

**TRAINING AND EMPLOYEE PERFORMANCE IN SELECTED  
INSTITUTIONS IN DAR-ES-SALAAM TANZANIA**

A Thesis

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In Partial Fulfillment of the Requirements for the Degree  
Master of Arts in Human Resource Management

By:

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### **DECLARATION A**

I, Umul-kher Ally Seif , do hereby declare that this thesis on, " Training and employee performance in selected institutions in Dar-es-Salaam Tanzania", is my own finding and has never been presented for any academic award in any university or institution of higher learning".



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Date

## DECLARATION B

This thesis of Umul-kher Ally Seif entitled " Training and employee performance in selected institutions in Dar-es-Salaam Tanzania", has been submitted for examination with my approval as her Supervisor.

  
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## APPROVAL SHEET

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## **DEDICATION**

This work is dedicated to my father Alhaji Ally Omar and my mother Mariam Mohamed Ahmed, my sisters, Nuru, Sakina, Zena, Rahma, Salha, Munira, and Sultana . Also my brothers, Dr. Omar Abdul Salaam and Seif for their extensive support, care and sacrifice that enable me to complete my studies successfully and within the schedule.

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## **LIST OF ACRONYMS**

<b>ASTD</b>	American Society for Training and Development
<b>DVC</b>	Depute Vice Chancellor
<b>HODs</b>	Head of Department
<b>H.R.D</b>	Human Resource Development
<b>KSA</b>	Knowledge, Skills and abilities
<b>MBO</b>	Management by objectives
<b>ROI</b>	Return of Investment
<b>SPGSR</b>	School of Postgraduate Studies and Research
<b>TPB</b>	Tanzania Postal Bank
<b>TPOSB</b>	Tanganyika Post Office Saving bank
<b>TP &amp; TC</b>	Tanganyika Post and Telecommunication
<b>U.S</b>	United State

## **ABSTRACT**

The study aims to establish the relationship between training and employee performance and was guided by the following objectives; To assess how training needs assessment affects employee performance at TPB- Dar-es-Salaam; to investigate the importance of on-the-job and off-the-job on employee performance at TPB-Dar-es-Salaam; to examine the effect of performance appraisal on employee performance at TPB-Dar-es-Salaam.

A descriptive research design was used involving the application of both qualitative and quantitative research techniques. Purposive sampling and simple random sampling were used in data collection. The target population was 160 and the sample size of 113 was obtained.

The study found out that training without first performing need assessment end up in conducting poor training. On the job and off the job training techniques significantly lead to low employee performance, Employee performance appraisal significantly lead to low employee performance. HODs in various departments should carry out a thorough needs assessment and task analysis that identifies the content of training and what an employee can do in order to perform competently.

Emphasis should be put on the other modes of on-the-job techniques rather than zeroing down on job instruction training. Coaching method should be used because under this type of method, the employee is trained on the job by an experienced worker. Performance appraisal should be done on a quarterly basis unlike on an annually basis at the bank.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **Background of the Study**

##### **Historical Perspective**

Most organizations employ individuals with one or more of the following characteristics; either trained or specialized in different areas, apart from those that are hired at, over trained or inadequately trained for that particular job or has had a theoretical training- like students fresh from universities. This calls for effective and sufficient training of employees. Tanzania Post Bank not being an exception.

Training as a set of activities which react to present needs and is focused on the instructor and contrasts with learning as a process that focuses on developing individual and organizational potential and building capabilities for the future. The role of formal training in organizational today appears to have declined significantly. (Beardwell & Claydon, 2007, pp.308). First, the speed with which skills requirement change in some sectors means that, formal, time consuming, class room based learning fails to deliver efficiently as required. And the growing recognition of human resource development (HRD) as a tool to achieve competitive advantage has raised awareness of the need to embrace learning as a central strategic concern and to be part of the culture of the organization. Of which formal training is just one, often small component.

U.S Corporation spent roughly \$ 51 billion on formal programs in 1995; organizations are quickly learning that training programs are essential in developing the desired skills and attitudes necessary for the success of corporate initiative.

In 1992, the American Society for Training and Development (ASTD) awarded Arthur Andersen world wide organization the top prize for its successful training program. While the Clinton administration recently recommended that 1.5 percent of corporate revenues be dedicated to the education of employees, Andersen invest about \$ 300 million roughly, 6 percent of its annual revenues to formal training. That money helped build four centers for professional education around the world. The training program was very important to the employees of organization or industry that is why Andersen helped to build four centers for professional education around the world. Andersen claims that the extensive training ensures that the quality of service is rendered uniform world wide.

However, in developing countries like Tanzania training program is very important to the employers and employees in each level because the training process today plays a significantly roles in performance. Many organizations in Tanzania using training and development as a crucial methods of improving employees skills, knowledge, and experience in order to achieve organization objectives, vision, mission and goals. On the other hand, training in organizations acts as the way of solving managerial problems, which occurred due to the changes of technology in global. Tanzania postal bank as part of the financial reform programmed was established by the Tanzania Postal Bank Act no. 11/ 1991 as amended by Act no. 12 of 1992. This bank became operational as a separate entity from the then Tanzania posts and telecommunications corporation (TP & TC). From first march 1992 with its own board of directors and management, it was established as a successor to the Tanganyika post office savings bank (TPOSB), which was established by the post office savings bank ordinance of 1925 and become operational in 1927. The creation of this new bank took into account its strengths and

particularly the advantage of canvassing the masses both in urban and rural areas. The TPB act that was passed by the parliament addressed itself to some of the basic problems, which were besetting TPOSB performance. Among others, it provided for a legal framework that made it a corporate body.

The main objective and functions of TPB is; to mobilize local savings, promote the savings habits of the population and to provide in accordance with the provisions of the banking and financial institutions Act of 1991; also to mobilize resources by accepting deposits, floating bonds, debenture and other monetary instruments; to undertake any other functions performed by commercial banks.

The vision and mission of Tanzania Postal Bank is to be the bank of choice for individuals, micro, small and medium enterprises. And to provide our customers with modern, affordable, tailor- made banking and other financial services. Tanzania Postal Bank performs the training to determine the degree of behavior change in the participant. To these end, TPB encourage the employees to apply new skills and knowledge to improve their morale, effort and performance so that to increase an organization potential. In TPB, training is very important this is because it is direct towards organization objectives such as improving quality of service in the organization. Training is the best way to achieve objective goals of the organization. The employees of TPB learnt at their respective place of work for the benefit of their organization.

### **Theoretical perspective**

The study will be guided by Kirkpatrick's training evaluation model, first published in 1959, which argues that the effectiveness of training procedure



can be verified through four steps; reaction, learning, behavior and results. Training should be a continuous learning process, that is, a learning procedure that requires employees to understand the entire working process and expects them to acquire new skills, apply them on the job and share what they have learnt with other employees (Noe *et al*/2003)

On the basis of this theory, the study proposes that employee performance in TPB could be affected by training.

### **Conceptual perspective**

In this study, the dependent variable was employee performance. Performances refer to the ability of the organization to attain its goals by using resources in an efficient. Daft (2000), performance also is an individuals, ability, knowledge and motivation. Szlagy (1984), explain performance as a term, as some what global concept that represents the result of organizational activities, effectiveness and efficiency will be viewed as subcomponent of performance. Factors that are considered in performance are goals standard and feedback.

The independent variable was training. Training is defined as the process of teaching the new or present employees the basic skills they need to effectively perform their jobs. In other words training is the act of increasing the knowledge and skills of an employee for doing his or her job. Thus refer to the teaching and learning activities carried on for primary purpose of helping members of an organization to acquire and also to apply the acquired knowledge, skills and altitudes to perform their job effectively. (Kankha 2005).

### **Contextual perspective**

The main aim of this study was to establish the relationship between training and employee performance at TPB. It specifically examined the

effects of training needs assessment on employee performance, the importance of on-the-job and off the job training techniques on employee performance and the effect of performance appraisal on employee performance.

### **Statement of the Problem**

The general problem is that factors influencing worker's performance at Tanzania Post Bank are diverse but all revolve under one theme; lack of sufficient training. Postal bank is a financial Institution which employs workers of different level of educations. Despite the rationale for effective training of employees at TPB and the emphasis laid by the management, some employees still face difficulties in carrying out their daily routines therefore negatively impacting on their individual performance which later translates into low organizational performance.

For this reason, education, knowledge, ability and performance diversity should not be left to hinder the institutional goal of becoming among the top best service provider, winning competition and cope with rapidly change of technologies. Capacity building to worker is indispensable tools for hold back the institutional situation. Consequently, researcher believed that the competence of the workers will never last forever due to rapid change of technology which always bring new challenges, hence force workers to undergo training to control the circumstances. The general problem is that factors influencing worker's performance at TPB are diverse but all revolve under one theme; lack of sufficient training.

### **Purpose of the study**

To establish the relationship between training and employee performance at Post Bank - Dar-es-salaam

### **Research Objectives**

1. To determine the demographic profile of respondents in terms of gender, marital status, level of education and period of service.
2. To assess how training needs assessment affects employee performance at TPB
3. To investigate the importance of on-the-job and off-the-job techniques on employee performance at TPB
4. To determine significantly the relationship between performance appraisal on employee performance at TPB

### **Research Questions**

1. What is the demographic profile of respondent in term of gender, marital status, level of education and period of service?
2. How does training needs assessment influence employee performance at TPB?
3. How important is on-the-job and off-the-job training techniques on employee performance at TPB?
4. How does performance appraisal affect employee performance at TPB?

### **Scope**

The study was conducted in Tanzania postal bank (TPB), which situated at Ilala district Dar - es - Salaam region Tanzania. The researcher investigated the basic issues and concepts of training and employees' performance. Research was conducted for a period of one year commenced from August 2009 to August 2010.

The study focused on determining the demographic profile of respondents in terms of gender, marital status, level of education and period of service. Also how training needs assessment on employee performance, the importance of on-the-job and off-the-job techniques on employee performance and how performance appraisals affect employee performance at TPB.

### **Significance of the study**

The study may improve the performance of employees at TPB because of its practical significance. It may lead to improvement of strategies to the implementation of training by identifying the strengths and constraints in the implementation process. It may help TPB in the formulation of future training policies aimed at enhancing employee performance.

The findings from the study may also benefit other banking institutions because it has the theoretical and practical implications for the future of training. It may benefit managers in conducting training need assessment which may contribute to the performance of the workers in the organization. Employees may also benefit as it shapes their career and services as a source of employee motivation, satisfaction and reorganization.

The research may benefit other researchers as they carry out more investigation or studying on the topic to continue much in the world of knowledge through their findings.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **Introduction**

This chapter covers the, conceptual framework, theoretical review, contextual and related literature of relevance to the study. The literature review was done using a number of sources that include books, journal, Newspapers, magazines, and the internet. The literature review was conducted in order to establish what was already known about the study variables, identify gaps and ascertain methodologies, the differences and similarities in the earlier studies.

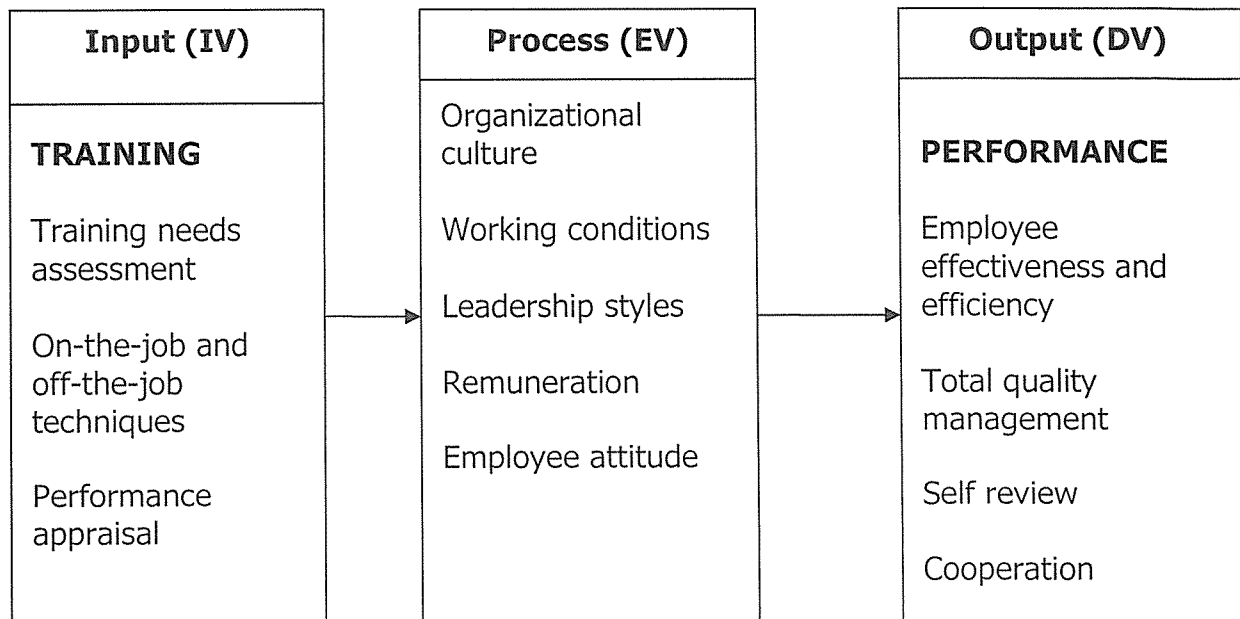
#### **Concepts, Ideas, Opinions of Authors/Experts**

This describes the interdependence between the independent and the dependent variable and how the research controlled the extraneous variables from affecting the end result of the dependent variable.

The independent variable (IV) which was training it included training needs assessment, on-the-job and off-the-job training techniques and performance appraisal. This is the variable that the researcher focused on to examine how it influence the dependent variable.

The dependent variable (DV) of the study was employee performance which depends on how effective trainings were administered. The indicators measured were employee effectiveness and efficiency, total quality management.

The extraneous variables (EV) that affected both the dependent and independent variables included the working conditions, organizational culture, leadership style, remuneration and employee attitude among others.



**Figure:** 2.1 Conceptual frame work

**Source:** Researcher's made

Therefore, the researcher designed questionnaires that were concentrating and focused on the dependent and independent variables to avoid collection of results that were not attributed to the independent variable. Logically designed questionnaires were used to ensure reliability of the findings.

### Theoretical Perspectives

The study was guided by Kirkpatrick's training evaluation model, first published in 1959, which argues that the effectiveness of training procedure can be verified through two steps; reaction, learning, behavior and results. Training should be a continuous learning process, that is, a learning procedure that requires employees to understand the entire working process and expects them to acquire new skills, apply them on the job and share what they have learnt with other employees (Noe *et al*/2003)

Based on Kirkpatrick's model, Jack Phillips (1962) developed a five model learning theory with a new fifth level of return on investment (ROI). He explained that the ROI model which begins with determining the purpose for training (needs assessment) which helps determine the type of data to be collected, method of collection, type of analysis, and the communication of the results, is without value to most organizations since most companies may be good at determining the first three levels (reaction and planned action, learning, job application and learning) but not determining the last stage, ROI. These two theories were adopted for the study due to their systematic analysis of training. Provision of feedback on training effectiveness, through ROI, dissemination of knowledge, which are the pillars of employee performance at TPB.

## **Related Studies**

### **Training**

Training is defined as the process of teaching the new or present employees the basic skills they need to effectively perform their jobs. In other words training is the act of increasing the knowledge and skills of an employee for doing his or her job. Thus refer to the teaching and learning activities carried on for primary purpose of helping members of an organization to acquire and also to apply the acquired knowledge, skills and attitudes to perform their job effectively. (Kankha 2005). However training should be more specific in a sense that it should be skilled based rather than knowledge based this can be associated with learning. Training is the "learning experience" this is because training seeks relatively permanent individual that will prove the ability to perform on the job. Training can involve the changing of skills, knowledge, attitudes or behavior (Dessler, 1997). Ivancevich, (2001), support Dessler that learning is the act by which the individual acquire skills knowledge and ability that result in relative permanent change in his or her behavior. So

improvement of the skills is what training is accomplished so that top reach to the organizational goals.

The working definition of training for this study was adopted from Lawrence Klieman (2000), which specially defined training as a planned learning experience that teaches worker how to effectively perform their current jobs. In the study, training was characterized by needs assessment, on-the job and off-the-job techniques and performance appraisal respectively.

### **Aims of training**

To reduce turnover, if the employees perceive themselves as ineffective, unwanted or not needed, they may react to these feeling by quitting. Turnover is high during the break in period and effective training can reduce this costly reaction. However, Invancevich (2001) clarified that aims of training in the organization has greatly influence in the employees job altitude and productivity. For example economic, social technological and government changes influence skills an organizational needs the changes can make current skills absolute in short time.

On the other hand the aim of training is to help the organization to achieve its purpose by adding values to its key resources.

Training program in the organization aims to enable and empower employees to perform well and make the best use of their best natural abilities. Also it enables employees within organization to become fully competences in their work.

Also aim to help employees to master specific skills and abilities needed such that the organization achieves its goals.



The aim of training must be directed towards accomplishment of some organization objectives such as more efficient production method, improve services and quality of product in the organization so by using training method this can lead to achieve objectives and goals of the organization. Also training in the organization aims to improve employee's performance both in quantity and quality so this directly leads increase operational productivity and increase organizational profit.

### **Performance**

Performances refer to the ability of the organization to attain its goals by using resources in an efficient way (Daft 2000), performance also is an individuals, ability, knowledge and motivation (Szlagy 1984), explain performance as a term, as some what global concept that represents the result of organizational activities, effectiveness and efficiency will be viewed as subcomponent of performance. Factors that are considered in performance are goals, standard and feedback. Feedback reports both quality and quantity of progress towards goals that is defined by standard. Feedback is particularly important when we consider real goals. Goals that are accepted by employees are meaningful and useful.

The working definition of this study adopted from Mejia *et al*, (2001) which is the effective and efficient execution of responsibilities within the required time period. Employee performance was characterized by employee efficiency and effectiveness, total quality management, Self review and corporation.

From review of literature, the researcher sees that various studies on the same aspect of impact of training on workers performance in an organization training is the method of improving workers performance this is because effective training can improve moral and increase an organization's potential.

Poor, in appropriate or in adequate training can be a source of frustration in the workplace.

### **Training needs assessment and employee performance**

Needs assessment is the process for examining and training people related problems and performance improvement opportunity (Gupta 2007). Gupta argues that needs assessment is an important step in the performance improvement business. According to Mejia *et al*/(2001), needs assessment is a training phase where managers determines the problems or needs that the training must address. Here he argues the problems or needs that the training programmes because of their faddish popularity rather than the organization needs them. This might be part of the problem at TPB.

These needs consist of actual and potential performance discrepancies that are important to the organization and that can be remedied as effectively and efficiently by training as by any other means. Needs assessment is a process for figuring out how to choose learning or a performance gaps. It involves determining what the important needs are and how to address them. The process includes comparing the current situation, defining the problem, understanding the behaviors and mechanisms that contribute to the current situation, determining if and how specific behaviors and mechanisms can be changed to produce the desired condition, developing solution strategies and building support for action. (Gupta 2007)

Need assessment is the systematic analysis of the specific training activities an organization requires to achieve its objectives. Training needs analysis is the assessment by the organization of its employees; training needs process is conducted into three steps organizational analysis, task analysis and personal analysis (Harris 2000).

### **Step 1: The organizational analysis**

This is to examine the organization unit or departmental and determine its basic strategy, objectives and goals. Also the analysis may focus on the company's or organization mission and the implication for the job. Is there changes on mission, how does organization interface with the external environment, organization culture, norms changed (Harris 2000).

### **Step 2: Task /competency analysis**

Involves obtaining information from the organizational analysis to evaluate the task performed in each job and then determining the competencies needed to perform this task effectively. For example, organization find that there is a changes of task or job, organization determine the task has been modified or added which means there is greater needs to receive a certain training to improve their performance (Harris 2000).

### **Step 3: Personal analysis**

This is the final step of training needs analysis, the personal analysis, address the question of whether certain employee are deficiencies in the important tasks / competencies and whether training would treated the deficiencies. There are several ways to determine employee deficiencies. One of the most popular ways is to examine measures of the job performance. Second, certain competencies that will need in the future might not be currently in use. Third the intended purpose of performance rating May affects how they are made; rating made for salary, raise purpose may differ from ratings for training needs analysis. One possible way to some of this problem is to have employee's complete self rating to establish need for training on each of the competencies (Harris 2000).

From above explanation those ways of determining which employees need training in which areas. Not only this is important for organization perspectives also it is important to the employees perspectives.

An organization that has performance problems with its employees like TPB and is keen to improve this condition, would therefore be keen to embrace a systematic needs assessment procedure as mentioned above, this would ensure an all-round effective training (Gupta 2007).

### **On-the-job and off- the-job training techniques and employee performance**

Several methods can be used to satisfy the organizational training needs and accomplish its objectives, mission and goals. On the job training and off the job training is the basic training method in the organization. These are the basic means that an organization can use to impart knowledge, skills and abilities (KSA) to their employees in order to improve employee performance.

#### **On- the- job training**

According to Bohlander and Snell (2004) on-the-job training is the process by which employees are given hands on experience with instructions from their supervisor or other trainer. It is the most common method used for training non- managerial employees, they say, "most organizations spend three to six times more on OJT than class room training. This is the training provided at the work site. The training takes place in the actual work setting under the guidance of an experienced worker, supervisor or trainer. (Gomez Mejia and Balkin, 2002).

There are basic kinds of on the job training: One on one instruction, Coaching, Job rotation, Apprenticeship and Internship.

### **One on one instruction**

A popular approach to training and development and one on one instruction is a person who serves as a trainer for the organization meet with and instructs a trainee at the work place. General the instruction method involves a description of the procedures, along with a visual demonstration by the instructor. The trainee practices under the supervision of the trainer, various texts videos and other materials might be used to supplement this training method. For using this method has positive benefits including cost effectiveness, because workers learn while they produce and there is a little need for expensive facilities or equipments. Another advantage is that the training is directly job related because actual equipment is used to learn and practice. The third the trainees will get immediate feed back on their performance. Fourth the method is flexible as the equipment a job changes, modification are easily made in the training (Gomez Mejia and Balkin, 2002)..

### **Disadvantages of one on one instruction;**

In many companies or organization this method is not carefully designed or systematic delivered. Second one on one generally works best for job or task that are fairly simple routine, and motor orientated e.g. Operating simple machinery, writing computer program. Third no one in the organization may be knowledgeable enough to train others.

### **Coaching**

This carried out by experienced managers, emphasizing the responsibility of all managers for developing employees. Under this method of



management development, experienced managers advice and guide trainees in solving managerial problems.

(Harries, 2000), define coaching as informal, unplanned training and development activities provide by supervisor and peers. While coaching provides valuable help for employees, it should be viewed strictly as a supplement to rather than a substitute for formal training and development programs. Coaching method is most useful applied in many occasions. For example when an employees expresses interest in different job within organization, when employees seek feedback, also when employees need help with a new skill following a formal training program.

Advantage of coaching trainees get practical experience and see the result of their decision. However there is a danger that the coach will neglect the training responsibilities or pass on appropriate management practice. The coach's expertise and experience are critical to the success of this method.

### **Job rotation**

Is a formal, planned program that involves assigning trainees to various jobs in different parts of the organization. Harris, support Rue and Byars (2000), say employees learn several different jobs within a work unit or department and perform each job for specified period. The purpose of the job rotation is to provide trainees with a large organizational perspective and a greater understanding of different functional areas as well as better sense of their own career objectives and interests. In terms of advantages: job rotation appears to improve the participant's job skills, increase job satisfaction and provide valuable opportunities for net working within the organization.

## **Disadvantages**

Job rotation may create an increased workload for the participants due to the constant job change. Also may cause dissatisfaction to those employees who did not participate in the program. Also the pressure of the workplace can cause training to be haphazard or neglected.

## **Apprenticeship and internship**

Apprenticeship is a programme that involves combination of classroom instruction and hands on practice and training, primarily in skilled crafts such as carpentry. While internship is a program that provides work experience to students prior to graduation from an academic program (Harris 2000). In most organizations, apprenticeship is linked with employment, education and training systems. It is a system that provides the youth with the schooling needed to obtain work in the skill trade (Noel *et al*/2003)

Apprenticeship training gives instruction and experience to the employees both on the job and off the job in all of the practical and theoretical aspects of the work required in the skilled occupation craft or trade. Most apprenticeship programs range from one to five years.

## **Off- the- job training**

Is the training conducted away from the work site common example of the off the job training are simulation, formal causes and role playing. Advantage of the job training, employees concentrates on the training without the interruption that is likely to occur on the jobs, which facilitate learning and retention.

Off-the-job training techniques mainly seek to teach facts, skills, attitudes or concepts without requiring trainees to practice the material taught into

behavior (Ledvinka and Scarpello, 1998). Techniques and approaches may be used for off the job training as follow:

### **Classroom lecture**

Provide specific information raise issues for group discussion, facilitating problems solving. However people may forget what they learn in a lecture unless they practice it. Lectures and training method where instructors verbally present material to a group of trainees, encouraging discussions and questions, but the majority of the information is delivered through one way communication (Harris 2000)

According to Dessler (1998) learning is a quick and simple way of providing knowledge to a large group of trainees thus having low cost per trainee. It can also be organized rigorously such that ideas and principles relate properly one to the other. They are most appropriate for situation where simple acquisition of knowledge is the goal (Klieiman 2000). However lectures may be passive, violating principal of learning by doing.

### **Vestibule training**

Provides training on the same equipment the employees will use at work. They can learn how to use the equipment without disrupting on going operation at the work place. The trainee is taught how to perform job by a skilled person and is able to learn the job at a comfortable pace without pressure of production schedule.

### **Cross functional training**

This trains employees to work effectively with employees in other areas. Two commonly used forms of cross functional training are team training which helps employees learn to work effectively in groups and



brainstorming which helps employees learn creative problem solving, by encouraging them to generate ideas openly without the fear of judgment.

### **Role play**

Role play according to Gomez et al, (1998) is a management development technique in which participants adopt the role of a particular manager placed in a specific situation. It is a technique that should be used in conjunction with some other instructional methods as lectures. It is primarily used to give trainees an opportunity to learn how human relation skills through practice and to develop insight in their own behavior and its effects upon others (Beach 1985). Here two or more trainees are assigned parts to play before the rest of the team. Role play provides trainees trainee with an opportunity to practice the skills being taught, that is, after analyzing the case and recommending a solution, the trainees are asked to act out the solution.

### **Performance appraisal and employee performance**

Employee performance appraisal is a systematic, orderly and objective method of evaluating the present potential usefulness of the employee to the organization, (Ruddrajasaraj 2000). According to Gupta (2007), performance appraisal is a systematic, periodic and an impartial rating of an employee's excellence pertaining to their urgent job and potential for a better job. It's the means of obtaining, analyzing and recording information about the relative worth of an employee.

Performance appraisal helps influence an employees job related attributes, behaviors and outcomes, as well as level of absenteeism, to discover how productive the employee is and whether he/she can perform as or more effectively in the future, so that the employee and the organization and society all benefit.

There are several techniques that can be used to perform performance appraisal for improved performance. Some of these methods are; management by objective (MBO), work standards, essay appraisal, critical incident appraisal, and graphic rating scale behavioral anchored rating scale (BARS), forced-choice rating and ranking methods.

### **Management by objective (MBO)**

This is a performance appraisal method that consists of establishing clear and precisely defined statements of objectives for the work to be done by an employee; establishing an action plan indicating how these objectives are to be achieved; allowing the employee to implement this action plan, measuring objective achievement; taking corrective action when necessary; and establishing new objectives for the future.

### **Work standard**

This is a method of performance appraisal which involves setting a standard or expected level of output and then comparing each employee's level to the standard.

### **Essay appraisal**

This is a method of performance appraisal in which the rater prepares a written statement describing an individual's strengths, weaknesses and past performance.

### **Critical incident appraisal**

In this method of performance appraisal, the rater keeps a written record of incidents that illustrate both positive and negative behaviors of employee, (Byars and Rue, 1991).

Besides improving employee performance, conducting performance appraisal has a number of advantages; it serves as a basis for formulating suitable personnel policies, helps to judge effectiveness of recruitment, selection, placement and orientation systems in an organization. Training and development needs assessment through performance appraisal reduces wastage of funds due to misdirection.

Performance appraisal can be used to improve performance through appropriate feedback, working and counseling of employees. It also facilitates human resource planning, career planning and succession planning. Besides promoting positive work environment which contributes to productivity, performance appraisal also encourages positive competitive spirit that motivates employees to improve their performance. Systematic appraisals provide management with the proper size of employees together with their strengths and weaknesses which facilitates decision making.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **Introduction**

This chapter contained the research design, population, sampling strategies, data collection methods, instruments, procedure, data analysis, ethical considerations and limitations of the study.

#### **Research design**

Descriptive research design was used in this study to determine the influence of training and employees' performance in the financial institutions at Tanzania Postal Bank, to discover the key questions whether the concept could force the Bank employees to be accountable and responsible to its customers in delivering better services. It applied both the Qualitative as well as the Quantitative research techniques.

#### **Research Population**

The total population was 160 and a sample size is 113.

#### **Sampling Procedure**

Purposeful sampling and simple random sampling procedures were used in data collection from Tanzania Postal Bank. Employees, Bank tellers, Bank customer care, top Bank management, middle level management, and supervisory employee.

**Table 3.1 Sampling procedure**

<b>Sampling frame</b>	<b>Target population</b>	<b>Method of sampling</b>	<b>Sample size</b>
Top bank management	18	Purposive sampling	18
Middle level management	56	Simple random sampling	38
Other bank employees	86	Simple random sampling	57
<b>Total</b>	160		113

**Source: Krejcie and Morgan Table cited by Amin, M (2005)**

Once the study topic was approved by the respective supervisors, School of Postgraduates Studies and Research, DVC-SPGSR provided an introductory letter to carry out the targeted educational research. The researcher traveled from Kampala to the field of study Dar-es-Salaam – Tanzania for study implementation, and finishing the exercise within a scheduled period of a time (60 days), the target offices, institutions and individuals was formally familiar and requested for their approval for the study to be done.

### **Research instruments**

It is considered logical to employ several data collection instruments during the same research. In accordance with this established principal of

research, the researcher used both the self administered questionnaire and the interview guide as instruments to collect the required data.

## **Questionnaire**

Questionnaires were used in data collection, because majority of the respondents knew how to read and write. Questionnaires were convenient to the respondents as they were free to fill in their leisure time. Primary data were mainly collected using the questionnaire. The respondents were requested to provide honest and frank answers without fear or favor.

To ensure that the questionnaire was clear, relevant and well understood by the respondents, the questionnaires were pre-tested before being sent out. This helped to bring out questions which were not clear and those that had multiple interpretations. The process also facilitated the elimination of redundant questions from the interview guide.

## **Interview guide**

Supplementary primary data was collected using the interview guide. With the help of the guide, the researcher conducted face to face personal interviews with the selected key informants. This gave the researcher the opportunity to take note of the body language, facial expression, and non verbal cues. The interview guide enabled the researcher to explore the information which is not included in the questionnaire through face to face interaction.

### **Validity and Reliability of the Instrument**

The researcher ensured content validity and reliability by administering the questionnaire to 10 worker from TPB Mkwepu branch twice at an interval of seven days to evaluated the relevance, wording and clarity of question or items in the instrument. There were no differences between two tests and hence the validity and reliability of the instrument confirmed.

### **Data Gathering Procedure**

The researcher used primary and secondary data collection approaches. Secondary data was got from reviewing text books, journals articles, manuals, periodicals, dissertations, internet sources among others. Primary data was obtained by using researcher devised questionnaires as the main data collection instruments because of their cost effectiveness in a survey involving highly literate respondents (Amin, 2005).

### **Data analysis**

#### **Quantitative data**

Raw data from the field was first cleaned, edited and sorted manually to remove errors. This process was necessary to ensure accuracy, uniformity, consistence and comprehensiveness in the answers put forward by the respondents. The quantitative data collected was analyzed by establishing the existence of the relationship between training and employees' performance.

#### **Qualitative data**

The data got from the field was first read through which enabled the researcher to get familiar with the data. During this process, the researcher

used note cards to organize the available data and to expedite further analysis. It was also at this stage that the field notes were edited to ensure consistency. The data was then coded according to the various categories which enabled the researcher to establish the relationship between the different categories identified. The final stage was to evaluate and analyze the data to determine its accuracy, credibility, usefulness, consistency and hence to accept or reject the research hypothesis.

### **Ethical Considerations**

To safeguard against unprofessional conduct while carrying out this research like unnecessary pressures, which could cause the research findings to be undermined, the researcher:

Sought permission of the people who would participate in the research for their consent in the intended study; the researcher did not lie to subjects and record findings on hidden mechanical devices.

The researcher made sure the researcher's personal biases and opinions do not override other interests and the researcher gave both sides fair consideration.

The findings of the research were kept confidential, done under the condition of anonymity to avoid embarrassing and harming respondents especially if got information can be used politically or otherwise to harm the respondents.

### **Limitations to the study**

Some of the respondents were not willing to share with the researcher some of the information that they considered confidential but the researcher



promised to keep the information got as confidential and only be used for academic purposes.

Choice of sample population caused a limitation, but the researcher tried to choose a sample population that is truly representative in terms of statistics and large enough to give a true picture of the whole population.

Untruthfulness, where some of the respondents could not say the truth, but the researcher probed the respondents further to establish the truth when it deems necessary.

## **CHAPTER FOUR**

### **DATA PRESENTATION, ANALYSIS AND INTERPRETATION**

#### **Introduction**

This chapter provides the basis upon which logical and meaningful conclusions can be drawn. It also provides a platform upon which to formulate appropriate recommendations for purposes of improving training at TPB.

#### **Data analysis**

##### **Gender of respondents**

Findings from table 4.1 shows that 42(55.1%) of the respondents were males while 39(44.9%) were females. This implies that TPB is gender sensitive and has no bias in employment.

**Table 4.1 Gender of respondents**

<b>Gender of respondents</b>	<b>Frequency</b>	<b>Percentage</b>
Male	48	55.17
Female	39	44.83
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

##### **Marital status**

Results in Table 4.2 indicate that, 60(69.0%) were married, 22(25.3%) were single and 5(5.7%) were divorced/separated. This implies that most probably a big percentage of respondents working Tanzania Postal Bank are

responsible, due diversity of their marital status characteristic whereby every individual try to maintain his/her dignity

**Table 4.2: Marital status of respondents**

<b>Marital Status</b>	<b>Frequency</b>	<b>Percentage</b>
Married	60	69.0
Single	22	25.3
Divorced	5	5.7
<b>Total</b>	<b>87</b>	<b>100.0</b>

Source: Primary source 2010

### **Level of education**

Results in table 4.3 indicate that, (7)8.05% were A level leavers, (5)5.75% held certificate, (15)17.24% Diploma, (47)54.02% Degree, (7)8.05% postgraduate, and (6)6.90% did not respond. Majority were degree holders, thus had adequate knowledge of the items in the questionnaire concerning each variable under study.

**Table 4.3: Level of education of respondents**

<b>Level of Education</b>	<b>Frequency</b>	<b>Percentage</b>
No response	6	6.90
A – Level	7	8.05
Certificate	5	5.75
Diploma	15	17.24
Graduates	47	54.02
Post Graduate	7	8.05
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

### Period of service

Results from table 4.4 indicate that, 6(6.9%) had served in TPB for a period of less than one year, 29(33.3%) for a period of 1 – 3 years, 34(39.17%) for a period of 4 – 6 years, 5(5.7%) for a period of 7-9 years, and 6(6.9%) had served the institution for a period of 10 and above years. The results indicated that majority of the respondents had served TPB for a period of 4-6 years. Thus the results can generally be reliable since that period is adequate for someone to indicate the variables under the study.

**Table 4.4: Period of service**

Years in service	Frequency	Percentage
1 and below	6	6.90
1 – 3	29	33.3
4 – 6	34	39.1
7 – 9	5	5.7
10 and above	13	14.9
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

### Training as an important aspect that an organization should adopt

Training is an important aspect that an organization has to adopt in order to improve on its performance according to Gomez et al (2001). The respondents were asked as to whether training was important in TPB and the following are their responses.

**Table 4.5 Training as an important aspect in an organization**

Training	Frequency	Percentage
Yes	87	100
No	-	-
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

Table 4.5 indicates that 87(100%) perceived that training is an important aspect that an organization should adopt. The also results indicate that training is done at TPB to improve on the performance of the employees. This is so given the advantages of training as stated by Ivancevich (2001) that reduces turnover and help the organization to achieve its purpose by adding values to its key resources. At TPB the aim of training is directed towards accomplishment of some organization objectives such as more efficient production method, improve services and quality of product in the organization so by using training method this leads to achievement of objectives and goals of the organization

#### **Duration an employee takes to perform after training**

The respondents were asked to state how long it takes them to perform after attaining training in their particular field and these were their responses.

**Table 4.6: Duration an employee takes to perform after training**

<b>How long it takes to perform</b>	<b>Frequency</b>	<b>Percentage</b>
Instantly	22	25.3
A week	44	50.5
A month	15	17.2
A month and above.	6	6.9
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

Table 4.6 reveal that, 44(50.5%) respondents stated that it takes a week for an employee to perform after training which is the largest number followed by 22(25.3%), who say that an employee can perform instantly after the training, 15(17.2%), take a month to perform, then 6(6.9%) state otherwise. From the

findings therefore, it takes an employee at TPB an average of a week for them to perform effectively after training.

### **Training needs assessment is taken as the first step when conducting a training program**

Respondents were asked about their views on training needs assessment as the first step should adopt as one of the key aspects when adopting training policy at TPB and their responses were as follows.

**Table 4.7: Training needs assessment is taken as the first step when conducting a training program**

<b>Training needs assessment</b>	<b>Frequency</b>	<b>Percentage</b>
Strongly disagree	03	3.0
Disagree	06	7.0
Neither agree nor disagree	10	12.0
Agree	47	54.0
Strongly agree	21	24.0
Total	87	100

Source: Primary source 2010

From the table 4.7 it indicates that, 47(54%) of the respondents agreed that training needs assessment should be the first step taken when conducting a training program, 21(24%) strongly agree, 10(12%) neither agree nor disagree, 06(7%) disagreed and 03(3%) strongly disagreed. Therefore needs assessment serves as a foundation for the entire training process (Cascio 1998). He also argues that both the training development and evaluating phases depend on the inputs from the needs assessment. From the findings,

TPB normally carries out a needs assessment before conducting a training program.

**Training without first performing training needs assessment might end up in conducting poor training**

In order to verify the findings from the previous question, the researcher further asked the respondents whether training without first performing needs assessment may lead to conducting either good or poor training and their responses shown on table 4.8

**Table 4.8 Training without first performing training needs assessment might end up in conducting poor training**

<b>Training needs assessment</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	58	66.7
No	29	33.3
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

From the table 4.8, 58(66.7%) of the respondents agreed with the motion that training without first performing training needs assessment might end up in conducting poor training while 29(33.3%) disagreed. This therefore signifies that training needs assessment is not effectively carried out in the bank as a prerequisite before planning to train the employees. (Ivancevich 2001) supports that needs assessment serves as the formulation for decisions that must be made at later phases. It is important for the needs assessment to be complete, timely and accurate.

### **Training can change performance**

Respondents were asked whether training can change their performance at TPB and their responses were as shown on the table 4.9

**Table 4.9 Can training change performance**

<b>Training and performance</b>	<b>Frequency</b>	<b>Percentage</b>
Certainly	46	52.8
Maybe	34	39.1
No idea	7	8.5
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

From the table 4.9, 46(52.8%) of the respondents certainly agree that training can change their performance, 34(39.1%) say maybe training can change performance and 7(8.5%) have no idea about it. Training process provides employees with specific skills that help employees' correct deficiencies in their performance, Gomez et al (2001). Training teaches employees at TPB how to effectively perform their current jobs as stated by one of the middle line managers in the bank in an interview.

### **Trainings that are given to all employees in the organization as a means to help achieve overall organizational objectives**

The study intended to investigate the types of trainings that are given to all employees at TPB as a means to help achieve overall organizational objectives and their response was as follows in table 4.10.



**Table 4.10 Trainings that are given to all employees in the organization as a means to help achieve overall organizational objectives**

<b>Types of training</b>	<b>Frequency</b>	<b>Percentage</b>
On-the-job training	58	66.7
Off-the-job training	19	21.3
All the above	10	11.5
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

From the findings in the table 4.10, the training method that is mostly used at TPB is on-the-job training 58(66.7%), then off-the-fob training 19(21.3%) then 10(11.5%) show that both training methods are being used. The results indicate that all the two methods of training are used at the Bank. On-the-job techniques is a method by which employees are given hands on experience with instructions from their supervisor or trainer and is mostly used for training non managerial employees Bohlander and Snell (2004). Whereas off-the-job is conducted in a location specifically designed for training, it may be near the work place or away from the work place or even at a special training centre or resort. At TPB most of the trainings is done internally within the bank.

### **Training in relation to the job**

In order to perform effectively, employees have to take trainings that are related to their jobs. Therefore, the respondents were asked whether they

have taken trainings that are directly related to their jobs and the following were their responses on table 4.11

**Table 4.11 Training related to the job**

<b>Training related to the job</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	60	68.9
No	27	31.1
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

The table 4.11 indicates that, 60(68.9%) agree that they have taken training that is perfectly related to their jobs while 27(31.1%) claimed that they have not had training that is directly related to their jobs. This reflects the fact that performance at the bank is deteriorating over the years. According to some of the respondents who were interviewed, they needed much more training especially in information technology to cope up with the rapid changes in the world of technology.

### **On-the-job training techniques most effectively used at TPB**

On-the-job techniques may be used in an organization. The respondents were therefore asked to state the types of on-job techniques that are mostly used at TPB and the results are as shown on the table 4.12

**Table 4.12 On-the-job training techniques mostly used at TPB**

<b>On-the-job training techniques</b>	<b>Frequency</b>	<b>Percentage</b>
Coaching	02	2.3
Job rotation	05	5.8
Job instruction training	09	10.3
Mentoring	45	51.7
Apprenticeship	19	21.8
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

In the table 4.12, the most common on-the-job technique used at TPB was mentoring 45(51.7%), apprenticeship 19(21.8%), job instruction 09(10.3%), job rotation 05(5.8%) and lastly coaching 02(2.3%). This signifies that the bank mostly uses mentoring and apprenticeship while the other techniques are hardly used. Therefore the bank needs not to rely on the two techniques but rather use all of them in accordance with the training needs assessment.

#### **Off-the-job training techniques most effectively used at TPB**

The respondents were asked to state the types of off-job techniques that are mostly used at TPB and the results are as shown on the table 4.10 below.

**Table 4.13 Off-the-job training techniques most effectively used  
at TPB**

<b>Off-the-job training techniques</b>	<b>Frequency</b>	<b>Percentage</b>
Lectures	34	39.1
Cross functional training	20	23
Role play	18	20.7
Vestibule training	15	17.2
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

Findings from table 4.13 shows that, 34(39.1%) agreed that lectures is one of the off-the-job techniques used at TPB, 20(23%) indicated cross functional training, 18(20.7%) role play, and 15(17.2%) vestibule training. Off-the-job training techniques mainly seek to teach facts, skills, attitudes or concepts without requiring trainees to practice the material taught into behavior (Ledvinka and Scarpello, 1998).

### **What the administration should do to improve the performance**

**Table 4.14 what the administration should do to improve the performance apart from training**

<b>What the administration should do to improve the performance</b>	<b>Frequency</b>	<b>Percentage</b>
Remuneration	47	54
Improve capacity building	22	25.3
Good governance	13	14.9
All the above	05	5.7
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

Table 4.14 point out that, 47(54%) of the employees urged the administration to improve on remuneration in order to improve on their performance, 22(25%) cited improving capacity building, 13(14.9%) good governance and then 05(5.7%) wanted all the three aspects above to be done apart from training. (Szlagy 1984), explain performance as a term, as some what global concept that represents the result of organizational activities, effectiveness and efficiency will be viewed as subcomponent of performance.

### **Are the employees at TPB appraised?**

**Table 4.15 Employee appraisal**

<b>Appraisal</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	52	59.8
No	35	40.2
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

Table 4.15 shows that 52(59.8%) of the respondents suggested that their performance is often appraised while 35(40.2%) stated that performance appraisals were not administered in the organization. However, information from one of the managers interviewed reveals that the bank often carries out performance appraisals though not effectively done according to a definite plan. It is on going process wherein the evaluations are arranged periodically according to a definite plan, its main purpose is to secure information necessary for making objective and correct decisions on employees Gupta (2007).

### **Appraisal techniques**

**Table 4.16 Appraisal techniques**

<b>Appraisal techniques</b>	<b>Frequency</b>	<b>Percentage</b>
Management By Objectives	36	41.4
Work standards	11	12.6
Essay appraisal	09	10.3
Check list	18	20.7
Graphic rating scale	13	14.9
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

The table 4.16 shows that, 36(41.4%) of the respondents revealed that the most frequently used appraisal method is management by objectives, 18(20.7%) revealed the use of checklists, 13(14.9%) of the respondents revealed the use of graphic rating scale, 11(12.6%) show work standards, 09(10.3%) indicated essay appraisal. Therefore, the method that the bank often uses is management by objectives (MBO) as revealed by some respondents in an interview the other techniques though ticked by some of the employees, they are not commonly used at the bank. Performance appraisal can be used to improve performance through appropriate feedback, working and counseling of employees. It also facilitates human resource planning, career planning and succession planning.

### **Frequency of performance appraisal**

**Table 4.17 Frequency of performance appraisal**

<b>Frequency of performance appraisal</b>	<b>Frequency</b>	<b>Percentage</b>
Annually	40	46.0
Semi annually	15	17.2
Quarterly	11	12.6
Monthly	10	11.5
Only after training	11	12.6
Total	87	100

Source: Primary source 2010

Table 4.17, 40(46%) indicated that performance appraisals are carried out annually at the bank, 15(17.2%) indicated semi annually, 11(12.65%) indicated only after training and quarterly, then 10(11.5%) indicated monthly.

However there is no definite schedule that is used at the bank. The appraisals are done after the accomplishment of a task by the employee. Therefore the bank needs to follow a definite schedule. Training and development needs to be assessed through performance appraisal to reduce wastage of funds due to misdirection Gupta (2007).

### **Link between training and employee performance**

**Table 4.18 Link between training and employee performance**

<b>Link between training and employee performance</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	59	67.8
No	28	32.2
<b>Total</b>	<b>87</b>	<b>100</b>

Source: Primary source 2010

From the findings, 59(67.8%) indicated that, there is a positive link between training and performance, whereas, 28(32%) revealed that there was a negative link between training and performance. Therefore training is an important aspect for employees to perform effectively and efficiently. Training refers to the teaching and learning activities carried on for primary purpose of helping members of an organization to acquire and also to apply the acquired knowledge, skills and altitudes to perform their job effectively. (Kankha 2005)



## **CHAPTER FIVE**

### **FINDINGS, CONCLUSIONS AND RECOMMENDATIONS**

#### **Introduction**

This chapter presents the findings, conclusions and recommendations following the study objectives and pertinent hypotheses. The areas for further research are also suggested here.

#### **Findings**

This study was set out to establish the relationship between training and employee performance in Tanzania Post Bank. The study was guided by the following objectives;

#### **Objective one**

To establish the demographic profile of respondents in term of gender, marital status, level of education and period of service

The findings disclose that there was no considerable difference between respondents gender profile hence the institution is gender sensitive. The marital status was good because there were integration between employees. The level of education between employees indicated that, the majority of the respondents had high level of education; however, lack of adequate training affects the performance of all employees regardless of their level of education. The majority of the respondents had served the institution for period of four years and above therefore, the results are reliable because this period is adequate for someone to indicate the variables under the study.

## **Objective two**

To establish the relationship between training needs assessment and employee performance.

From the findings respondents agreed that training needs assessment should be the first step taken when conducting a training program, the respondents also agreed with the notion that training without first performing training needs assessment might end up in conducting poor training techniques. Though the respondents agreed to the aspects above, training needs assessment is not effectively done at the bank according to a face to face interview with one of the senior managers yet needs assessment is an important step in the performance improvement business and a training phase where managers determine the problems or needs that the training must address.

## **Objective three**

**The importance of on-the-job and off-the-job training and employee performance.**

From the findings, it was revealed that trainings are being carried out at the bank, that is both on-the-job and off-the –job training techniques however, not all the techniques are being applied for instance on-the-job techniques applied at the bank, the most common on-the-job training technique used at TPB was mentoring 47(54%), apprenticeship 21(24%), job instruction 10(12%), job rotation 06(7%) and lastly coaching 03(3%). Whereas off-the-job training findings indicated that lectures, 34(39.1%), 20(22.9%) indicated cross functional training, 18(20.7%) role play, and 15(17.2%) vestibule training.

#### **Objective four**

To examine the effect of employee appraisal and employee performance

Performance appraisal significantly influences employee performance. Basing on these findings, performance appraisals are carried out annually at the bank and it has negatively affected the performance of the employees. From the findings, the following appraisal methods were used; 36(41.4%) of the respondents revealed that the most frequently used appraisal method is management by objectives (MBO), 18(20.7%) revealed the use of checklists, 13(14.9%) of the respondents revealed the use of graphic rating scale, 11(12.6) show work standards, 09(10.3%) indicated essay appraisal.

#### **Conclusions**

In this section, the researcher gives conclusion to the study findings in relation to the study objectives.

#### **Training needs assessment and employee performance at TPB.**

Under this objective, the study was to establish how training needs assessment affect employee performance. The findings showed that, training needs assessment significantly influenced employee performance. Hence, the researcher generated the following conclusion;

Training needs assessment significantly lead to low employee performance at Tanzania Post Bank.

#### **Importance of on-the-job and off-the job training techniques on employee performance**

Basing on this objective the study was to establish the importance of on-the-job and off-the job training techniques on employee performance at TPB, on-

the-job and off-the-job significantly influences employee performance. This finding was accepted and basing on these findings, the following conclusion was generated;

On-the-job and off-the-job training techniques if not adopted, will significantly lead to low employee performance at TPB.

### **Performance appraisal and employee performance at TPB**

The objective was to determine significantly the relationship between performance appraisal on employee performance in TPB; Performance appraisal significantly influences employee performance. Basing on these findings, the following conclusion was generated;

Performance appraisal if not implemented will significantly lead to low employee performance at TPB.

### **Recommendations**

This section deals with recommendations arising from the pertinent findings and conclusions of this study, following the study objectives;

#### **Objective one**

Though the bank is gender sensitive, it should employ more females who have the necessary qualifications if they are available in the job market to balance up the ratio of male to that of female.

## **Objective two**

Basing on the findings of the second objective (Training needs assessment and employee performance at TPB), the researcher recommends that if employee performance at TPB is to be improved, the following should be noted;

The HODs in the various departments should carry out a thorough needs assessment and task analysis that identifies the content of training and what an employee can do in order to perform competently. This should involve analyzing the organization's needs, skills, and abilities needed to perform a job and the person or job holder's desires.

Personal needs assessment should be done to identify possible areas of performance deficiency in the current and future jobs and suggest development programs for improvement for instance what type of training to be adopted at the bank to improve on the employees performance.

## **Objective three**

Basing on the findings of the third objective (Importance of on-the-job and off-the job training techniques on employee performance at TPB), the researcher recommends that if employee performance at TPB is to be improved, the following should be noted;

Emphasis should be put on the other modes of on-the-job techniques rather than zeroing down on job instruction training. Coaching method should be used because under this type of method, the employee is trained on the job by an experienced worker. Besides, the method is relatively inexpensive. This

particular training method can be used to train the bank tellers such that they are efficient in performing their tasks.

A planned program for job rotation that involves assigning trainees to various jobs in different parts of the organization should be implemented where employees learn several different jobs within a work unit or department and perform each job for specified period. The purpose of the job rotation is to provide trainees with a large organizational perspective and a greater understanding of different functional areas as well as better sense of their own career objectives and interests.

Off-the job techniques like computer based instruction should be adopted because it offers self-paced learning since it is individualized, trainees will proceed at their own pace thus increasing levels of consumption.

#### **Objective four**

Basing on the findings of the fourth objective (Performance appraisal and employee performance at TPB), the researcher recommends that if employee performance at TPB is to be improved, the following should be noted;

Performance appraisal should be done on a quarterly basis unlike on an annually basis at the bank. The criterion should include all the relevant factors and where performance can't be measured; personal characteristics which contribute to employee performance, leadership and job knowledge should be included.

Other techniques should be used hand in hand with MBO, this is so because much as the respondents ticked the other options on the questionnaire, results from an interview revealed that actually that was the only performance appraisal technique used at the bank, therefore, techniques like work standards should be adopted because it involves setting a standard or expected level of output and then comparing each employees level to that standard. Others like essay appraisal and critical incident appraisal techniques should be adopted.

### **Suggested areas for further research**

There is need to do research on training needs assessment and employee performance, further research can also be done on welfare and employee performance, training methods and performance.

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**APPENDICES**  
**APPENDIX 1**  
**T RANSMITTAL LETTER**



**KAMPALA  
INTERNATIONAL  
UNIVERSITY**

Gaba Road, Kansanga \* PO BOX 20000 Kampala, Uganda  
Tel: +256 (0) 41 : 266 813 \* Fax: +256 (0) 41 : 991 974  
E-mail: admin@kiu.ac.ug \* Website: <http://www.kiu.ac.ug>

**OFFICE OF THE DEAN  
SCHOOL OF BUSINESS AND MANAGEMENT**

Date: 4<sup>th</sup> 05/2010

**TO: Chief Manager, change and Training,  
Tanzania Postal Bank,  
P.O.BOX 9300  
Dares salaam, Tanzania**

**Dear Sir/Madam;**

**REF: INTRODUCTORY LETTER**

This is to certify that **UMUL-KHER.A.SEIF REG.NO:MAHR/20010/82/DF** is a bonafide student of Kampala International University under the school of Business and Management. She is pursuing a Master of Arts in Human Resources Management. She is in Second year First semester.

She wishes to carry out research in your organization, on *"The Impact of Training on Workers Performance"* case study Tanzania Postal Bank.

Please do render to her any necessary assistance and consideration.

Thank you.


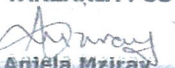
Yours faithfully,



**DEAN, SCHOOL OF BUSINESS AND MANAGEMENT**

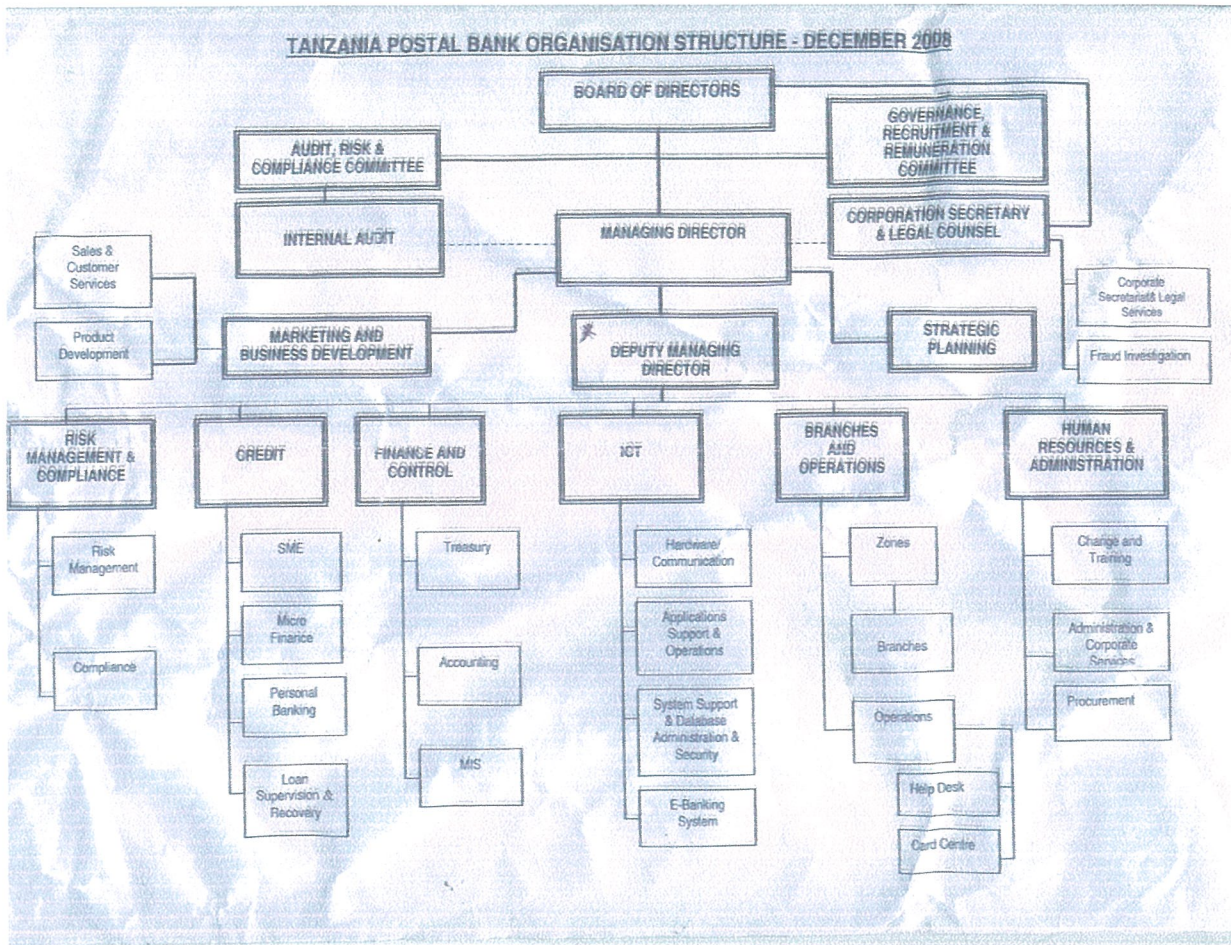
"Exploring the Heights"

**APPENDIX II**  
**CLEARANCE FROM ETHICS COMMITTEE**

<b>BENKI YA POSTA TANZANIA</b> S.L.P. 9300 Dar es Salaam, Tanzania Sms: 022-2110621-2 Fax: 022-2114815 Barua pepe: md@postalbank.co.tz Tovuti: www.postalbank.co.tz		<b>TANZANIA POSTAL BANK</b> P.O. Box 9300 Dar es Salaam, Tanzania Tel: 022-2110621-2 Fax: 022-2114815 Email: md@postalbank.co.tz Website: www.postalbank.co.tz
Kumb:	Ref:	<b>TPB/A.4F</b>
Tarehe: _____ 20 _____	Date: _____ 20 _____	<b>21.07.2010</b>
<b>Dean, School of Business and Management, Kampala International University, P.O. Box 20000, KAMPALA, UGANDA.</b>		
<b>RE: RESEARCH ATTACHMENT FOR MS. UMUI-KHER A. SEIF</b>		
Kindly refer to your letter regarding the above mentioned subject.		
We are glad to inform you that, your request to accommodate MS. UMUI-KHER A. SEIF for Research in our Organization on <b>"The Impact of Training on Workers Performance"</b> has been accepted.		
Upon her arrival, she will report to the DIRECTOR OF HUMAN RESOURCES AND ADMINISTRATION.		
On her reporting, she will bring with her a copy of this letter for easy identification.		
Yours truly, <b>TANZANIA POSTAL BANK</b>  <b>Anjela Mziray</b> For: CHIEF EXECUTIVE OFFICER		
<small><i>All correspondence should be addressed to the Chief Executive Officer</i></small>		

### APPENDIX III

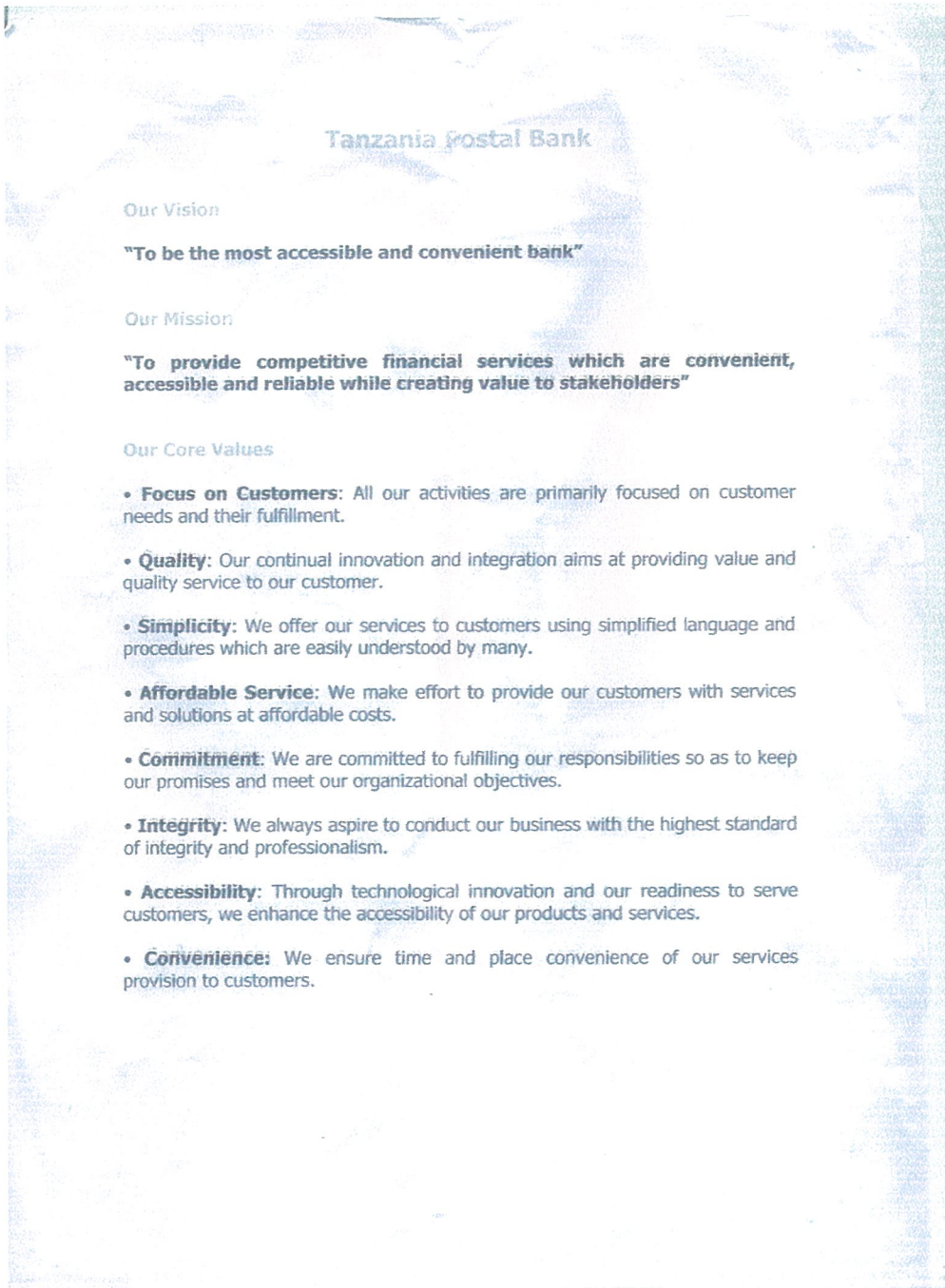
## ORGANISATIONAL STRUCTURE





## APPENDIX IV

### VISION AND MISSION OF TPB



# APPENDIX V:

Sample size(S) required for the given population sizes (N)

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	256	2800	338
15	14	110	86	290	165	850	260	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	347
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	311	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	156	650	243	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	100000	384

Source: Krejcie, R.V. & Morgan, D.W as cite by Amin (2005)

## **APPENDIX VIa:**

### **RESEARCH INSTRUMENT**

#### **QUESTIONNAIRES**

I am Umul-kher Ally Seif, a student at Kampala International University carrying out research under the topic "Training and Employee Performance of financial Institutions- case Tanzania Post Bank".

In partial fulfillment of the requirement for the award of Arts in Human Resource Management of Kampala International University, a student is required to undertake research and submit his or her findings.

High levels of confidentiality will be maintained during and after this study.

#### **Background information**

Where options have been provided only tick in the box with the appropriate answer

i Gender

1	Male		2	Female	
---	------	--	---	--------	--

Ii Marital status

Married		Single		Divorced		Separated	
---------	--	--------	--	----------	--	-----------	--

Iii Level of education

A level		Diploma		Degree		Other	
---------	--	---------	--	--------	--	-------	--

Iv Years of service

1-3		4-6		7-9		10 above	
-----	--	-----	--	-----	--	----------	--

1. Do you think training is an important aspect that an organization must adopt?

Yes ☐ No ☐

2. How long does it take an employee to perform effectively after acquiring the skills

- (a) Instantly ☐  
 (b) A week ☐  
 (c) A month ☐

(d) Others specify if any .....

3. Training needs assessment is taken as the first step when conducting a training program?

- a) Strongly agree ☐  
 b) Agree ☐  
 c) Neither agree nor disagree ☐  
 d) Disagree ☐  
 e) Strongly disagree ☐

4. Do you agree that if your organization conducts training without first performing training needs assessment it might end up conducting poor training?

Yes ☐ No ☐

5. Do you think training can change your performance?

- (a) Certainly ☐  
 (b) May be ☐  
 (c) No idea ☐



6. Which trainings are given to all employees in the organization as a means to help achieve overall organizational objectives

- a) on-the-job training
- b) off-the-job training
- c) all the above

7. Did you yourself take any training that is directly related to and helping in doing your current job?

Yes ☐ No ☐

8. Which of the following on-the-job techniques (training within the organization) does TPB use most?

Coaching ☐ Job rotation ☐ Mentoring ☐ Apprenticeship  
Job instruction training ☐

9. Which off-the-job training techniques do you think is most effective if used at TPB?

Lectures ☐ cross functional training ☐ role play ☐  
Vestibule training ☐

10. What do you want the administration to do for you to improve the performance?

- (a) Remuneration ☐
- (b) Increases capacity building ☐
- (c) Good governance ☐
- (d) All the above ☐

11. Are you appraised for what you do at TPB?

Yes ☐ No ☐

12 What are some of the appraisal techniques used at TPB?

Management By Objective ☐ Work standards ☐ essay  
appraisal ☐ check list ☐ graphic rating scale

13 If yes how frequently?

Annually ☐ Semi-annually ☐ Quarterly ☐ Monthly ☐  
Only after training ☐

14 According to you, is there any link between training, performance appraisal and employee performance at TPB?

Yes ☐ No ☐

15 What additional comment would you give regarding the impact of training on workers' performance at your organization?

.....  
.....

**APPENDIX VIb:**  
**RESEARCH INSTRUMENT**

**INTERVIEW GUIDE**

1. What forms of training does your organization use?

.....

Are there some that you intend to adopt?

.....

2. What are the common problems faced when training workers in your organization?

a) Inadequate funds

b) Lack of facilities

c) Lack of capital

d) Laxity of employees

3. According to you, what do you think is the best way of determining performance?

(a) Accomplish work on time

(b) Appreciation from customers

(c) Good returns

(d) Good reputation

4. What key aspects should the management of your organization improve on worker's performance?

.....

.....

5. What is the turnover rate in your organization?

- (a) High
- (b) Low
- (c) Moderate
- (d) No turnover

6. What is the criterion to promote performance in your organization?

- (a) Reward
- (b) Training
- (c) Promotion
- (d) Remuneration
- (e) Appreciation

7. How do you determine employee need for training?

- (a) Observation of employees
- (b) Listen to employees
- (c) Ask supervisors about employee needs
- (d) Examine the problems employees have

8. Which trainings are given to all employees in the organization as a means to help achieve overall organizational goals and objectives

.....  
 .....

9. What additional comment would you give regarding the impact of training on worker's performance at your organization?

.....  
 .....

**APPENDIX VII**  
**CURRICULUM VITAE**

**PERSONAL PROFILE**

**Name:** Umul- kher A. Seif

**Date of birth:** 27<sup>th</sup> June

**Place of birth:** Singida

**Nationality:** Tanzanian

**Sex:** Female

**Marital Status:** Single

**Contact:** +255-784-815555

**Email** [umul-kherseiff@yahoo.com](mailto:umul-kherseiff@yahoo.com)

**Postal address:** 12756, Dar-es-salaam. Tanzania.

**EDUCATION BACKGROUNDS**

YEAR	LEVEL	PLACE
2009-2010	Masters in Human Resource Management:	KIU
2003-2006	Bachelor in Political Science & Public Admin.:	UDSM( TZA)
1999-2002	Advance level in secondary school:	Kilakala Girls High school
1995-1998	Ordinary level in secondary school :	Pallotine Girls sec. School
1988-1994	Primary level :	Ipembe Primary school Singida

**WORKING EXPERIENCE**

2007-2009 Branch Manager at Building Resources Across Community  
(BRAC) Microfinance.

HF 5549.517  
453  
2010