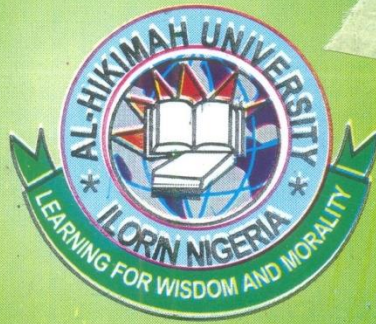


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**ENTREPRENEURIAL
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OF
**MANAGEMENT
SCIENCES (EJMS)**

A Publication of
College of Management Sciences;
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FROM EDITORIAL'S DESK

Dear Reader,

I am using this opportunity to welcome all of you to this maiden issue of EJMS. The intention of EJMS is create an atmosphere that stimulates creativeness, academic research and growth in the in the area of management sciences.

The development and growth of mankind is the consequence of brilliant research undertaken by scientists in every field.

EJMS provides an outlet for research findings and reviews in areas of management found to be relevant for National and International development.

In addition, the journal is aimed at providing an academic medium for the advance and dissemination of research results that support high learning, teaching and research and to become a virtual knowledge grid for researchers, scholars, postgraduate students, developers and innovators in the field of Management Sciences.

Lastly, I express my sincere gratitude to the Editorial Board, Editorial Advisers and all the staff who worked on this issue for their support in making this issue of EJMS possible.

Undoubtedly, we could not issue any Journal without the efforts of our reviews. We salute and thank our reviewers for the professional job done.

This Journal focuses on Entrepreneurship which, according to development economists, is a necessary condition for Economic development.

It is our hope that articles on entrepreneurship will be relevant and useful for the development and advancement of an entrepreneurial class in Nigeria.

Prof. (Mrs.) S.L. Adeyemi
Chief Editor, EJMS.

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THE IMPACT OF TRAINING AND DEVELOPMENT ON PRODUCTIVITY OF NIGERIAN WORKERS

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Abstract

The major reason for training and development of employee in any organization is to meet technological changes in a dynamic environment like Nigeria. This study ascertains the need for training in an organization and the desirability of developing staff to achieve employees' welfare and job specification and examine the consequences of inadequate training to employees in an organization.

A well-structured questionnaire, which focused on the objectives of this research work, was distributed to one hundred and fifty (150) respondents, using convenience sampling technique. The respondents were drawn from among both junior and senior staff of Intercontinental Bank Ilorin. Two hypotheses were formulated and tested; the data were analyzed, using Chi-square method, at a level of 0.05 level of significant. It was deduced that manpower training and development has resulted in increased productivity, improved customer satisfaction and enhanced service delivery in Intercontinental Bank Nigeria Plc. The study revealed that ability to adapt to changes in the organization increased tremendously after training. In the light of the findings of the study, the paper recommends that training should be a continuous process so as to enable employees to cope with changes in technology and work environment.

Keywords: Impact, Training, Development, Productivity and Workers.

Introduction

It is important that every organization has a well trained and experienced workforce to carry out the various tasks and responsibilities that must be done in order to achieve organizational goals and objectives. This is because staff

training and development have a positive correlation with the overall performance of any organization. More importantly, due to the dynamism and complexity in today's world of business, the importance of manpower training and development has tremendously increased.

The main reason for training and development of employees in any organization is to meet product or technological changes in workplace environment. Therefore, for an organization to have an edge over its counterparts, employees training and development are very important elements that management should consider. Every organization, whether private or public sector, is established in order to achieve set objectives or goals. These include the recruitment, selection, placement, training and development of staff in their relevant fields of work or specialization towards achieving the desired goal.

Training is a learning experience and it is directed at achieving a relatively permanent change in an individual, which will improve the individual's ability to perform. Specifically, training can be seen as a process that involves the changing of skills, knowledge, attitudes or behavior. This may mean changing what employees know, how they perform their duties, their attitudes towards their work or their interactions with their co-workers or customers.

Manpower Development is defined as "organized learning activities arranged within an organization in order to improve performance and or personal growth for the purpose of improving the job, the individual and the organization. It focuses on future jobs in the organization, that is, as an individual's job or career progresses, new skills and abilities will be required.

Thus, as an individual is groomed for position of greater responsibility, manpower development prepares such an individual for the responsibility.

The goal of manpower development is to improve the organization's performance by maximizing the efficiency and performance of the workforce/manpower. That is, to develop employees knowledge and skills, actions and standards, motivation, incentives, attitudes and work environment.

Training and development can be referred to as a process of acquiring knowledge, developing competencies and skills, and adopting behaviors that improve performance in current jobs. Both are really interwoven in that they are similar in the methods used in effecting learning, although their time frame differs. Training is more present oriented, focuses on individual's current jobs, and enhances those specific skills and abilities needed to immediately perform their jobs while development is more futuristic.

In the past, when jobs were simple, easy to learn and influenced only to a small extent by technological changes, there was little or no need for employees to upgrade or alter their skills. But, that situation rarely exists in today's world; instead, rapid job changes are taking place, which require frequent transformation and updating in employee skills.

These changes are based on the global economy, changing technology,

workforce on cultural and demographic changes and on the changing nature of work itself. Thus for any organization to really excel in this changing world, new skills need to be learned and new ability must be developed with the changes constructively, using the changes for a competitive advantage and as opportunities for personal and organizational growth, rather than allowing the changes to overwhelm them.

In this light, banks and other organizations are becoming increasingly aware of the need to train and develop their human resources to cope with the challenges and changes in today's dynamic world especially in things affecting their jobs, and hence have a competitive edge.

A systematic and effective training of staff has the following merits accruing to the employees:

1. It exposes the employees to new techniques and more advanced methods of management.
2. It increases the skills and knowledge of the employees.
3. It motivates employees towards putting in their best in the job.
4. It prepares employees for management succession.
5. It improves morale.
6. It enables employees to accept delegated responsibilities and also take over job responsibilities.

Basically, due to the rapidity of distress and competition in the banking sector, the banking industry is faced with the problem of decline in performance. Hence it is important for banks to adopt managerial strategic policies so as to have an edge in the competitive world of banking.

The policies can emanate from such areas as employee motivation, provision of good working condition, technological improvement, manpower training and development and so on. For the purpose of this research, however, a good managerial policy on manpower training and development, that can enhance employee performance and hence productivity and profitability of the bank to have a competitive edge is the focus of this research.

Often, management is preoccupied with what it can get out of employees in terms of best job performance, without really paying enough attention to training and development of employees. Whereas, it is evident that providing employees with training and development programs is an excellent way of ensuring that they are adequately equipped with the knowledge, skills and abilities to be successful in their jobs and hence, bring productivity and profitability to the organization.

Objectives of the Study

The overall objective of this study is to establish the impact of training and development on productivity of Nigerian workers, using Intercontinental Bank Plc as a case study.

Other objectives of this study are:-

1. To ascertain the need for training in an organization and the desirability of developing staff.
2. To examine the problem of not giving adequate training to employees in an organization.
3. To offer necessary recommendation on how to improve and enhance the various training and development programs, so that the effect would be translated into better performance.

Literature Review

The realities that face organizations and their workforce today have led to a renewed and expanded interest in learning in the workplace. Training is a set of activities aimed at helping employees to gain effectiveness in the performance of duties as they are presently understood and in future assignments through development of appropriate habits of thought, actions, skills, knowledge and attitudes. Training is concerned with teaching specific and immediate useable skills needed to develop knowledge for future application. Leaner.(1986).

It is an organized procedure for employees to gain/acquire knowledge or skills for a definite purpose. Development, on the other hand, is the other side of training and it involves the inculcation of skills, knowledge and attitude in a person; but it goes beyond this limit by emphasizing attitudinal commitment to the philosophy, values and ultimate purpose of the organization. It helps to orientate managers with organizational goals.

Often, when people think about the learning opportunities provided by employers, their thought goes only to traditional classroom training. In today's world, learning at work includes both formal and informal methods for preparing employees for their current and future work. The quality of manpower and their development through training and education are major factors in ensuring long-term profitability of an organization. Thus, if good employees are hired and kept, it is good policy to invest in the development of their skills, so that productivity can be increased.

Employee training and development is an ongoing process; as such, it should be done constantly so that employees can adjust to rapidly changing job requirements, and develop a greater sense of self-worth, dignity and well-being as they become more valuable to the firm and to the society. Generally, they will receive a greater share of the material gains that result from their increased productivity.

Employee training and development is a major personnel function of employers, because it produces a better qualified manpower, by inculcating new predetermined behaviors in the employees, which in turn enhance their ability to perform in the workplace such that organizational goals and objectives are achieved.

Nadler (1984) opined that training is learning that is provided in order to improve performance on the present job. That is, an employee's performance is

improved by showing him or her how to master a new or established technology, which may be a piece of heavy machinery, a computer, a procedure for creating a product or a method of providing a service.

Training is concerned with people and technology; that is, having people learn to master a given technology. It is the acquisition of technology, which permits employees to perform their present job to standards. It improves human performance on the job the employee is presently doing or is being hired to do.

Cole (1996) explained that training and development is the combination of the concepts of development (change and growth) and training (learning specific skills). It is described as a process of active learning, which enhances individual's effectiveness by evoking a sense of purpose, developing, coping and learning skills and increasing self understanding.

Thus, human resource development and training is defined as an organized learning experience, conducted in a definite time period, to increase the possibility of improving job performance and growth.

"Organized" means that it is conducted in a systematic way. It is concerned with the worker/employee learning clear and concise standards of performance or objectives. Having objectives is important, because without an objective, there will be no sense of direction, as they are tools for guiding managers, learners and trainers. Managers need objectives so that they would know what kind of return they are receiving from their training investment. Also, learners need them so that they would know exactly what is expected of them. And trainers need them to plan and conduct the learning environment so that they may achieve the desired results.

According to Learner (1986), training is part of human resource development; that is, both training and development of manpower are interwoven.

Development is training people to acquire new horizons, technologies or view points. It enables leaders to guide their organizations unto new expectations by being proactive rather than reactive. It enables workers to create better products, faster services and more competitive organizations.

However, a major difference between development and training is that, unlike training, development is not related to a specific present or future job, it is learning for growth of the individual. Development involves changes in an organization that is systematic, organized and successive and is thought to serve as an adaptive function.

Thus, the survival of the organization requires development throughout the ranks, while training makes the organization more effective and efficient in their day-to-day operations.

Nwachukwu (2007), described training as consisting of planned programs designed to improve performance at individual, group and or organizational levels. Therefore, improved performance on the part of employees is a function of improvement in knowledge, skill, attitude and or social behavior.

David (1996) indicated that "training and development" differ in four ways;

What is learned, who is learning, why such learning takes place and when the learning takes place? Beach (1991) added that, in practice training and development frequently occur at the same time.

Types of Training

Companies invest in training to enhance individual's performance and organizational productivity. The most popular areas of what? Include computer applications, management skills/development and supervisory skills, technical skills and communication skills. In addition to these, several topics are particularly noteworthy.

The types of training are:

Orientation Training

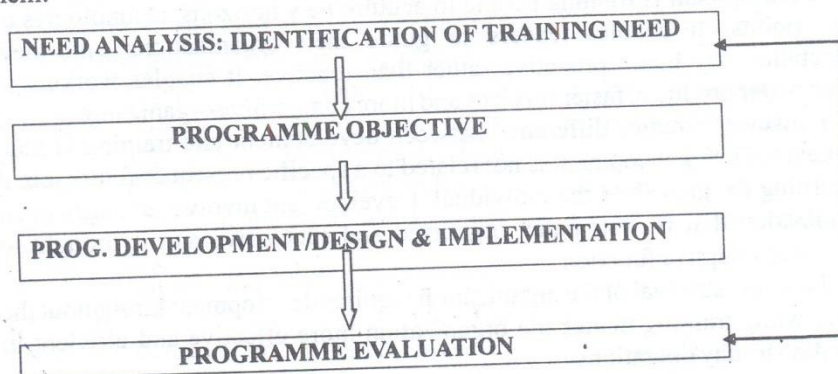
This type of training is typically used to familiarize new employees with their new jobs, work units and the organization in general. Done well, orientation training has a number of reputed benefits including lower employee turnover, increased morale, better productivity, lower recruiting and training costs, and the like.

Team Training

This type of training has taken on more importance as organizations reorganize to facilitate individuals, working together. Team training teaches employees the skills they need to work together and also facilitates their interaction.

Diversity Training

This program focuses on building awareness of diversity issues as well as providing the skills employees need to work with others who are different from them.



Source: Based Y.K.Shetty, Aiming High: Competitive Benchmarking for Superior Performance. February 1983, p.42.

Training Need Analysis

This is a process of diagnosis and analysis, which enables realistic decisions to be taken about definitions relating to objectives, methods to adopt, and evaluation of training activities. Infact, the nature and scope of this sub-process largely determines the relevance of training and the benefits to be derived from investment in training. Specifically, it enables training efforts to focus effectively on the roots of the problem.

Training Needs = Job and Organizational Description - Employee Specification

A training need is the gap between the way things are currently (observed actual behavior) and the way they should be (desired behavior) that could be achieved or narrowed if an employee learned something (new knowledge, skills and attitude) There are three key areas in training need analysis:

- (1) **Organizational Analysis:** This looks at the proposed training within the context of the rest of the organization.
- (2) **Task Analysis:** This deals with the analysis of the duties and responsibilities of the job.
- (3) **Individual Analysis:** These attempts to determine which employee should receive training and what their current levels of skill and knowledge are.

The critical questions for a manager to address in the process could be:

- a. What is the employee's present work behavior?
- b. What is the desired behavior?

The observed difference between (a) and (b), if any, should signify the training needs for a given employee. Such a need could take many forms, ranging from poor time keeping, poor quality or quantity of work, wasteful use of resource or insubordination and absenteeism.

There is need to find out whether the gap exists because of lack of knowledge, skill and attitude or change in machine or market. If yes, training intervention will be answered. However, if it is as a result of communication, for instance, it will require organizational intervention.

A broader approach to arriving at realistic diagnosis of training needs both at the individual and organizational levels would require a careful study of the organization's goals and objectives so as to gain better insight into the current and anticipated changes in, for example, technology, equipment, legislation and other contextual factors that impinge on a successful operations of the organization.

Specifying Training Objectives

A common axiomatic saying in management is that "if you don't know where you are going, you are unlikely to know when you get there". Similarly, for any training intervention to produce value for money, it is essential that desired outcomes be clearly stated. Training objectives in this regard should specify the observable changes in behavior, which the trainee will be expected

to demonstrate at the end of the program.

It is helpful when objectives are determined, that attempts are made to state them with reference to on-the-job criteria, such as the relevant knowledge, skills or attitudes that the training intervention should address. As an illustration, the objectives of a placement or induction training program for newly recruited employees might be:

- To familiarize them with the philosophy and objectives of the organization.
- To develop better understanding of the structure of authority and activities of various units of the organization.
- To gain basic knowledge of administrative policies, procedures, rules and regulations.
- To familiarize them with the tasks they will be expected to perform in their roles.
- To promote a feeling of belonging, commitment and pride in the vision, goal and processes of the organization.

Objectives of Training and Development

Some of the main objectives of training employees include:

- i. **INCREASED PRODUCTIVITY:** From the company's point of view, productivity is at the apex of all training programs. A well trained employee is capable of producing more than an untrained employee of equal physical ability. The success or failure of an organization depends on employee's productivity. A well trained salesman produces more than his counterparts of lesser training.
- ii. **LOWER TURNOVER RATE:** An employee who is incapable of producing is frustrated by failure and is more likely to be a dull school pupil; he hates school and likes to absent himself and is likely to be a school drop-out unlike other pupils who enjoy school because they are doing very well. The same situation applies to an unproductive employee; he hates his work and abandons it at the smallest provocation from any source.
- iii. **HIGHER MORALE:** A man who is trained has confidence in his ability to perform. He believes that he has control of his environment and is equipped to tolerate occasional disappointments, frustrations and inconveniences. He learns to rationalize and to accept blame for his own failure instead of blaming the organization. A trained employee derives intrinsic satisfaction from his work which promotes his morale. Organizations that have regular training programs give employees the feeling of being wanted and something to look up to. Cole, (1996).
- iv. **BETTER COORDINATION:** Training helps in the coordination of men and materials. During the training program, employees are taught company expectations and objectives. They are shown the ladder through which they can attain their own objectives. This gives rise to goal

congruency and, consequently, everyone pulls in the same direction. Coordination becomes easy.

On the whole, training reduces cost as it increases productivity, reduces employee turnover and promotes goal congruency. Lack of training increases absenteeism rate, low output, poor quality and rejects and results in high unit cost.

Evaluation of Training and Development Efforts

It is important that training should be evaluated severally during the training process. A very good way to do this is evaluating the employees by comparing their new acquired skills with the skills defined by the goals of the training program. Any difference should be noted and adjustments should be made to the training program to ensure that it meets specified goals. Many training programs fall short of their expectations simply due to the fact that the administrator failed to evaluate its progress until it was too late. Therefore, timely evaluation of the training process should be done, in order to prevent the training from straying from its goals.

The Bloom Taxonomy of Educational Objectives (1994) defines evaluation as the most complex mental skills and can be done effectively only after knowledge is acquired, comprehended, applied, analyzed and synthesized.

Kirkpatrick E, and Malcon W, (1998) contended that evaluation should be done in terms of the trainees performances on their jobs after training. He suggested that evaluation of training and development should be based on established policy which stresses:-

- * Contribution of training to organization's goals and/or
- * Achievement by trainees; that is trainee's learning objectives and/or
- * Perceptions of the goal of training by the employers.

They recommend that the evaluation process should follow the following procedure:

- * Design the program of learning
- * Determine performance objectives; that is, what the learners should be able to do upon completion of the program of learning;
- * Select indicators; that is, criteria for measuring units of work per hour; number of sales, number of grievances, scraps and so on;
- * Design data gathering mechanism and the forms of feedback from the participants;
- * Select trainees and training methods;
- * Conduct the program and gather data on the program
- * Analyze the data
- * Evaluate the program, and
- * Change the program as indicated by the evaluation

The commonest reason for evaluation is to determine program effectiveness so

that future programs can be improved upon. The four categories of people who have good reason for measuring training and development activities are:

- (a) Learners who want to know about their progress towards objectives.
- (b) Instructors who need to modify and improve their own performance only on the basis of measurement of the learner's progress.
- (c) Training and development officer who need to measure, to be able to determine the cost benefit analysis of their program.
- (d) Client manager to whom measuring is the only indication that they are solving or eliminating performance problems of getting back on the training investment.

Impacts of Manpower Training and Development

According to Bloom, (1994). The impacts of employees training and development on organizational performance cannot be overemphasized.

Some of these are discussed below:

Employees frequently develop a greater sense of self worth, dignity and well being as they become valuable to the organization and the society as a whole. Generally, they receive a greater share of the material gains that result from their increased productivity. These factors give them a sense of satisfaction through the achievement of personal and company goals.

Training and development impacts on the employee's life- long learning, which equips them with skills, knowledge and information that remain theirs for long. They are able to continually provide professional and creative solutions to ongoing challenges in the work place. An effective training and development positions the organization in a competitive advantage, because an increase in knowledge and skill will result in both quantity and quality of output, which invariably result in enhanced productivity and financial gains. A well trained employee can work with little or no supervision at all, thereby reducing the time that should have been spent on supervision. This makes it possible to have greater independence and freedom in work.

An effective manpower training and development programme helps in technology application, by upgrading the skills and knowledge of the employees to meet technological changes. Manpower training and development helps in creating a pool of readily available and adequate replacement for personnel who may leave or move up in the organization. It also helps in building a more efficient, effective and highly motivated team.

In conclusion, Production, Marketing, Sales, Research and Development may be more productive if employees are sufficiently trained, informed, managed and empowered.

Research Methodology

The study is empirical as, a bank was selected. Primary data were used and the primary data were generated through the use of questionnaire. A set of

TABLE 5: Training and development does not increase productivity.

RESPONSE	OBSERVED	EXPECTED	RESIDUAL	$(O - E)^2$	$(O - E)^2/E$
STRONGLY AGREE	79	30	49	2401	80.03
AGREE	50	30	20	400	13.33
STRONGLY DISAGREE	4	30	-26	676	22.53
DISAGREE	7	30	-23	529	17.63
UNCERTAIN	10	30	-20	400	13.53
TOTAL					146.85

Source: Field Survey, 2010.

Therefore, the calculated chi-square ($X^2 \text{ cal}$) = 146.85

Expected Frequency is gotten by dividing the total frequency by the number of variables = $\frac{\text{Total frequency}}{\text{Number of variables}}$

Number of variables

= $150/5 = 30$.

It is necessary to find the appropriate ($X^2 \text{ tab}$) from the distribution table by using the Degree of freedom. This is done by multiplying number of rows in the table less one by the number of columns.

Thus: Degree of freedom = $(\text{Row}-1) \times (\text{Column}-1)$

$(5-1) \times (2-1)$

$4 \times 1 = 4$

$X^2 \text{ tab} = 0.95/4$

= 9.49

DECISION RULE

Since the calculated chi – square $X^2 \text{ cal}$ value is 146.85 and it is higher than the $X^2 \text{ tab}$ which is 9.49 at 0.05 level of significance, the degrees of freedom is 4. We therefore reject the null hypothesis (H_0) and accept the alternative hypothesis (H_1) which states that, Training and development of employees will lead to increase in productivity.

HYPOTHESIS TWO

To test for the hypothesis two, question 12 in the questionnaire which states that “an organization can become obsolete if the skills and knowledge of its workforce are not updated through training and development” is used as it relates to the statement in the hypothesis.

TABLE 6: An organization can become obsolete if the skills and knowledge of its work force are not updated.

RESPONSES	OBSERVED	EXPECTED	RESIDUAL	(O-E) ²	(O-E) ² /E
STRONGLY AGREE	91	30	61	3721	124.3
AGREE	41	30	11	121	4.03
STRONGLY DISAGREE	7	30	-23	529	17.63
DISAGREE	7	30	-23	529	17.63
UNCERTAIN	4	30	-26	676	22.53
TOTAL					185.85

$$X^2_{cal} = 185.85$$

$$\text{Degree of freedom} = (\text{Row} - 1) \times (\text{Column} - 1)$$

$$(5 - 1) \times (2 - 1)$$

$$4 \times 1 = 4$$

$$X^2_{tab} = 0.95/4$$

$$= 9.49$$

Decision Rule

The calculated chi-square X^2_{cal} value is 185.85 and it is higher than the X^2_{tab} which is 9.49 at 0.05 level of significance. The degree of freedom is 4; we then reject null hypothesis (H_0) and accept alternative hypothesis (H_1) which states that an organization can become obsolete if the skills and knowledge of its workforce are not updated through training and development.

Summary and Conclusion

Training is a set of activities aimed at helping employees to gain effectiveness in the performance of their duties as they understood, and in future assignment through development of appropriate habits of thought, actions, skills, knowledge and attitudes.

It can be summarized from this research work on employee training and development (using Intercontinental Bank Nigeria Plc, as a case study) that: Most of the respondents have benefited from various training courses, which have helped significantly to motivate the generality of the staff and hence improve their performance.

Employees training and development policy of Intercontinental Bank Plc has enabled the bank to cope with the challenges of the banking industry and to exploit the opportunities presented by the turbulent and dynamic operating environment.

On the whole, the staffs of Intercontinental Bank Plc have been resourceful, dedicated and innovative providing exceptional support and loyalty at both

junior, senior and management levels. A number of factors, but most importantly employees training and development have made this possible.

In conclusion, it can be deduced from this research work on employees training and development that:

An organization can become obsolete if the skills and knowledge of its workforce are not constantly upgraded through training and development.

Employees training and development enhances the company's ability to adopt and use advances in technology, because of a sufficiently knowledgeable workforce who are more efficient, effective and highly motivated.

Manpower training and development positions the employees at an advantage, in terms of ability to cope with changes in technology, work itself and the environment. The employees are also able to keep abreast of new ideas, processes, practices and concepts, through innovative training and development programs, which enable them to continually provide professional and creative solutions to ongoing challenges in the workplace.

An effective training and development program provides opportunity for personal discipline on the part of employees, as they are able to effectively demonstrate appropriate and adequate use of resources, time and efforts in accomplishing personal and organizational goals.

Policy Recommendations

In the light of the findings in this study the following recommendations are proffered to management:

- * Training should be a continuous process so that workers will be able to cope with changes in technology, and challenges in the working environment.
- * Apart from the training programs organized by the bank, the staff of the bank should be encouraged to sit for professional exams, so as to have the advantage of more qualified and knowledgeable staff who can still be described as "trained and"
- * Every staff should be made to go through a formal training at least twice a year, so as to be able to cope with the rapid technological and environmental changes that occur at intervals.
- * Employees training and development programs should be well conceived and structured, with the company's strategy and objectives in mind, so as to ensure a high probability of improving productivity and other goals that are set in the program.

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