training and delivery method. All of these play a major role in providing appropriate trainings.

Studies have been conducted to in relation to the effect of training practices on employee commitment. Gathungu et. al (2016) examined the influence of training practices on the commitment of employees in the commercial banks in Kenya. They found that training and career management practices in the banking sector have a positive and significant influence on employee commitment.

A study conducted by Mulugeta (2017) indicated that effectiveness of training significantly depends on training needs determination, training design, trainer performance and trainee performance. Furthermore, a study by Tazebachew Achenef (2011) discovered that employee training is positively and significantly correlated with and influenced employees' work effectiveness, efficiency, commitment, and collective employee performance.

Saving and credit cooperatives in Ethiopia, like other organizations, would benefit by investing their resources to train their employees and be competitive in the business environment. Financial institutions like Awach can enhance and improve the knowledge and skills of their employees. As per the data found from the Awach HR unit, awareness creation on how cooperative work was given for 100 employees on round basis in 2021 and 2022. Furthermore, in 2022, training on International Financial Reporting Standards (IFRS) was given for the first round of 20 employees.

However, Awach as an organization has not assessed the effects of training on employees' commitment and has not conducted a study on training need assessment and evaluation from the employees on the trainings it has provided. Thus, as far as we know, no research has been

conducted regarding this area at the Awach Saving and Credit Cooperative Society Ltd. Therefore, there is a gap in the research on how training practices affects employee commitment. This research fills that gap.

1.4. Research Questions

This study attempts to address the following research questions

- 1. How do the training practices (need assessment, training design, training delivery and evaluation) look like at Awach Saving and Credit Cooperative Society Ltd?
- 2. What is the current level of employee commitment at Awach Saving and Credit Cooperative Society Ltd?
- 3. To what extent training practices influence employee commitment at Awach Saving and Credit Cooperative Society Ltd?

1.5. Research Objective

1.5.1. General Objective

The general objective of this study is to examine the effect of training practices on employee's commitment in the case of the Awach Saving and Credit Cooperative Society Ltd.

1.5.2. Specific Objectives

- 1. To assess the training practices (need assessment, training design, training delivery and evaluation) at Awach Saving and Credit Cooperative Society Ltd.
- 2. To assess the level of employee commitment at Awach Saving and Credit Cooperative Society Ltd.
- 3. To examine the effect of training practices on employee commitment at Awach Saving and Credit Cooperative Society Ltd.

1.6. Significance of the Study

The study deals with the effect of training practices on the employee's commitment at Awach Saving and Credit Cooperative Society Ltd. The result of the study will help the management of the cooperative to make proper decisions concerning training and employee commitment. It also serves as a secondary source of data for those who want to conduct further research in area of the effect of training on employee commitment especially in the employees of saving and credit cooperatives. For HR and line managers from a company perspective, training increases human capital and serves to ensure commitment at work.

1.7. Scope of the Study

The scope of the study can be discussed in terms of the issue under investigation (conceptual scope), geographical area, methodological aspects, and unit of analysis.

- ➤ Conceptual scope: conceptually, this study is delimited to examine the effect of training practices on employee's commitment in the case of Awach Saving and Credit Cooperative Society Ltd. randomly selected seven branches in Addis Ababa.
- ➤ **Geographical scope:** geographically, this study is delimited to Awach Saving and Credit Cooperative Society Ltd, randomly selected head office, main office and five branches in Addis Ababa, Ethiopia.
- ➤ **Methodological scope:** Pertinent data will be gathered using structured questionnaire. Hence, the study applied explanatory research design and quantitative approach to meet the research objectives.

1.8. Limitation of the Study

The very nature of the branch area's location in different places scattered in most of the city and country, the research is limited to concentrate on selected Addis Ababa area offices only.

1.9. Definition of the Terms

Human resource management: the way organizations manage their staff and help them developing (Mc Court and Eldrige, 2003).

Training: is a type of activity which is planned systematic and its results in enhanced level of skills, knowledge and competency that are necessary to perform work effectively (Gordon, 1992).

Employee: - a person employed for wages or salary, especially at non-executive level.

Employee commitment: defined as the degree to which the employee feels devoted to their organization (Akintayo, 2010).

1.10. Organization of the Study

The thesis paper was divided into five chapters. The first chapter discussed introduction to the study and included the background of the study, the statement of the problem, research questions, objectives and research questions, the significance of the study, the scope of the study, limitation of the study, definition of key terms and organization of the study. The second chapter was review of related literature (theoretical and empirical) on the link between training and

employees' commitment. The third chapter focused on the study's research design and methodology. Chapter four was on data analysis and interpretation. Finally, the fifth chapter summarizes major findings, conclusions, and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1. Introduction

In today's competitive world, organizations need well adjusted, trained, and experienced employees to perform their job in the sector they involve. As jobs become more complex in today's environment, the importance of employee education has increased (Decenzo et. al., 2016). Prominent management theories suggest that it is not technology but the art of human and human management that is the continuing challenge for executives in the 21st century (Drucker et.al. 1997). This chapter reviews theoretical and empirical literature in relation to employee training and its effect on employee commitment. It also presents the conceptual framework of the study and finally the research hypotheses to be tested with empirical data.

2.2. Human Resource Management Practices

The role of human resource management in enhancing organizational performance has attracted so much research attention, although a widely accepted definition of HRM does not exist. HRM as a distinctive approach to employment management which seeks to achieve competitive advantage through the strategic deployment of highly committed and capable workforce. The general theory about human resource management has been centered round issues like quality, commitment, and performance. Quality can be achieved by training employees in required skills. Training is central to the development of work system that aims to increase the contribution of the employees to the production process. New work practices involve workers becoming more skilled, proactive, and committed. For this to be achieved, both new and existing employees will need to be the trained. The benefit of training for organizations, assumed a direct connection between training strategy, hierarchy of performance, learning, behavioral change, and performance influence (Ajibade and Ayinla, 2014).

2.3. An Overview of Training and Development Practices

Training and development are one of the modern management approaches in HRM. Emerging literatures have shown that the investment in human capital such as training is positively related to organizational performance. That is, training is expected to reduce turnover, and increase employee's commitment, which will result in longer employment duration. Training is a 'vital

component' in organizational process of cultural change, a behavioral device that can be used to secure workforce commitment and to realize the potential of employees. Training and development investment as key determinants of organizational performance and economic growth. Conventional wisdom also suggests that investment in training and development are associated with a range of individual and organizational benefit. The clear assumption is that the more the training given to employees, the better training has been a subject of debate with various functions and definitions given to it. To some training is the ability of an organization to develop skills and knowledge to do present and future job and to others it is an important employee motivator. Different literatures have suggested that the development of a firm's human capital can provide a sustainable source of competitive advantage for the firm (Ajibade and Ayinla, 2014).

2.3.1. The Concept of Employee Training

Training is the act of increasing the knowledge and skills of an employee for doing a particular job. As Gordon (1992) defined it's a type of activity which is planned systematic and its results in enhanced level of skills, knowledge and competency that are necessary to perform work effectively. Its purpose is to achieve a change in the behavior of those trained and enhance them to do their jobs better. Training makes newly hired employees to be fully productive in the minimum time. Training equally necessary for the existing employees in an organization whenever new machines and equipment's are introduced and or there is a change in the techniques of doing things. In fact, it does not stop anywhere, as training is a continuous process for improvement of employees (Armstrong, 2006).

Training is an organized activity for increasing knowledge and skills of the people for a definite purpose. It involves systematic procedure for transferring know how to the employees. To increase their knowledge and skills for doing their specific jobs with proficiency. In other words, the trainees acquire technical knowledge, skills, and problem-solving ability by undergoing the training programme (Mahapatro, 2010).

2.3.2. The Purpose of Employee Training

According to Strudwick (2005), training is conducted with certain aims. The fundamental aim of training is to help the organization to meet its organizational objective by increasing the value of

its major resource. For the objective of training Armstrong (2012) pointed out three specific training objectives.

- ✓ To develop the competencies of employees and improve their performance
- ✓ To help employees grow within their organization as far as possible to meet its future human resource needs from within the organization pool
- ✓ To reduce the learning time for employees starting in new job appointment, transfers or promotion and ensure that they became fully competent quickly when there is a need of the skill

According to Gray (2010), the importance of training and development include:

- Increase in production: the more the employees are trained the higher the level of production. In concise, giving training implies updating the knowledge, skills, and abilities of its employees. Thus, the amount of production was increase.
- Reduction in errors: one of the pros of trainings is the ability to reduce the number of
 errors. The more trained employees are, the lower the probability of making errors. So,
 training and making errors are inversely related.
- Reduction in turnover: turnover plays an important role in the amount of training investment companies was make. The greater the chance of employee turnover, the less likely the company was invested in training.
- Less supervision necessary: when the knowledge and skill level of employees increase, the lesser the amount of supervision required. Thus, if the organization employees are well trained, the employees can perform their job efficiently and effectively and without any supervision.
- New capabilities and attitude: training is the method of teaching new employees the
 necessary skills they need to perform their job. Thus, by having training programs in the
 organization to develop capable and knowledgeable employees.
- Training help employees carry out tasks, monitor quality and manage complex products and services within the organization.
- Training help organization adapt to the changes in the business environment: due to the
 dynamic nature of global and technological development, firms are facing new
 challenges. Technology is beginning to occupy the role of human resource, thus, to

overcome these hurdles, more improved and effective training programs are required by all organizations.

2.3.3. Types of Training

Training broadly classified as an on the job and off the job training.

- ➤ On the job training, is planned, structured, and mostly carried out at the trainee's workplace. It is sometimes carried out in a special on-site area. In on-the-job training managers, employees and trainers spend a large amount of time with trainees to teach previously determined skill sets and knowledges while working in g in their daily duties and responsibilities (Holden, 2001).
- ➤ Off the job training can involve group discussion, one to one tutorial on the job trials, lectures, reading, training course and workshops (Kempton, 1995). According to Kempton, this type of training enables trainees to learn and apply new skills knowledge in outside of working time context.

2.3.4. Benefits of Training

According to Garner (2012), organizations can get numerous benefits from conducting training to their employees. These include:

- There is a wider impact in the organization through performance improvements training could have an impact in the organization after employees" performance is improved.
- Employee job satisfaction employees who feel appreciated and challenged through training opportunities may feel more satisfaction towards their jobs.
- Employees feel supported and enabled in their work. The investment in training that the organization shows the employees they are valued.
- Improvements in their self-assurance, capability, and competence the training may also build the workers self-assurance because he/she has a more potent knowledge of the company and the obligations of his/her task. This self-assurance may also push to perform even higher and think of latest thoughts that can help the organization. employees who're competent assist the employer to hold a role as a leader and sturdy competitor within the provider delivery industry.

- Weaknesses may be addressed maximum personnel have some weaknesses in their paintings area abilities. A schooling application permits the employer to strengthen those capabilities that each worker needs to improve.
- Existing skills and knowledge can be enhanced or updated an employee who receives
 the necessary training is better able to perform his/her job. He/she becomes more aware
 of safety practices and proper procedures for basic tasks.

2.4. The Training Processes -Addie Model

The common training process used is the ADDIE model. It is the generic process used by instructional designers and training developers. The five phases Analysis, Design, Development, Implementation, and Evaluation. It represents a dynamic, flexible guideline for building effective training and performance support tools.

2.4.1. Analyze the Training Need

Assessing organizational training needs is the diagnostic phase of training plan (Mathis and Jackson, 2010). On the same subject Mello (2011) pointed out that needs assessment involve determining why training activities are required and placing the training within an appropriate organizational context. According to Ellis (2005), needs assessments consist of a variety of components different authorizes argued that it is necessary to identify the team competencies that are needed. These competencies may include the requisite knowledge, skills, behaviors, or attitudes necessary to improve performance. Other competencies might also be considered before training, such as objective setting, planning, and problem solving. The competencies develop as part of needs assessment can be applied on either an individual or team level.

Training needs assessment is one of the methods to collect adequate necessary information that can be used to determine an appropriate type of training programme that can be adopted and may be useful. The study also proposed that training needs assessment is performed to satisfy four major requirements: the determination of the goals of training, the task to be adopted for the achievement of the goals, the responsibility to be fulfilled by each employee, and the identification of discrepancies in the behavior of the employees. Training needs must always be analyzed in a manner that improves the performance of the organization as a whole and then that of the employees (Mulugeta, 2017).

2.4.2. Designing the Training Program

Once training has been designed, the most important decisions to make are how the training will be delivered. That all the human resource development activities are meant to either improve performance on the present job of the individual, train new skills for new job or new position in the future and general growth for both Individuals and organization do as to able to meet organization's current and future objectives. Training methods vary greatly, so it is essential to get the right combination to ensure the highest possible rate of learning and the subsequent rerun on investment. Organizations should identify the training method that best fits their employees' learning styles, be flexible enough to allow for changes when needed, and ensure that the training can be transferred into everyday job skills. Regardless of the method used, ensuring that training is effective the primary goal. HRM needs to determine which training methods are the most appropriate for the skill and the employee. It may be necessary to combine several methods (Mulugeta, 2017).

2.4.3. Developing the Training Program

Training addresses gaps or discrepancies between an ideal and an optimal stage of development. However, from a comparison between desired and actual work methods or between desired and actual results, needs arise on the job. Three methods for identifying needs: the generic methods, performance analysis, and competency assessment. Where performance analysis focuses on deficiencies or problems, competency assessment focuses on opportunity for improvement. Trainers identify how they believe people should perform and then design a training program to give the workers the skills they need. Training can only be executed when it has been determined which employees should receive training and what their current levels, knowledge and skills are. Consequently, the assessment of the individual will indicate the range of skills and knowledge that is to be acquired. Note that the difference between actual performance and required performance will ultimately form the training gap, and therefore indicate the extent of training needed (Mulugeta, 2017).

2.4.4. Implementing the Training Program

Four categories of factors that can describe the effectiveness of a Training & Development program being implemented. These categories are: Behavioral changes, Improvements in knowledge, skills and attributes, Substantial and measurable outcomes, & Reaction of the

trainees (employees) in terms of perceived training benefits and improved performance. On the other hand, Noe (2008) presented some conditions that need to be fulfilled for making a Training & Development program efficient and beneficially effective. These are: employees who get training must be provided with sufficient chances to put the learned things into work and then get review response (feedback) on that; complete, relevant, and interesting training material should be delivered while keeping in view the outcomes expected from the training program; the basic requirements must also be met to ensure the smooth completion of training event and then getting transfer of learned skills; observation and practice based learning opportunities must be given to the individuals attending the training session. These all factors can help to develop and successfully implement a training program that will aid the employees to literally advance in their knowledge, skills, and attributes (KSAs) (Mulugeta, 2017).

2.4.5. Evaluating the Training Program

Evaluation of the training is the final phase of the training program. The evaluation needs to be made by comparing the results with the objective of the program that were set in the assessment phase. Training evaluation is the process of gathering information that helps to collect all the descriptive and judgmental information required to make effective training decisions. Evaluation should be viewed as part of an effective training process and a base to improve organizational decision- making about human performance improvement. This is critically important because it determines if the learner has achieved the objectives of the program and also highlights areas where the program should be revised. Thus, anyone comes from a training program or process needs to be evaluated and judged what has changed because of training? Does the person feel different? Does he/she know something new? Has he or she acquired new skills? The criteria used to evaluate training depend on the objective of the program before it was implemented (Mulugeta, 2017).

2.5. Training and Development Theories

Training and development in Human Resource Management (HRM) refers to a system of educating employees within a company. It includes various tools, instructions, and activities designed to improve employee performance and commitment to the organization. It's an opportunity for employees to increase their knowledge and upgrade their skills. This work force is a highly important asset for any organization. There are several theories which emphasize on

the importance of training and development in the organization and provides different alternative methods for training and development. A discussion of major theories of training and development is given below.

2.5.1. Human Capital Theory

Human capital theory rests on the assumption that formal education is highly instrumental and necessary to improve the productive capacity of a population. In short, human capital theorists argue that an educated population is a productive population. Human capital theory emphasizes how education increases the productivity and efficiency of workers by increasing the level of cognitive stock of economically productive human capability, which is a product of innate abilities and investment in human beings. The provision of formal education is seen as an investment in human capital, which proponents of the theory have considered as equally or even more worthwhile than that of physical capital (Psacharopoulos and Woodhall, 1997).

One of Becker's most important contributions to employee development theory relates to training. Becker (1964) argues that, overall, investments in education and training will improve productivity; however, it is the type of training that determines who will pay for the training, that is, the employee or the firm. Human Capital Theory (HCT) concludes that investment in human capital will lead to greater economic outputs.

2.5.2. AMO Theory

The AMO framework was initially proposed by Bailey (1993), who suggested that ensuring the employee's discretionary effort needed three components: employees had to have the necessary skills, they needed appropriate motivation and employers had to offer them the opportunity to participate (Appelbaum et al., 2000). Based on this model and drawing on the concept of high-performance work systems (HPWS), the model was later developed by (Appelbaum et al., 2000), and its acronym stands for the three elements that enhance together employee performance: individual ability (A), motivation (M), and the opportunity to participate (O) (Bayo-Moriones & Galdon-Sanchez, 2010). According to the model, people perform well when they have the capabilities, they have the adequate motivation, and their work environment provides opportunities to participate (Boselie, 2010).

Ability dimension component refers to the individual's ability to perform. Individual abilities strongly predict individual job performance (Schmidt and Hunter,1998). Practices that contribute to employee ability include the use of advanced employee selection techniques and the provision of formal job- and skill related training or opportunities to develop skills at work (Appelbaum et al., 2000).

Motivation deals with an employee desire to perform, which can be enhanced by extrinsic or intrinsic motivation. Examples of motivation-enhancing practices are incentives or career opportunities (Raidén et al., 2006).

The AMO model introduces the opportunity dimension as well, based on job design theories or empowerment literature (Kroon et al., 2013). Hence, opportunity takes into consideration not only individual characteristics but also the work environment. Practices contributing to the opportunity dimension are, for instance, quality circles or team working.

2.5.3. Theory of Reinforcement

This theory emphasizes on the learning behavior of a person and suggests that the learner will repeat that behavior which is attached with a positive outcome or result. Skinner (1968) an economist of behaviorist school of thought proposed the theory of reinforcement and suggested that the training and development programs should be aligned with the organizational objectives and a positive outcome should be expected with such training and development programs. Further elaborating this concept suggested in reinforcement theory, it can be argued that there are several techniques available in human resource practices which can be associated with the training and development programs and the required suggestion by this theory can be fulfilled. Different types of rewards in the form of bonuses, salary raises, promotion and awarding of certificate after the training program can be associated with the training and development activities and these rewards will generate a positive outcome. If this is done by an organization then according to the Skinner (1968) theory of reinforcement the trainer i.e., the employee will show more interest in the training and development programs held by the organization.

2.5.4. Theory of Social Learning

Social theory presents a new view of learning i.e., social. According to the presenter of this theory, Albert Bandura (1977), direct reinforcement cannot address all types of learning. Here by direct enforcement means the training and development programs that is organized to enhance

the skills. According to this theory such program does not address all learning types as there are some social elements which cannot be taught. Those elements are learned by the leaner from his/her surroundings. Such type of learning is called observational learning and this learning is associated with the understanding of different human behaviors. The first type of learning defined in this theory is through observation. In an organization the environment and the surroundings play a very important role. The environment should be very professional, and the surroundings should be in such a way that the people (employees) learn from them. This theory also suggests that it is not necessary that the behavior is changed after learning something. It is expected that a person's behavior changes after learning something, but it is not in all cases. Furthermore, the theory also explains about the mental states which play a vital role in learning process. If the mental status of the person is negative regarding any learning activity, then he will not take part in that learning process and even if he is forced to do so, he will not gain any positivity from that process. In organizational training programs the mental state can be made positive regarding the training and development programs by associating the rewards and benefits with such programs which will motivate the employees and help to build a positive mental state. The relationship is based on reciprocity. Organizations I provide training to its employees would receive a favorable treatment in return as commitment from employees. In the words of employees "remain loyal when they feel that their organizations value and appreciate them".

2.6. Employee Commitment

2.6.1. The Concept of Employee Commitment

Meyer et.al. (2004), defined commitment as a force that binds an individual to a course of action that is of relevance to a particular target. This implies that there is an energy intertwined with commitment that drives individuals to a target that is pre-established. Employees who are committed enough have the energy and motivation to push themselves towards a motivating goal within the organization.

According to Onur Emre & Stan De Spiegeleare (2019), employee commitment refers to the attachment of the employee to the organization. In major research it has been agreed that commitment is the strength of the individual's identification with the organization.

2.6.2. Dimensions of Employee Commitment

Allen and Meyer (1990) have tried to come up with three major commitment components. This are:

- Affective commitment relates to how much employees want to stay at their organization. If an employee is affectively committed to their organization, it means that they want to stay at their organization. They typically identify with the organizational goals, feel that they fit into the organization and are satisfied with their work. Employees who are affectively committed feel valued, act as ambassadors for their organization and are generally great assets for organizations.
- Normative commitment relates to how much employees feel they should stay at their organization. Employees that are normatively committed generally feel that they should stay at their organizations. Normatively committed employees feel that leaving their organization would have disastrous consequences and feel a sense of guilt about the possibility of leaving. Reasons for such guilt vary but are often concerned with employees feeling that in leaving the organization they would create a void in knowledge/skills, which would subsequently increase the pressure on their colleagues. Such feelings can, and do, negatively influence the performance of employees working in organizations.
- ➤ Continuance commitment relates to how much employees feel the need to stay at their organization. In employees that are continuance committed, the underlying reason for their commitment lies in their need to stay with the organization. Possible reasons for needing to stay with organizations vary, but the main reasons relate to a lack of work alternatives, and remuneration. A good example of continuance commitment is when employees feel the need to stay with their organization because their salary and fringe benefits won't improve if they move to another organization. Such examples can become an issue for organizations as employees that are continuance committed may become dissatisfied (and disengaged) with their work and yet, are unwilling to leave the organization.

Molefe et.al. (2019) also discuss the three components of employee commitment. They have defined affective commitment as an emotional tie between employee and organization,

continuance commitment as loyalty to organization, and normative as a moral obligation to organization. The researchers agree that the three commitment components can happen simultaneously or separately to an employee, and due to this an employee will stay in the organization, whether from the positive or negative driving force.

Neil et.al. (2020) define affective commitment as the relative strength of an individual's identification with and involvement in a particular organization. In their research they have stated that affective commitment has received the greatest scrutiny both theoretically and empirically than the other two components of commitment since its measurement is on feelings of emotional attachment to, identification with, and involvement in the organization. Though affective commitment is scrutinized for its measurement Jena et.al (2017) argue that it has been considered as the strongest and most consistent antecedent of organizationally desired outcomes. This has led researchers to carry out most empirical research on affective commitment.

2.6.3. Importance of Committed Workforce

In recent years commitment to work has garnered a lot of attention in HR literature. Information about employee commitment is seen as an important predictor of employee loyalty and the performance of an organization. The pressure on organizations to perform is increasing all the time. Due to globalization, among others, competition is fiercer than ever. This increased pressure has resulted in the commitment of employers towards employees becoming less of a given.

According to Iles, P. et al (1990) committed employees bring added value to the organization, including through their determination, proactive support, relatively high productivity, and an awareness of quality. Employees' being committed to work are also less likely to call in sick or to leave the organization. Non-committed employees can work against the organization and hold back the organization's success.

In the opinion of Saal & Knight (1987) the employees having high level of commitment take greater efforts to work and perform and willingly invest their resources in the organization. Committed employees tend to be innovative and creative. According to Morrow (1993) committed employees are innovative oriented they focus on the ways for improving their performance. It states that, in the organization if the employees are having low level of

commitment, then they become unproductive and start demonstrating the characteristics of loafing in the organization. Morrow (1993) further explains that low level of commitment is also one of the major causes of high rate of staff turnover and absenteeism. Cohen (2003) has also discussed about the impact of lack of organizational commitment resulting into employee absenteeism, turnover, reduced effort expenditure, theft, job dissatisfaction and unwillingness to relocate. For a stable and productive workforce organizational commitment is essential (Morrow, 1993).

2.7. Effect of Training on Employee Commitment

The substantial volume of research on the link between HRM and employee commitment over nearly two decades generally finds a positive relationship between the extent of HR practices used and employee commitment (Armstrong, 2014). Despite debate about which HR practices to include in the analysis of the relationship between HR and commitment, common practices include organizational culture, recruitment, selection, training, rewarding and career management.

It is perhaps common sense that there would be substantial expected utility associated with management development for organizations and employees. Since managers are such a key resource for organizations, the successful development of this resource (the presence of "good" managers in organizations) is likely to be associated with positive performance. Investment in management development by organizations is also likely to be viewed as a commitment by employees that may help to strengthen the mediating influences of effective commitment, discretionary effort, job satisfaction and turnover intentions of employees, all of which can have positive effects on employee's commitment (Kuvas & Dysvik, 2010).

Employee's talents are resources within an organization. Employees within an organization are termed as valuable resources and these resources constitute a source of sustained competitive advantage (Vaiman et al, 2012). Employee resourcing aspect looks on the crucial attributes of knowledge, skills and abilities of the organizational talents and ensures that the organizations get them right the first time.

Training influences employee's commitment in that those employees that are effectively resourced, their talents will be increased through instilling much more knowledge, skills, and

abilities in them. In addition, they will manage to make independent organizational decisions and delegation aspects will be made easier (Barney, 2011). Career management aligns the human capital's current needs with their future careers which enable the organization to be better placed in the environment.

It is apparent that employees' satisfaction plays a vital aspect in the achievement of organizations objectives. If employees are satisfied and happy with their management and workplace environment, the employees' commitment towards the organization will increase and they will put their best efforts in their work to make the organization successful. It is understood that if organizations want to get quality work from their employees, they have to work on making them contented. It is rather difficult to judge the employees' happiness just by the results of their work or their personal attributes when they arrive in the office in the morning. Whether an employee is satisfied at work depends on several other factors; including the recognition they get for the good work they have been doing, training opportunities and career management offered by the organization (Bridger, 2014).

An engaged workforce generates valuable business results for an organization, and this starts with employer practices such as recruitment, selection, training, compensation, and career development and management. Such practices affect employees' level of satisfaction as well as employee commitment. To engage employees as well as to benefit from that engagement, organizations must invest in its human resource practices. Organizations need to devote resources to the HR practices they believe will generate the biggest return for their investments and they must weigh the level of engagement and commitment they want and at what cost (Vaiman et al., 2012).

2.8. Empirical Review

Employee commitment is a crucial factor for organizations since it can lead to better performance, lower turnover rates, and increased job satisfaction among employees. Training is considered one way to enhance employee commitment. Studies have investigated the relationship between training and employee commitment to find out whether training is an effective tool in strengthening employee commitment.

A study by Tazebachew Achenef (2011) under the title the impact of training on work performance in public sector organizations. It concluded employees training positively and significantly correlate and influence employees work effectiveness, efficiency, commitment, and collective employee performance. The researcher argues most employees agreed on the value of taking training in group for learning of knowledge, skills and attitudes than taking training individually. In addition to that employee agreed on the importance of carrying out works in groups after training enables them to be more effective than working individually.

Gathungu et.al (2016) focused on the influence of training practices on the commitment of employees in the commercial banks in Kenya. They found that training and career management practices in the banking sector have a positive significant influence on employee commitment, concluding that training practices in the Kenyan commercial banking sector had a very positive influence on the employees' commitment. The study concluded that there was need to enhance the career management aspect of training in the banking sector as it enables the employees to meet their personal long term career goals as they endeavor to be more productive. They also concluded that lack of career management support in terms of training by the organization led to the employees taking personal initiative to advance in their studies, but when they get certification, they were not given recognition.

Shrestha (2020) attempts to measure the nexus of training, employee commitment, and employee performance in the Nepalese commercial banking sector. Descriptive and causal research design is used to achieve the objectives of the research. Structured questionnaires were made, and the survey was done to collect primary cross-sectional data. Employees of the commercial banks in Kathmandu Valley who have been involved in the training program at least one time are included in the survey. Judgmental sampling was taken. This research confirmed that the training need assessment, mode of training, and training feedback significantly influence employee commitment, and employee commitment influences employee performance in commercial banks. So, bank managers must accept the nexus of training in employee commitment and employee performance.

Roza Seyoum (2017) conducted a study entitled the impact of training on employee performance, the case of commercial bank of Ethiopia. The researcher concluded that the training practice must be kept under constant review. It's important to identify the effectiveness of training practice of any organization to know whether employees are comfortable with their workplace and job performance which subsequently result the firm in profitability by providing quality service to its customers. The study revealed that a firm should follow training need analysis to identify the skills gap of employees to be filled before exercising training practices for employees to increase their interest and address the required performance. The researcher further asserted that any organization should deliver a timely training to its employees. That should be implemented and applied in the job. Training should be conducted on continuous basis for employees to make them competent in this challenging environment with new technological progress. The study recommended the evaluation of pre-training, in training and post training assessment to take corrective action in the future and ask employees opinion in the training. Muma et. al. (2014) studied the effect of training needs assessment on employee commitment among employees of the Jomo Kenyatta University of Agriculture and Technology. This study adopted a descriptive survey case study design employing both quantitative and qualitative approaches. The target population was 1731 staff members of JKUAT and a sample size of 10%. Stratified random sampling technique was used to sample the 173 respondents. A questionnaire was used to gather data from respondents and the data was analyzed using descriptive statistics and inferential statistics. The findings from the inferential statistics indicated that training had an effect on employee commitment. The study established that training needs assessment in JKUAT and other Public Universities was not being done effectively and thus led to lack of commitment by employees to their jobs. The study concluded that the most significant factor regarding employee commitment is focusing on training needs assessment.

In summary, training can be an effective tool for enhancing employee commitment, leading to increased job satisfaction, improved organizational performance, and employee retention. However, the nature of training, employee expectations, and individual differences can influence its effectiveness. Literature on training and development is scarce and to establish a clearer understanding of the effect of training on employee commitment, further studies are needed with broader samples from various industries and cultural contexts. Therefore, this research tries to

assess the effect of training on employee commitment on Awach saving and credit cooperative society Ltd.

2.9. Conceptual Framework

The proposed model is developed in the light of literature review. The framework model explains the effect of employees training practices on employees' commitment. Employees' commitment is a dependent variable and Employee's training is independent variable. To this end, this study developed conceptual framework to explain the interrelationship between the variables.

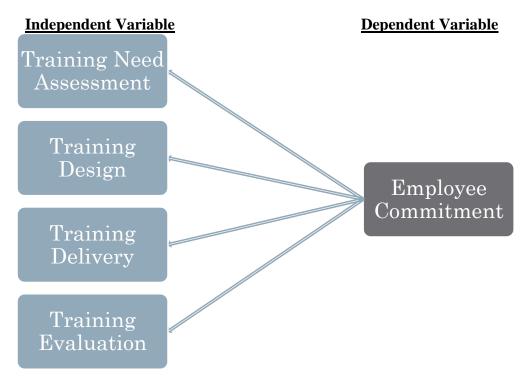


Figure 1. Conceptual Framework Model

2.10. Research Hypothesis

From the above theoretical discussions on different problems and hypothetical backgrounds related to training and employees' commitment, to answer the research problem the following hypothetical statements have been developed.

- H1: There is a statistically significant positive effect of training needs assessment on employee's commitment.
- H2: There is a statistically significant positive effect of training design on employee's commitment.
- H3: There is a statistically significant positive effect of training delivery on employee's commitment.
- H4: There is a statistically significant positive effect of training evaluation on employee's commitment.

CHAPTER THREE

RESEARCH AND METHODOLOGY

3.1. Introduction

This chapter deals with description of the study area, research design, types, and sources of data, Moreover, topics related to the target population and sample size, method of data collection, data analysis and interpretation tools are also included. Explanation about validity, and reliability and research ethics of study are also part of this chapter.

3.1. Research Approach and Design

According to D. Cooper, Pamela S. Schindler (2004), a research design provides the framework to be used as a guide in collecting and analyzing data. Considering the purpose of the research and the nature of the phenomenon, explanatory research design is chosen for this study. This explanatory research design provides explanations of observed phenomena, problems or behavior, answers to why and how types of questions and indicate the causal relationship between the independent and dependent variable.

Moreover, this study applies quantitative research approach since quantitative data was used to answer the research questions. "Quantitative methods provide an opportunity to maximize the values of precision, systematization, repeatability, comparability, convenience, unobtrusiveness and cost effectiveness" (Tucker et al. 1990, p. 5). This study intended to use cross-sectional sample survey study design. Cross sectional studies (sample survey) carried at once and represent a snapshot at one point in time. Therefore, this study used both descriptive and inferential statistics. The descriptive statistics summarizes the sample respondent's information whereas, inferential statistics used to make inferences to the wider population.

3.2. Data Types and Sources

Both primary and secondary sources of data were used in this study. The primary source of data was structured questionnaires administered to selected employees of Awach saving and credit cooperative Society Ltd. Secondary data was used to review prior research works, related books, reports, and online journal articles to support the study's findings. Employee data was also

analyzed with the aim of determining employees' roles.

3.3. Population, Sample Size and Sampling Procedure

The target population of this research were employees of Awach saving and credit cooperative society Ltd. These employees were located at different locations in Addis Ababa. SACCOS has one Head office, one Main office and 15 branches in Addis Ababa. As studying the whole employees of SACCOS is impossible due to time and resource constraints. The researcher selected through random sampling one Head office, one Main office and five branches and proceeded with census survey.

The population includes all selected branch employees. The target population consists of 130 formal employees, and the size of each branch within the district is shown in the table below.

Table 1. Target population and Sample size

		No. of employees
1	Aware Head office	45
2	Mexico Main office	50
3	Mexico Abiy branch	5
4	Stadium branch	7
5	Selassie, Arat kilo branch	9
6	Kality branch	5
7	Sidist kilo branch	9
	Total	130

Source: Compiled from Awach Saving and Credit Cooperative Society Ltd. Human Resource file

3.4. Data Sources and Data Collection Method

This study used primary sources of data and questionnaire was used as a primary data collection method. The questionnaire will be shared to each branch office focal to support on distribution and collection of questionnaires to and from the selected respondents under their respective field offices. The researcher will brief the Human Resource focal how it will be distributed and collect the questionnaires from the respondents. Completed questionnaire will be shared to the researcher for further analysis from each selected branch office. The questions were framed using Likert's scale of measurement ranging from strongly agree to strongly disagree (Strongly agree 5, Agree 4, Neutral 3, Disagree 2 and Strongly Disagree. This enabled the researcher to tabulate and analyze data with ease.

3.5. Validity

The most important criterion is validity, which indicates how well an instrument measures what it is supposed to measure (Kothari, 2004). The research advisor is consulted to determine content validity in this study. To improve the instruments, the research advisor had gone over each question in the questionnaire and provide feedback to ensure that the questions address the research objectives. Plus, the questioner is interpreted to the Amharic language by official translators for clarity and easy understanding of the questions.

3.6. Reliability

After the data had been coded and entered in Statical Package for Social Science (SPSS) version 20, a test for reliability had been carried out. Reliability is the degree to which a measurement can be repeated and provide the same findings. For this study, a Cronbach's alpha coefficient, a common measure of internal consistency, was determined. Scale correlations may be evaluated using Cronbach's alpha, a reliability metric that measures the correlation between item answers produced from the scale.

Cronbach alpha reliability coefficient normally ranges between 0 and 1. According to George & Mallery (2003) provides the following rule of thumb for the Cronbach's alpha >.9 excellent, >.8 good, >.7 acceptable, >.6 questionable, >.5 poor and <.5 unacceptable.

Therefore, Cronbach's Alpha of 0.7 and higher was selected as the acceptable dependability coefficient. Consequently, the test showed that the instrument's components are trustworthy. It was determined that all the scales employed in this research were trustworthy by utilizing Cronbach's alpha coefficient. Table 4.1 shows the results of Cronbach's alpha test.

Table 2. Measure of Internal Consistency-Cronbach's Alpha

	Reliability Statistics		
Variables	Cronbach's Alpha	No. of Items	
Training Need Assessment	.787	3	
Training Design	.818	6	
Training Delivery	.813	3	
Training Evaluation	.758	3	
Employee Commitment	.826	6	

Source: Own survey data (2023)

3.7. Methods Of Data Analyses

Quantitative data gathered using structured questionnaire will be processed using Statistical Package for Social Science version (SPSS) Version 20. Data will be coded and entered for further analysis. The data was analyzed using both descriptive and inferential statistics. Descriptive statistics simply summarizes the respondent's sample information, which includes means and standard deviations. The descriptive statistical results are presented in tables, charts, frequency distributions, and percentages to provide a summary picture of the data. While inferential statistical Correlation analyses were performed to examine the relationships between variables and to test the effect of independent variables (training) on the dependent variable (employee commitment). Also used multiple regression analysis to test the model and hypothesis postulated.

3.8. Ethical Considerations

Informed consent: The researcher has applied an oral informed consent to solicit the willingness of the individual to participate in this research. The participants are given information on the purpose of the study, the time it takes, the procedures to be followed, and benefits before starting the research. It is only after getting an informed consent that the participants have moved to the next steps.

Anonymity and confidentiality: The researcher have made sure that the anonymity and the confidentiality of the participants are preserved by not revealing their names and identity in data collection, analysis, and reporting of the study findings.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1. Introduction

This chapter deals with data presentation, analysis, and interpretation of the major research findings. Structured questionnaires were used to obtain primary data for gathering the necessary data. SPSS Version 20.0 was used to process quantitative data and analyzed using descriptive and inferential statistics (correlation and regression analysis). Tables are used to display the data.

4.2. Response Rate

The researcher distributed 130 questionnaires to the target population and collected them within a specified time frame. Out of 130, only 117 questionnaires were completely filled out by the respondents, resulting in a response rate of 90%. Based on suggestions by prior scholars (Mugenda, 2003; Smith, 2010), this response rate is adequate to analyze data. According to these sources, a minimum response rate of 50% is sufficient to ensure the validity and reliability of survey findings, which is in line with the 90% response rate obtained in this study.

4.3. Demographic Characteristics

As far as the demographic characteristics of survey respondents are concerned, of the total of Awach SACCOS employees who participated in this study, 59.8% were women and 40.2% were men. This shows a significant gap between the male and female representation in the organization. One possible explanation for this gap is that Awach SACCOS operates in a female-dominated sector that requires specific skills and qualifications that are more prevalent among women. These factors could be investigated further in future research to understand the causes and consequences of the gender imbalance in Awach SACCOS.

Table 3. Gender Distribution of Respondents

		Frequency	Percent
Sex	Female	70	59.8
	Male	47	40.2
	Total	117	100.0

Source: Own survey data (2023)

The table below provides a brief of the demographic profile of the respondents who participated in our survey. To elaborate, we can see that the majority of the participants (63.2%) belonged to various non-management departments within the organization, such as marketing, finance, human resources, etc. This indicates that the survey captured the perspectives of the employees who are directly involved in the daily operations of the organization. On the other hand, 26.5% of the participants were middle level managers, who are responsible for overseeing and coordinating the work of their subordinates and reporting to the senior management. Finally, 10.3% of the participants were senior managers, who are the top-level decision makers and strategists of the organization.

Table 4. Job Position of Respondents

	_	Frequency	Percent
Position in your Organization	Non-Management Staff	74	63.2
	Middle-level Management Staff	31	26.5
	Top-level Management Staff	12	10.3
	Total	117	100.0

Source: Own survey data (2023)

Out of the total of survey respondents,31.6% have been working for less than five years, while 53% have been working for five to ten years, 13.7% have been working for 10-15 years, and 1.7% has been working for more than 15 years. Since most responders have been working in their departments for an average of more than five years,

The survey result highlights the work experience distribution of the respondents who were polled in a survey, revealing that a significant percentage of employees have been working at the company for five to ten years. This suggests that the organization has been successful in retaining its employees for an extended period, which is a good indicator of employee job satisfaction and engagement.

Studies have shown that employees who have worked in a company for a long time tend to have a better understanding of the company's culture, goals, and values. This understanding can result in higher levels of job satisfaction, employee loyalty, and increased productivity. Additionally, long-tenured employees can act as mentors and knowledge sources for newer employees, which can lead to better employee performance overall.

However, long employee tenures can also be a risk for organizations since employees who have worked in a company for too long may become complacent and resistant to change. Therefore, it is essential for companies to continuously engage their employees and promote opportunities for growth and development to prevent this from happening.

In the present situation, the fact that the majority of respondents have been working in their departments for more than five years indicates that they are well-versed with the company's information, which suggests that the company has invested in its employees' skills and knowledge. As a result, just the most essential details were requested, indicating that the employees have the necessary expertise and experience to handle their roles successfully.

In conclusion, the survey result denotes a positive trend in employee retention and engagement. It suggests that organizations such as Awach SACCOS, who are focused on promoting employee satisfaction, positive work culture, and growth opportunities, tend to garner long-tenured, engaged, and knowledgeable employees, which can translate to greater productivity and overall success.

Table 5. Experience of Respondents

		Frequency	Percent
Year of Service	<5 Years	37	31.6
	5-10 Years	62	53.0
	10-15 Years	16	13.7
	15+ Years	2	1.7
	Total	117	100.0

Source: Own survey data (2023)

The survey result highlights the education level distribution of respondents who were polled in a survey. The data reveals that 85.5% of those polled hold a bachelor's degree, followed by 12.8% with a master's degree, and 1.7% with a diploma. These figures suggest that Awach SACCOS has a highly educated workforce.

A study by Ozbilgin and Tatli (2011) found that higher education levels correlated positively with job satisfaction and commitment to the organization. Additionally, a study by Alzoubi and et al., (2018) found that employees with higher education levels exhibited higher levels of critical thinking and problem-solving skills, which are valuable qualities in a professional workforce.

These studies suggest that education level is an essential factor in creating a professional and skilled workforce. However, other factors, such as experience, industry-specific certification, and on-the-job training, may also contribute to the professionalism of employees.

Moreover, a study by Kehoe and Wright (2013) found that investing in employee development leads to positive employee outcomes, such as job satisfaction and higher job performance levels. In turn, this contributes to a more productive and professional workforce.

Therefore, it could be concluded that Awach SACCOS has a more professional workforce, as the majority of its employees have at least a bachelor's degree. A professional workforce is essential for providing high-quality services to clients, meeting regulatory requirements, and ensuring that the company has the necessary expertise to tackle complex financial issues.

Table 6. Education of Respondents

Tuble of Education of Respondents				
		Frequency	Percent	
Education Status	Diploma	2	1.7	
	Degree	100	85.5	
	MA/MSC	15	12.8	
	Total	117	100.0	

Source: Own survey data (2023)

Table 7. Training Type Given to Respondents

Training type	Frequency	Percent
On-job training	68	58.1
Off-job training	8	6.8
Both	41	35
Total	117	100

Source: Own survey data (2023)

The survey result highlights the training type of respondents who were polled in a survey. The data reveals that 58.1.% of those polled had taken on-job training and 6.8% off-job training. While 35% of the respondents took both on-job training and off-job training. These figures suggest that Awach SACCOS has given mostly on -job training to its employees.

4.4. Descriptive Statistics

In their study, Zaidaton and Bagheri (2009) established a classification system for interpreting the results of a 5-point Likert scale survey. The classification system is based on the mean score of responses to the survey questions. As mentioned in the previous answer, a mean score below

3.39 is considered low, a mean score between 3.40 and 3.79 is considered moderate, and a mean score above 3.80 is considered high.

This classification system is useful in understanding the attitudes and opinions of survey respondents towards a particular topic on the Likert scale. For example, if the survey is designed to measure employee satisfaction, the mean score can be used to classify the level of satisfaction among the employees. A low mean score would indicate that the employees are dissatisfied with their jobs, while a high mean score would indicate that they are generally satisfied.

It's important to note that this classification system is not a hard and fast rule and can be modified depending on the context of the survey or study. Additionally, other factors such as the sample size and the distribution of responses should also be taken into consideration when interpreting the results of a Likert scale survey.

Overall, the classification system proposed by Zaidaton and Bagheri (2009) provides a useful guideline for interpreting the results of a 5-point Likert scale survey and can help researchers gain a better understanding of the attitudes and opinions of survey respondents on a particular topic.

4.4.1. Training Need Assessment

When questioned about Awach SACCOS's training need assessment, respondents were asked to express their level of agreement with each statement. There were five possible responses: strongly disagree (1 point), disagree (2 points), neutral (3 points), agree (4 points), and highly agree (5 points).

Table 8. Descriptive Statistics Result for Training Need Assessment

Training Need Assessment	Mean	Std.
		Deviation
In this organization, training needs were identified by comparing your	3.21	1.073
actual performance with the desired performance		
In this organization, training needs were identified by comparing your	3.15	.961
current abilities with the new requirements of work		
In this organization, the objectives of the training were clear	3.69	1.004
Overall Mean	3.35	1.012

Source: Own survey data (2023)

Overall, the aggregate mean of the independent variable "training need assessment" is 3.35. based on Zaidaton and Bagheri's (2009) classification system for a 5-point Likert scale, a mean

score below 3.39 is considered low. This means that the mean score falls below the threshold for a low score on the Likert scale. It reveals that Awach SACCOS employees are in low agreement with statements made for training need assessment variable questions like in identification of comparing actual performance with desired performance and in identifying to compare current abilities with new requirement of work. While the aggregate mean may be below the threshold for a low score, there may still be a significant number of participants who scored much above than the mean for statements in agreement the objectives of the training are clear in the organization.

However, it's important to note that the standard deviation of the variable is 1.012. This indicates that there may be a wide range of responses among the participants, with some scoring much lower or higher than the mean.

4.4.2. Training Design

When questioned about Awach SACCOS's training design, respondents were asked to express their level of agreement with each statement. There were five possible responses: strongly disagree (1 point), disagree (2 points), neutral (3 points), agree (4 points), and highly agree (5 points).

Table 9. Descriptive Statistics Result for Training Design

Training Design	Mean	Std.
		Deviation
Before the training, your motivation and basic skills were ensured to	3.41	1.052
master the training content		
In this organization, instructional strategies of the training were	3.61	1.066
appropriate		
In this organization, the training content was related to the training	3.58	1.044
objective		
In this organization, the training was designed to use on the job what	3.53	1.030
knowledge and information that you have learned in the training		
In this organization, supervisor support of the training was available to	3.52	.988
transfer new knowledge, skills, and behaviors on the job		
In this organization, opportunities available to use newly learned	3.49	1.072
knowledge, skill, and behaviours from the training program on the job		
Overall Mean	3.52	1.042

Source: Own survey data (2023)

Overall, based on Zaidaton and Bagheri's (2009) classification system for a 5-point Likert scale, a mean score between 3.40 and 3.79 is considered moderate. In this case, the aggregate mean of

the independent variable "training design" is 3.52, which falls within the range for a moderate score on the Likert scale. The standard deviation of the variable is 1.042, indicating that there may be some variation in responses among the participants. However, since the mean score falls within the moderate range, it suggests that many participants had a moderate perception of the training design variable and Awach SACCCOS has a good working record in training design for its employees.

4.4.3. Training Delivery

When questioned about Awach SACCOS's training delivery, respondents were asked to express their level of agreement with each statement. There were five possible responses: strongly disagree (1 point), disagree (2 points), neutral (3 points), agree (4 points), and highly agree (5 points).

Table 10. Descriptive Statistics Result for Training Delivery

	Mean	Std.
		Deviation
In this organization, the training delivery method was appropriate to the	3.2137	1.07342
training objective		
In this organization, the training room as properly organized,	3.4103	1.05171
comfortable and appropriate for the training delivery		
In this organization, the training was conducted as it is scheduled.	3.3504	.90321
Overall mean	3.3248	1.009

Source: Own survey data (2023)

Based on Zaidaton and Bagheri's (2009) classification system for a 5-point Likert scale, a mean score below 3.39 is considered low. In this case, the aggregate mean of the independent variable "training delivery" is 3.3248, which falls below the threshold for a low score on the Likert scale. The result indicates that Awach SACCOS employees are in low agreement with the statements mentioned under training delivery variable. Additionally, the standard deviation of the variable is 1.009, indicating that there may be some variation in responses among the participants.

4.4.4. Training Evaluation

The researcher found many claims on how training material affects the performance of workers in firms. Each remark on Awach SACCOS's training material and how it has affected your performance was given equal weight by respondents. There were five possible responses:

strongly disagree (1 point), disagree (2 points), neutral (3 points), agree (4 points), and highly agree (5 points).

Table 11. Descriptive Statistics Result for Training Evaluation

Training Evaluation	Mean	Std.
		Deviation
The organization uses interview or questionnaire to know your reaction	3.15	.750
levels whether you liked the training, the trainer, and facilities		
In this organization, evaluation was conducted to know whether you have	3.38	.858
gotten more knowledge than you have before		
In this organization, your job performance was observed in order to know	3.30	1.036
the effect of training on job performance		
Overall Mean	3.27	0.881

Source: Own survey data (2023)

Based on Zaidaton and Bagheri's (2009) classification system for a 5-point Likert scale, a mean score below 3.39 is considered low. In this case, the aggregate mean of the independent variable "training evaluation" is 3.27, which falls below the threshold for a low score on the Likert scale. The result indicates that Awach SACCOS employees are in low agreement with the statements mentioned under training evaluation variable. The organization should consider training evaluation component in its training schemes in future. Additionally, the standard deviation of the variable is 0.881, which is relatively low compared to the other variables. This indicates that there may be less variation in responses among the participants for this variable compared to the other variables.

4.4.5. Employee Commitment

The researcher has tried to assess the level of employee commitment to their organization using five points Likert scale items. Employee commitment at Awach SACCOS was the subject of a survey in which respondents were asked to indicate their level of agreement with each statement. It used strongly disagree (1 point), disagree (2 points), neutral (3 points), agree (4 points), and highly agree (5 points).

Table 12. Descriptive Statistics Result for Employee Commitment

Employee Commitment	Mean	Std. Deviation
---------------------	------	----------------

I am committed at current job	3.35	.903
The level of commitment can affect my performance	3.66	.779
I am inspired to meet my goal at work	3.27	.773
I am determined to give my best effort at work each day	4.01	.594
I have clear view on goals, priorities, and objectives of my work	3.89	.667
Overall Mean	3.63	0.743

Source: Own survey data (2023)

Overall based on Zaidaton and Bagheri's (2009) classification system for a 5-point Likert scale, a mean score between 3.40 and 3.79 is considered moderate. In this case, the aggregate mean of the dependent variable "employee commitment" is 3.63, falling on the threshold for a moderate. The standard deviation of the variable is 0.743, indicating that there is relatively low variability in responses among the participants, with most participants having similar perceptions of their level of commitment. The aggregate mean score of 3.63 as a moderate level, shows employees at Awach SACCOS have a good commitment to their work and have a clear goals, priorities and objectives related to their role.

4.5. Inferential Statistics

The researcher used regression analysis to determine the impact of employee training on employee commitment in the case of Awach SACCOS. The results of Correlation, ANOVA, and regression coefficients are provided in the following sections.

4.5.1. Correlation Analysis

The researcher used Pearson's Correlation analysis to examine the relationship between the three dimensions of training (namely training need assessment, training design, training evaluation) and employee commitment. Pearson's correlation coefficient was used as a statistical tool. Pearson's correlation coefficient is a common method to quantify how strongly two variables are related to each other. It assumes that the variables have a linear association and that they are randomly sampled from a population (Kothari, 2004).

The results of the correlation analysis between the independent variables (training need assessment, training design, training delivery and training evaluation) and the dependent variable (employee commitment) are presented in the following section. The following table provides a framework describing the strength of the measure of the association (MacEachron, 1982).

Table 13. Classification of Correlation Coefficient Result

> 0.00 to 0.20; < -0.00 to -0.20	Very weak or very low
> 0.20 to 0.40; < -0.20 to -0.40	Weak or low
> 0.40 to 0.60; < -0.40 to -0.60	Moderate
> 0.60 to 0.80; < -0.60 to -0.80	Strong or high
0.80 to 1.0; < -0.80 to -1.0	Very high or very strong

Table 14. Correlation Matrix

		Training Need	Training	Training	Training	Employee
		Assessment	Design	Evaluation	Delivery	Commitment
Training	Pearson	1				
Need	Correlation					
Assessment	Sig. (2-tailed)					
	N	117				
Training	Pearson	.742**	1			
Design	Correlation					
	Sig. (2-tailed)	.000				
	N	117	117			
Training	Pearson	.159	.051	1		
Evaluation	Correlation					
	Sig. (2-tailed)	.086	.585			
	N	117	117	117		
Training	Pearson	.894**	.770**	.157	1	
Delivery	Correlation					
	Sig. (2-tailed)	.000	.000	.091		
	N	117	117	117	117	
Employee	Pearson	.867**	.794**	.474**	.846**	1
Commitment	Correlation					
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	117	117	117	117	117

Source: Own survey data (2023)

The output from the SPSS analysis shows that the training need assessment had very strong correlation with employee commitment (r = 0.867, p < 0.01). This means that employees who perceived a higher level of training need assessment were more likely to be committed to their organization and its goals. A possible explanation for this finding is that the training need assessment signals to employees that the organization cares about their development and career progression, which in turn enhances their sense of belonging and loyalty.

The results show that there is strong positive correlation between training design and employee commitment (r = 0.794, p < 0.01), which suggests that the design of the training program is an important factor affecting employee commitment. However, our study contributes to the literature by providing more evidence on how different aspects of training design influence employee commitment. Specifically, we found that relevance and feedback were the most significant predictors of employee commitment, followed by clarity and interaction. These results imply that training programs should be designed to meet the needs and expectations of the employees, provide them with constructive and timely feedback, and facilitate their active involvement and interaction with the trainers and peers. The survey reports a significant positive correlation between the design of training programs and employee commitment.

On the other hand, the results indicate that the relationship between training evaluation and employee commitment is moderate, with a Pearson correlation coefficient value of (r=0.474 and a p-value of <0.05). This suggests that training evaluation is still related to employee commitment, it but its correlation is not as strong when compared to other variables.

Lastly, the results indicate that the relationship between training delivery and employee commitment is very strong, with a Pearson correlation coefficient value of (r=0.846 and a p-value of <0.05).

4.5.2. Multiple Linear Regression Analysis

4.5.3. Assumptions Testing in Multiple Regression

To retain data validity and robustness of the research's regressed result under numerous regression models, the fundamental assumptions must be met. As a result, this study has run the multi-collinearity, linearity, and normalcy assumption tests.

1. Sample size

The sample size requirement for multiple regression analysis with a specific formula proposed by Tabachnick and Fidell (2001). According to the formula, the minimum required sample size is N > 50 + 8m, where m is the number of independent variables. In this study, there were three independent variables, and the sample size was 117. Therefore, the study met the minimum sample size requirement.

2. Multi Collinearity

Tolerance and Variance Inflation Factors are used in the multiple regression technique to check for collinearity in the variables (VIF). In a statistical model, tolerance is a measure of how much of an independent variable's variability is not explained by the other independent variables. It is possible that the multiple correlation with other variables is strong if this value is extremely modest (less than 0.10), indicating the likelihood of multi-collinearity (Pallant, 2010).

The multicollinearity tests for each independent variable are above by computing the tolerance values and Variance Inflation Factor (VIF). In this instance, all tolerance levels are higher than 0.10, and the VIF is under 10. the researcher therefore assumed that multicollinearity was not a concern to undertake regression analysis.

Table 15. Collinearity Statistics

	Collinearity Statistics		
	Tolerance	VIF	
Training Needs Assessment	.193	5.173	
Training Design	.387	2.583	
Training Evaluation	.959	1.043	
Training Delivery	.175	5.703	

Source: Own survey data 2023

The collinearity diagnostics values indicate the eigenvalues and condition indices of the five dimensions. Eigenvalues represent the amount of variance in the data that is attributed to each dimension. In this case, the 1st dimension has the highest eigenvalue of 4.890, indicating that it explains the most variance in the data. The 2nd dimension has an eigenvalue of 0.069, followed by the 3rd 0.024, the 4th dimension with an eigenvalue of 0.012 and the 5th dimension with the lowest eigenvalue of 0.006.

Table 16. Collinearity Diagnostics

Colline	Collinearity Diagnostics ^a								
Mod	Dimensi	Eigenval	Conditio	Variance I	Variance Proportions				
el	on	ue	n Index	(Constan	Training	Trainin	Training	Trainin	
				t)	Need	g	Evaluati	g	
					Assessme	Design	on	Deliver	
					nt			y	
1	1	4.890	1.000	.00	.00	.00	.00	.00	
	2	.069	8.443	.04	.02	.02	.33	.03	
	3	.024	14.409	.46	.04	.10	.47	.04	

	4	.012	20.614	.47	.13	.84	.19	.02			
	5	.006	27.660	.02	.81	.04	.00	.92			
a. Depe											

Source: Own survey data 2023

3. Normality and Linearity

The residuals scatter plot and the normal probability plots of the regression standardized residuals requested as part of the study may be used to verify these assumptions. Normal P-P plots of regression normalized residuals are used to display these. Normal probability plots have dots that go diagonally from the bottom left to the top right in a fairly straight line. The results of a normal P=P plot show that the normality assumptions are not violated.

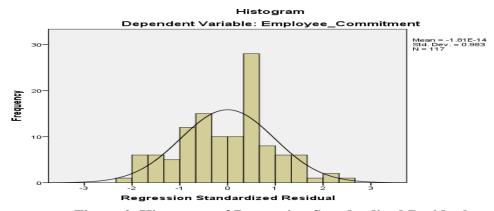


Figure 2. Histogram of Regression Standardized Residual

Source: Own survey data 2023

Graphically, the Normal Probability Plot (P-P) graph and quantitatively, Skewness and Kurtosis, were employed to test normality.

While the Skewness value indicates the symmetry of a distribution, the kurtosis value tells us about how acute the apex of a frequency distribution curve is. Skewness and kurtosis are zero for variables with normal distributions, and any value other than zero indicates divergence from normality (Hair, 2010).

The skewness and Kurtosis statistic value for all the variables is between -1 and 1 which is an acceptable range.

Skewness **Kurtosis** Statistic Std. Error Statistic Std. Error Training Need Assessment -.574 .224 -.532 .444 Training Design -.115 .224 -.413 .444

Table 17. Skewness and Kurtosis

Training Evaluation	519	.224	736	.444
Training Delivery	346	.224	536	.444
Employee Commitment	360	.224	715	.444

Source: Own survey data 2023

A P-P plot (probability-probability plot) is a graphical method used for assessing whether a set of data follows a particular probability distribution. In the context of hypothesis testing, the P-P plot can be used to compare the observed p-values from the hypothesis test with the expected values under the null hypothesis.

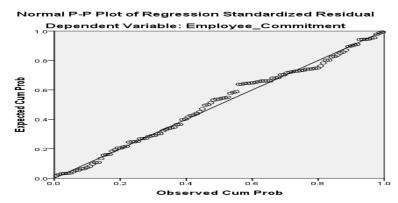


Figure 3. Normal p-p plot of Regression Standardized Residual

Source: Own survey data 2023

The multiple linear regression assumes that the relationship between the independent variables "TNA, TD and TE" and the dependent variable (EC) "is linear. The assumption is usually evaluated by visual inspection of the scatterplot. Violation of the linearity assumption may result in an understatement of the strength of the relationship between the variables.

Homoscedasticity

The standardized residual plot is a diagnostic plot used to evaluate the homoscedasticity assumption of the linear regression model. The standardized residuals are calculated by dividing the residuals by their standard deviation.

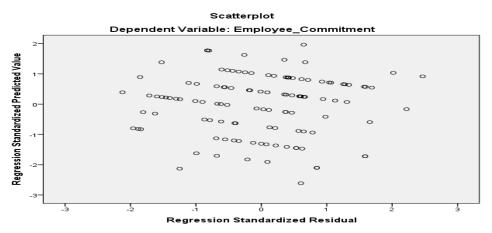


Figure 4. Scatterplot of Standardized Residuals

Source: Own survey data 2023

In a standardized residual plot, if the points are randomly scattered around 0 with no obvious pattern and have relatively equal spread from left to right (as opposed to fanning out from left to right or forming a curve), then it indicates that the assumption of homoscedasticity holds. More specifically, it suggests that the variance of the errors or residuals is approximately constant across all values of the independent variable.

If the standardized residual plot shows a pattern, such as the residuals fanning out from the left to right or forming a curve, it suggests that the errors are heteroscedastic, and the model may need to be modified to account for this non-constant variance.

Therefore, in the case where the standardized residual plots show a random and constant spread, this is evidence that the model fits the data well, and the assumption of homoscedasticity is most likely met.

4. Independence of Residuals

The Durbin-Watson statistic is used to test for independent of residuals. The value of the Durbin-Watson statistic ranges from 0 to 4. Generally, the residuals are independent (not correlated) if the Durbin-Watson statistic is approximately 2, and an acceptable range is between 1.50 - 2.50. In this case, Durbin-Watson is 1.687, within the acceptable range. We can assume independence of residuals.

4.5.4. Model Summary

Multiple regression analysis was employed to examine the influence of employee training (training need assessment, training design, training delivery and training evaluation) on employee commitment.

Table 18. Model Summary

Mode	R	R Square		Std. Error of	Durbin-				
1			Square	the Estimate	Watson				
1	.969 ^a	.939	.936	.15139	1.687				
a. Pred	ictors: (Co	nstant), Tra	ining Delivery,	Training Evalua	ation, Training				
Design,	Design, Training Need Assessment								
b. Depe	b. Dependent Variable: Employee Commitment								

Source: Own survey data 2023

The regression model is used to explain how much variance in employee commitment can be attributed to four determining factors: training need assessment, training design, training delivery and training evaluation. The results indicate that these four factors account for 93.6 of the adjusted R square value. It suggests that 93.6 % of employee commitment can be explained by variation in these four predictor variables.

The regression model shows that these four factors have a significant positive effect on employee commitment, which is defined as the degree of attachment, loyalty, and involvement that employees have with their organization.

4.5.5. Analysis of Variance (ANOVA)

Table 19. ANOVA Table

Model		Sum of Squares	df	Mean Square	F	Sig.		
1	Regression	39.177	4	9.794	427.367	$.000^{b}$		
	Residual	2.567	112	.023				
	Total	41.744	116					
_	1000							

a. Dependent Variable: Employee Commitment

b. Predictors: (Constant), Training Delivery, Training Evaluation, Training Design, Training Need Assessment

Source: Own survey data 2023

According to the ANOVA table above, the model's overall statistical acceptability or significance was demonstrated. The results showed that the independent factors strongly predicted the

dependent variables, with F= 427.367, p value.000, or p.005, indicating that the model was significant. This leads to the conclusion that employees' commitment was significantly influenced by the acceptance of at least one training practices, such as training needs assessment, training design, training delivery or training evaluation.

4.5.6. Standardized Coefficients

The coefficient value in a regression analysis represents the amount of change in the dependent variable for a one unit change in the independent variable, while holding all other independent variables constant. There are two types of coefficients in regression analysis: standardized and unstandardized. Unstandardized coefficients, also known as beta coefficients, represent the amount of change in the dependent variable per unit change in the independent variable. Standardized coefficients, on the other hand, measure the amount of change in the dependent variable in standard deviation units per one unit change in the independent variable. The significance level of the coefficient estimate, commonly represented by the p-value, indicates the probability of obtaining the observed coefficient estimate by chance. Overall, the coefficients in regression analysis are important measures of the strength and direction of the relationship between independent and dependent variables and can help in understanding how changes in one variable affect changes in another.

Table 20. Regression Coefficients

M	Model		ındardized	Standardized	t	Sig.
		Coeff	ficients	Coefficients		
	!		Std. Error	Beta		
1	(Constant)	.126	.090		1.394	.166
	Training Need Assessment	.296	.038	.418	7.848	.000
	Training Design	.284	.030	.357	9.474	.000
	Training Evaluation	.301	.020	.367	15.331	.000
	Training Delivery	.097	.039	.140	2.508	.014

Source: Own survey data 2023

This result provides information about the results of a regression analysis, particularly the unstandardized coefficients for the constant beta value. This value represents the estimated mean score for the dependent variable when all predictor variables are equal to zero. Specifically, the unstandardized coefficient for the constant beta value is 0.126, which indicates the estimated mean score for the dependent variable.

4.6. Hypotheses Testing

4.6.1. The Effect of Training Need Assessment on Employee Commitment

The unstandardized coefficient for training need assessment is 0.296, which suggests that a one-unit increase in training need assessment is associated with a 0.296 unit increase in the dependent variable. The standard error of this coefficient is 0.038, which represents the degree of uncertainty associated with the estimate. The standardized coefficient for training need assessment is 0.418, which indicates the strength and direction of the relationship between the predictor and dependent variable, after controlling for other variables in the model. This value is particularly useful when comparing the relative importance of different predictors.

Finally, the result provides information about the significance level of the coefficient estimate, which is 0.000 and P < 0.05. This indicates that the observed relationship between training need assessment and the dependent variable is unlikely to have occurred by chance, assuming a null hypothesis of no relationship. Based on this result, the 1^{st} hypothesis is accepted: There is a statistically significant positive effect of training needs assessment on employee's commitment.

4.6.2. The Effect of Training Design on Employee Commitment

The unstandardized beta coefficient for training design is 0.284, which suggests that a one-unit increase in training design is associated with a 0.284 unit increase in the dependent variable. The standard error of this coefficient is 0.030, indicating the degree of uncertainty associated with the estimate. The standardized coefficient for training design is 0.357, which indicates the strength and direction of the relationship between the predictor and dependent variable after controlling for other variables in the model. This coefficient provides a measure of the relative importance of this predictor compared to others in the model.

The significance level of the coefficient estimate is 0.000 and p < 0.05, which indicates that the observed relationship between training design and the dependent variable is statistically significant, assuming a null hypothesis of no relationship. Based on the above regression result, the 2^{nd} hypothesis is accepted: There is a statistically significant positive effect of training design on employee's commitment.

4.6.3. The Effect of Training Evaluation on Employee Commitment

This result provides information about the results of a regression analysis, specifically the unstandardized and standardized coefficients for training evaluation, as well as their associated standard errors and significance levels. The unstandardized coefficient for training evaluation is 0.301, which suggests that a one-unit increase in training evaluation is associated with a 0.301 unit increase in the dependent variable. The standard error of this coefficient is 0.020, indicating the degree of uncertainty associated with the estimate.

The standardized coefficient for training evaluation is 0.367, which indicates the strength and direction of the relationship between the predictor and dependent variable after controlling for other variables in the model. This coefficient provides a measure of the relative importance of this predictor compared to others in the model. The significance level of the coefficient estimate is 0.000 and P < 0.05, which indicates that the observed relationship between training evaluation and the dependent variable is statistically significant, assuming a null hypothesis of no relationship. Based on the above regression result, the 3^{rd} hypothesis is accepted: There is a statistically significant positive effect of training evaluation assessment on employee's commitment.

4.6.4. The Effect of Training Delivery on Employee Commitment

The unstandardized beta coefficient for training design is 0.097, which suggests that a one-unit increase in training design is associated with a 0.097 unit increase in the dependent variable. The standard error of this coefficient is 0.039, indicating the degree of uncertainty associated with the estimate. The standardized coefficient for training design is 0.140, which indicates the strength and direction of the relationship between the predictor and dependent variable after controlling for other variables in the model. This coefficient provides a measure of the relative importance of this predictor compared to others in the model.

The significance level of the coefficient estimate is 0.014 and p < 0.05, which indicates that the observed relationship between training delivery and the dependent variable is statistically significant, assuming a null hypothesis of no relationship. Based on the above regression result, the fourth hypothesis is accepted: There is a statistically significant positive effect of training delivery on employee's commitment.

$$EC = \alpha + \beta 1 (TNA) + \beta 2 (TD) + \beta 3 (TE) + \beta 3 (TDEL) + e$$

$$EC = .126 + .418TNA + .357TD + .367TE + .140Tdelivery + e$$

Where;

EC = Employee Commitment

TNA = Training Need Assessment

TD = Training Design

TE = Training Evaluation

TDEL= Training Delivery

CHAPTER FIVE

FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1. Findings

This study was conducted to examine the effects of training practices (namely training need assessment, training design, training delivery and evaluation) on employee commitment in the case of Awach SACCOS.

- The result of descriptive statistics revealed the gender distribution of its employees, with 59.8% being women and 40.2% being men. The survey conducted at Awach SACCOS revealed a significant gap between male and female representation in the organization which needs further research on the variation.
- Of those polled, 31.6% had been working for less than five years, while 53% had been working for five to ten years, 13.7% had been working for 10–15 years, and 1.7% had been working for more than 15 years. More than half of the employees worked between the range of five to ten years in the organization.
- The data reveals that 58.1.% of those polled had taken on-job training and 6.8% off-job training. While 35% of the respondents took both on-job training and off-job training. These figures suggest that Awach SACCOS has given mostly on -job training to its employees.
- According to the arithmetic average mean values generated by the descriptive statistics, all the three variables, training needs assessment (M= 3.35), training delivery (M=3.32) and training evaluation (M=3.27) scored low in the classification. This suggest that employees are in low agreement are not engaged in conducting the above tasks. While, for training design (M=3.52) which shows employees are moderately in agreement with their involvement in the design of the trainings.
- The study found out that Awach SACCOS employees are inspired, motivated and have moderate commitment to their work because they have clear view on goals, priorities, and objectives of their work.
- The Pearson correlation analysis shows that the training need assessment and training delivery have very strong correlation with employee commitment with (r= .867 and r=

- .846) respectively. While training design has strong correlation with (r=.794) and training evaluation with moderate correlation with value of (r=.474).
- The results indicate that these four dimensions of training accounted for 93.6% of the adjusted R square value, which suggests that 93.6% of employee commitment can be explained by variation in these four predictors. While 6.4 % employee commitment can be explained by other factors which are not considered here.
- The study found out the four alternate hypotheses are accepted with (sig. level 0.000 and P<0.05) for training needs assessment, training design and training evaluation and (sig. level 0.014 and P<0.05) for training delivery respectively. Therefore, there is a statistically significant positive effect of training need assessment on employee's commitment There is a statistically significant positive effect of training design on employee's commitment. There is a statistically significant positive effect of training delivery on employee's commitment. There is a statistically significant positive effect of training evaluation on employee's commitment.

5.2. Conclusion

In conclusion, this study has demonstrated that training need assessment, training design, training delivery and training evaluation are significant predictors of employee commitment in the organization. These four factors together explain more than ninety percent of the variation in employee commitment, which implies that they are crucial for enhancing the dedication and commitment of the staff.

The findings also suggest that the organization should pay more attention to these aspects of training and development, as they can have a positive effect on employees' commitment. By conducting a thorough training need assessment, designing a relevant and effective training program, delivering the training, evaluating the outcomes and feedback of the training, the organization can foster a culture of learning and growth among its employees, which can ultimately lead to higher levels of commitment and satisfaction.

5.3. Recommendations

Based on the research findings, we can make a recommendation for improving employee commitment in Awach SACCOS.

- Awach SACCOS should conduct a thorough training needs assessment before conducting
 its training to ensure its employees feel that the training is relevant, timely, and costeffective for them and the organization's success.
- Awach SACCOS should conduct training evaluations after they deliver each training to their employees to identify the strengths and weaknesses of the training program and make necessary improvements for the future.
- In conclusion, the research found that training needs assessment, training design, training delivery and training evaluation significantly affect employee commitment in Awach SACCOS. Therefore, we recommend that Awach SACCOS should implement a holistic approach to training that covers all the four phases. This will help to enhance employee commitment in Awach SACCOS and improve its performance and competitiveness.

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ANNEX

St. Mary's University

School of Graduate Studies

Department of Business Administration

Questionnaire For Employees

Dear respondents,

First, I would like to thank you for your great willingness to fill this questionnaire. This

questionnaire is prepared with the aim of gathering information for conducting MBA thesis

entitled: "The effect of training practices on employee commitment: The case of Awach Saving

and Credit Cooperative Society Ltd.". So, I kindly request to fill the questionnaire clearly and

honestly.

Please be noted that all your responses will be kept confidential and used only for academic

purpose. The questionnaire has close ended questions in three sections and will take you 10-15

minutes of your time. Thank you for your co-operation. If you need further explanation, you can

contact me on through the address shown below.

Solomon Getnet

E-mail: sheger2002@yahoo.com

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Part One: Background Information about Respondents

Instruction: Please put a tick mark $(\sqrt{})$ in front of the statements.

1.	Sex:	a) Male	b) Female		
2.	Educa	tional Level:	a) Grade 12 and below	b) Diploma	
		(d) Master's degree	e) PhD	

3. Your monthly income (birr)

a) Less than 5,000 birr d) 15,000-19,999 birr

b) 5,000-9,999 birr e) 20,000 birr and above

c) 10,000-14,999 birr

4. Your position in the organization

a) Top management

b) Middle level management

c) Non- management staff

5. Year of service in the organization:

a) Less than one year d) 11-15 years

b) 1-5 years e) Above 15 years

c) 6 - 10 years

6. What kind of training have you gone through since joining the Awach Saving and Credit Cooperative Society Ltd?

a) On-the-job Training

b) Off-the-job Training

c) both

c) Degree

Part Two: Training Practices

The following section is aimed to measure your perception towards the training practices offered to employees by Awach micro finance institution. Please indicate your degree of agreement/disagreement with the following statements using five points likert scale by putting a tick mark $(\sqrt{})$ in front of the statements.

1 Strongly Disagree (SD), 3 Neutral (N),

2 Disagree (D), 4 Agree (A) 5 Strongly Agree (SA).

Q.		Strongly	Agree	Neutra	Disagre	Strongly
no.		Agree	Agree	l	e	Disagree
		5	4	3	2	1
	Training Needs Assessment					
1	In this organization, training needs were identified by comparing your actual					
2	In this organization, training needs were identified by comparing your current abilities with the new requirements of work					
3	In this organization, the objectives of the training were clear					
	Training Design					
4	Before the training, your motivation and basic skills were ensured to master the training					
5	In this organization, instructional strategies of the training were appropriate					
6	In this organization, the training content was related to the training objective					
7	In this organization, the training was designed to use on the job what knowledge and information that you have learned in the					
8	In this organization, supervisor support of the training was available to transfer new knowledge, skills, and behaviors on the job					
9	In this organization, opportunities available to use newly learned knowledge, skill, and behaviors from the training program on the job					
	Training Evaluation					
10	The organization uses interview or questionnaire to know your reaction levels whether you liked the training, the trainer, and facilities					
11	In this organization, evaluation was conducted to know whether you have gotten more knowledge than you have before					
12	In this organization, your job performance was observed in order to know the effect of training on job performance					

	Training Delivery			
13	In this organization, the training delivery method was appropriate to the training objective			
14	In this organization, the training room as properly organized, comfortable and appropriate for the training delivery			
15	In this organization, the training was conducted as it is scheduled.			

Part Three: Employee Commitment

The following section is aimed to measure your level of commitment to the organization (SACCOS). Please indicate your degree of agreement/disagreement with the following statements using five points Likert scale by putting a tick mark ($\sqrt{}$) in front of the statements.

1 Strongly Disagree (SD), 3 Neutral (N),

2 Disagree (D), 4 Agree (A) 5 Strongly Agree (SA).

Q. No.		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
		5	4	3	2	1
	Employee Commitment					
1	I am committed at current job					
2	The level of commitment can affect my performance					
3	I am inspired to meet my goal at					
4	I am determined to give my best effort at work each day					
5	I have clear view on goals, priorities, and objectives of my work.					

Thank you

ቅደስተ ማርያም ዩኒቨርሲቲ

የድህረ ምረቃ ትምህርት ቤት

የቢዝነስ አድሚንስትሬሽን የትምህርት ክፍል

የሠራተኞች መጠይቅ

ውድ መልስ ሰጪዎች

በመጀመሪያ ይህንን መጠይቅ ለመሙላት ታላቅ ፍቃደኝነት በማሳየትዎ ላመሰግንዎ ለወዳለሁ። ይህ መጠይቅ

የተዘጋጀው "የስልጠና ተግባራት በሥራተኞች ትጋት ላይ የሚኖራቸው ተፅእኖ፡- አዋጭ የገንዘብ ቁጠባና ብድር

ሃላፊነቱ የተወሰነ መሰረታዊ የሕብረት ሥራ ማህበር" የሚል ርዕስ ለተሰጠው የኤምቢኤ የመመረቂያ ጽሑፍ

መረጃ ለማሰባሰብ ዓላማ ነው። በመሆኑም መጠይቁን በግልጽ እና በታማኝነት እንዲሞሉ በአክብሮት

እጠይ*ቃ* ለሁ።

እባከዎን ሁሉም የእርስዎ *መ*ልሶች በምስጢራዊነት እንደሚያዝ እና ለአካዳሚክ ዓላማ ብቻ ጥቅም ላይ

እንደሚውሉ ልብ ይበሉ። መጠይቁ በሶስት ክፍሎች የተከፋፊሉ *እያንዳንዳቸው አንድ መ*ልስ ያላቸው

ጥያቄዎችን የያዘ ሲሆን፤ ከጊዜዎ ላይ h10-15 ደቂቃዎች ይወስዳሉ። ስለሚያደርጉት ትብብር አመሰግናለሁ።

ተጨማሪ ማብራሪያ ከፈለጉ እባክዎን ከዚህ በታቸ በስፈሩት አድራሻዎች ያግኙኝ፡-

• ሰለምን ጌትነት ፤

ኢሜይል: sheger2002@yahoo.com

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<u>ክፍል አንድ: የመላሾች አጠቃላይ መረጃ</u>

7.	ፆታ	U) ወንድ		ለ) ሴት				
8.	የትምሀርት	ደረጃ:	U) 12ኛ ክፍል እና	ከዚያ በታች	ሃ) ነ	ዒ ፐሎማ	ሐ) ዲ°	ገሪ
			ሞ) ማስተርስ ዲ <u>ማ</u>	7	w)	ፒኤችዳ	•	
9.	የእርስዎ ወ	ኮርሃዊ <i>ኀ</i> ቢ (ብር	<u>.</u>)					
	U) ha	ገር 5,000 ያነሰ	1	۵	e) ከብር 1	15,000-	ብር 19,	999
	ለ) ከኅ	ገር 5,000- ብር	9,999	Ψ) ብር 20	,000 እ	ና ከዚያ በ	ለይ
	ሐ) ከ-	በር 10,000- ተ	በር 14,999					
4.	በድርጅቱ (ተዋለፂ	የሥራ ድርሻ					
	ሀ) ከና	ናተኛ ሥራ አው	ራር					
	ለ)	ካከለኛ ደረጃ ሥ	'ራ አ ጦ ራር					
	ሐ) ሥ	ራ አሞራር ያል	ሆነ ሥራተኛ					
5.	በድርጅቱ (ውስጥ <i>ያገለገሉ</i> ቦ	ነቸው ዓመታት					
	ሀ) ከአገ	ንድ አመት በታ [;]	 ች	西) h11- 1	5 አመታ	- ት	
	ለ) h1-	5 አሞታት		w)	h	15	አጦት	በላይ
	ሐ) h6	— 10 አሞታ	ት					
6.	አዋጭ <i>የ13</i>	ዘብ ቁጠባና ተ	ነድር ሃላፈነቱ የተወ	ሰነ	የሕብረት	ሥራ ፡	ማሀበር ከ-	ተቀላቀሉ
ጀም	<u> </u>	ይነት ስልጠና ወ	ስደዋል?					
U)	የሥራ ላይ	ስልጡና			ለ) ከሥራ	ውጪ	የሚደረግ	ስልጠና
ሐ)							U	·ለቱንም

<u>ክፍል ሁለት: የስልጠና የአሥራር ዘዴዎች</u>

ከዚህ በመቀጠል ያለው ክፍል አዋጭ የገንዘብ ቁጠባና ብድር ሃላፊነቱ የተወሰነ መሰረታዊ የሕብረት ሥራ ማህበር ለሠራተኞቹ የሚሰጣቸውን ስልጠናዎች በተመለከተ የእርስዎን ሃሳብ ለማወቅ የታለመ ነው። እባክዎን የመስማማት/ያለመስማማት ደረጃዎን በመግለጫዎቹ ፊት ለፊት የ(✓) ምልክት በማስቀመጥ ከዚህ በታች የሰፊሩትን ባለ አምስት ነጥብ መለኪያዎች በመጠቀም ይግለፁ።

1= አጥብቄ አልስማማም (ኤስዲ), 3= ገለልተኛ (ኤን)

 $2 = \lambda$ ልስማማም (ዲ) $4 = \lambda$ ስማማለሁ (ኤ) $5 = \lambda$ ተብቄ እስማማለሁ (ኤስኤ)

የጥ <i>ያ</i> ቄ ቁ.		አጥብቄ እስማማለ ሁ	እስ ማማ ለ ሁ	ገለልተ ኛ	አልስ <i>ማማ</i> ም	አጥብቄ አልስ <i>ማማ</i> ም
	የስልጠና ፍላጎት ግምገጣ	5	4	3	2	1
2 3	በዚህ ድርጅት ውስጥ እርስዎ ያለዎትን ትክክለኛ የሥራ አፌፃፀም ከሚፌለገው የሥራ አፌፃፀም ከሚፌለገው የሥራ አፌፃፀም ጋር በማነፃፀር የስልጠና ፍላጎቶች በዚህ ድርጅት ውስጥ እርስዎ ያለዎትን ወቅታዊ ችሎታዎች ከአዲስ የሥራ ፍላጎቶች ጋር በማነፃፀር የስልጠና ፍላጎቶች ተለይተው በዚህ ድርጅት ውስጥ የስልጠና ዓላማዎች ግልጽ ናቸው።					
	የስልጠና ዲዛይን					
4	ከስልጠና በፊት እርስዎ የስልጠናውን ይዘት ሙሉ በሙሉ ለመረዳት ያለዎት ተነሳሽነት እና					
5	በዚህ ድርጅት ውስጥ የስልጠና የመመሪያ ስትራቴጂዎች አግባብነት ያላቸው ናቸው።					

6	በዚህ ድርጅት ውስጥ የስልጠናው ይዘት					
0	ከስልጠና ዓላማ ጋር እንዲዛመድ ይደረጋል።					
ፂጥያ		አጥብቄ	እስማማለሁ	<i>ገ</i> ለልተኛ	አልስማማም	አጥብቄ
ቁ ቁ.		እስ ማማለሁ	(4)	(3)	(2)	አልስማማም
		(5)				(1)
	በዚህ ድርጅት ውስጥ ስልጠናው በስልጠና					
7	ላይ ያገኙትን እውቀት እና <i>መረጃ</i> በሥራ					
,	ላይ ጥቅም ላይ <i>እንዲያውሉት</i> በሚያስችል					
	በዚህ ድርጅት ውስጥ አዳዲስ እውቀትን፣					
	ክህሎት እና የሥራውን ባህሪ ለማሽጋገር					
8	ለስልጠና ድጋፍ የሚያደርጉ ሱፐርቫይዘሮች					
	ይገኛሉ።					
	በዚህ ድርጅት ውስጥ በሥራ ላይ ከተሰጡ					
	የስልጠናዎች መርሀ ግብር የተገኙ አዳዲስ					
9	እውቀቶችን፣ ክህሎቶችን እና ባህሪ <i>ያ</i> ትን					
	ጥቅም ላይ <i>የጣዋ</i> ል					
	የስል ጠና <i>ግምገማ</i>					
	ድርጅቱ ስልጠናውን፣ አሰልጣኙን እና					
10	ግብዓቶቹን ወደዋቸው እንደሆነ ወይም					
	<i>እንዳ</i> ልወደዷቸው ለማወቅ የእርስዎን ምላሽ					
	በዚህ ድርጅት ውስጥ በፊት ከነበረዎት					
11	የበለጠ እውቀት አግኝተው እንደሆነ ለማወቅ					
	ግምገማ ይደረ <i>ጋ</i> ል።					
	በዚህ ድርጅት ውስጥ ስልጠናው በሥራ					
12	አፌፃፀም ላይ <i>ያመ</i> ጣውን ውጤት ለጣወቅ					
12	የሥራ አፊፃፀምዎ ላይ ግምገጣ ይደረጋል።					
	የስልጠና አሰጣጥ					
13	በዚህ ድርጅት ውስጥ የሥልጠና አሰጣጥ ዘዴ					
13	ለስልጠና ዓላማ ተስማሚ ነበር።					

14	በዚህ ድርጅት ውስጥ, የስልጠና ክፍሉ በትክክል የተደራጀ, ምቹ እና ለስልጠና አሰጣጥ ተስማሚ			
15	በዚህ ድርጅት ውስጥ ስልጠናው በተያዘለት			
	እቅ <i>ድ መ</i> ሰረት ተካሂዷል።			

<u>ክፍል ሶስት: የሰራተኛ ትጋት</u>

የሕብረት ሥራ ማሀበር) ያለዎትን ትጋት/ቁርጠኝነት ለመለካት ያለመ ቅጽ ነው።

እባክዎን የመስማማት/ያለመስማማት ደረጃዎን በመ<mark>ግለ</mark>ጫዎቹ ፊት ለፊት የ(√) ምልክት በማስቀመጥ ከዚህ በታች የሰፊሩትን ባለ አምስት ነጥብ መለኪያዎች በመጠቀም ይግለፁ።

1= አጥብቄ አልስማማም (ኤስዲ),

3= ገለልተኛ (ኤን)

 $2 = \lambda ልስማማም (ዲ)$

4= እስማማለሁ (ኤ) 5= አጥብቄ

እስማማለሁ (ኤስኤ)

የጥያቄ ቁ.		አጥብቁ እስማማለሁ	እስ <i>ማማ</i> ለυ	ገለልተ ኛ	አልስማማም	አ ጕብ ቄ አልስ <i>ጣጣ</i> ም
		5	4	3	2	1
	የሰራተኛ ትጋት					
1	በአሁኑ ወቅት ለሚገኘው ሥራዬ ትጋት/ቁርጠኝነት አለኝ።					
2	የትጋት/ቁርጠኝነት ደረጃ የሥራ አፊፃፀሜ ላይ ተፅዕኖ ሊፊጥር ይችላል፡					
3	በሥራዬ ላይ ግቤን ለማሳካት ተነሳሽነት አለኝ።					
4	በእ <i>ያንዳን</i> ዱ እለት የተቻለኝን ሁሉ ጥረት ለማድረግ እተ <i>ጋ</i> ለሁ።					
5	የሥራዬ ግቦች፣ ቅድሚያ የሚሰጣቸው ጉዳዮች እና ዓላማዎችን በተመለከተ ጥርት ያለ አመለካከት አለኝ።					

አመሠግናለሁ