

**Table 9. Reasons for Dissatisfaction about Present system of Pricing (No. of Farmers)**

Sl. No.	Reasons	Badami	Bagalkot	Bilagi	Hungund	Jamakhandi	Mudhol	Total
1	Price is not commensurate with cost of production	40	40	40	40	40	40	240
2	Price is arbitrary	40	40	40	40	40	40	240
3	Price Indicates the exploitation of middlemen	40	40	40	40	40	40	240
4	Price is not influenced by govt. price support policy	40	40	40	40	40	40	240

Source: Field Survey

**Table 10. Suggestions for Better Price of Groundnut and Sunflower crops (No. of Farmers)**

Sl. No.	Suggestions	Badami	Bagalkot	Bilagi	Hungund	Jamakhandi	Mudhol	Total
1	Organizing cooperative marketing societies for sales of the produce	40	40	40	40	40	40	240
2	More active role for APMC in getting better price	40	40	40	40	40	40	240
3	Selling directly to mills and avoid middlemen	-	30	-	-	40	40	110

Source: Field Survey

## A Study of Impact of Training and Development Programmes on Bank Employees by Total Years of Service

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### Abstract

*Training and Development programmes contribute directly to the development of employees in an organization. To develop human resources, organizations need to organize Training and Development programmes where employees can acquire knowledge and skills and develop healthy behavior. A good Training and Development system ensures that employees develop in directions congruent with their career plans. Training and Development is a periscope to see the future. It is intended to identify the talents and enable the organization to develop them to make future leaders.*

*Today, Training and Development programmes have become an integral part of any organizational activity. Training and Development programmes converts people into human resources so that an organization survives, develops and grows. Intense competition has made organizations to develop their personnel through continuous Training and Development programmes. The authors have conducted a study on Evaluation of Training and Development programmes in a bank and have made suitable suggestions to have a greater impact on the bank staff.*

### Introduction

Training and Development programmes contribute directly to the development of employees in an organization. To develop their human resources, organizations need to organize Training and Development programmes where employees can acquire knowledge and skills and develop talents required by the organization. A good Training and Development system ensures talent management in the organization. Intense competition has made organizations to develop their personnel through continuous Training and Development programmes.

### Definitions of Training and Development

Employees develop in directions congruent with their career plans. Training and Development is a periscope to see the future. It is intended to identify the futures talents and help the organization to develop them to make future leaders. Today, Training and Development programmes have become an integral part of any organizational activity. Training and Development programmes converts people into human resource.

Department of Employment Glossary of Training and Development Terms (1981) Britain defines Training and Development as "the systematic development of the attitude, knowledge, skill, behaviors pattern required by an individual to perform adequately in the given task or job".

According to Edwin. B. Floppy <sup>1</sup>, "Training and Development is the systematic modification of behaviors' through learning, which increases skills and knowledge to perform a particular job"

According to Michael. J. Jucious <sup>2</sup>, "Training and Development is a process by which the attitudes, skills and abilities of employees are developed and improved to perform specific jobs".

### Purposes of Training and Development Programmes

The major purpose of Training and Development programmes is to make the employees much more productive by weeding out performance deficiencies, which are the result of the employees' inability to perform at the desired level.

Training and development programmes increase knowledge, skills and attitudes of an employee for improving his/her performance on the job in keeping with the organization's objectives.

Training and Development programmes:

- Helps to absorb latest technology which makes the workforce more flexible.
- Increases the potential for survival and profitability of staff.
- Increase quality of staff.
- Tackles human problems effectively.
- Leads to self - development and self-actualization.

### Importance of Training and Development Programmes

The success of every organization depends not on money, machines, and materials but on people who are trained and experienced. Training and Development programmes are a process, which enables continuous learning. It helps the employees to understand rules and procedures to guide their behavior. Training and Development programmes help an employee to improve his/her performance in the current job and prepares for an intended job.

An effective Training and Development system has two key features: It is based on a systematic approach to Training and Development programmes (Needs assessment system) and, it utilizes the Training and Development programmes (Need information) in a cost effective manner for improving job performance.

The impact of Training and Development programmes depends on serving a need shared by people in an organization. Training and Development is a continuous learning experience that seeks a relatively permanent change in an individual that will improve his/her ability to perform the job.

Evaluating the impact of Training and Development programmes is a continuous process. Evaluation is an integral part of the Training and Development system. The impact of Training and Development programmes has to be monitored on a regular basis. Top management needs to know the investment made on Training and Development programmes. The present study helps in providing the organization to know the impact of Training and Development programmes conducted.

### Review of Literature

Men have been trained in one or the other activity for the last so many years. Training and Development of human resources should be reactive and also proactive. B.R. Virmani and Premila Seth <sup>3</sup> have conducted action research on evaluation of Training and Development. Their main focus was on the methods determining both efficiency and the effectiveness of Training and Development programmes. Jackson <sup>4</sup> has looked at Training and Development as an instrument in Human Resource Development (HRD).

He says that trainers should be able to calculate the value of Training and Development to organizations by describing the impact of Training and Development to organizations in the form of financial benefits, increased productivity etc. Paul <sup>5</sup> has conducted a study on the effectiveness and strength of Training and Development methods for a group of 60 trainees. The study revealed that Training and Development methods were found to be highly effective by the participants.

### Objectives of the study

- 1) To assess the impact of Training and Development programmes on bank employees by total years of service in the organization.
- 2) To identify components of training and development programmes.

### Hypothesis

There is no significant difference between bank employees belonging to different years of services of (0-9 years, 10-19 years and 20+ years) with respect to components of training and development programmes such as:

- Expectations from training and development programmes
- Perception about training and development programmes

- Impact of training and development programmes on behavioral change
- Impact of training and development programmes on job performance
- Perception about administration of training and development programmes
- Organization climate for transfer of learning after attending training and development programmes
- Overall opinion about training and development programmes
- Perception about training centers
- Impact of training and development programmes on self development
- Perception about the trainers

### Methodology and sample design

The study is a micro level study and has been confined to Karnataka State only. The study is conducted in a leading bank. For all practical purposes the name of the organization is not disclosed. The primary data and other relevant information were collected from 480 respondents. The respondents were given a questionnaire. And the researcher has also conducted focus group interview. The responses were measured on Likert's 5-point rating scales. Researcher has used necessary statistical tools and techniques to conduct the study.

### Scope and Limitations of the Study

1. The study has considered only total years of service of bank staff.
2. The study has been conducted in Karnataka State only.

### Analysis and Interpretations of the study

Table 1 provides the mean and Standard Deviation (SD) of evaluation of training and development programmes and its components of bank employees by total years of service. The mean of training and development programmes is  $510.49 \pm 32.80$ , in which the bank employees belonging to 20 and above years of service have higher mean of training and development programmes score ( $515.56 \pm 28.46$ ) followed by employees belonging to 10-19 years of service ( $514.31 \pm 31.72$ ) and 0-9 years of service ( $498.36 \pm 37.11$ ). The mean and SD of components of evaluation of training and development programmes are also presented according to total years of service in the Table 1 and also in Exhibit 1.

**Hypothesis :** There is no significant difference between bank employees belonging to different years of service of (0-9 years, 10-19 years and 20+ years) with respect to training and development programmes. To test this hypothesis the one way ANOVA test was applied and the results are presented in the Table 2.

From the results Table 2, it is found that, the bank employees belonging to different years of service of (0-9 years, 10-19 years and 20+ years) differ statistically and significantly with respect to training and development programmes scores ( $F=12.9979$ ,  $p<0.05$ ) at 5% level of significance. Hence, the null hypothesis is rejected and alternative hypothesis is accepted. It means that, the bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) have different training and development programme scores.

If F is significant, to know the pair wise comparison of years of service (0-9 years, 10-19 years and 20+ years) of bank employees by applying the Newman-Keuls multiple posthoc procedure and the results are presented in the Table 3.

Table 3 reveals that, the bank employees belonging to 0-9 years and 10-19 years of service ( $p<0.05$ ); 0-9 years and 20+ years of service ( $p<0.05$ ) differ significantly with respect to training and development programmes scores. In other words, the bank employees belonging to 20+ years of service have higher training and development programmes scores as compared to bank employees belonging to 10-19 years and 0-9 years of service.

To test this hypothesis the one way ANOVA test was applied and the results are presented in the Table 4.

**From the results of the above Table 4 it is observed that,**

- i. The bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) differ statistically and significantly with respect to components of training and development programmes i.e.

expectations from training and development programmes scores ( $F=5.3014$ ,  $p<0.05$ ) at 5% level of significance. Hence, the null hypothesis is rejected and alternative hypothesis is accepted. It means that, the bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) have different expectations from training and development programme scores.

- ii. The bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) differ statistically and significantly with respect to components of training and development programmes i.e. perception about training and development programmes scores ( $F=3.5642$ ,  $p<0.05$ ) at 5% level of significance. Hence, the null hypothesis is rejected and alternative hypothesis is accepted. It means that, the bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) have different perception about training and development programme scores.
- iii. The bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) differ statistically and significantly with respect to components of training and development programmes i.e. impact of training and development programmes on behavioral change scores ( $F=14.8075$ ,  $p<0.05$ ) at 5% level of significance. Hence, the null hypothesis is rejected and alternative hypothesis is accepted. It means that, the bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) have different impact of training and development programmes on behavioral change scores.
- iv. The bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) differ statistically and significantly with respect to components of training and development programmes i.e. impact of training and development programmes on job performance scores ( $F=13.7646$ ,  $p<0.05$ ) at 5% level of significance. Hence, the null hypothesis is rejected and alternative hypothesis is accepted. It means that, the bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) have different impact of training and development programmes on job performance scores.
- v. The bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) differ statistically and significantly with respect to components of training and development programmes i.e. Perception about training and development programmes administration scores ( $F=11.1975$ ,  $p<0.05$ ) at 5% level of significance. Hence, the null hypothesis is rejected and alternative hypothesis is accepted. It means that, the bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) have different Perception about training and development programmes administration scores.
- vi. The bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) do not differ statistically and significantly with respect to components of training and development programmes i.e. climate for transfer of learning after attending training and development programmes scores ( $F=1.8502$ ,  $p>0.05$ ) at 5% level of significance. Hence, the null hypothesis is accepted and alternative hypothesis is rejected. It means that, the bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) have similar organization climate for transfer of learning after attending training and development programmes scores.
- vii. The bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) do not differ statistically and significantly with respect to components of training and development programmes i.e. overall opinion about training and development programmes scores ( $F=1.8751$ ,  $p>0.05$ ) at 5% level of significance. Hence, the null hypothesis is accepted and alternative hypothesis is rejected. It means that, the bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) have similar overall opinion about training and development programmes scores.
- viii. The bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) differ statistically and significantly with respect to components of training and development programmes i.e. perception about training center ( $F=14.7240$ ,  $p<0.05$ ) at 5% level of significance. Hence, the null hypothesis is rejected and alternative hypothesis is accepted. It means that, the bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) have different perception about training center.
- ix. The bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) differ statistically and significantly with respect to components of training and development programmes i.e. impact of training and development programmes on self development scores ( $F=9.6479$ ,  $p<0.05$ ) at 5% level of

significance. Hence, the null hypothesis is rejected and alternative hypothesis is accepted. It means that, the bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) have different impact of training and development programmes on self development scores.

- x. The bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) differ statistically and significantly with respect to components of training and development programmes i.e. perception about the trainers ( $F=8.5759$ ,  $p<0.05$ ) at 5% level of significance. Hence, the null hypothesis is rejected and alternative hypothesis is accepted. It means that, the bank employees belonging to different years of service (0-9 years, 10-19 years and 20+ years) have different perception about the trainers.

If F is significant, to know the pair wise comparison of years of service (0-9 years, 10-19 years and 20+ years) of bank employees by applying the Newman-Keuls multiple posthoc procedure and the results are presented in the Table 5.

**The data presented in Table 5 reveals that,**

- i. The bank employees belonging to 0-9 years and 10-19 years of service ( $p<0.05$ ); 10-19 years and 20+ years of service ( $p<0.05$ ) differs significantly with respect to component of training and development programmes i.e. expectations from training and development programmes scores. In other words, the bank employees belonging to 0-9 years of service have higher expectations from training and development programmes scores as compared to bank employees belonging to 10-19 years and 20+ years of service.
- ii. The bank employees belonging to 0-9 years and 20+ years of service ( $p<0.05$ ) differs significantly with respect to component of training and development programmes i.e. perception about training and development programmes scores. In other words, the bank employees belonging to 20+ years of service have higher perception about training and development programme scores as compared to bank employees belonging to 0-9 years and 10-19 years of service.
- iii. The bank employees belonging to 0-9 years and 10-19 years of service ( $p<0.05$ ); 0-9 years and 20+ years of service ( $p<0.05$ ) differs significantly with respect to component of training and development programmes i.e. impact of training and development programmes on behavioral change scores. In other words, the bank employees belonging to 10-19 years of service have higher impact of training and development programmes on behavioral change scores as compared to bank employees belonging to 0-9 years and 20+ years of service.
- iv. The bank employees belonging to 0-9 years and 10-19 years of service ( $p<0.05$ ); 0-9 years and 20+ years of service ( $p<0.05$ ) differs significantly with respect to component of training and development programmes i.e. impact of training and development programmes on job performance scores. In other words, the bank employees belonging to 20+ years of service have higher impact of training and development programmes on job performance scores as compared to bank employees belonging to 0-9 years and 10-19 years of service.
- v. The bank employees belonging to 0-9 years and 10-19 years of service ( $p<0.05$ ); 0-9 years and 20+ years of service ( $p<0.05$ ) differs significantly with respect to component of training and development programmes i.e. perception about training and development programme administration scores. In other words, the bank employees belonging to 20+ years of service have higher perception about training and development programme administration scores as compared to bank employees belonging to 0-9 years and 10-19 years of service.
- vi. The bank employees belonging to 0-9 years and 10-19 years of service ( $p<0.05$ ); 0-9 years and 20+ years of service ( $p<0.05$ ) differs significantly with respect to component of training and development programmes i.e. perception about training center. In other words, the bank employees belonging to 10-19 years of service have higher perception about training center as compared to bank employees belonging to 0-9 years and 20+ years of service.
- vii. The bank employees belonging to 0-9 years and 10-19 years of service ( $p<0.05$ ); 0-9 years and 20+ years of service ( $p<0.05$ ) differs significantly with respect to component of training and development programmes i.e. impact of training and development programmes on self development scores. In other words, the bank employees belonging to 10-19 years of service have higher impact of training and development programmes on self development scores as compared to bank employees belonging to 0-9 years and 20+ years of service.

- viii. The bank employees belonging to 0-9 years and 10-19 years of service ( $p < 0.05$ ); 0-9 years and 20+ years of service ( $p < 0.05$ ) differs significantly with respect to component of training and development programmes i.e. perception about the trainers. In other words, the bank employees belonging to 20+ years of service have higher perception about the trainers as compared to bank employees belonging to 0-9 years and 10-19 years of service.

## Suggestions

1. Top management should make changes regularly in the components of training and development programmes viz; aims and objectives, knowledge, and skills to be learnt by trainees in order to meet the expectations of bank belonging to 0-9 years of service group.
2. Human Resource Development department should make behavioral science as a major component of training and development programmes in order to change the behavior of bank staff belonging to 0-9 and 20+ years of service group. This will help them to adjust with the changing banking environment.
3. Training and development programmes should become bridge between competencies, skills, knowledge of bank staff and competencies, skills and knowledge to be acquired by the staff during training and development programmes. This will certainly increase the job performance of bank staff belonging to 0-9 and 10-19 years of service groups.
4. Top management should also conduct programs on personality development, analytical skills and language skills in order to help and motivate for the self development of bank staff belonging to 0-9 and 20 + years of service groups.
5. Trainers should also use various pedagogical tools such as: case study, seminars, group discussion method, interactive sessions, outbound training programmes , activity based leaning with trainees belonging to 0-9 and 10-19 years of service groups.
6. Top management should give necessary instructions to the branch managers to depute their subordinates to training and development programmes in order to develop talents. Bank staff can enhance their knowledge; improve skills and develop positive attitude by attending more number of training and development programmes.

## References

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**Table 1. Mean and SD of training and development programmes and its components of bank employees by total years of service**

Variable	n	0-9 years	10-19 years	20+ years	Total
		131	146	203	480
Training and development programmes	Mean	498.36	514.31	515.56	510.49
	SD	37.11	31.72	28.46	32.80
Expectations from training and development programmes	Mean	29.18	28.96	29.57	29.28
	SD	1.82	1.83	1.68	1.78
Perception about training and development programmes	Mean	36.40	37.03	37.22	36.94
	SD	2.94	2.80	2.65	2.79
Impact of training and development programmes on behavioral change	Mean	61.65	64.46	64.37	63.66
	SD	5.78	4.84	4.43	5.09
Impact of training and development programmes on job performance	Mean	53.15	55.23	55.38	54.73
	SD	4.80	4.04	3.50	4.16
Perception about training and development programmes administration	Mean	39.82	41.34	41.55	41.02
	SD	3.95	3.35	3.05	3.48
Organization climate for transfer of learning after attending training and development programmes	Mean	40.73	40.42	40.66	40.61
	SD	1.59	1.58	1.27	1.46
Overall opinion about training and development programmes	Mean	26.24	26.13	26.32	26.24
	SD	1.07	0.77	0.88	0.91
Perception about training centers	Mean	136.05	142.74	142.30	140.73
	SD	13.43	11.22	10.53	11.92
Impact of training and development programmes on self development	Mean	39.16	41.11	40.81	40.45
	SD	4.56	3.80	3.72	4.06
Perception about the trainers	Mean	35.98	36.89	37.37	36.85
	SD	3.67	2.86	2.63	3.06

**Table 2. Results of one way ANOVA between bank employees belonging to different years of services of (0-9 years, 10-19 years and 20+ years) with respect to training and development programmes**

Source of variation	Degrees of freedom	Sum of square	Mean sum of squares	F-value	P-value	Signi.
Between years of service	2	26628.65	13314.3250	12.9979	0.0000	S
Within years of service	477	488611.25	1024.3422			
<b>Total</b>	<b>479</b>	<b>515239.90</b>				