

Employees' Perception of HRD Climate in Commercial Bank of Ethiopia

* *Anil Kumar Kanamarlapudi*

** *Rama Devi Vangapandu*

Abstract

People are the assets and constitute the source of competitive advantage for the organizations. Acquiring the right people, facilitating their development, and retaining them can bring in tangible and intangible positive results for the organization. An organization that wants to sustain and grow has to enable continuous development of competencies in people through conducive human resource development (HRD) climate. The main objective of this paper is to study the effectiveness of the human resource development (HRD) climate in Commercial Bank of Ethiopia in the sample branches of Direedawa district as perceived by its employees. The HRD climate in Commercial Bank of Ethiopia was measured using the HRD climate survey, which contains 38 items. The results revealed that the overall percentile of the HRD climate in Commercial Bank of Ethiopia was 63.75, indicating the presence of a 'good' HRD climate in the examined branches of the Commercial Bank of Ethiopia. Factor analysis was also used to identify the main factors affecting the HRD climate in Commercial Bank of Ethiopia.

Keywords: human resource development climate, competencies, employee welfare, supportive atmosphere
JEL Classification Code: O15, M12

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HRD is needed by any organization that wants to grow continuously. In the fast-changing environment, organizations can attain new heights only through the effective and efficient use of human resources. Appropriate personnel policies help to maintain employee motivation and morale at a high level, but this alone may not help the organization to achieve success and venture into new fields. To this end, the employees must be inspired to take risks, experiment with new tasks, and innovate by working in a productive manner in an environment of mutual trust, benevolence, and cooperation. Without continuous development of competencies in people, an organization is not likely to achieve its goals. HRD helps the employees in an organization to develop competencies necessary for carrying out all the functions effectively and support the organization in doing well. Good HRD climate in an organization requires conducive HRD culture, well-structured HRD function, and effective HRD interventions.

Conceptual Framework of HRD Climate

According to Rao and Abraham (1986), the HRD climate is an integral part of the organizational climate. It is the perception of what the employees feel about the development environment of an organization. Salokhe (2002) advocated that the philosophy of HRD is to identify 'people' as important and valuable resources, and they need to be developed in terms of their knowledge, skill, and attitude for achieving their personal as well as organizational goals. According to Desimone, Werner, and Harris (2002), HRD refers to a set of systematic and planned activities designed by an organization to provide its members with the opportunities to learn necessary skills to meet current and future job demands.

* *Lecturer*, Department of Business Studies, Ibra College of Technology, Al-Sharqiyah North Governorate, Ibra, Sultanate of Oman. E-mail: kanamarlapudi.anilkumar@gmail.com

** *Professor*, School of Management, Vignan University, Vadlamudi, Guntur, Andhra Pradesh.
E-mail: vangapanduramadevi1970@gmail.com

Review of Literature

✍ **Measurement of the HRD Climate :** To measure the HRD climate, Rao and Abraham (1986) conducted the first survey in India among 40 organizations and found that the level of HRD climate in general was at the average level. Srimannarayana (2001) studied the HRD Climate in software organizations in India and concluded that it was prevailing at an average level. Mishra and Bhardwaj (2002) pointed out that a survey conducted in a private sector undertaking revealed that the HRD climate was good. Lewlyn and Rodrigues (2004) in their study revealed that the HRD climate in the engineering institutes had a high level of satisfaction. Srimannarayana (2008) carried out a study for determining the degree of HRD climate in Indian organizations. His findings indicated that there was a moderate climate prevalent in the manufacturing sector as compared to the service and IT sectors.

Famina (2009) conducted a study in Kerala State Financing Enterprise (KSFE) and observed the overall HRD climate of the public sector undertaking under study, and it was observed that the overall HRD climate at the KSFE was a satisfactory one. Chaudhary, Rangnekar, and Barua (2012) carried out a thorough analysis of the HRD Climate in the public sector as compared to the private sector organizations and determined that the HRD climate was better in the private sector. Venkataiah (2011) conducted an empirical study on the perceived HRD practices and employee performance in the selected private engineering colleges in Hyderabad region. He examined the relation between three HRD practices (compensation, promotion, and performance evaluation) and the perceived employee performance among the teachers. It was found that the first two HRD practices have a significant relationship with the employee performance, while the performance evaluation does not have any such relationship.

✍ **HRD in the Banking Sector :** Peteraf (1993) also gave his opinion that the success in the banking sector depends upon the continuous advancements in the role of the human resources and the human resources are the bedrock of the service industry in the present conditions. Training in the banking sector helps the employees in removing the gap regarding the skill and capability they possess and will avoid employee obsolescence. Thus, training is a vital element of human resource development, and helps in establishing conducive and lifelong learning opportunities in the organizational environment (Bushardt, Fretwell, & Cumbest, 1994 ; Pollitt, 1999). Burke (1996) opined in his study that the survival of any organization in the present condition should require employees to equip themselves with positive attitudes, new skills, modified behaviors, and improved competencies for the success. Antonacopoulou (2000) examined the initiatives taken for employee development in banks. Interestingly, the study revealed that the willingness to learn among the bank employees increases when there is employee development activity in the bank. The employees' and the customers' integration towards the organizational goals is an important task in HRD.

It was opined by Petridou and Glaveli (2003) that the development of human resources and the cost involvement for such activity in the banking organization is considered as an asset rather than a cost. Similarly, Khandelwal (2007) in his keynote address highlighted that HRD played a vital role in converting a downswing into an upswing in India with special reference to a bank in the public sector organization. In his study, he found that human-resource development has made the transformation process more effective with the help of human resources for the intended success. Kennedy (2007) examined the HRD practices among the public and private sector banks in Coimbatore. Based on the results, it was observed that the overall mean score of HRD practices in the banking sector was found to be 58.4%, which was slightly above the average, entailing that HRD practices deserve better attention. Srimannarayana (2007) reviewed the prevailing HRD climate in Dubai organizations and concluded that the climate was at an average level, and the HRD climate in the banking business is better than it is in other businesses. Saxena and Tiwari (2009) observed that the HRD climate was found to be average in a sample public sector bank. The study also highlighted that the perception of employees did not significantly associate with the selected demographic profiles like gender, education, and so forth. A study of the HRD climate in Nigerian commercial banks (Akinyemi & Iornem, 2012) showed a congenial HRD climate.

□

Scope of the Study

The study was conducted in Commercial Bank of Ethiopia, Ethiopia. The bank is well established with wide-spread branches at different places in Ethiopia. The study covers HRD climate in ten different branches of Commercial Bank of Ethiopia like Dechatu, Dire Dawa, Magala, Harar, Jegol, Haramaya, Chiro, Dedder, Hirna, Jigiga, and District

Office. The study of the HRD climate envelops different aspects like HRD dimensions and HRD systems prevailing in commercial banks of Ethiopia.

Objectives of the Study

- 1) To study the effectiveness of HRD climate in Commercial Bank of Ethiopia as perceived by its employees.
- 2) To determine the factors affecting the HRD climate in Commercial Bank of Ethiopia.

Hypotheses

- ✍ **H0 : The HRD climate in Commercial Bank of Ethiopia is not satisfactory.**
- ✍ **H1 : The HRD climate in Commercial Bank of Ethiopia is satisfactory.**

Methodology

The present study is investigative in nature and seeks to evaluate the effectiveness of the HRD climate in the branches of Commercial Bank of Ethiopia present in the Diredawa District.

✍ **Sample Description:** The universe for the study consists of 17 branches of Commercial Bank of Ethiopia namely Dechatu, Dire Dawa, Gelemso, Gode, Deghabour, Magala, Harar, Jegol, Haramaya, Chiro, Fugnanbira, Kebridar, Dedder, Hirna, Grawa, Toguchali, and Jigiga. The total population in these 17 branches and the District Office consisted of 461 employees categorized into clerical (277) and non clerical (184) staff. The scope of the study is confined to 10 branches namely Dechatu, Dire Dawa, Magala, Harar, Jegol, Haramaya, Chiro, Dedder, Hirna, Jigiga, and the District Office. 371 employees out of the 10 branches and the District Office were categorized into clerical (242) and non clerical (129) staff. The sample size of 190 employees consisting of clerical staff including managers was chosen using stratified disproportionate random sampling technique. Non- clerical staff was not asked to participate in the study as they were drivers, janitors, attendants, and servant maids. The details of the sample respondents are provided in the Table 1. The time period of the study is from January 2011 - January 2012.

Table 1. Details of Sample Branches of Commercial Bank of Ethiopia and the Sample Respondents

S.No	Place	Branch Name	Grade	No. of employees	Clerical staff	Non- clerical staff	Sample
1	Dire Dawa	District Office	Nil	30	21	9	13
2	Chiro	Chiro	3	27	18	9	14
3	Dire Dawa	Dechatu	3	37	25	12	19
4	Dedder	Dedder	1	17	8	9	6
5	Dire Dawa	Dire Dawa	4	82	57	25	50
6	Hirna	Hirna	1	17	7	10	5
7	Dire Dawa	Magala	2	28	18	10	14
8	Haramaya	Haramaya	2	26	17	9	14
9	Harar	Harar	4	52	36	16	28
10	Jijiga	Jijiga	3	40	28	12	22
11	Harar	Jegol	1	15	7	8	5
TOTAL				371	242	129	190

Source : Authors' Research

✍ **Data Collection Instruments:** The primary data was collected using a structured questionnaire designed for the purpose of the study and through interviews. HRD climate of an organization was measured using the HRD climate survey (Rao & Abraham, 1986), which contains 38 items. The questionnaire was administered to 190 sample

respondents, including the clerical staff and managers. The data collected was analyzed using statistical tools such as percentiles and factor analysis.

Results and Discussion

✎ **HRD Climate in CBE (Commercial Bank of Ethiopia) :** The analysis was carried out by studying the employees' responses in the sample branches of CBE for the selected 38 variables on a 5- point likert scale starting from 1.0 to 5.0. The following formula was used for calculating the percentile scores of all the 38 items :

$$\text{Percentile score} = \text{mean score} - 1 \times 25$$

Where,

'1' stands for “*Extremely poor HRD Climate*”,

'2' stands for “*Poor HRD Climate*”,

'3' stands for “*Average HRD Climate*”,

'4' stands for “*Good HRD Climate*” (measured as the appropriate level) and finally,

'5' stands for “*Extraordinarily good HRD Climate*”.

Thus, it should be understood that an understanding of these scores will provide a clarification about the level of perception of the HRD climate prevailing in the organization (i.e. CBE). Hence, it can be said that a better score will result in the best HRD climate. The following classification provides the mean value and their corresponding percentages:

✎ Mean value of '1' specifies 0 %,

✎ Mean value of '2' specifies 25 %,

Table 2. Percentile Scores of the Components of the HRD Climate in CBE

S. No	Questions	Percentile Score
1	The personnel policies facilitate employees' development.	67.00
2	Promotion decisions are based on the suitability of the promotee rather than on favoritism.	60.75
3	Employees are sponsored for training programs on the basis of genuine training needs.	57.00
4	The psychological climate in this organization is very conducive for any employee interested in developing himself by acquiring new knowledge and skills.	63.50
5	The top management is willing to invest a considerable part of their time and other resources to ensure the development of the employees.	56.25
6	This organization ensures employee welfare to such an extent that the employees can save a lot of their mental energy for the future.	57.25
7	Performance appraisal reports in this organization are based on objective assessment and adequate information and not on favoritism.	52.25
8	Employees are encouraged to take initiatives and do things on their own without having to wait for instructions from supervisors.	55.50
9	Employees returning from training programs are given opportunities to try out what they have learnt.	60.25
10	Senior officers/ executives in this organization take an active interest in their juniors and help them to learn their tasks.	69.50
11	People lacking the competence in doing their jobs are helped to acquire competence rather than being left unattended.	61.25
12	People in this organization are helpful to each other.	77.50
13	Team spirit is of high order in this organization.	71.00
14	Career opportunities for juniors are presented by senior officers in the organization.	62.75
15	People in this organization do not have any fixed mental impressions about each other.	56.75
16	When problems arise, people discuss their problems openly and try to solve them rather than accusing each other behind their backs.	63.25
17	Employees are not afraid to express or discuss their feelings with their colleagues.	77.75

18	Employees in this organization are very informal and do not hesitate to discuss their personal problems with their supervisors.	51.75
19	Employees are not afraid to express or discuss their feelings with their supervisors.	66.25
20	The organization's future plans are made known to the managerial staff to help them groom their juniors and prepare them for their future roles.	72.00
21	Development of the subordinates is seen as an important part of their job by the managers/ officers here.	69.75
22	The top management of this organization makes efforts to identify and utilize the potential of the employees.	59.25
23	Employees are encouraged to experiment with new methods and try out creative ideas.	56.00
24	When an employee makes a mistake, his supervisors treat it with understanding and help him to learn from such mistakes rather than punishing or discouraging him/her.	62.50
25	Weaknesses of the employees are communicated to them in a non-threatening way.	53.75
26	Seniors guide their juniors and prepare them for future responsibilities/ roles they are likely to take up.	73.00
27	There are mechanisms in this organization to reward any good work done or any contribution made by the employees.	51.75
28	Delegation of authority to encourage juniors to learn how to handle higher responsibilities is quite common in this organization.	59.75
29	When an employee does good work, his supervising officers take special care to appreciate it.	60.75
30	Job rotation in this organization facilitates an employee's development.	78.25
31	The top management of this organization goes out of its way to make sure that the employees enjoy their work.	57.75
32	The top management believes that human resources are extremely important resources and that the employees have to be treated more humanely.	68.50
33	Managers in this organization believe that an employee's behavior can be changed and people can be developed at any stage of their life.	64.25
34	When behavior feedback is given to employees, they take it seriously and use it for their development.	68.25
35	When seniors delegate authority to juniors, the juniors use it as an opportunity for development.	70.50
36	People trust each other in this organization.	73.00
37	When employees are sponsored for training, they take it seriously and try to learn from the programs they attend.	72.75
38	Employees in this organization take pains to find out their strengths and weaknesses from their supervising officers or colleagues.	59.75
Percentile Score for the overall HRD climate in CBE		63.75

Source : Primary Data

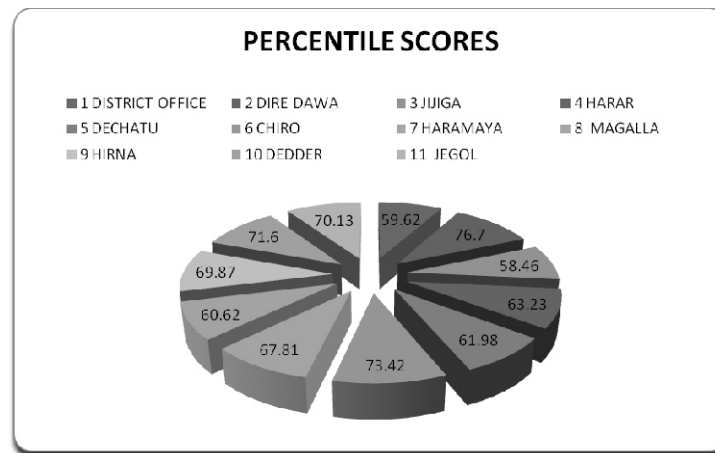
- ↳ Mean value of '3' specifies 50 %,
- ↳ Mean value of '4' represents 75 %, and finally,
- ↳ Mean value of '5' shows 100 %.

It is necessary that there should be 50% score on each item and also for the overall score, more than 60% specifies a realistically good HRD climate (Rao & Abraham, 1986). The overall percentile of HRD climate in CBE is 63.75. Therefore, it is inferred from the Table 2 that CBE has a good HRD climate for the respondents. All the 38 items surveyed possess 50% and above scores. Based on the data presented in the table, it can be understood that the HRD climate in the Commercial Bank of Ethiopia was “good”. The following classification provides the detailed information about the scores of the HRD climate.

- 1) Very poor HRD climate - Score of 0 - 38,
- 2) Poor HRD climate - Score of 39 - 76,
- 3) Average HRD climate - Score of 77 - 114,
- 4) Good HRD climate - Score of 115 - 152,
- 5) Extraordinarily Good HRD climate - Score of 153 - 190.

The average score of the HRD climate of CBE is 134.76 out of the maximum score of 190. As per the classification of the HRD climate, it is inferred that CBE had a good HRD climate as the score is in the range of 115-152. The

Figure 1. Percentile Scores of HRD Climate in CBE Branches



Source : Primary Data

representation of high percentages in the sample branches provides a clear understanding that they possess a better HRD climate. It can be deduced from the Figure 1 that the percentile scores of Dire Dawa, Chiro, Dedder, and Harar Jegol are high indicative of a relatively good HRD climate as compared to the other branches in the district. On the other hand, more or less, both Jijiga branch and District Office had fewer percentile scores, and so, it is believed that the HRD climate in these two branches was not so good.

➤ **Factor Analysis :** The main factors of the HRD climate in Commercial Bank of Ethiopia were identified using factor analysis by taking into account the Eigen values of factors, factor loadings, and assignment of variables. Based on the Eigen values and factor loadings, 21 variables were classified into six factors based upon their characteristics.

Table 3. Eigen Values of the Components

Components	Eigen value	Difference	Proportion	Cumulative	Percent
1	9.5281414	7.2598126	0.2507	0.25	25
2	2.2683288	0.0846597	0.0597	0.31	31
3	2.1836691	0.4173457	0.0575	0.37	37
4	1.7663234	0.153399	0.0465	0.41	41
5	1.6129244	0.1356478	0.0424	0.46	46
6	1.4772766	0.0805692	0.0389	0.5	50
7	1.3967074	0.0805048	0.0368	0.53	53
8	1.3162027	0.0641778	0.0346	0.57	57
9	1.2520248	0.1286588	0.0329	0.6	60
10	1.123366	0.0928091	0.0296	0.63	63
11	1.0305569	0.0784751	0.0271	0.66	66

Source : Primary Data

The Table 3 shows the details of the Eigen values of 11 components whose Eigen value is greater than one. The remaining variables are not shown in the Table as their Eigen value is less than one. It is also observed that 11 components account for 66% of the variance. For 11 components, the factor loadings are shown in the Table 4. The Table 4 unfolds the factor segmentation. The cut-off value for the loadings was taken as 0.50. The Components 3, 6, and 7 were excluded as their loadings are less than the cut-off value. Further, Component 10 and Component 11 were dropped as the loading was high for just one variable. Finally, the variables are categorized into six factors - Mutual

Table 4. Factor Loadings

Variables	Factors	Components										
		1	2	3	4	5	6	7	8	9	10	11
Positive Attitude	Mutual	0.57908	0.29068	0.20149	0.02733	0.19409	-0.15124	0.18854	0.18492	-0.04674	-0.11579	0.20814
Help & Support	Trust	0.59135	0.08625	0.09411	-0.15195	0.26493	0.16803	0.23174	0.19769	0.08855	-0.0008	0.17945
Learning Environment		0.74918	0.07644	0.13023	0.08891	0.00879	0.23306	0.05491	0.07937	0.08328	0.09615	0.10155
Confrontation		0.58874	0.30764	0.12349	0.28407	0.19453	-0.06201	-0.32178	0.10134	0.01974	0.14932	-0.07852
Mutual Trust		0.54714	0.03603	0.06296	0.43074	0.11037	0.09028	-0.09215	0.18609	0.05188	-0.36148	-0.13592
Freedom of Expression		0.52474	0.16104	0.1938	0.34043	-0.13572	0.24477	0.13927	-0.06354	0.07823	0.10856	-0.26619
Employee Welfare	Employee Welfare	0.08054	0.60076	0.0304	0.24433	0.2756	0.06843	0.13934	0.01807	0.04085	0.019	0.17991
Fair Assessment		0.20972	0.72609	0.20881	0.02155	-0.01166	0.07583	0.08761	-0.07059	-0.05622	0.19656	-0.00869
Appreciation		0.10273	0.78836	0.17643	0.10157	0.17496	0.15481	-0.00521	0.07049	0.03861	-0.01344	-0.06926
Career Advancement		0.40187	0.46316	-0.17842	0.19247	-0.06439	0.26989	0.19968	-0.07185	0.00962	-0.13822	-0.08
Management Interest		0.07822	0.49297	0.41451	0.18642	0.22596	0.13598	-0.23491	0.10804	0.22201	0.13225	-0.16995
Learning Zeal	Learning Environ-	0.04585	0.1013	0.18651	0.76444	-0.01943	0.09785	0.0014	0.06339	-0.16305	0.05397	0.14041
Trainee Selection	ment	0.09202	0.13541	0.16722	0.71517	0.18098	0.0781	0.09558	0.05906	0.11882	0.05402	0.10832
Self-Appraisal Enthusiasm		0.25618	0.40498	-0.20092	0.55324	-0.04634	-0.17847	0.26235	0.0355	0.16244	0.06056	-0.0319
Encouraging Creativity	Encouraging Initiation	0.04886	0.17605	0.24661	0.0965	0.56583	0.41259	0.01935	-0.02346	0.02216	-0.06484	0.07993
Initiation & Experimentation		0.07531	0.0162	-0.04934	0.31137	0.69577	0.00714	-0.13208	0.10701	-0.20346	0.17787	0.03995
Reward System		0.09011	0.26071	0.18633	-0.15319	0.57953	0.16601	0.19124	0.11841	0.03587	-0.01543	-0.05121
Feedback Effectiveness	Effective Promotion	0.21311	-0.06284	-0.20759	0.20023	0.05671	0.21748	0.11725	0.4982	0.17108	-0.07834	0.20398
Promotion Decisions		0.13393	0.05065	0.17803	0.04617	0.15781	0.0963	0.0191	0.73857	0.05289	0.15994	0.00374
Open Culture	Effective	0.11111	0.21683	0.07365	0.28404	0.14759	-0.06677	0.24592	-0.23094	0.5657	-0.04347	0.31415
Communicating Weaknesses	Communi-	0.02107	-0.03592	-0.01114	-0.07016	-0.10756	0.06737	-0.08564	0.1726	0.75744	0.12514	-0.03772
Positive Attitude	cation	0.07381	0.19678	0.0744	0.14887	0.06706	0.10815	-0.04863	0.15372	0.16272	0.77913	-0.07943
Personnel Policies		0.07698	-0.01763	0.0048	0.13249	-0.01283	-0.07479	-0.10375	0.07737	0.04027	-0.0353	0.76167

Source : Primary Data

Trust, Employee Welfare, Learning Environment, Encouraging Initiation, Effective Promotion, and Effective Communication Factors.

As mentioned in the Table 4, the factors - Positive Attitude and Personnel Policies were dropped as the loadings are high for just one variable. Only 21 variables are listed in the Table 5 as the two variables were dropped as the factor loadings are high only for one variable.

✎ **Factor 1** : 'Mutual Trust' comprises of a positive attitude towards change of employees' behavior, help and support to acquire competence, positive learning environment, confrontation, mutual trust, and freedom of expression.

Table 5. Assignment of Variables to the Factors

S.No.	Factor	Variables
1.	Mutual Trust	Positive attitude Help & support Learning environment Confrontation Mutual trust Freedom of expression
2.	Employee Welfare	Employee welfare Fair assessment Appreciation Career advancement Management interest
3.	Learning Environment	Learning zeal Trainee selection Self-Appraisal enthusiasm
4.	Encouraging Initiation	Encouraging creativity Initiation and experimentation Reward system
5.	Effective Promotion	Feedback effectiveness Promotion decisions
6.	Effective Communication	Open culture Communicating weaknesses

Source : Primary Data

✍ **Factor 2 :** 'Employee Welfare' covers employee welfare, fair assessment of performance, appreciation of good work, opportunities for career advancement, top management's interest in the development and growth of the employees.

✍ **Factor 3 :** 'Learning Environment' includes zeal to learn from the training programs, selection of trainees based on their training needs, enthusiasm of employees to know their strengths and weaknesses.

✍ **Factor 4 :** 'Encouraging Initiation' consists of encouragement for creative ideas and experimenting with new methods, encouragement for taking an initiative, and good reward system.

✍ **Factor 5 :** 'Effective Promotion' encompasses effective use of feedback for development and fair promotion decisions.

✍ **Factor 6 :** 'Effective Communication' consists of open culture and communication of employees' weaknesses.

□

Conclusion

The workforce in the organizations have always been looking for enhanced quality of work life, efficient training and development plans, and so on for the better utilization of their potentials in order to achieve the strategic goals of the enterprise in the best possible manner. Successful organizations have realized the importance of improving the effectiveness of the HRD climate through human resource development practices.

Commercial Bank of Ethiopia (CBE) is a forward-looking organization believing in the HRD philosophy. Using factor analysis, 21 variables were reduced to six factors which includes Factor 1 - Mutual Trust, Factor 2 - Employee Welfare, Factor 3 - Learning Environment, Factor 4 - Encouraging Initiation, Factor 5 - Effective Promotion, and

Factor 6 - Effective Communication. The present study revealed that the HRD climate in CBE is reasonably good, but not extremely good, indicating that there is a scope for further improvement. It is also concluded that since the HRD climate at the selected branches of CBE was good, the hypothesis H1 is accepted.

Managerial Implications

The findings of the study are valuable for the management of the Commercial Bank of Ethiopia as the study reveals the current position of the HRD climate as perceived by the employees in CBE. The HRD climate at CBE was found to be good, however, there is scope for improvement. Hence, the bank's management can take the necessary measures in order to improve the HRD climate further. Though it is observed from the study that the HRD climate in CBE is good, there is scope for further improvement by focusing on the main factors revealed by the study. The study also showed that the HRD climate in some branches of CBE was 'not so good'. Therefore, the bank can address the grey areas in the branches where the HRD climate is not up to the mark.

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