



University of HUDDERSFIELD

University of Huddersfield Repository

Bshina, Khaled

The impact of training strategies on human resource development in Libyan public commercial banks

Original Citation

Bshina, Khaled (2016) The impact of training strategies on human resource development in Libyan public commercial banks. Doctoral thesis, University of Huddersfield.

This version is available at <http://eprints.hud.ac.uk/id/eprint/31866/>

The University Repository is a digital collection of the research output of the University, available on Open Access. Copyright and Moral Rights for the items on this site are retained by the individual author and/or other copyright owners. Users may access full items free of charge; copies of full text items generally can be reproduced, displayed or performed and given to third parties in any format or medium for personal research or study, educational or not-for-profit purposes without prior permission or charge, provided:

- The authors, title and full bibliographic details is credited in any copy;
- A hyperlink and/or URL is included for the original metadata page; and
- The content is not changed in any way.

For more information, including our policy and submission procedure, please contact the Repository Team at: E.mailbox@hud.ac.uk.

<http://eprints.hud.ac.uk/>

**THE IMPACT OF TRAINING STRATEGIES ON HUMAN RESOURCE
DEVELOPMENT IN LIBYAN PUBLIC COMMERCIAL BANKS**

KHALED BSHINA

**A thesis submitted to the University of Huddersfield in partial fulfilment of the
requirements of the degree of Doctor of Philosophy**

November 2016

ABSTRACT

This study investigated training and development in Libyan public commercial banks in relation to improving policies and practices to improve skills and performance. It assesses and evaluates training and development from the views of managers and staff. The study considers how organisational culture influences the assessment of staff and their needs and assesses the relationship between gender, experience, qualifications and staff training choices for training.

The study has investigated the problems that trainees and trainers encounter in training and how they could be avoided. The attitudes of three managerial levels, top managers, HRM managers and training and development managers were obtained via 351 survey questionnaires and 12 interviews with three levels of bank managers.

No systematic training needs assessment was undertaken professionally at the banks investigated. The specialised training that staff get sometimes takes place abroad and is influenced by foreign banks and financial institutions whose operating methods can conflict with Libyan banks and culture. Training material is mostly in the form of lectures, discussions, seminars and other traditional methods of training.

Training improves job satisfaction, reduces absenteeism and contributes to a sense of workplace belonging. Nevertheless, this study has found that culture plays a significant role in training and the selection of staff for training, particularly for women. Other influential factors affecting HRD strategies are management style, cultural norms and religion.

This is one of the first studies to attempt to understand the nature of strategic training and development activities in Libyan commercial banks. It identifies the concerns and problems related to the training strategies adopted in order to improve organizational performance. Additionally, the study identifies and proposes factors that will improve staff training, as well as methods of training assessment and evaluation that are required in the context of a business sector that is essential for economic development.

ACKNOWLEDGEMENTS

I acknowledge the support and advice I received from many people, as without their help and support this work would have been much harder.

First, I would like to express my deep thanks and appreciation to my supervisor, Professor Stephen Swailes, for his patience, support and guidance in most of the issues related to my research.

I also acknowledge the help and support of all the people who contributed to this research, particularly to the bank managers and bank staff who took part in the field study of this research and the pilot study.

Special thanks go to my sponsors who granted me a scholarship to do this study.

On top, my warmest gratitude goes to my wife and children (Ghaydaa, Mohab, and Jaidaa) for their love, patience, understanding, and help.

Finally, thanks go to my friends and acquaintance for sharing me some of the good and bad times in Libya and England.

DEDICATION

To my wife, for her love, patience and sharing every moment with me throughout this work.

To the memory of my Mother, for everything she has done for me, especially including me in her prayers.

To the memory of my father, in remembrance of the sacrifice he made for us.

I dedicate this thesis to them for love, patience, understanding, and sacrifice.

TABLE OF CONTENTS

Abstract	2
Acknowledgements	3
Dedication	4
Table of Contents	5
List of Tables	10
List of Figures	11
List of Appendices	11
List of Abbreviations	12

Chapter One: Introduction		
1.1	Introduction	14
1.2	Research Background	14
1.3	The Significance of Training Libyan Bank Staff	15
1.4	Research Objectives	17
1.5	Research Questions	18
1.6	The significance of the research	18
1.7	Justification for selecting the Banking Sector	19
1.8	The Need for the Study	19
1.9	Research Design: Justification for using the multi method approach	21
1.10	Thesis structure	21

Chapter 2: Training and Human Resource Development: A Theoretical and practical perspective		
2.1	Introduction	24
2.2	Human Resource Development	25
2.3	Training and Development	28
2.3.1	The concept of training and Development	28
2.3.2	The Significance of T&D	29
2.3.3	Training and Development Versus HRD	30
2.4	Education and Learning and Their Relationship to T&D	31
2.5	Cross-Cultural Training	33
2.6	Job Segmentation	35
2.7	T&D as a field of practice	38
2.7.1	Training needs assessment (TNA)	39
2.7.2	Design of training programmes	41
2.7.3	Planning and Implementation of Training programmes	42
2.7.4	Evaluation of Training and Development Programmes	44
2.8	Strategic of approach Training and HRD	46
2.8.1	Training and Development Strategy	46
2.8.2	Strategic Human Resource Development (SHRD)	46
2.8.3	Strategic Planning and HRD	48
2.9	Motivating Staff to seek Training	49

2.10	Conceptual Framework	50
2.11	Conclusion	56

Chapter 3: Training and Human Resource Development in Arab Countries		
3.1	Introduction	57
3.2	The Impact of Training and Organisational Culture on Performance	57
3.3	Gender and culture in Arab countries	59
3.4	Impact of training on employee work culture	61
3.5	Expatriate influence on employees' development	63
3.6	Training and Development in Arab countries	64
3.7	Training Needs Assessment (TNA) in Arab organisations	67
3.8	Design of Training Programmes	69
3.9	Evaluation of Training Programmes	70
3.10	T&D Problems and Obstacles	71
3.11	Conclusion	73

Chapter 4: Libyan Economy and Libyan Banking		
4.1	Introduction	75
4.2	Overview of Libya and Libyan Economy	75
4.2.1	Geography and Population	75
4.2.2	The Culture of Libyan Society	76
4.2.3	Recent Political Situation in Libya	76
4.3	Libyan Economic System	77
4.3.1	Libyan Economic Development Prior to Oil Discovery and Production	77
4.3.2	Libya's economic development after oil discovery and production	77
4.3.3	The Development of Libyan Economy	78
4.4	Libyan Financial Institutions and Banks	79
4.4.1	The Structure of the Banking Sector in Libya: Overview	79
4.4.2	The Libyan Central Bank	81
4.4.3	Libyan Public Commercial Banks	82
4.4.4	Private Banks in Libya	84
4.4.5	Specialist Banks	85
4.5	Libyan Public Commercial Banks and economic development	86
4.5.1	Public versus private commercial banks	87
4.6	Islamic Banking	88
4.7	Conclusion	89

Chapter 5: Research Methodology and Design		
5.1	Introduction	90
5.2	Research Design	90
5.2.1	Research Philosophy	90

5.2.2	Philosophical paradigm	91
5.2.2.1	Quantitative Approach	93
5.2.2.2	Qualitative Approach	94
5.2.2.3	Multi-method Approach	94
5.3	The design and rationale of the study	96
5.4	Population and sample	97
5.5	Data Collection Methods	98
5.5.1	Designing the Questionnaire	99
5.5.1.1	Types of Questions	100
5.5.2	Piloting the Questionnaire	101
5.6	Fieldwork and sample	102
5.7	Ethical Concerns	104
5.8	Data Analysis	105
5.8.1	Survey Data Analysis	105
5.8.2	The Analysis of Qualitative Data	105
5.9	Conclusions	107

Chapter 6: Survey Data Analysis		
6.1	Introduction	108
6.2	Survey Analysis	108
6.2.1	The Banks	108
6.2.2	Total Work Experiences of the participants	108
6.2.3	Job Tenure	109
6.2.4	Education Levels	109
6.2.5	Age	109
6.2.6	Gender	110
6.2.7	Satisfaction with training	110
6.3	Processes used to identify training needs and to plan and organise training programmes	110
6.3.1	Methods used to identify training needs	110
6.3.2	Helpfulness of training programmes in the achievement of the training needs	111
6.3.3	Reasons for training	112
6.3.4	Assessment of the training methods currently used	112
6.4	Training Delivery	113
6.4.1	Institutions for delivering training	113
6.4.2	Location of training	113
6.4.3	Type of training used in-house	114
6.4.4	Services provided by external training providers	115
6.4.5	Type of service provided by external training providers	115
6.5	Training Programmes	116
6.5.1	Effectiveness and clarity of the training methods	116
6.5.2	Outcomes of training	116
6.5.3	Training programmes for new employees	117
6.5.4	Programmes implemented at the bank	118
6.5.5	Importance of measuring and evaluating the training programmes	118

6.5.6	Evaluation training and development programmes	119
6.5.7	Evaluation of learning	119
6.5.8	Methods of evaluation	119
6.6	Training and Development Strategies	120
6.6.1	Training Strategy	120
6.6.2	Training strategy and bank strategy	120
6.6.3	The implementation of training strategy	121
6.6.4	Duration for the strategy of training	121
6.6.5	Procedures for planning of human resource development	122
6.6.6	Encouragement of employees to undertake training	122
6.6.7	Desire for work which leads to assistance in staff development	123
6.6.8	Advantage of training	123
6.7	Factors affecting employee selection for training	124
6.7.1	Personal and professional factors influencing access to training and HRD	124
6.7.2	Equal opportunities for training and development	124
6.8	Factors influencing the effectiveness of training	125
6.9	Differences by Group	126
6.9.1	Gender	126
6.9.2	Effectiveness of attending training	126
6.9.3	Factors influencing the effectiveness of human resource development programmes	127
6.9.4	The desire of employees to take advantage of training	127
6.10	ANOVA	128
6.10.1	Training outcomes and educational level	128
6.10.2	Implementation of training strategy	129
6.11	Methods used in determining bank staff training needs	129
6.12	Reasons for the negative answers regarding the effectiveness of the training methods	131
6.13	Women and equal opportunities for training and development	132
6.14	Conclusions	133

Chapter 7: Interviews Analysis and Findings		
7.1	Introduction	135
7.2	Current training strategies and practices	135
7.2.1	Training and Development strategies	135
7.2.2	Training need assessment and method	137
7.2.3	The effectiveness of training in improving the performance of staff and organisations	139
7.2.4	The evaluation of training programmes	140
7.2.5	Training Delivery	141
7.2.6	The selection of staff for training	142
7.2.7	The impact of gender, experience and qualification on the type of training	144
7.3	The main problems encountered in training	145
7.4	Discussion of the findings of the Managers' interviews	147
7.4.1	Lack of trainees' mastery of language (English) skills.	147

7.4.2	Lack of proper policies and sound training programmes	148
7.4.3	Inappropriateness of foreign providers to train Libyan bank staff	149
7.4.4	The impact of incentives on the training of employees	149
7.4.5	The selection of staff for training based on gender	150
7.4.6	The impact of gender, experience and qualification on the type of training	151
7.5	Conclusions	152

Chapter 8: Discussion of Overall Quantitative and Qualitative Data and Findings		
8.1	Introduction	153
8.2	Libyan banking practices versus Western banking practices	153
8.3	Training Needs Assessment	154
8.4	Delivery of Training programmes and methods	157
8.4.1	Delivery of Training programmes	157
8.4.2	Methods used in Training programmes	158
8.5	Training Evaluation and Method	159
8.5.1	Training Evaluation	159
8.5.2	Method of Evaluation	160
8.6	Training strategies	161
8.7	T&D Effectiveness and Objectives	164
8.7.1	T&D Effectiveness	164
8.7.2	The objectives achieved by Training	165
8.8	Staff Incentives and Motivation to Seek Training	167
8.9	The Selection of Staff for Training Based on Gender	168
8.10	The impact of gender, experience and qualification on the type of training given to staff	171
8.11	Problems and Challenges	172
8.11.1	T&D Problems and Challenges	172
8.11.2	The problem of the unavailability of the training policies and programmes	178
8.11.3	Inappropriateness of Foreign Training programmes to Libyan Bank Staff	179
8.12	Summary	180

Chapter 9: Conclusions , Recommendation and Future Research		
9.1	Introduction	182
9.2	Contributions to Knowledge	182
9.2.1	Theoretical Contributions	182
9.2.2	Practical Contributions	184
9.3	Limitations	185
9.4	Recommendation and Future Research	185

List of Tables		
Table 2.1	Previous research examining influences on training	54
Table 5.1	Explanation of Selecting Sample and the choice of the sample the Fieldwork of the Study	103
Table 6. 1	Distribution of sample in term of five commercial banks	108
Table 6.2	Descriptive statistics of respondents in terms of years of experience	108
Table 6.3	Job Tenure	109
Table 6. 4	Distribution of employees in terms of level of education	109
Table 6.5	Descriptive statistics of respondents in terms of age	109
Table 6. 6	Gender distribution	110
Table 6.7	Satisfaction with the training	110
Table 6. 8	Methods of identifying training needs	111
Table 6. 9	Achievement of the training needs	112
Table 6. 10	Training in the bank	112
Table 6. 11	Assessment of determining the training needs of employees	113
Table 6. 12	Institutions delivering the training	113
Table 6.13	the procedure of utilising training	114
Table 6. 14	Types of in-house training	114
Table 6. 15	use of external trainers	115
Table 6.16	Type of service provided by external training providers	115
Table 6.17	The effectiveness of the training methods used in your bank	116
Table 6. 18	Training and the achievement of objectives	117
Table 6.19	Training programmes for new employees	117
Table 6.20	Programmes implemented at the bank	118
Table 6. 21	Importance of measuring and evaluating the training programmes at the bank	118
Table 6. 22	Evaluation training and development programmes	119
Table 6. 23	Evaluation of what employees learn following the completion of training	119
Table 6.24	Methods of evaluation	120
Table 6.25	Strategy for the training and development of human resources	120
Table 6.26	training strategy and the strategy of the bank	121
Table 6. 27	The implementation of training at the bank	121
Table 6. 28	Duration of the training strategy	121
Table 6.29	Procedures used to achieve the strategic planning of human resource development	122
Table 6.30	Encouragement of employees to undertake training	122
Table 6. 31	Benefits of training	123
Table 6. 32	Advantage of training	123
Table 6. 33	factors affecting employee selection for training	124
Table 6.34a	Equal opportunities for T&D	124
Table 6.34b	Equal opportunities for T&D	124
Table 6. 35	Factors influencing the effectiveness HRD programmes	125
Table 6. 36	Effects of training by gender (t-tests)	126

Table 6. 37	Usefulness of training by gender (t-tests)	126
Table 6.38	Gender differences and hindering factors	127
Table 6. 39	Desire to take advantage of training by gender	127
Table 6.40	Education level and taking advantage of training, one way ANOVA	128
Table 6. 41	Implementation of training strategy, one way ANOVA	129
Table 6.42	The methods used in determining bank staff training needs	129
Table 6.43	Negative answers regarding the effectiveness of the training methods	131
Table 6.44a	Women and equal opportunities for training	132
Table 6.44b	Women staff and equal opportunities for training	133

List of Figures		
Figure 2.1	T&D process component	39
Figure 2.2	Factors affecting the planning and implementation of training programmes	43
Figure 2.3	Kirkpatrick's model for evaluating T&D outcomes	45
Figure 2.4	The Training Maturity	47
Figure 2.5	The initial Conceptual Framework of the factors Affecting Training	53

Appendices I		
The Study Questionnaire (English Copy)		Appendix 1
The Study Covering Letter and Questionnaire (Arabic Copies)		Appendix 2
Semi-Structured Interviews with Top Managers(English Copy)		Appendix 3
Appendix II		
Consent form		Appendix 1

Appendices III: Gender comparison using T-test		
Table 1	Satisfaction, assessment and opinion of employees	Appendix1
Table 2	Effectiveness of attending training	Appendix2
Table 3	Training and development programmes influence the performance of staff	Appendix3
Table 4	Personal and professional factors influencing access to training and human resource development	Appendix4
Table 5	Advantage of training	Appendix5
Table 6	Desire for work which leads to assistance in staff development	Appendix6
Table 7	Outcomes of training	Appendix7
Table 8	Factors influencing the effectiveness of human resource development programmes	Appendix8

Appendices IV: Simple correlation		
Table 1	Satisfaction, assessment and opinion of employees	Appendix1
Table 2	Effectiveness of attending training	Appendix2
Table 3	Training and development programmes influence the performance of staff	Appendix3
Table 4	Personal and professional factors influencing access to training and human resource development	Appendix4
Table 5	Personal and professional factors influencing access to training and human resource development	Appendix5
Table 6	Desire for work which leads to assistance in staff development	Appendix6
Table 7	Outcome of training	Appendix7
Table 8	Factors influencing the effectiveness of human resource development programmes	Appendix8
Appendices V: Comparison of level of education using ANOVA		
Table 1	Satisfaction, assessment and opinion of employees	Appendix1
Table 2	Effectiveness of attending training	Appendix2
Table 3	Training and development programmes influence the performance of staff	Appendix3
Table 4	Personal and professional factors influencing access to training and human resource development	Appendix4
Table 5	Personal and professional factors influencing access to training and human resource development	Appendix5
Table 6	Desire for work which leads to assistance in staff development	Appendix6
Table 7	Outcomes of training	Appendix7
Table 8	Factors influencing the effectiveness of human resource development programmes	Appendix8
Appendices VI: The Work Experiences and education of participants		
Table 1	Work of manager experience	Appendix 1
Table 2	Distribution of managers in terms of level of education	Appendix2

List of Abbreviations	
T&D	Training and Development
HRD	Human Resource Development
HRM	Human Resource Management
SHRD	Strategic Human Resource Development
TNA	Training Needs Analysis/Assessment
HR	Human Resources
CIRO	Context, Input, Reaction and Output Evaluation Model
CIPP	Context, Input, Process, Product Evaluation Model
SHRD	Strategic Human Resource Development
GDP	Graduate Development Program
IDP	Individual Development Program
UNDP	United Nations Development Project
UN	The United Nations
MENA	Middle East and North Africa

IPA	Institute of Public Administration
SMEs	Small and Medium Scale Enterprise
LCB	Libyan Central Bank
NCB	National Commercial Bank
IMF	International Monetary Fund
BCD	Bank of Commerce and Development
BACB	British Arab Commercial Bank
LYD	Libyan Dinar
NTC	National Transitional Council
GDP	Gross Domestic Product
ABC	Arab Banking Corporation
OECD	Organisation for Economic Co-operation and Development
OPEC	Organization of Petroleum Exporting Countries
ADCO	Abu Dhabi Company for Onshore Oil Operations
CCT	Cross-Cultural training

CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION

This chapter provides an introduction and a background to the study of the impact of training strategies on human resource development in Libyan public commercial banks. The chapter starts with a research background, followed by the research aims and objectives, the research questions, the research rationale, the need for the study, and finally the organisation of the study.

1.2 RESEARCH BACKGROUND

The unprecedented progress in today's business world imposes on global and local business organisations and financial institutions the adoption of modern management concepts in order to achieve their objectives efficiently. One of the concepts of modern management is the implementation of strategic planning in business organisations and financial institutions in order to survive and encounter various challenges, particularly globalisation (Horen, 2007). Libyan organisations and financial institutions are part of the global business environment that affects and is being affected by modern challenges and their impacts. This requires paying attention to the most important resource in any organisation, i.e. human resources (Bin-Qadara, 2010).

According to Berman *et al.*, (2009), human resource strategies, including training strategies, have a role to play in terms of changing the practices associated with the functions of human resource management, and thus influence the performance of organisations in general; namely giving them their competitive advantages. Training strategies contribute to the policies and practices that are followed by organisations, and help them in terms of planning and implementing strategic decisions.

Currently, much attention is being assigned to human resource development (HRD) activities, particularly to training and development (T&D). T&D aims to provide people with the required skills, knowledge, methods and work strategies to facilitate the completion of their current and future responsibilities. Organisations should understand the critical role of HRD through T&D and invest in systematic T&D activities as the way forward. This helps organisations to increase human capital, which is considered an

important success factor. It is the integration of organisational resources that ultimately produce an additional dimension that cannot be obtained by using any of these resources on their own. This is one of the key advantages associated with the strategic management of organisations and their T&D strategies (Ostroff & Bowen, 2004).

T&D measures undertaken by organisations are closely related to HRD. There are different training strategies followed when training bank employees (Akhtar *et al.*, 2011), and various studies have been undertaken to explain the particulars of human resources that are applicable to T&D and promote a comprehensive approach to the best practices that should be followed in training employees and implementing human resource strategies in an integrated way (Khan, Khan & Khan, 2011). The basic idea behind the comprehensive approach and integrated human resource management strategies is the coordination of all resources of organisations, including human resources, to ensure that all that has been adopted leads to the implementation of its main strategy (Berman *et al.*, 2009). The integration of all the resources of organisations eventually produces an additional value that cannot be obtained using any of the resources alone. On this basis, strategic training management benefits organisations.

In order to form viewpoints on the different relationships with regard to training strategies and employee performance, it is necessary that different areas of knowledge that are related to training are studied. These include an understanding of the different kinds of behaviour that are generally exhibited at the workplace and the culture and working conditions of employees in Libya. The study explores the training methods adopted by Libyan public commercial banks and the benefits of attending such training programmes.

1.3 THE SIGNIFICANCE OF TRAINING LIBYAN BANK STAFF

Human resources are one of the main pillars of any organisation. Properly trained and highly developed human resources are the most valuable assets. By training staff to do their jobs more effectively, banks become more efficient as trained staff are responsible for increasing growth and productivity. Identifying training needs is crucial for the success of organisations. In the context of training in the banking sector, bank staff, as studies show, have acquired their experiences and skills from the major British, Arab and other foreign banks which provide on-the-job training as well as training outside the bank, or even abroad, to Libyan staff (Clark, 2004; Porter & Yergin, 2006).

In 2009, the Libyan Government targeted economic diversification and gave technical assistance to companies in order to achieve sustainable growth in fields other than the oil sector. This is because in case there were shocks in the price of oil, the Libyan economy has other sustainable sources of income. Thus, the Libyan Government asked banks to provide people with technical assistance and knowledge support in order to develop the banking sector and make it a reliable source of revenues for the Libyan people. For instance, The Academy of Graduate Studies was asked to deliver the training required by bank staff. Moreover, in 2010 The Academy of Graduate Studies and Libyan banks held workshops to exchange views on how to improve services and give training to staff. These workshops were translated into permanent technical assistance and training (Horen, 2007).

The Libyan government targeted the development of the banking and financial institutions through creating trained and qualified bank staff. It was thought that such collaboration would lead to the improvement of banking services and would make the banks able to run more profitably. Furthermore, such collaboration has also consolidated the engagement between the banks and financial institutions on the one hand and academic institutions in Libya, on the other hand (Bin-Qadara, 2010). Moreover, it was preferable that trainers should be from Arab countries due to the language barrier cultural similarities. Banks should make sure that training benefits trainees; that is why it should be administered to all who need it irrespective of their age and years of experience, and training should be accompanied by follow-up support (Akhtar *et al*, 2011).

On the other hand, the impact of new technology on the banks' effectiveness is substantial with implications for training. The services that are intended to satisfy customers are central to all organisations; as processes endeavour to offer to customers more value in less time and at less cost (Khan, Khan & Khan, 2011). Libyan commercial banks now consider training as a tool that helps in the successful implementation of their modern information technology systems. Moreover, the upgrade in the banking systems that resulted in employees' needs for training has changed the mentality of bank staff such that the majority now support the overall

changes that are happening in the banking sector. These include changes to the systems, the services, the positions within the banks and the style of managing people. Investment in banks and their branches has increased efficiency. Training and upskilling of staff have been the determining issue in improving the use of bank services and providing a platform for the success of the banks because the lack of skilled staff shackles the advancement of the bank services (Horen, 2007).

Modernization of the banking processes meant that bank staff should be trained and prepared to manage them. This training takes place in collaboration with Libyan universities and training centres and necessitates assessing the management styles of the banks and their human resources. Thus, better training is needed to benefit bank staff to achieve their objectives (Libyan Subsidiaries, 2010).

In this study, data collected through a combination of interviews and questionnaires shows that training is geared towards making people provide better services to customers and be more satisfied with and fit for the jobs they are doing. The findings stress the need for comprehensive training programmes to encompass the new technologies that are shaping the banks of the future. The training policies adopted should keep up with technological development and practices as well as reflect the need to utilise them.

1.4 RESEARCH OBJECTIVES

The broad aim of this study is to explore the impact of training strategies on the development of the Libyan banking sector, particularly Libyan public banks.

The objectives are:

1. To explore current training strategies in Libyan commercial banks in relation to employee performance.
2. To identify how training needs are identified and how training programmes are planned, organised and evaluated.
3. To explore how access to T&D is influenced by personal and professional factors (gender, age, educational qualification and years of experience).
4. To determine the factors influencing the success of training programmes by identifying the most important concerns, problems, and challenges that face trainers and trainees in transferring skills and knowledge into the workplace.

1.5 RESEARCH QUESTIONS

The lack of trained and qualified people who are capable of adapting to the changes and challenges in the Libyan context weakens the ability of organisations to compete internationally. Hence, this study explores the following main questions:

1. What factors influence training strategies?
2. What is the impact of training strategies on HRD?

These main questions are explored through the following sub-questions:

- a. What processes are used to identify training needs and to plan and organise training programmes and how are these programmes evaluated?
- b. How do training strategies impact on HRD and contribute to the achievement of strategic objectives?
- c. How do personal and professional factors influence access to training and HRD?
- d. What are the views of trainees with regard to the impact of training programmes on improving their skills and abilities, and positively changing their behaviour?
- e. What are the main problems and challenges that influence the effectiveness of training programmes for HRD?

1.6 THE SIGNIFICANCE OF THE RESEARCH

This study is important because:

1. There is an increasing interest in training strategies and human resource development in the Arab countries, particularly in Libya.
2. The literature on strategic human resource development indicates the need to link the strategic function of training to the strategies of the organisations.
3. Few studies have assessed training strategies in Libya, and this study adds to the body of information available.

4. This study is considered as the first to focus on the strategic dimensions of training bank staff, as most Libyan studies focus only on traditional training that is not linked to organisational strategies.

1.7 JUSTIFICATION FOR SELECTING THE BANKING SECTOR

This research focuses on the banking sector because:

1. Banking is one of the most dominant sectors in Libya, characterised by structural stability and clear organisation.
2. Libya is in a transitional phase and is changing from a central economy to a free market economy; this requires an efficient banking sector.
3. There is a lack of studies about training and development in the Libyan banking sector.

This study focuses on public commercial banks as they remain the cornerstone of the banking sector. These banks employ the largest number of staff and have long experience in banking in Libya.

1.8 THE NEED FOR THE STUDY

The importance of HRD stems from the development, improvement, and upgrading of the performance of human resources to be effective and to remain competitive (Ahmed & Haven-tang, 2008). Organisations compete in the development of their human resources to be able to achieve their targets (Gardiner, Leat & Sadler-Smith, 2001). This study is important due to the growing interest in training and development (T&D) worldwide. Such an interest in training was until recently almost non-existent in the Arab countries in general and in Libya in particular. This study reviews the need for T&D as expressed in the literature taken from national and international studies of T&D policies and practices, as well as strategic human resource development (SHRD). The literature asserts the need for improving staff performance and linking the strategies of the organisation with T&D. Studies (McCracken & Wallace, 2000; McCarthy, Garavan, & O'Toole, 2003) assert the positive role of T&D in enhancing the performance of organisations and staff. Other studies, such as Snell and Bohlander (2012), have debunked the myth that T&D can only be reactive.

Further studies stress the need for businesses to invest in their human capital by modernising the skills of their staff (Gild, Richard & Klimoski, 2007). However, organisations, particularly in the Middle East, do not give much attention to training as they think it costs them more than they get from it. They believe that there is no substantial gain to be obtained from training. The changes that are happening in the form of globalisation, open market policies, and foreign investment have necessitated the need for focusing on T&D in the context of organisations in Libya and other Arab countries to enable them to compete internationally. Consequently, the need for this study emerges from the lack of research in the field of T&D in the Arab countries, particularly in Libya. This would make organisations more able to compete, be more profitable and survive in this global market environment (El-Arbi, 2007).

The implementation of T&D strategies necessitates the availability of training needs assessment (TNA) tools and programmes that are able to assess the needs of staff (Chang, Chiang & Kun Yi, 2012). Consequently, the value of SHRD stems from increasing the performance measures of employees, as well as making them more innovative. It increases the job satisfaction of employees and makes them more able to compete (Fox, 2013).

In addition, the evaluation of training is a prerequisite for improving staff performance, because evaluation is a step that enables the management of training to better design the programmes that are needed (Morrison *et al.*, 2011). Evaluation helps management to increase job satisfaction, job knowledge and practice for short-term or long-term outcomes (Grohmann & Kuffeld, 2013; Treiber *et al.*, 2013).

Cultural factors influence T&D strategies and have to be taken into account in the study of T&D policies and practices. For instance, in the context of the Arab culture, women are most often not in favour of communicating in a mixed team work environment and personal relationships play a part in the selection of staff for training. There is also the issue that training is viewed as a means of financial gain, promotion, and reward more than being a source of enhancing staff performance (Bennett & Wright, 2010; Intercultural Management- Libya, 2012).

The implementation of HRD practices improves the behaviour and effectiveness of employees (Sambrook, 2009; Wang & McLean 2007). Few studies consider the practical implications of SHRD on the performance of employees. However, Wright,

Gardner and Moynihan (2003) explain that there is a need for empirical studies with regard to HRD performance and practices. The need for HRD in developing countries such as Libya is growing as the government tries to control the flow of foreign skilled workers into Libya in order to fulfil the demands of the economy; particularly in an era of competition and globalisation. However, HRD in Libya is still very limited (Ahmed & Haven-Tang, 2008). The transformation of the Libyan economy into a knowledge-based economy is crucial for making the country catch up with the development that is taking place worldwide. The task of developing human resources has been the key focus of the Government in relation to the country's HRD plans. HRD in the banking sector is vital for developing the skills of the workforce to meet the demands of the banks (Al-Farrised, 2007). Furthermore, there is limited empirical evidence of a formal framework of HRD in Libya, compared with American and European countries. The present study charts HRD in the banking sector in Libya in order to gain clear understanding of the nature of HRD towards developing the country.

1.9 RESEARCH DESIGN: JUSTIFICATION FOR USING THE MULTI-METHOD APPROACH

The study used a multi-method approach, utilising survey questionnaires and semi-structured interviews. The questionnaires covered training needs, planning and design, training evaluation, training strategies, training programmes, and the problems that bank staff encounter. The interviews covered training and development practices and strategies as well as problems and challenges. The use of both methods of data collection allowed the researcher to combine the results achieved, and keep as much as possible away from the shortcomings of using a single approach. Additionally, the statistical analysis of the quantitative data collected via questionnaire helped to make comparisons and generalisations; whereas the qualitative data generated from the interviews provided additional explanations and insights.

1.10 THESIS STRUCTURE

The study is structured as follows:

Following this introduction, Chapter Two, 'Training and Human Resource Development: A Theoretical and Practical Perspective, begins with an introduction to

the concept of HRD and T&D, followed by education and learning and their relation to T&D, cross cultural training, job segmentation, T&D as a field of practice, strategic approach of training and HRD, motivation, and finally conceptual framework.

Chapter Three, 'Training and Human Resource Development in Arab Countries', provides some insight into training and organisational culture in Arab countries. The chapter highlights the influence of expatriates in Arab countries and the impact of training on employee work culture, as well as TNA and design and evaluation of training programmes. The impact of gender on training in Arab organisations is also explored. The last section of this chapter investigates training and development problems and obstacles.

Chapter 4, 'Libyan Economy and Libyan Banking,' starts by presenting an overview of Libya, its geography and population, culture and religion. It presents Libyan economic development prior to the discovery of oil and after oil production. The chapter discusses the development of Libyan economy and Libyan financial institutions and an overview of the banking sector in Libya.

Chapter Five, 'Research Methodology and Design,' presents the research design and philosophy. It introduces the multi-method approach used (qualitative and quantitative) and the criteria for research design. Then the chapter discusses the population for the study and choice of the sample, the methods of data collection. The pilot study, the fieldwork and analysis of the quantitative and qualitative data collected in this study are described in his chapter.

Chapter Six, 'Data Analysis Survey,' presents the survey of the data analysis and the methods used to identify the training needs of staff and types of training used. The chapter also gives an idea about the institutions for delivering training, training programmes and strategies. The chapter presents the advantages of training and its outcomes, and the variables used for measuring the effectiveness of training.

Chapter Seven, 'The Findings and Analysis of the interviews,' presents the interviews with managers and investigates the following sections; current training and development practices, training and development strategies, training and development problems and challenges.

Chapter Eight, 'Discussion of the Results and Findings,' discusses the results achieved from the survey and interviews and the findings of the research. It also provides a full

discussion of the results and reflects on the literature review. This chapter sums-up the ideas presented throughout the thesis and the results attained. It also discusses the findings of the research in the light of strategic training and development.

Chapter Nine, 'Conclusions, Recommendations and Directions for Future Research,' summarises the major findings of the study and presents the contributions of the study to the research on strategic training and development in Arab countries and Libya in particular.

CHAPTER 2: TRAINING AND HUMAN RESOURCE DEVELOPMENT: A THEORETICAL AND PRACTICAL PERSPECTIVE

2.1 INTRODUCTION

The most significant asset for any organisation is its human capital (Renckly & Renckly, 2004). T&D is an important issue for developing human resources and managing them. The philosophical perspective of HRD involves perceptions, attitudes and ideas about the development of human resources (McGuire *et al.*, 2001; Wang, 2008). From a theoretical point of view, HRD is greatly influenced by the range of human resource activities (Abdullah, 2009). Organisations are in need of highly skilled workers who have the required skills to be able to perform their tasks effectively. T&D is needed for a number of reasons, amongst which is the value of activities of HRM, particularly HRD (Gubbins & Garavan, 2009). HRD is the creation of skilled and qualified staff within a learning culture to improve the performance of organisations and make them ready for change in line with the changes that are taking place in this global age (Kissack & Callahan, 2010).

Organisations should have regard for a number of issues such as being able to compete technologically and economically under fewer sanctions to satisfy the demands of the markets (Wang & Niu, 2010). Consequently, organisations should recognise the role played by their staff and the need to give them adequate training to enable them to develop their skills. It has been argued that continual technological development creates skills shortage among workers and a need for training to fill the skills gap (Wilson 2004). Training given to employees is often geared towards improving their performance and many have a short-term influence whereas employee development has a long-term impact on performance (Jackson, Schuler & Werner, 2011).

The literature review presents the concepts of training and HRD. T&D is explained in line with cross-cultural training, job segmentation, education and learning. The chapter then explains the practice of T&D in terms of training need assessment (TNA), training design and delivery, the evaluation of training, and the strategic approach to T&D and HRD, and motivation.

2.2 HUMAN RESOURCE DEVELOPMENT

The growth of organisations is influenced by competition and advancement in line with consumer demands and globalisation. Systematic process are needed to improve the performance of human resources in order to make them suit the demands of changing environments (Krishnaveni & Sripirabaa, 2008). HRD as a concept involves T&D, management development, and organisational development (Swanson & Holton, 2001) and comes under the broader term HRM (Stewart & McGoldrick, 1996; Swanson and Holton, 2001). HRD as a theory is a framework, which involves the development of human capital in organisations via the development of organisations and their staff with the aim of improving their performance (Kelly, 2001). The concept of HRD was first described by Nadler (1970) as involving human resources with regard to behavioural change and this is the main purpose of HRD activities. A more detailed definition of HRD is: 'any process or activity that, either initially or over the long term, has the potential to develop adults' work-based knowledge, expertise, productivity and satisfaction, whether for personal or group/team gain, or for the benefit of an organization, community, nation or, ultimately, the whole of humanity' (McLean & McLean, 2001, p. 322).

Definitions of HRD are not straightforward due to its nature. This is because HRD emerged from training, and was later developed into training and development (T&D), which grew to become HRD. The definition of HRD is influenced by the lack of boundaries and parameters in addition to the lack of depth of the practical evidence of forms and aspects of HRD, including strategic HRD (SHRD), the learning organisation and knowledge management (McGoldrick, Stewart & Watson, 2002). HRD targets developing individual employees and aims at improving their performance and behaviour (Desimonre, Werner & Harris, 2002). Garavan (1997) agrees with Desimore, Werner, and Harris that the concept of 'training', 'education' and 'development' is part of the process of learning, and it holds them together.

Nadler and Wiggs (1986) added another definition of HRD in terms of the learning experience as: 'a comprehensive learning system for the release of the organization's human potential' (p.5). Watkins (1989) widened the definition of HRD as 'a field of study and practice responsible for the fostering of a long-term work-related learning capacity at the individual, group and organisational levels. As such, it includes - but is not limited to - training, career development and organisational development' (p. 427).

Watkins' definition of HRD constitutes a shift from focussing on short-term learning activities and performance improvement to adopting long-term learning process in an organisation. McLagan (1989) agrees with Watkin's definition stating that HRD is the 'integrated use of training and development, organisation development and career development to improve individual, group and organisational effectiveness'. However, McLagan (1989) added that areas of HRD are also related to organisation/ job design, human resource planning, performance evaluation systems, and selection and staffing.

A later definition (McLean & McLean, 2001) states that HRD is 'any process or activity that, either initially or over the long term, has the potential to develop adults' work-based knowledge, expertise, productivity and satisfaction, whether for personal or group/ team gain, or for the benefit of an organization, community, nation or, ultimately, the whole of humanity' (p.322). HRD has emerged as a concept involving training and development and related to wider issues such as organisational development.

HRD encompasses the learning system that enables organisations to achieve their potential and the potential of their human resources through learning experiences (in class) and learning by experimenting (on-the-job) (Nadler & Wiggs, 1986). However, the concept of HRD encompasses psychological aspects, amongst which are the aims, objectives and aspirations of employees. This extends the concern from focusing on only developing the physical and material aspects of people's lives to focusing on developing the quality of people's lives and their psychological needs (Gonzalez *et al.*, 2008).

Hansen and Lee (2009) define HRD in terms of its cultural context, values, and beliefs, arguing that HRD is not simply a completely concrete concept, but it is an aspect that is related to the process of work and its features. As such, HRD is not a straightforward concept with a settled meaning (Stewart *et al.*, 2010). Another definition given by Price (2011: p.455) is that HRD is a strategic approach that targets 'investing in human capital, including resourcing and performance assessment.' Accordingly, HRD offers the framework for self-development and career progression, as these are targeted for training to meet the needs of organisations. HRD is considered as a process that is open to engaging different people at different times and locating HRD in different places both inside and outside the organisation (Swanson & Holton, 2001).

Human resources not only influence production but are also part of the development process, and in the long-run they become a factor in national development and welfare. On this basis, the development of any nation is partly due to investing in its human resources through education and training, which are considered vital prerequisites for national progress (Crook *et al.*, 2011). HRD is associated with the original nature of the concept of HRD and SHRD, in the context of knowledge management and learning organisations (Abdullah, 2009). HRD has also been viewed as a process with multi-perspectives: a process perspective, function perspective, or context and content perspective. As a process perspective, HRD is viewed as a system, but it concerns HRD as a process in which people from inside the organisation and outside it are engaged. The functional perspective treats HRD as being a department with its specialists and locations. The content perspective looks at HRD in terms of its context and support (Swanson & Holton, 2001). The discussion related to HRD as T&D and as organisational learning from a theoretical perspective of HRD revolves around skills gap analysis. Other aspects of HRD relate to a network/actor perspective that 'conceptualises HRD as a dynamic network of interactions between different actors and interest groups. It is based on the premise that HRD actors continuously engage in variable relationships that jointly influence HRD processes, strategies and outcomes' (Garavan, Heraty & Mortley, 1998, p.115). Other definitions of HRD focus on the process that encompasses career development, organisational development and T&D. The process of HRD involves training people to do the following roles; administrator, evaluator, HRD manager, HRD materials developer, career development advisor, instructor or facilitator, marketer, needs analyst, organisation change agent, programme designer, and researcher (McLagan, 1989).

HRD debate has either a 'performative' focus that centres round performance improvement, or a 'learning' focus; that is related to personal growth (Stewart *et al.*, 2010). At the heart of HRD is the issue of what is expected of individuals and how they should be managed (Garavan *et al.*, 2007; McGuire *et al.*, 2001). Abdullah (2009) adds that HRD is influenced by the perceived role and practice of individuals. Most of the studies about the application of HRD in Arab countries reveal that there are shortcomings in the performance of individuals in Arab organisations compared to individuals in western organisations.

2.3 TRAINING AND DEVELOPMENT

2.3.1 The Concept of Training and Development

T&D is the main ingredient of HRD because it relates to increasing, improving, enhancing and modifying employees' skills and knowledge in order to enable them to do their jobs effectively and help organisations to grow and do better. T&D is defined as a 'planned, continuous effort by management to improve employee competency levels and organisational performance' (Mondy, Noe & Premeaux, 1999, p.254). Another definition of T&D (Nadler & Nadler, 1990, p.6) sees it as, 'an organised learning experience provided by employers within a specific period of time to bring about the possibility of performance improvement and/or personal growth.' T&D often appear together and are sometimes used interchangeably. It helps new employees to help them acclimatise with their new jobs and positions (Swanson & Holton, 2001). Hackett (1997) argues that training is 'the task of bringing people to the desired standard of efficiency or helping them to learn to do things the way needs to be done' (p.3).

Currie (2006) added that the concept of training should not be confused with the concept of education. Training is more specific, clearer and straightforward. It targets achieving a set of goals for specific activities and enhancing employees' skills and capabilities. Training as a philosophy is the outcome of various theories such as Human Capital Theory which is based on the return on training as the focus of organisations. Training and Human Resource Management Theory involves staff commitment to their organisations and makes training a prerequisite. Training and High-Performance Organisation Theory stresses the effects of changes that are taking place in organisations globally; particularly technological changes and the training that staff are required to have in order to develop their skills (Smith & Hayton, 1999).

There is a need for organisations to look at training as part of HRD practices and acquire the knowledge and skills needed to enable them to develop positive ways and behaviours, which will ultimately be reflected in their performance (Iatagana, Dinu & Stoica, 2010). There is a relationship between training courses completed and job performance; an organisation can manage and operate the instruments of production, create and adapt them to the required techniques. Organisations have the task of educating and training their employees for job-based competencies (Dirani, 2012; Morin & Reynaud, 2004).

On the other hand, with regard to the concept of development, it is argued that the meaning of development is related to the process of equipping employees and giving them the required knowledge and skills necessary for their future career development (Hackett, 1997). The process of development entails a wider scope as it refers to future and long-term improvement of employees' skills throughout their professional careers (Currie, 2006). A further definition of development sees it as a process that 'enables people to progress from a present state of understanding and capability to a future state in which higher-level skills, knowledge and competencies are required' (Armstrong, 2006, p.570). T&D are also considered as 'planned, organised and sustained process based on scientific principles aimed at increasing employees and organisations effectiveness' (Belhaj, 2000, p.2).

Swanson and Holton (2001) point out that T&D has a five-phase process: analyse, design, develop, implement, and evaluate. Another approach to T&D has been adopted by Jacobs and Washington (2003) who used the phrase 'employee development' to refer to T&D. Harrison (2009) and Jacobs and Washington (2003) agree that T&D activities should run in line with the goals of organisations. The outcome of the discussion is that T&D becomes an investment for educating human resources with the target of making positive impacts on organisations through developing the skills of their workforce in order to satisfy their current and future needs.

2.3.2 The Significance of T&D

The practice of HRM has a significant impact on organisational performance because it develops and implements its initiatives (Armstrong, 2006; Wright 2008). HRM is positively linked to the wellbeing of employees (Smith & Smith, 2007). Truss (1999) explains that although the rhetoric of HRM can appear soft, the reality is often hard because organisational interests often prevail over the interests of employees. This idea is supported by Guest (2002) who argues that HRM endeavours to incorporate employees within the system that the management of organisations forms. Wall and Wood (2005) claim that when employees do not perform well, HRM enhances employee involvement. Wright (2008) extends Guest (2002) and Wall and Wood (2005) in drawing attention to the need for HRM to focus on ethical and social issues. It is imperative that human resource managers are able to deliver value to their organisations through performing their strategic roles as managers.

Many organisations adopt T&D because of the increasing demand for technical and human relations skills, as well as the necessity for managing employees' skills, higher levels of customer expectation, levels of education, and competition (Bates, 2008). On this basis, organisations have invested their resources in qualifying their employees and giving them the appropriate knowledge and skills needed. Traditionally, T&D centred around making sure that employees are able to accomplish their jobs more effectively in a context of innovation and closer relations with customers. The purpose of T&D has been widened to include not only performing effectively but also maintaining or improving current and future employees' performance through giving them the qualification needed to enhance their skills through training (Albahussain, 2000; Ensour & Kharabsheh, 2015).

Creating a skilled workforce contributes to the economy through more productive organisations (Currie, 2006). There is an indirect relation between T&D and organisational performance because the long-term development of the skills of employees helps in the creation of a positive perception about the value of T&D to organisations and employees (Khawaja, 2012; Nguyen, Truong & Buyens, 2011; Smith & Smith, 2007).

2.3.3 T&D versus HRD

HRD is the advanced stage of T&D as it encompasses educating and developing the skills of employees to achieve particular objectives (Wilson, 2005). Nevertheless, the difference between T&D and HRD is that 'HRD is considered to be more positive than training as it advocates the involvement of many stakeholders rather than simply the training providers' (Harrison, 2002, p.112). Another difference between T&D and HRD is that HRD is future-oriented and pertains to the development of employees' skills. As such, organisations should anticipate the knowledge and skills required for their future plans and activities (Harrison & Kessels, 2004). HRD also includes a number of activities pertaining to training, development, education and learning although various researchers note that the applicability of HRD characteristics in the organisational context is still under-researched. Mabey, Salaman and Storey (2007) believe that training in most organisations is based on traditional models, with less concern directed at the strategic roles training HRD plays in organisations.

On the other hand, Ahmed and Haven-Tang (2008) believe that training is coupled with education and HRD in order to constitute a comprehensive task, reaching beyond T&D. It follows that HRD encompasses the organisational process for managing human resources, and is strategically linked to the T&D of employees and their duties. As such, HRD embodies T&D as a strategic dimension; whereas, T&D is a tool for the implementation of HRD (Harrison, 2009).

2.4 EDUCATION AND LEARNING AND THEIR RELATION TO T&D

Education and learning drive change in organisations, which is why organisations usually set up learning processes (Hannah & Lester, 2009). Education can be seen as 'instruction or training by which people learn to develop and use their mental, moral and physical powers' (Zait, 2006, p.780.) Accordingly, education enables people to work in line with their potential in order to achieve their best. People learn values, habits, and skills that enable them to lead a better and more productive life. Some educators consider education as a process of learning, not necessary involving practising; while training is the process of learning to perform a specific objective. Hence training is learning the exact needs of the job; whereas education stresses the theoretical and moral development that does not always require people to apply what they learn to their workplaces. Reid and Barrington (1997: p.8) sum up the difference between education and training as "education is `for life', while training is for work".

Education is key in the management of T&D, as companies identify the employees who are talented and make efforts to attract them. Companies establish individual paths for individual talents and the methods of developing these talents. As such, companies create opportunities that help them to meet their targets and the challenges they face by creating the appropriate conditions for learning and sharing experience (Chodorek & Sudolska, 2013).

In HRD, T&D are inseparable from learning and education. The objective of training is learning, and learning covers all fields of life and knowledge. Learning is defined as 'a relatively permanent change of behaviour as a result of past experience. Learning is taken to mean more than acquiring knowledge; it encompasses the way in which model values and techniques are shed in favour of new ones' (Price, 2011; p.461). On the other hand (Buckley & Caple, 2004; Short, 2011), it is necessary for HRD researchers to

investigate tools and techniques which are known to affect learning in organisations and shape the role played by professionals in using these tools for organisational learning. Education is an organised process that enables employees to develop their knowledge, skills and understanding. Education is the ‘activities which aim to develop the knowledge, skills, moral values and understanding required in all aspects of life rather than knowledge and skills relating to only a limited field of activity’ (Robinson, 2006: p.188).

Education and training sharpen the individual’s useful knowledge and technology levels and increases their productivity. The amount of education that is received by workers determines their usefulness to their jobs and their competitive edge. Increasing the investment in human capital renders profits to the organisations despite the costs incurred. Education and training are the main cornerstones for the development of any workforce (Gimmon & Levie, 2010; Ji-Hyun & Hea-Jung, 2012). Social learning is significant for developing problem-solving issues related to human capital and society. The process of social learning includes learning and thinking, group participation and interaction and social or institutional issues. In this process, individuals learn ways of thinking about things and develop some sort of understanding of the relationship between them and the organisation. This helps the effective communication between organisations and individuals through knowledge exchange (Kilvington, 2007).

Education and training are necessary for developing skills in order to achieve better productivity and economic progress (Heckma, 2005). Skilful planning and facilitation of formal and informal knowledge and learning experiences enables organisations and their staff to achieve their potential through developing staff competences, and knowledge processing activities (Boubacar, 2002; Harrison & Kessels, 2004). Further aspects of development through education (Snell & Bohlander, 2012) argue that education leads to improving the living conditions of people and enhancing their attitudes. This is because when people are well trained and have the necessary skills and abilities, they would be more able to deal with advances in science and technology that are taking place. As a result of giving people the education and training they need, they will develop positive attitudes, which will impact on their welfare (Berman *et al.*, 2009).

Learning is a continual process that people informally and indirectly learn throughout their lives whereas, T&D is a planned process that targets modifying and improving the knowledge and skills of employees and their attitudes to enable them to meet current

and future business needs (Abdullah, 2009). Garavan (1997) argues that training, development and education are integrated and learning binds them together. Buckley and Caple (2004) agree with Garavan (1997) that training, education and planned and unplanned experience are interdependent and contribute to learning and development.

Garavan (1997) and Tyson (2006) differentiate between training and education by considering training as an activity by which people achieve short-term goals of organisations whereas education is a long-term process through which people develop their abilities and skills. On a different level, learning is a continual process that people informally and indirectly learn throughout their lives; whereas, T&D is a planned process that targets modifying and improving the knowledge and skills of employees and their attitudes to enable them to meet current and future needs of their organisations (Abdullah, 2009; Bray, 2006).

Despite the differences between them, training and learning are interrelated. 'Education' is usually the general knowledge that is given by schools, colleges and universities (Harrison, 2000); whereas 'learning' is what people acquire for themselves through experience or personal efforts, not necessarily by teachers. Based on learning from a behavioural perspective, there is a relationship between learning and training. Training is the process that focuses on the behavioural practice of people; whereas learning is related to acquiring knowledge which pertains to improving the performance of people (Bray, 2006; Wathum, 2002). From the discussion of the relationship between learning and training, it can be surmised that learning motivates people to receive training.

2.5 CROSS-CULTURAL TRAINING

Cross-Cultural training (CCT) is defined as training that is set to prepare people for life and work abroad and also to prepare them to return to their home countries at the end of assignments in another cultures (Paige, 1986). Brislin and Horvath (1997) added that the aim of CCT is to train people in their own countries to be ready to deal with other people in other countries and know about how to adapt to life in other cultures. CCT is important as it makes interaction between people from different cultures more effective and this reduces the effect of cultural shock amongst expatriates (Bhawuk & Brislin, 2000; Triandis, 1994). CCT increases expatriates' adjustment and in their new culture and environment and has a positive impact on their performance in the host culture

compared to those who do not receive this type of training. Cultural adjustment is a factor for the success of expatriates abroad. Enhancing expatriate adjustment is done through training which includes knowledge and cultural awareness about their host countries (Adler, 2001; Puck *et al.*, 2008).

Kealey *et al.* (2006) argue that research about CCT is underdeveloped with regard to strategies that would help expatriate workers to prepare for assignments in other countries. Cooke (2009) and Lee (2007) stressed that training assists practitioners in improving their performance and adjusting themselves to their new environment (Littrell *et al.*, 2006). CCT research has identified the most effective approaches in the preparation of expatriates for cultural change. However, CCT helps expatriates to form subjective judgments about their collaborative tasks. CCT is thought of as an intervention to improve expatriates' skills and knowledge in a related field in order to enable expatriates to work effectively in their host culture, which is unfamiliar to them (Kealey *et al.*, 2006).

It improves their adjustment and makes them appreciate the perspectives of multicultural organisations (Caligiuri, Lazarova, & Tarique, 2005). Cross-cultural training prepares employees who are set for foreign assignments to manage their personal and professional change in the light of the cultural differences they encounter in the new cultural environment (Bennett, Aston, & Colquhoun, 2000). CCT makes people aware of cultural sensitivity and understand cultural differences, and learn to appreciate different cultures. In cultural awareness training, trainees appreciate cultural differences and implement what they learn to improve the effectiveness of their interaction with people from other cultures (Bennett, 1986; Brandl & Neyer, 2009). The idea that CCT helps employees adjust to their new environment was reinforced by Scullion and Collings (2006), Lee and Liu (2006), and Osman-Gani and Rockstuhl (2009) among others who stated that CCT facilitates the development of work in a foreign country as it enhances cultural adjustment.

CCT is given to employees assigned to take up an expatriation appointment to help expatriates in performing their assignments successfully (Hurn, 2007; Van Emmerik & Euwema, 2009). Cross-cultural training is also given to the intended expatriates and their families prior to expatriation to help them keep their relations with their home organisations while they are on assignments. Studies confirm that CCT improves the effectiveness of expatriates and their performance at the assignments assigned to them,

and reduces the rate of their failure in their assignments (Bhawuk & Brislin, 2000; Morris & Robie, 2001). Furthermore, CCT eases the transition stage of expatriates after their expatriation and enables their adjustment in the new culture. However, Hechanova, Beehrand and Christiansen (2003) found that CCT is not strongly related to the success in the assignment, due to the weak negative relationship between the attendance of CCT and expatriate adjustment in the host country. On the other hand, Black and Mendenhall (1990) established that CCT was positively related to the adjustment of expatriates and their success in their assignments. Van Eerde, Tang and Talbo (2008) believe that the impact of attending cross-cultural training might be indirect or not immediate, but the outcome of it can be achieved in the long run.

Cross-cultural training has been regarded as an effective way to stimulate communication, activity, and business in moves involving the crossing of national borders (Ashamalla & Crocitto, 1997; Bozionelos, 2009). When expatriates and their families are exposed to cross-cultural training, the cultural shock may be reduced (Caligiuri *et al.*, 2001; Eschbach, Parker & Stoeberl, 2001). Trainers adopt an interactionist approach to uncover the complex relationships between expatriate adjustment and the variables that are known to influence them in their foreign assignments (Takeuchi, 2010).

2.6 JOB SEGMENTATION

Segmentation is defined as the central concept for the successful management of the strategies and programmes within industrial settings (Albert, 2003). Segmentation is the process of identifying segments that are able to support the strategic decisions of companies and help strategy formulation. It is the process of identifying the segments when designing and implementing strategies, and allocating resources among them and structuring assignments and actions (Clarke, 2009). In the labour market, segmentation is the identification of a market segment and its satisfying conditions (Kotler *et al.* 2008) and is divided into primary and secondary markets. The primary market involves long tenure, low unemployment rates, high wages, and specialist education. In the primary market, labour is characterised by workers who have secure jobs and potential for high-ranking positions, experience and promotion prospects in exchange for identification with jobs and education (Edwards, 1979). The segments of the primary labour market reward qualifications and skills as prerequisites for jobs. The secondary

market involves labour with low wages and low skills and people belonging to this segment are labourers, migrant workers and people who work in peripheral jobs. The arrangement of segments plays a secondary role as the important thing is the idea that boundaries should be kept between segments in order to match workers and jobs irrespective of the other segments' demand/supply processes (Fevre, 1992; Peck, 1996).

With regard to segmentation, 'culture' is not related to stable and set categories of behaviour and values; it is produced through practices and discourse of inclusion and exclusion (Anderson, 1991; Bhabha, 1994). Culture is regarded as an ideology, based on a view of reality pertaining to social forms and beliefs, as well as race, gender and marital status (Smith, 1989). Culture expresses the identity its people share, race and ethnicity. The differences in these shared traits allow cultural identification and shape our expectation of them (Battisti, 2011; Bhabha, 1994). The role of culture and the representation of place are important factors in the economic processes in the labour market. Labour market segmentation allows individuals to analyse the labour market through the content of the job and allows organisations to train people in line with the demands of the labour market to organise re-skilling courses (Martinkus & Stoškus, 2009).

Nolan and Edwards (1984) criticised Segmentation Theory suggested by Gordon, Edwards and Reich on the basis that workers are pressurised to work harder driven by fear of management. This theory is also criticised on the basis of gender segregation as it proposes that women tend to occupy secondary labour market jobs. Ningaye and Ne Dort (2014) comment on the job segmentation of women saying that the low level of women's participation in the job market in some countries and their low level of education is an indication that their commitment does not lie in the labour market but in their commitment to their households. Women may be over-represented in low-wage jobs that are also unstable.

A different perspective of education and labour market segmentation is offered by Pagés and Stampini (2007) who comment that well educated people are not necessarily occupying better jobs in the segmented market. Market segmentation influences both skilled and non-skilled workers the same. Bartelsman, Haltiwanger, and Scarpetta (2004) assert that workers do not get matched once and for all in formal or informal jobs; instead they search for new jobs every few years illustrating how labour market segmentation and the mobility between formal and informal jobs works.

Segmentation of labour within organisations takes place in line with employees' qualifications as there is a connection between qualification and the positions occupied by employees (Jaoul-Grammare, 2007). The reason for the superiority of the more able is that they are easier and cheaper to train and get their qualifications than the less able people, who cost more to train and obtain their qualifications. That is why employers are more likely to invest in the education and training of the more able people than less able ones. On the other hand, by not investing in their education and training, employees contribute to their lower remuneration (Benjamin, Gunderson & Riddell, 1998).

In the labour market, women are vulnerable to interruption due to their responsibilities outside work, such as looking after their homes and taking care of their children. This is acutely the case in Arab societies where women are relegated to lower ranking positions and employers exploit them and allocate to them disproportionately lower-segment jobs (Grimshaw & Rubery, 1995; Scott, 1994). This shows as differences in the productivity levels of men and women and can explain differences in their earnings. In Arab societies, women are pressured to spend their time and energy looking after their children and housework such that they are less inclined to relocate and pursue better jobs or duties abroad. Women also miss out on training, promotions and activities that might lead to increasing their wages (Duncan, 1996; Phillips & Phillips, 1993). This means human resources are wasted, and on top, the jobs that are divided by gender make the labour market less flexible. Specific programmes should be followed to reduce occupational segregation based on gender (Voormann, 2009).

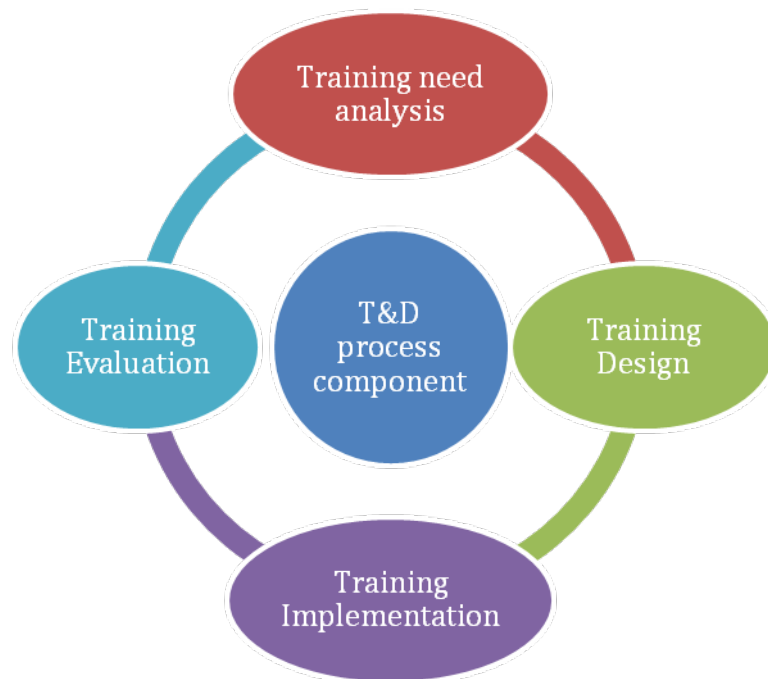
The attempts of employers to achieve work flexibility have created some segmentation of their workforce into core and peripheral components creating a division between organisational insiders and outsiders (Kalleberg, 2003). Labour market segmentation happens as a result of labour market-related policies and wage structures and the payment of the wages in accordance with the control of the work within organisations (Fields, 2005). In wage segmentation, wage differentials seem to be associated with employees' high mobility. This is not necessarily related to the level of earnings across the labour market (Pagés & Stampini, 2007). Applying Segmentation Theory to the labour market is successful when it benefits consumers' lives and jobs. The existing allocation of segments is a factor that attracts customers (Oestreicher, 2009; Wind & Bell, 2008).

Assigning workers to different market segments is to some extent a function of attributes such as age, sex and race. Hence starting a career in any of the segments is not totally a random process because some groups, such as women, are pressured to start their careers in a lower segment (Hughes, Lowe, & Schellenberg, 2003; McNabb, 1985). Responsibilities for childcare interfere with the continuity of women in employment, particularly in the higher paying jobs. These pressures take their toll on women if they have to conform to other societal expectations. This might cause physical strain on women (Lowe, 1989). There is also an increase in the participation of women in employment and education, a change of family structure, as both husband and wife work, and a shift in employment and working time patterns. However, there are areas where there is failure in the policies adopted, represented in unequal pay, job diversification and segregation due to women's caring responsibilities (Rubery, 1998). Nevertheless, segmentation occurs in the cases when different treatment of workers related to wages, or career path and so on are related to the differences in the characteristics of the jobs assigned at a time the access to such jobs is limited by reasons other than segregation (Battisti, 2011).

2.7 T&D AS A FIELD OF PRACTICE

T&D should be evaluated in order to achieve its target objective based on the overall strategy of the organisation (Wang, 2008). A training strategy sets out the overall approach that is adopted by an organisation. Most models for the analysis of training needs are based on four components, training needs analysis (TNA), design, implementation, and analysis (Armstrong, 2006; Griggs *et al.*, 2010; Hackett, 1997).

Figure 2.1 T&D process component



This model is criticised for being inflexible and lacks consideration of contextual issues, yet it is a practical method for analysing and managing the process of training undertaken by organisations. The model is also criticised because its stages could overlap and hence it could be amended at any stage (Greggis *et al.*, 2010).

2.7.1 Training needs assessment (TNA)

TNA is important for designing and evaluating training programmes as it concerns determining the gap between what is happening and should happen in terms of people's behaviour and acquisition of knowledge, skills and changing attitudes. Brown (2002) explains the main reasons for TNA are confirming the actual problems in organisations, obtaining management support, creating evaluation data, and determining the cost and benefits of training. Martin (2009) suggests that although training needs are learning needs, learning is not training. TNA covers the processes of identifying the effective ways in which job or role performance is conducted well. In TNA, the causes of problems encountered and how to improve them are considered. TNA increases management commitment, makes the functions of training more visible, elaborates on important organisational issues, makes optimum use of organisational resources, provides ideas and courses for training design, makes training strategies, provides staff with knowledge and skills to enable them to perform their jobs, and improves staff

morale and relations (Denis & McConnell, 2003). TNA is utilised to determine the learning goals, design training courses, and evaluate the implementation of training. This allows managers and trainees to communicate effectively and share in the activities of their organisations (Cekada, 2010).

The identification of training needs follows three analytical steps. These are related to person analysis, task analysis, and organisational analysis. Person analysis identifies individual training needs and suitability for a training programme. Task analysis stresses the task itself that staff should be doing as well as the knowledge related to the task. Organisational analysis relates to the assessment of the needs of the organisation in relation to the suitability of training to the company's strategies and resources (Noe, 2005). TNA is a continuous process that has set objectives. These objectives are monitored and improved to make a difference and produce a lasting effect to organisations (Denby, 2010). The objectives to be achieved in TNA include the identification of the knowledge needed; the collection of data on training needs; the identification of the skills needed and how to improve them. The assessment of organisational needs help trainers and managers at all levels to develop relevant materials for training programmes (Lee & Nelson, 2006; Phillips, Phillips & Hodges, 2004). TNA bridges the gap between what is taught theoretically and what is practically needed to improve job performance. Assessing whether the money, time and effort invested in T&D are worthwhile and determining who will benefit from training are factors that make identifying the training needs of employees necessary (Au, Altman & Roussel, 2008). It follows that training is not a solution to all problems; it is only a method of addressing organisational problems. If the problems are caused by employees lacking capability, training can be used as an intervention.

With regard to conducting TNA, managers should differentiate between the present and the future needs of their organisations. However, the common basic principles that should be taken into account when conducting a needs assessment involve asking about employees' present knowledge and skills; the desirable performance requirements; the differences between the actual and desirable performance; and the extent to which these differences are attributable to lack of knowledge and skills, or to some other causes (Chang, Chiang & Kun 2012; Stone, 2005). There should be some balance between the aspirations of employees and the aspirations of the organisations. However, employees may wish to develop different ways to what an organisation wants them to do (Rees &

Porter, 2004). Iqbal and Khan (2011) suggest that TNA involves nine factors: these are goal setting, employee development, managing change, career development, knowledge, skills, attitudes, learning motivation, cost effectiveness, and performance appraisal. These factors are reduced to four by Chang, Chiang, and Kun (2012) who suggest that TNA addresses problems, improves organisational development, and improves resource applications and intervention implementation.

2.7.2 Design of training programmes

The design of training programmes is based upon the identification of training needs and involves establishing training and development objectives and evaluation criteria; planning T&D programmes and choice of trainers, the training materials, the content of the programmes and the employees set for training, and identifying where training will be conducted. In order to design effective training programmes, it is necessary to understand learning theories as well as the employees' preferred learning styles to ensure the proper selection of the materials, methods and content and the time needed for the execution of the programmes (IDPET, 2013; Noe, 2008; Stone, 2005). Common learning theories are: 'Goal-setting Theory', 'Reinforcement Theory', 'Social Learning Theory', 'Expectancy Theory', and 'Needs Theory' (Goldstein & Ford, 2002).

Goal-setting Theory is built on the basis that learning is acquired by giving trainees a set of targets and challenging objectives and goals (Goldstein & Ford, 2002). Reinforcement Theory centres round the assumption that trainers need to link positive and negative results with learners acquiring knowledge and changing their behaviour (Noe, 2008). According to Social Learning Theory, employees have the ability to learn through observation (Goldstein & Ford, 2002). In relation to Expectancy Theory, the design of the training programme asserts that financial gains and promotion are some of the values employees expect to receive following training (Goldstein & Ford, 2002). Lastly, Need Theory stresses that the content of training programmes should meet the needs of employees such that employees are motivated to learn. Designing training programmes is related to behavioural learning methods which stress monitoring the behaviour of trainees and changes in their behaviour because learning implies behavioural change (Foot & Hook, 2008).

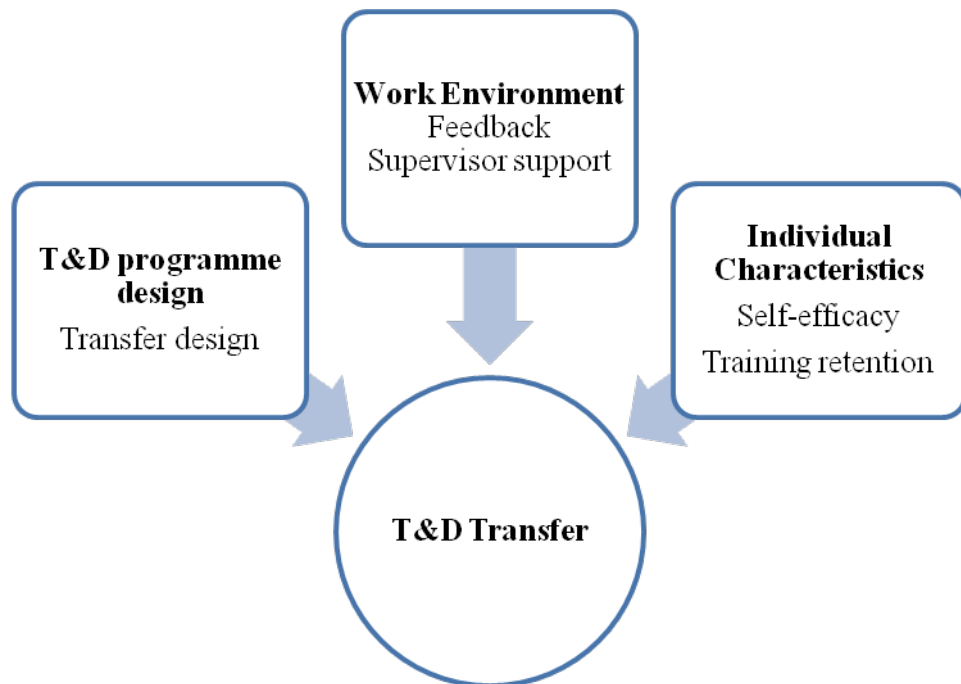
Tennant, Boonkrong and Roberts (2002) adopted a training programme as a measurement model after considering the main areas for improving the effectiveness of training. This model has the form of a training programme measurement model that functions as a framework for the evaluation of the training activities included in the programme. The transfer of knowledge from the West should not be adopted as 'best practices' model that functions as a measure to assess, design, develop, implement, and evaluate (ADDIE). It should be regarded as a process for learning, re-interpretation, re-evaluation, remodelling and re-combining with existing concepts, structures and instruments to create new practices in line with a particular cultural background (Dirani, 2011; Lang & Steger, 2002).

The designers and decision-makers of training programmes must ensure that training is cost-effective and includes all the resources and covers the training needs of trainees. Designers also decide on the location of the programmes; i.e. in-house or off-site, and the cost of training in all cases (Noe, 2008). In the design of training programmes, factors to ensure the proper implementation of training programmes should be taken into consideration so that they lead to better on-the-job performance (Diamantidis & Chatzoglou 2012; Glaister *et al.*, 2010). Rees and Johari (2010) and Garavan (2007) argue that the management of human resources and training should take into consideration the ethical, spiritual and religious activities that shape societies. In order to make use of foreign training programmes, these should be modified to suit the culture of the target organisations and their human resources.

2.7.3 Planning and Implementation of Training programmes

After identifying training needs and setting training objectives, it becomes essential to decide on planning for effective training and implementation of the training programmes. The planning and implementation of the training programme is defined as the transfer stage. This stage relates to the extent to which the acquired skills, knowledge and attitudes can be applied in the workplaces effectively (Velada *et al.*, 2007). Velada *et al.* outline a model for the effective implementation of the training programme (Figure 2.2) .

Figure 2.2 Factors affecting the planning and implementation of training programmes



Source: Velada *et al* (2007: p.284)

Figure 2.2 shows the planning of training programmes with the factors that lead to its implementation. Training programmes should be designed to enable trainees to transfer learning to their workplaces. Individual characteristics affect the implementation of acquired skills, such as achievement motivation, cognitive ability, locus of control, job involvement, performance and self-efficacy. The work environment relates to organisational culture and climate. Supervisors support and monitor the use of newly learned knowledge and skills on the job. The appropriateness of training programmes depends on the whole organisation not just the training climate involved. The implementation stage ensures the effective delivery of T&D in organisations (Holton, Bates & Ruona, 2000). Katou and Budhwar (2007) agree with Holton, Bates and Ruona, (2000) that decisions relating to planning training, the development of the content, training costs and time, as well as decisions relating to trainers, trainees, and the location of training should be made within the organisation as a whole (Katou & Budhwar, 2007). On the other hand, the use of specialist external training providers is

recommended as they best provide the training that trainees require. Invariably, trainees are expected to be ready to receive the information they get from their trainers (Foot & Hook, 2002; Heierhoff *et al.*, 2011). The successful implementation of training programmes is the result of the coordination of the efforts of the people involved in the programmes. These efforts include on-the-job learning associated with the informal processes related to activities, observation, asking questions, solving problems, doing projects, and mentoring. There are also other opportunities for learning outside workplace setting (Jacobs & Park, 2009; Sambrook, 2005).

2.7.4 Evaluation of Training and Development Programmes

Evaluation is the assessment of training and learning processes and their impact on job practice and the cost effectiveness of training (Kirkpatrick & Kirkpatrick, 2009). Evaluation of T&D includes validation which involves recognising the purposes of evaluation, demonstrating what T&D achieves and the outcomes of T&D and their delivery (Beevers & Rea, 2010; Kirkpatrick & Kirkpatrick, 2006). Al-Athari and Zairi (2002) argue that evaluating training programmes is part and parcel of the training needs and the objectives of training programmes. Burrow and Berardinelli (2003) add that what makes the process of evaluation difficult is that it induces managers to determine the objectives of training and the criteria of evaluation, as these relate to the purpose of evaluation what is being evaluated, how evaluation takes place, who is being evaluated, and the timing of evaluation. These criteria follow models of evaluation to measure the impact of training programmes with regard to Content evaluation, Input evaluation, Reaction evaluation and Outcome evaluation (CIRO) (Tennant, Boonkrong & Roberts, 2002). With regard to the process of evaluation, Kirkpatrick's model is used as a means of collecting data to help evaluate training programmes. Such evaluation pertains to the activities that are identified as necessary to be completed within a limited time frame. The time-lag between the learning event and its use is also addressed in the evaluation (Devins & Smith, 2010). Kirkpatrick's model focuses on the following criteria for determining the effectiveness of training:

- Level 1: Reaction, involving stakeholders' perceptions;
- Level 2: Learning and learning gain;
- Level 3: Behaviour, involving on-the-job performance; and

- Level 4: Organisational improvement and its results (Burrow & Berardinelli, 2003).

Figure 2.3 Kirkpatrick’s model for evaluating T&D outcomes



Buckley and Caple (1990) and Goldstein (1974) argue that Kirkpatrick’s model for evaluating T&D is based on the following:

Level 1: The reaction level pertains to trainees’ reactions to the content of the programme, general learning conditions and to what extent the objectives of the programmes have been achieved.

Level 2: The learning level pertains to the extent to which the knowledge intended to be learnt in training is acquired; i.e., what trainees learn in training.

Level 3: The behaviour level pertains to the extent to which trainees apply what they have learnt in their workplace.

Level 4: The result level pertains to the outcome of the learning experience at organisational level.

Devins and Smith (2010) argue that this model meets the purpose of training and evaluation and the effectiveness of the model is related to the activities involved. On the other hand, Grohmann and Kuffeld (2013) outline a six-factor evaluation solution based on satisfaction, utility, knowledge, application to practice, individual, organisational results, and global organisational results of short-term or long-term outcomes. These factors provide the necessary evaluation data. Training evaluation programmes depend on measures that utilise questionnaires to assess the practicality of the training provided (Aguinis & Kraiger, 2009). Treiber *et al.* (2013) agree with Aguinis and Kraiger (2009) that learning and developing training has potential effects on improving the evaluation of training programmes. They recommend the continuation of developing training methods and materials in order to improve evaluation. On the other hand, one of the

obstacles related to evaluation is the availability of qualified trainers who can deliver up-to-date training at the time it is needed (Aguinis & Kraiger, 2009).

2.8 STRATEGIC APPROACH TO TRAINING AND HRD

2.8.1 Training and Development Strategy

The concept of T&D is defined as a systematic process for the development of employees' knowledge and skills targeting the improvement of their job performance. Usually, training is given to new employees in order to enable them to complete their duties or roles more effectively. Development, on the other hand, focuses on improving employees' skills and knowledge beyond the current needs of their jobs or roles. On this basis, the development strategy targets a long-term plan, whereas training is focused on current needs (Khawaja, 2012; Swanson & Holton, 2001).

Garavan (2007) stressed that HRD professionals should grasp the technicality of the business issues and how these issues impact on SHRD because the development of systems for SHRD is a key factor for implementing training and development strategies. Liao *et al.* (2009) and Jackson, Schuler and Werner (2011) reinforced Garavan's idea that HRD strategies are used to improve employee performance and attract a skilled workforce. The training policies used by organisations positively correlate with their organisational performance (Crook *et al.*, 2011; Ubed-a Garcia *et al.*, 2013).

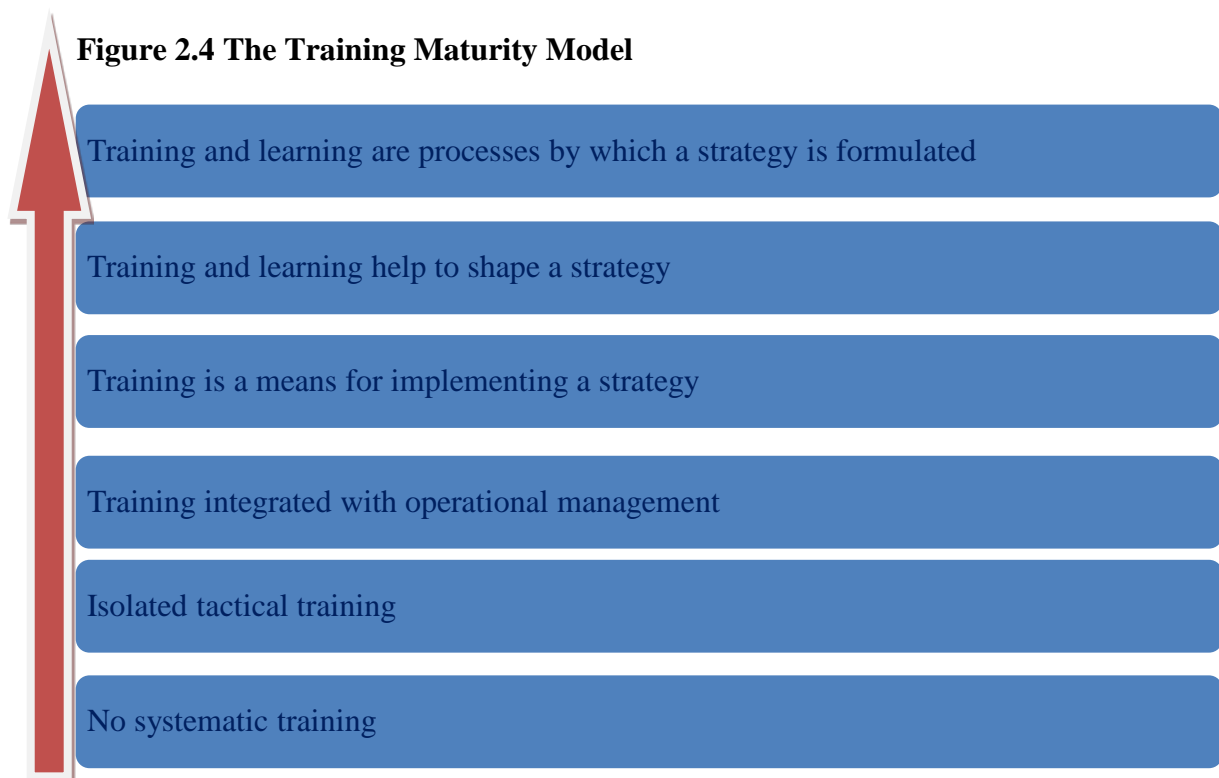
2.8.2 Strategic Human Resource Development (SHRD)

SHRD is the integration of HRD activities along with the goals and values of organisations. This is to say that SHRD is a key factor in the interventions that organisations adopt to enhance the learning of their employees (Areiqat, Abdehadi & Al-Tarawneh, 2010). Garavan (1991) provides a comprehensive definition of SHRD as: 'the strategic management of training and development, and of management professional education interventions, so as to achieve the objectives of the organisation, while at the same time, ensuring the full utilisation of the knowledge in details and skills of individual employees' (p.17).

SHRD allows organisations to develop specific behaviours and practices which aim to improve their performance. The activities of HRD stem from organisational strategies

that link business strategies of organisations to their human resources (Alagaraja, 2012; Sahoo, Das & Sundaray, 2011). The strategic integration of HRD helps organisations to plan their activities and make them sustainable (McCracken & Wallace, 2000; Wang, Hutchins & Garavan, 2009).

In order to measure the degree of the sophistication of training and development, and the integration into the corporate strategies of organisations, the Training Maturity Model has been introduced by Lee (1996). According to this model, the concept of training maturity describes the level of sophistication of the organisation with regard to training, as well as the extent to which training helps organisations to shape and formulate their strategies (Sthapit, 2010). The Maturity Model states that unstructured training is relied upon as an informal process of learning. This is followed by the isolated tactical training in which training is the outcome of new emergent problems. The next step is that of training being integrated into operational management. Training matures to become a means of operating strategy and then training and learning shape the strategy of the organisation and become the process by which strategy is formulated, as follows:



Source: Lee (1996, p. 7).

From this model, training and learning are processes through which strategies are formulated in order to achieve the desired change as part and parcel of operational management (McCracken & Wallace, 2000). Accordingly, training is an operational activity that should be incorporated into the organisational strategies and which should play a proactive role in shaping the corporate strategies of organisations (Phillips, Phillips & Hodges, 2004; Sthapit, 2010).

Amongst the factors influencing SHRD are those relating to business strategies, external labour market needs, internal actors, management organisation, and external support and funding for training, as well as a coherent and flexible training approach (Schuler & Jackson, 2007). The criteria for SHRD relate to the main organisational factors and also have an impact on T&D. Organisational factors need to be integrated with the objectives and strategies of organisations (Rowley, 2004). Integration into strategies leads to adaptation of effective T&D policies in which top management, line managers, and HRM managers cooperate to formulate the strategies that outline clearly the objectives of what they hope T&D would achieve, and what needs to be developed in order to achieve the aims and objectives of organisations (Schein, 2004). T&D strategies need to respond to external and internal changes in the organisational environment. This means that HRD strategies should have a provision for surveying external environments and assessing current and future threats that might have an impact on the organisations, whilst simultaneously allowing organisations to identify their weaknesses and strengths, and the achievement of their objectives (Schuler & Jackson, 2007; Stone, 2002).

2.8.3 Strategic Planning and HRD

Strategic planning involves making use of people in a productive way to fulfil the needs of employees and achieve business objectives. Human resources and business strategies create a profitable structure upon which both the employees and the organisations can prosper and achieve their objectives (Sahoo, Das & Sundaray, 2011). Strategic business planning and strategic human resource management are necessary for giving businesses their competitive edge (Fox, 2013). Strategic planning of human resources focuses on the continual and sustainable success of organisations. This continuity is determined by the balance between the business strategies of organisations and their HRD strategies (Clardy, 2008; Collins & Clark, 2003).

Part of the strategic planning process is human resource planning (Mursi, 2003, p.167). Which involves a shorter time horizon as opposed to the longer time that strategy indicates. The focus of T&D is the present and future targets of organisations and their long-term objectives (Stewart *et al.*, 2010). Berman *et al.* (2009) added that training is recognised as one of the major tools centred on human resource enhancement alongside motivation, compensation, performance evaluation, and labour relations. Brown and Warren (2009) propose a strong relationship between organisational development, managerial decisions, and performance improvement because there is a strong relationship between competencies and positive performance outcomes (Berman *et al.*, 2009). This discussion indicates that the strategic management of human resources involves identifying and managing work uncertainties and risks to human resources (Bhattacharya & Wright, 2004). Strategic planning involves investing in training with the potential of giving back a good return to employees and their organisations (Smart & Paulsen, 2011).

2.9 MOTIVATING STAFF TO SEEK TRAINING

Motivation plays a crucial role in training (Tai, 2006). The motivation of employees to seek training increases when employees find training useful and necessary for developing their skills and improving their prospects of promotion. Some employees may not benefit a great deal from training if they do not have the motivation or interest in learning through training. Other factors, such as financial rewards and promotions, tend to influence employees and prompt them to seek training. When employees acquire the necessary skills through training, they keep their positions whilst lessening their chances of being made redundant (Al-Khoury *et al.*, 2014; *The Economic Times*, 2013).

Employees who have training are more likely to make sound decisions than those who are not allowed to share in the decision-making process. Snell and Bohlander (2012) believe that there is no communication problem between empowered employees and their employers. Bayoud, Kavanagh & Slaughter (2012) added that informing employees about the activities related to their workplaces, such as employee activities, training, and remuneration would give them incentives and motivate them to improve their performance.

From the discussion above, training is an effective strategy for organisations to make employees gain the knowledge and skills they require in order to meet the demands of the organisations they work for and the new challenges they encounter in their work. On the other hand, if organisations offer no incentives for staff to motivate them to do well this would lead to low self-esteem, low morale, and stress (Diala & Nemani, 2011; Jegan & Gnanadhas, 2011; Sowmya & Panchanatham, 2011).

2.10 CONCEPTUAL FRAMEWORK

The development of a theoretical framework builds and enhances an appreciation of the phenomenon under analysis. Theory development follows the testing or application of a theoretical framework (Nieto & Perez, 2000; Yin, 1994). The framework for the current study combines a group of factors and the main themes that emerged from the literature in order to contribute to the field and its empirical base. Responding to calls for other ways of 'seeing' and researching HRD, drawing upon more interpretive philosophies (Valentin, 2005), a qualitative element is incorporated in the project to complement the main questionnaire survey.

The current study presents HRD as a framework for self-development and career progression targeting training to meet the needs of organisations. HRD is a process that engages different people at different times in different places inside and outside the organisation (Swanson & Holton, 2001). Studies dealing with the application of HRD in Arab countries reveal a performance shortfall that training can help to overcome.

A relevant dimension of this study is Cross-Cultural Training (CCT) which has been identified as a method of improving employees' skills and knowledge in a host culture (Cooke, 2009; Kealey *et al.*, 2006; Lee 2007). Culture plays a part in shaping the identity and expectations of people. It sets expectations around levels of engagement and performance at work and secondly to set expectations around the role of women in the workplace. The study appreciates the importance of training for all employees based on sound training needs analysis (TNA) (Au, Altman & Roussel, 2008) and stresses the need for training programmes to be designed around learning theories; goal setting theory, reinforcement theory, social learning theory, and need theory (Goldstein & Ford, 2002). Training should be planned and implemented to accommodate contextual factors such as work environment (supervisor support and feedback),

programme design, T&D transfer, and individual characteristics (Self-efficacy, retention) (Velada *et al.*, 2007).

Another dimension to the study is the evaluation of training and development programmes. Evaluation is necessary for knowing the impact of training on job practice and the cost effectiveness of training. Kirkpatrick and Kirkpatrick (2009) show how evaluation should relate to the purpose of training, what is being evaluated, how evaluation takes place and who is being evaluated, in addition to the timing of evaluation. These evaluation criteria measure the impact of training in relation to the content of evaluation, input evaluation, reaction evaluation and outcome evaluation Context, Input, Reaction and Output Evaluation Model (CIRO) Tennant, Broonkrong, and Roberts (2002). Kirkpatrick's T&D evaluation model was adopted.

The last dimension incorporated in the study is a strategic approach to training and development. Strategy has a long term aspect whereas training is more likely focussed on short and medium-term outcomes (Buckley and Caple, 2007; Crook *et al.*, 2011; Garavan, 2007; Harrison, 2009; Liao *et al.*, 2009; Ubeda-a Garcia *et al.*, 2013; Werner, Schuler and Jackson, 2011). The integration of HRD activities with the goals of the organisation is emphasised (Areiqat, Abdehadi & Al-Tarawna, 2011) in SHRD, which involves interventions to enhance the learning potential of employees. The Training Maturity Model (Lee, 1996) is the informal process of learning adopted by organisations following isolated tactical training integrated into operational management. Training matures to become a means of enabling strategy and then training and learning formulate the strategy of organisations (Phillips, Phillips & Hodges, 2004; Rowley, 2004; Schein, 2004; Schuler and Jackson, 2007; Sthapit, 2010; Stone, 2002).

The themes studied encompass factors which have an impact on training including training strategies, training needs and evaluation, training programmes, job segmentation, learning and education, and cross-cultural impact. These factors regularly appear in the literature (Elangovan & Karakowsy, 1999; Tsai & Tai, 2003). The literature reveals key factors that influence training programmes. These include education and learning (Section 2.4), cross-cultural training (Section 2.5), job segmentation (2.6), TNA (2.7.1), design of training programmes (2.7.2), planning and implementation of training programmes (2.7.3), evaluation of training and development programmes (2.7.4), training and development strategy (2.8.1), strategic human

resource development (2.8.2), strategic planning and human resource development, and the motivation of staff to seek training (2.9). The theoretical framework for this research acts as the basic structural model incorporating the themes identified in this chapter and the inter-relationships between them. There is as yet no comprehensive research about factors influencing training strategies in Libya and this study contributes to this gap and attempts to provide a comprehensive framework that identifies the influential factors related to training initiatives.

Figure 2-5 The initial Conceptual Framework of the factors Affecting Training

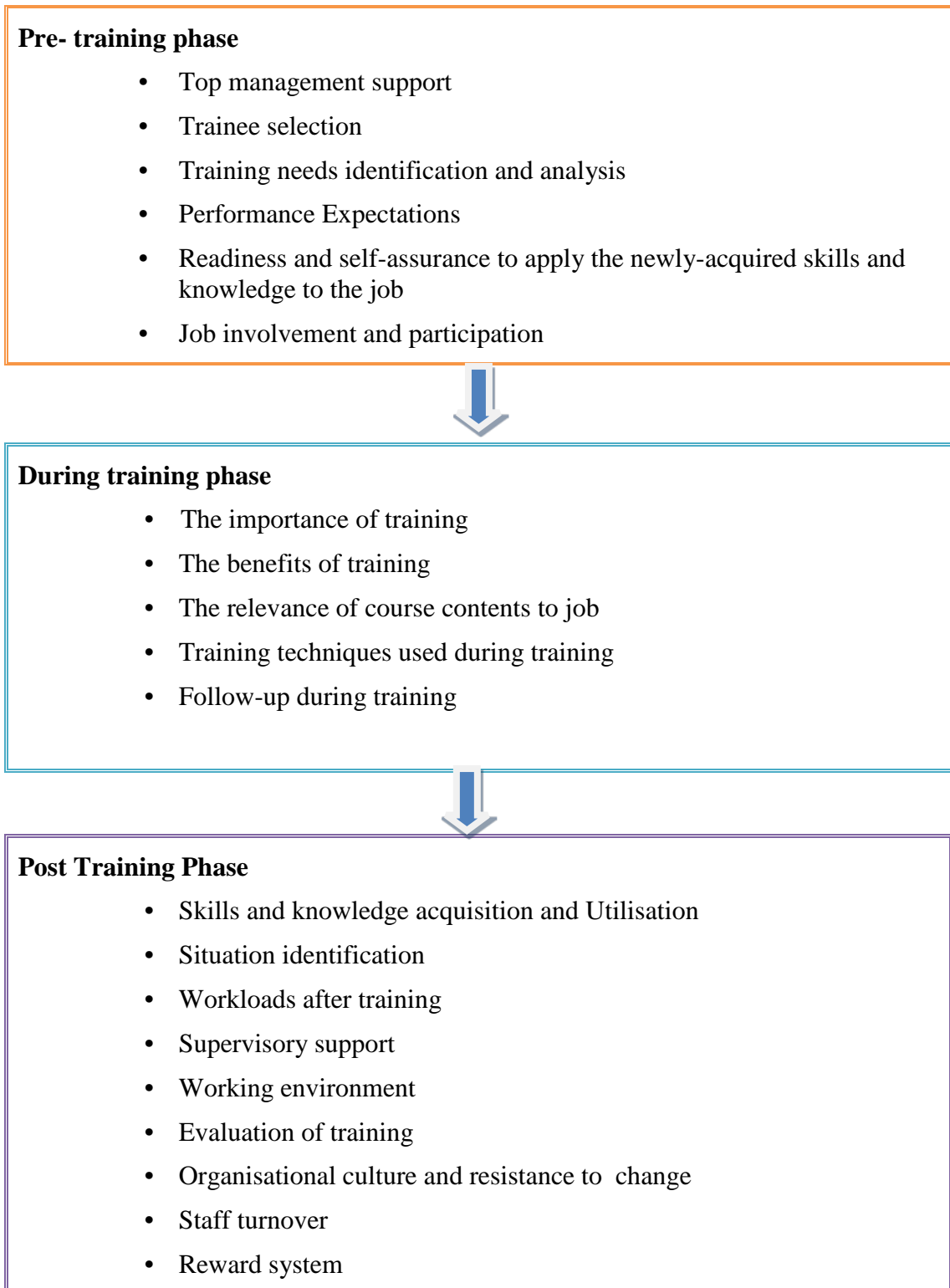


Table 2.1 Previous research examining influences on training

Pre- training phase	
Factors	Source
Top management support	Afiouni (2007); Berman <i>et al.</i> (2009); Brown (2002).
Trainee selection	Bennett & Wright (2010); Intercultural Management- Libya (2012).
Training needs identification and analysis	Armstrong (2006); Au, Altman & Roussel (2008); Deby (2010); Griggs <i>et al.</i> (2010); Hackett (1997); Noe (2005).
Performance expectations	Albahussain (2000); Bates (2008); Khawaja (2012); Nguyen, Truong & Buyens, 2011; Smith & Smith (2007).
Readiness and self-assurance to apply the newly-acquired skills and knowledge to the job	Holton, Bates and Ruona (2000); Katou and Budhwar (2007); Kissack & Callahan (2010); Wang & Niu, (2010).
Job involvement and participation	Albahussain (2000); Bates (2008); Boxall (2003); Wang and Niu (2010).
During training	
The importance of training	Akhtar <i>et al.</i> , (2011); Bin-Qadara (2010); Clark (2004); Horen (2007); Khan, Khan, and Khan (2011); Porter and Yergin (2006).
The benefits of training	Al-Ali (2008); Almahamid, McAdams and Kalaldehy (2010); Au, Altman and Roussel (2008); Brown (2007); Gruman and Saks (2011); Hassi (2011); Jacobs and Park, (2009); McLean and McLean (2001);
The relevance of training content to jobs	Clark (2009); Hughes, Lowe, and Schellenberg, (2003); Jaoul-Grammare (2007); Martinkus and Stoškus (2009); Ningaye and Ne Dort (2014); Pagés and Stampini (2007); Peck (1996)
Training techniques used during training	AI-Athari and Zairi (2002), Cassell and Symon (1994); Dirani (2007); Leung (2001); Reid and Barrington (1997); Tennant et al (2002); Triki <i>et al</i> (2007).

Follow-up during training	Abdalla and Al-Homoud (1995); Al-Athari and Zairi (2002); Akhtar <i>et al.</i> (2011); El-Arabi (2007); Tennant <i>et al.</i> (2002); Young (2010).
Post Training Phase	
Skills and knowledge acquisition and Utilisation	Brown (2002); Cekada (2010); Denis and McConnell (2003); Lee and Nelsen (2006); Martin (2009); Panterotto (2005).
Situation identification	Katou and Budhwar (2007); Maxwell (2005); Shah and Clarke (2009).
Workload after training	Fields (2005); Price (2011); Stewart <i>et al.</i> (2010); Swanson and Holton (2001); Zeit (2006).
Supervisory support	Altarawneh (2009); Holton, Bates, and Ruona (2000); Katou and Budhwar (2007).
Working environment	Bennett and Wright 2010); Bin-Qadara (2010); El-Arabi (2007); Horen (2007); Krishnaveni and Sripirabaa (2008); Sambrook (2009).
Evaluation of training	Al-Athari and Zairi (2002); Beevers and Rea (2010); Burrow and Berandelli (2003); Kirkpatrick and Kirkpatrick (2006); Reid and Barrington (1997); Tennant <i>et al.</i> (2002).
Organisational culture and resistance to change	Abdul-Khalik (1984); Dirani (2007); Jazayeri and Scapens (2008); Triki <i>et al.</i> (2009); Valentin, Dinescu and Valentin (2011).
Staff turnover	Black and Mendenhall (1990); Harrison and Kessels (2004); Snell and Bohlander (2012); Van Eerde, Tang and Talbo (2008).
Reward systems	Al-Khoury <i>et al.</i> (2014); Bayound, Kavanagh and Slaughter (2012); Boumarafi (2009); Tai (2006);

2.11 CONCLUSION

This chapter has focused on the impact of training on HRD. Investing in human capital is regarded as an effective method for growth and development. Emerging organisations should take heed of the experiences of successful organisations and think of improving and increasing investment in their human resources; investing in human capital helps to stay competitive. Training is given to employees to ensure that they have the skills that allow them to capably deliver their best in a changing environment of unrelenting demands.

To sum up, assessing the training needs of employees arises from, among other reasons, the introduction of new technologies, diversification, poor services, high accident rates, high absenteeism or staff turnover, and unsatisfactory employee performance. These causes are not necessarily related to lack of training *per se*. Training can be wasteful if it is not carefully planned and supervised. Without a logical, systematic approach some training programmes may be given which are not necessary.

Above all, the impact of T&D on human resources is significant as, through training, employees can develop their skills as well as acquire new skills and knowledge. Accordingly, training is a continual activity that is indispensable to all organisations. The analysis and evaluation of training approaches are essential to improve organisational performance.

CHAPTER 3: TRAINING AND HUMAN RESOURCE DEVELOPMENT IN ARAB COUNTRIES

3.1 INTRODUCTION

Arab countries are focusing their attention on improving the quality of manpower and enhancing learning opportunities. They are focusing on their participation in the markets, growth in job options, social stability, and poverty alleviation. Arab countries finance training, develop skills for the both public and private sectors, provide quality training and manage training systems. From the early 1980s, several Arab nations have undertaken initiatives to train and develop their national workforces so that they could reduce the increased dependency on expatriate workforces and managers (Abdulslam, 2011; Boxall, 2003; Mohamed, 2006).

This chapter explores the main factors that influence training and development in Arab countries. It also presents the impact of training and organisational culture on the performance of organisations in Arab countries in terms of TNA, the design of training programmes, programme evaluation, and training problems and obstacles.

3.2 THE IMPACT OF TRAINING AND ORGANISATIONAL CULTURE ON PERFORMANCE

In order to develop the existing standards of governance, the Middle Eastern and North African (MENA) countries have been trying to increase the standards of personnel management, public finance frameworks, corporate and governmental strategies, as well as public policies. At the heart of these changes has been the constant training of employees in order to enable them to cope with intended and perceived changes (OECD, 2010). Abdul-Khalik (1984) and Scott *et al.* (2011) assert that employees generally opt for training to improve their skills and obtain incentives, rewards and promotions. Nevertheless, in the context of some Arab organisations, the financial support employees get in incentives or rewards is sometimes determined by factors outside organisations such as tribal affiliation, personal connections and recommendations. Essentially, performance is ordinarily measured in the Middle East through the usage of a simple performance appraisal methods whereby employee

performance is matched against pre-set company standards and also against peers in similar roles. Most organisations in the Middle East act top-down such that any issues of TNA and performance management are handled and maintained by managers.

The culture change that is taking place in Libyan society involves five key values; as performance, people, customers, partnership, and innovation and technology Jazayeri and Scapens (2008).

1. Performance is the key value of setting targets and to continually challenge the way things are done.
2. People constitute the greatest strength in organisations and organisations should enable employees to work in the best way possible.
3. Customers have the highest priority and should be rewarded by the organisation.
4. Organisations engage in partnerships when they go into areas in which they do not usually operate but where the market forces them to so do.
5. Organisations continually change the way in which they do business based on innovations and technology, as this makes them more competitive.

Most Arab countries lack strategic planning that links the needs of the society to the needs of the country. A gap exists between educational curricula and the needs of society. There is a need to review the development plans to match the requirements of the business environment (Abdalkarim, 2012; Triki *et al.*, 2009). Managerial culture has an impact on the factors, whether external or internal, which influence the organisations, and their competitiveness, as well as their employees (Valentin, Dinescu & Valentin, 2011).

Abdalla and Al-Homoud (1995) argue that training that training should be delivered in line with the country's future development plans. In the majority of Arab organisations, training, reward and promotion depend on length of service and also on the personal rapport that subordinates tend to have with their immediate managers. This also influences appraisal systems in Arab organisations. Suliman, AbdelRahman and Adeija (2010) argue that the personality traits of employees determine performance enhancement. Enhancement acts as a morale booster for staff when they understand that they would be appreciated and rewarded by virtue of the quality of their work and not on any other factor. This also increases employees' efficiency and helps them to be more productive and more innovative. Boumarafi's (2009) study of different banking

services, manufacturing companies, and insurance and investment firms in the United Arab Emirates found that besides training their employees, Arab organisations also have to train their managers to build cohesive strategies.

The principal barrier to the progress of Arab organisations lies in the minds of the managers who consider access to knowledge as a source of power. This is discussed by Al-Busaidi and Olfman (2005) who studied Knowledge Management Systems development in organisations in Oman and asserted that in order to improve performance management, Arab organisations needed to learn to break-up hierarchy and promote open-door policies. The managerial style in Arab countries is characterised by being highly centralised, over-staffed, and governed by top-down communication channels with a lack of qualified managers, lack of long and short term planning for human resources, as well as a patriarchal managerial style (Altarawneh, 2005; Hammoud 2011). Nevertheless, personal relations in Arab organisations influence the career advancement of employees, and it is a factor that leads to the unfair treatment of some members of staff in organisations (Barnett, Yandle & Naufal, 2013).

The development of training facilities for Middle Eastern organisations is tackled by Al-Madhoun (2006) who believes there is a need to develop such training facilities because most organisations suffer from lack of preparation and insight into the various aspects of training and argues that Arab organisations need to develop programmes to train their trainers. The management of any Arab T&D project is affected by factors such as personal connections, community attitudes, beliefs and customs, as well staffing, employee selection, and promotion (Aгнаia, 1996). Libyan managerial culture is sometimes influenced by the unprofessional conduct of businesses (Intercultural Management- Libya, 2012) as Libyans, in common with most Arab organisations, prefer to conduct business with people they know rather than conduct business with foreigners (Tlaiss & Kauser, 2011).

3.3 GENDER AND CULTURE IN ARAB COUNTRIES

Arab culture is characterised by factors and specific features that are shared amongst Arab countries. These factors include Arabic as the official language and Islam as the main religion. Religion is the basis upon which Arabic values are shaped. It also shapes the role of women in society (Vandewalle, 1998). Most studies of Arabic culture seem

to revolve round the impact of Islam on Arabic culture in general and on the role of women in society in particular (Twati, 2006). This is because, in Arabic culture, the relationships amongst employees are based on factors that stem from Arabic values; amongst which is the lack of direct contact and relationships between men and women. Such lack of direct contact between men and women in most workplaces in some Arab countries plays a part in shaping work relationships amongst employees. Women and men are expected to abide by the values of the Arab culture and act accordingly. Nevertheless, there are guidelines to support the jobs opportunities of men and women, and although segregation is supported, it should not be taken as a way of discriminating against either sex. For instance, there are many sensitive issues pertaining to the relationship between men and women at work such as communication between them which can be a cause of embarrassment and unease for both groups (Samovar & Porter, 2004).

The workplace in Arab organisations lends its support more to men than to women; particularly when it comes to expatriate assignments. This is because dealing with foreign relations is mostly dominated by men, as it necessitates travelling abroad. Women do not travel abroad on their own in Arab countries, particularly the conservative ones, such as Saudi Arabia and Libya (Hutchings, Metcalfe & Cooper, 2010). There are significant differences between individual behaviour and attitudes of men and women with regard to teamwork and team performance. Bennett and Wright (2010) believe that men are more engaging than women when it comes to effective team functioning. Women show a lower preference than men in relation to accommodating teamwork and working in heterogeneous teams. Hence, the multi-cultural environment in most Arab countries is a productive environment for men and is less productive for women. The same also applies to working in a mixed-gender environment in the Gulf region.

Zahia (2004) asserts that there are a number of factors that should be considered in judging whether a country is developed or not. One of the factors used to assess the development of a country is a 'gender empowerment measure' which looks into the aspect of equality for both men and women in all aspects of life, predominately in the workplace. Zahia states that imparting education to women is relatively a new phenomenon in the Arab countries; though some Arab women have excelled their men counterparts.

Gender plays an influencing role on the behaviour of employees in organisations in the context of the training provided by Arab organisations (Yahchouchi, 2009) and the influence of gender on the environment of Arab organisations is crucial (Neal, Finlay & Tansey, 2005). There are some issues related to gender in most Arab organisations as men seem to shy away from the tasks that are normally done by women. It is accepted that in most Arab organisations, women do secretarial work; whereas men prefer to avoid such tasks. Hence, men tend to receive training that is related to performing foreign assignments (Yahchouchi, 2009).

Furthermore, in the context of Arab organisations, the stereotypical perceptions of women employees are barriers to their work development. There are limited training opportunities for women due to lack of women role models in the Arabic business culture and environment. This is because in most Arab countries family commitments, child rearing, and housework are always the responsibilities of the women at home (Hutchings, Metcalfe & Cooper, 2010). Tlaiss and Kauser (2010) and Hutchings and Weir (2006) suggest that in Arabic organisations, dealing with networks is regarded as men domain to the virtual exclusion of women. In a similar context, Yaseen (2013) proposes that Arab women do not always have access to high ranking positions and promotion opportunities to elite jobs and so they do not need the training that pertains to such positions. Women in Arab organisations mostly assume non-economic roles. Arab culture is in favour of women having the responsibilities for their household chores, as well as childcare, rather than working outside.

3.4 IMPACT OF TRAINING ON EMPLOYEE WORK CULTURE

Arab organisations are currently providing more training to their employees in order to help them catch up with developed countries. Those organisations are slowly developing organisational approaches in which knowledge sharing is encouraged. The empowerment of employees plays a pivotal role in changing the attitudes of employees towards their works, Almahamid, McAdams and Kalaldehy (2010) conducted extensive research on the manufacturing industry in Jordan and found that as management provided opportunities for their employees to think and act independently, it caused a major shift in their confidence to approach work-related problems and solve them. The empowerment of employees helped in increasing their creativity as they took

operational decisions on their own and helped each other better to accomplish their tasks.

The same idea has been reinforced by Refaiy and Labib (2009) who studied Arab organisations and gathered performance data and compiled analysis to produce feedback in order to facilitate transformation of tacit knowledge into explicit performance. They found that the know-how to perform a job is always laid out by the top management. However, as efforts are made to monitor work-flows, they help the management to assess the practicality of their approach towards production. It has also paved the way for the formulation of a mixed approach whereby the tacit knowledge gained from experience could be collaborated with implicit knowledge to help increase productivity. Once again, it is observed that the interaction between employees and management helps to increase the reliability and sustainability of process management. Such interaction between employees and management also helps to improve the efficiency of the workforce and provide encouragement for employees to think and come up with out-of-the-box solutions for the problems they encounter.

In relation to the impact of training and cultural context on the performance of staff in the Gulf States, Jones (2008) surveyed the relevant literature and found that training and culture closely relate to business performance. However, there are specific references amongst bank trainees from different cultures, which indicate that cultural differences significantly modify the outcomes of training programmes. There are also preferences that encourage the competitiveness and effective teamwork amongst trainees in organisations in the Gulf States. On the other hand, research into the banking industry, (Jones, 2004) attempts to understand how a change in T&D, monitoring help, and providing better customer services would be improved by training. The training programmes that have been adopted by the Gulf banks have helped them to develop functional skills, communication, customer management, and inter-personal skills. As employees become more skilful in new technology, they also become more motivated to enhance their performance. This has helped to build a repository to capture information and facilitate knowledge management (Jones, 2004).

A further instance is the retail banks in UAE that look to provide enhanced customer service and create a positive brand image for Middle Eastern banks on the national/international arena. Improved brand image helps these banks to solicit for international business which in turn improves revenue generation and assists in economic growth.

Thus, through customer relation processes, these financial institutions could afford to save on operational costs and use savings for further training programmes to improve the quality of their performance (Kassim & Souiden, 2007). The experiences of the people who have attended training programmes provided by international organisations in Libya show that Libyan trainees have indicated that they preferred trainers to be Libyans or from Arab countries because they speak the same language and have the same or similar culture.

3.5 EXPATRIATE INFLUENCES ON EMPLOYEE DEVELOPMENT

Expatriate managers have had the experience of working in their own countries before coming to the Middle East (Ali & Azim, 1996). The host nation workforce can learn by communicating with expatriate members as it would help them to understand new ideas and operational efficiency. Interaction with an expatriate workforce helps to develop a sense of conscientiousness and aids in stress toleration and development of relational abilities with each other (Lee & Sukoco, 2008).

The United Nations Development Project (UNDP) states that Libyan productivity levels are low owing to a shortage of skilled Libyan managers. This has made consecutive Libyan Governments assign substantial funds to the training and development of Libyans in Libya and abroad. Such training and development are largely dependent on foreign and expatriate specialists (UNDP, 1994). Hence, there is the realisation that Libyan human resources need to be trained and developed owing to the shortage of trained employees in Libya. This explains why the country is overwhelmingly dependent on an expatriate labour force. Most Arabs think of the advantages of seeking the help of foreign workers and staff, although some see disadvantages in doing so. This is because they think that recruiting foreign workers can work to the disadvantage of the locals as foreign workers may not be able to cope with the Arabic culture. Moreover, in most cases, foreign employees have the problem of language, which is a barrier that prevents them from communicating effectively with locals. The Western standards of management are higher than those applied in Libya although a combination of local and foreign perspectives are more likely to bring out desired outcomes (Mendonca, 2000).

The United Nations framework for the co-operation of Libya in HRD is one of the main areas of concern where the commitment of the Libyan government is sought (UN,

2002). Libya is suffering from a lack of the necessary infrastructure for HRD, particularly training and education. This is because Libya lacks the skilled people necessary for the development of the country since the projects that are set for the development of Libya are not fruitful owing to the lack of the necessary education and management skills and resources.

For many years, academics have concentrated on broad areas of study for expatriate behaviour in the Arab countries, whereby the focus has been put on the influence on the workplace and the adjustment of expatriates to the new surroundings, adding to this is the difference between native and expatriate groups (Neal, 2010). In order to deal with high levels of unemployment in the private sector, the Saudi government has imposed a policy of Saudisation which requires companies to employ the highest number of local staff to counter the high influx of expatriate workforce to them (Al-Hamid, 2005; Looney, 2004) Thus, training is an essential part of the routine practices for organisations with regard to the management of their workforce. Similar localisation policies exist in other Arab countries including Oman and Bahrain.

3.6 TRAINING AND DEVELOPMENT IN ARAB COUNTRIES

In most Arab countries, natural resources—predominately oil and gas—are abundant. These resources have the potential of making Arab human capital more developed, as they have the financial and natural resources needed. The fact remains that Arab countries are still lagging behind due to the low investment in human capital and support for human resources, technology, and education (Zahla, 2007; Rhema, 2010). Accordingly, Arab countries recognise the need to develop human capital by focusing on improving education and training. This is because good education would make them less reliant on foreign skills and expertise as they would produce highly educated graduates who can fill the gaps occupied by foreign staff. The education of Libyan students and officials can be advanced with the help of foreign companies and tutors from developed countries Rhema (2010). Consequently, both education and training are recognised as factors for the development of human capital, which is much needed in the context of Arab countries where there are no clear strategic planning to develop their human resources.

In the context of training and development, Alsahlawi and Gardener (2004) assert that despite the economic growth in Arab countries, human resource development and imparting technical training has continued to be a challenge. The Institute of Public Administration (IPA) has been set up to help people develop their skills for various private and public jobs. However, progress has been slow and gaps were felt at every position whether technical or non-technical. Hvidt (2011) stated that commerce in the Middle East has not grown enough to date since the per head income is 28% of that in European and American countries. The article further states that the reasons could be manifold. The primary reason might be the reluctance of Arab countries to encourage growth of conglomerates because of the contention that Islam prohibits the growth of capitalism.

Additionally, there has been a surge in training initiatives in the Middle East as evidenced by the training conducted by The Abu Dhabi Company for Onshore Oil Operations (ADCO) for its engineers. ADCO is one of the major oil producing firms in UAE. For the past eight years, the firm has developed its training programme namely in two sections: a Graduate Development Program (GDP) followed by an Individual Development Program (IDP). The idea is to provide an overview of the firm's processes and steadily help employees to gain more knowledge as they take up more responsibilities. ADCO's managers believe that a steadfast approach would aid in growing competencies among employees and increase interaction which should ultimately help in optimising output (Keri, 2005; Madhoun and Analoui, 2003).

In Libya, through T&D the task of qualifying local employees is crucial as the country is reliant on a foreign workforce (El-Arbi, 2007). Magableh, Kharabsheh and Al-Zubi (2011) conducted an extensive study of successful small and medium scale enterprises (SMEs) and concluded that the success of these enterprises had a lot to do with the training provided. The researchers concluded that providing training is not enough, as the factors which decide what training needs to be implemented are also equally important.

In order for Arab organisations to increase the efficiency of their workers and their productivity, they would have to seek every opportunity to gather the different types of knowledge which remains unique to the organisation to cater for their employees' needs in order to benefit them (Almahamid, McAdams & Kalalkeh, 2010). Training alone would not suffice as management needs to focus on what motivates employees to learn.

Furthermore, it is realised that Arab employees need step-by-step training to make them learn new skills and knowledge. In order to motivate employees, organisations in Arab countries need to make use of their capital and create options for practical workshops whereby they could also invite managers from developed countries or use their expatriate workforce to train their national workers.

Arab organisations could use a technology-based approach to facilitate learning. For instance, online training programmes and self-study materials are easily available and could help employees to learn at their own pace. Though this is hardly practised in the majority of Arab organisations, management could provide financial compensation to employees who help in knowledge sharing and also successfully complete their training. However, a large number of Arab nationals have travelled to the UK and other developed countries to seek further education. They have either been exceptional workers or have come through a training scheme whereby they are left on sabbatical for a year or more to complete their education. On completion, they return to their native countries and resume duties with extra responsibilities (Hsu, 2006).

Inter-organisational training helps to increase communication among different team members and also among employees across departments. The scope of learning activities helps organisations to understand where they need to bridge the gaps that exist in those organisations or in the performance of their staff. In doing so, they enhance the processes, which have an influence on the effectiveness of those organisations. Thus, sustainable and robust environments allow employees to learn and see for themselves the benefits gained from further training, as training provides a healthy atmosphere whereby employees are encouraged to learn and improve their skills (Gruman & Saks, 2011; Jacobs & Park, 2009).

Furthermore, Arab countries need to introduce changes whereby focus can be laid on educating locals about how to build up a career and also support them by assessing their training needs and developing programmes (Al-Ali, 2008). If efforts are being generated to train the local workforce, then one could retain those trained employees much longer. Brown (2007) asserts that for the current local Arab workforce the two biggest challenges are the execution of the designated roles and their overall relation to the expatriate workforce. Therefore, training the local workforce becomes imperative right from the beginning to help employees get accustomed to their roles and also provide a means to interact with expatriate workforce.

However, the scope for personal development is limited in the Arab countries as the family unit, or patriarchal family, influences the career development of employees. This is because in most instances employees do not have the freedom to develop themselves due to societal and cultural ties or commitments (Sultana, Ronald & Watts, 2008). Consequently, institutions assess and improve the level of training imparted, as T&D are considered national priorities. Thus, although there are various different initiatives that call for the importance of T&D, and some are being implemented in Arab countries, it has been realised that private employers give training and development of employees much attention (Hassi, 2011).

On the other hand, the investment in training and HRD in the developed countries amounted to US\$ 171.5 billion (Green & McGill, 2011). Such investment targeted qualifying employees and updating their knowledge and skills for international competitiveness (Aguinis & Kraiger, 2009; Martin, 2010). If we compare the spending on training and HRD in the developed countries with spending in the Arab countries, we find that spending in Arab countries is still lagging behind (Almahamid, McAdams & Kalaldehy, 2010). Spending on training is growing because Arab countries have realised the importance of training in the development of the work of the organisations; particularly because stress is now on developing the capabilities of employees.

To conclude, governments in Arab countries cannot only depend on initialising policies for recruiting a national workforce. Key human resource policies need to be in place in order to ensure that nationals are being trained effectively. In order to encourage Arab nationals to join the workforce, banks and insurance companies have sought ties with educational institutions so that students could be nurtured from an early age to develop the required skills for a variety of jobs.

3.7 TRAINING NEEDS ASSESSMENT (TNA) IN ARAB ORGANISATIONS

TNA is required for designing and evaluating any training programme. Through assessment, researchers and programme managers are able to distinguish between actual practices within organisations and practices with regard to the behaviour of managers and employees. The attitudes, skills and knowledge of employees are assessed as these give insights into current practices, and how to improve them in the future. TNA establishes the skills that should be improved and the resources needed by the

organisations for the implementation of the training programmes (Bayoud, Kavanagh & Slaughter, 2012).

TNA in Arab organisations is lacking as the procedures for determining training needs are not available because of the lack of the information that can be used due to the instability of most Arab countries and the changes that are taking place in the context of Arab societies. Since there are no clear job descriptions or performance appraisal in most Arab organisations, assessing the training needs of employees is non-systematic. For instance, in Libya, training is considered as surplus to requirements. Consequently training falls short of providing the qualified people required for modern development (Nastase, 2009; Porter & Yergin, 2006). The approach that is used to establish training needs in most Arab organisations is based mainly on feedback garnered from supervisors, managers or the trainees themselves via self-assessment (Aгнаia, 1996).

Accordingly, TNA in Arab organisations relates to finding trainers who are able to deliver training for the tasks required. It is mostly related to designing programme objectives and measuring the assessment criteria. Arab organisations tend to choose strategies for problem-solving and establishing the needs of employees. The methods of assessment used include questionnaires, interviews, observations, document examination, and focus groups. On this basis, in the process of selecting employees for training, there is no communication with employees in most Arab organisations. It has always been the case that TNA is only based on the views, experiences and assessment of supervisors and managers (Altarawneh, 2009). This means that the design of the training programmes, their content and objectives might not meet the needs of employees. In this regard, Agnaia (1996) explains that when managers assess the training needs on the basis of performance records, this might lead to other factors in which the assessment is subject to favouritism; where personal relationships between managers and employees play a part. Training becomes an event rather than a method that targets improving skills and performance. In most Arab organisations not all employees are selected on the basis of needs, they are selected on the basis of bureaucratic policies and patronage, and in most instances on personal relations.

On the other hand, Arab researchers have found that TNA is conducted mostly by managers, who are not training experts. Arab organisations feel the need to recruit foreign experts instead of local people as there is an inadequate number of local experts and those who have training managerial skills, to do the tasks expected of them (Al-

Husan & Brennan, 2009). Training in most Arab countries is routine as employees are asked to attend training programmes without prior analysis of their training needs. Employees are asked to attend general training programmes--regardless of whether or not the programmes address their needs. It is common for employees to opt for training in order to receive training allowance and promotion (Bayoud, Kavanagh & Slaughter, 2012). It is rarely the case that employees attend voluntary training for the sake of improving their performance and learn new skills.

Stone (2005) and Goldstein and Ford (2002) stress that TNA should be based on analysing the requirements of organisations and the requirements of the tasks employees perform. This would help to create training programmes that cater for the organisations, jobs, and employees. The stages for training programmes include designing the programmes, setting their objectives and implementing and evaluating their targets. It becomes difficult to ascertain the training needs of employees prior to identifying the employees who need training in line with the needs of organisations. Consequently, employees should be selected based on the criteria that assess their real training needs. Among the common methods for assessing training needs are questionnaires, interviews, observations, group discussions, human resources planning, work diaries, and performance reviews (Lee & Nelson, 2006). Job analysis determines the type of training that should be administered to the employees who are assigned to do the jobs asked of them. However, there is no method that can be singled out as the ideal method for determining training needs since what works for one organisation may not work for another. Organisations should select the methods that are appropriate for them; otherwise, training will be wasted and the objectives of training will not be achieved (Lee & Nelson, 2006).

3.8 DESIGN OF TRAINING PROGRAMMES

The feedback garnered at the TNA stage constitutes the basic stage of programme design. This is because when TNA is not addressed, problems will take place in the design of training programme. The problem becomes clear when training programmes, are copied from Western organisations and applied to Arab organisations. In order to avoid the conflict between national culture and the management of T&D, cultural differences are taken into account in the design and implementation of training programmes. T&D programmes should not ignore significant issues pertaining to

culture, religion, ethical issues and politics. This is why the mere transfer of western training programmes to the management of T&D in Arab organisations will not suit Arabic culture (Altarawneh, 2005; Itika, 2011).

The training techniques and methods adopted by Arab organisations are usually limited to discussions and lectures. Role-play, seminars and teamwork are uncommon techniques in the majority of Arab countries. Training methods should include modern ways of delivering information, attitudes and experiences in the work environment that suit Arab organisations (Triki *et al.*, 2009). Dirani (2007) believes that the transfer of training programmes amongst nations is not always effective because there are other values such as behaviour, organisational culture, and other contextual factors that influence training outcomes. As such, western training programmes cannot be generalised to Arab organisations as each has its own specific work values as well as social and economic factors.

3.9 EVALUATION OF TRAINING PROGRAMMES

Evaluation is a significant stage in the process of training but in most Arab organisations is done through questionnaires, performance records, and observation. The nearest model of evaluation adopted by Arab organisations is derived from Level 1 of Kirkpatrick's Evaluation Model, which centres on stressing trainees' reactions when evaluating training. Evaluation focuses on the outcome of training, and the effects of the application of the information learned from the performance of the organisations (Al-Athari & Zairi, 2002; Al-Tarawneh, 2009; Devins & Smith, 2010).

Al-Athari and Zairi (2002) found that in the context of Kuwaiti organisations just eight public managers out of 40 thought that the evaluation of training was crucial. When comparing public to private organisations, they concluded that private organisations placed more value on training and development. Such a finding was because private organisations in Kuwait invested in training more than public ones because Kuwaiti private organisations considered training as a means of maximising their profits, and ultimately considered training as an investment.

The above findings cannot be generalised as they have limited effect on improving the currently adopted programmes or designing new ones. In the evaluation of training, organisations assess the programmes adopted, the methods of training, and the materials

used. The follow-up procedures for evaluating the effectiveness of training and development are non-existent in most Arab organisations (El-Arbi, 2007). Nevertheless, organisations in the Middle East could benefit from setting different assessment criteria for different levels of hierarchy at the organisations. Thus, any assessment should be conducted in line with the positions employees occupy. This would allow researchers to explore the communication gap between management and subordinates (Uctug & Koksak, 2003).

Altarawneh (2009) found evaluation to be a waste of time and money by Jordanian banking organisations because of its cost. In most Arab organisations the evaluation of training programmes is ineffective although most organisations rely on the evaluation of training delivered by means of external trainers. The cost of evaluating training makes organisations ignore and it is difficult to find evaluation methods that generate data to clarify the cost of the follow-up stage of evaluating training (Abdalla & Al-Homoud, 1995; Young, 2010).

Consequently, in spite of investments in the public sectors in most Arab countries, the development of the workforce is still lagging (Khodr & Zirar, 2013) because there are no systematic approaches to HRD and training selection. The outcomes of these programmes are still unsatisfactory and there should be some important changes within the laws and systems of Arab organisations to enable public sector organisations to benefit more from training. In spite of all the revenues that are invested in training programmes, unless there is some change in the administration of training in Arab organisations, the investment would be in vain.

3.10 T&D PROBLEMS AND OBSTACLES

Many problems and obstacles stand in the way of T&D in Arab organisations because training needs are inadequate and the assessment criteria are not accurate. The training techniques that are adopted need reinforcement as they tend to be traditional and outdated (Bayoud, Kavanagh & Slaughter, 2012). The management of T&D in Arab organisations is based on general training programmes with standard applications. Although running a general training programme can be cost-effective, the quality of training may not be as effective as a targeted training programme. Abdalla and Al-Homoud (1995) believe that in the context of Arab organisations training is regarded as

an unrelated process because training is separated from other organisational functions. Some Arab organisations and trainees regard training equivalent to giving employees time as a vacation or time out, being away from their offices, doing other chores and having some fun time away from their official duties and responsibilities, and at the same time it is a source of financial support, bonuses, and promotions (Abdalkarim, 2012).

Reflecting on Libyan organisations, there is still a shortage of national skilled workers and technicians in most fields such as education, banking and oil. In order to solve this problem, the Libyan government has focused on the structures of public sector companies. The government has reviewed its employment policies, and a number of people were sent abroad to study and specialise in various fields (Nageh, 2002). Libyans have managed to acquire the education needed in particular fields, although they lack the necessary, up-to-date and continual training after they come back.

The training conducted in Arab organisations is mainly insufficient and ineffective (Porter & Yergin, 2006). Some Arab managers are known to be more interested in strengthening their relations and the administrative aspect of their organisations rather than the logistics and T&D of their employees. The shortage of skilled professional staff in Libya is caused by low training and education standards (Atiyyah, 1993). The lack of training might culminate in rendering people unemployable, as university national education curricula are questionable.

The above discrepancy has led to the realisation that Western managerial practices might not be suitable for application in Arab organisations. However, some Arab organisations apply western managerial practices and techniques blindly, without any regard to the suitability of these practices and techniques to Arab culture. The foreign curricula that are adopted for training Libyan staff should be translated into Arabic to suit Libyan and Arab trainees and trainers in order to communicate more effectively (Al-Athari, 2000; Marouf & Rehman, 2004). Furthermore, in most Arab countries, it is a common drawback that all graduates do not master English. This is a major stumbling block as most of the foreign dealings of organisations are conducted in English and graduates now need to have English courses to improve their English. Libyan banking sector employs staff who are not skilful in the use of technology and who have not kept up-to-date with the advances in technology or improved their skills to deal with the most recent technological advances (Twati & Gammack, 2006).

The successful application of T&D programmes necessitates the availability of a culture that supports and encourages inventiveness and creativity, as well as change. Managers should support T&D programmes and appreciate their significance in the realisation of organisational objectives and strategies. Such supportive cultures are not nurtured fully in Arab organisations. Marouf and Rehman (2004) propose that there is always resistance to change as opposed to encouragement. Organisations should regard T&D as essential factors for the management of work. These factors should not go against the strategies of the organisation, but they should ensure they are incorporated and geared towards achieving its objectives, taking into account cultural factors.

Similarly, in a discussion of the strategic function of HRD in Lebanese banks, Afiouni (2007) investigated the problems and challenges in the implementation of human resource practices and found an absence of top management support as well as lack of cooperation by executive management. Additionally, the human resources at Lebanese banks were of low morale and unable to play their roles in the development of their banks. Achoui (2009) highlighted further challenges to human resource capital development in the Gulf countries, particularly in the context of Saudi organisations. He realised that the national strategy in many Gulf States is more achievable in the private sector than in the public sector because human resources in private sector organisations are able to participate in the formulation of national and organisational strategies. HRD strategies can play a role that is aligned with public and private sector strategies. The challenges that are faced with HRD and training programmes are not developed in line with the needs of local human resources. Nevertheless, in private organisations, such challenges are less apparent than they are in public organisations.

3.11 CONCLUSION

The literature strongly suggests that employees in most Arab organisations are randomly sent for training, not on the basis of proper assessment of their training needs but for other personal reasons. Employees seek training for the advantages training brings them, such as financial gains, rewards and promotions. They attend training not to improve their skills, but to enjoy the benefits that training can bestow upon them. Some employees look upon training from the point of view of being a positive and legalised timeout away from their responsibilities and work stress.

After assessing training needs, training is not always necessarily based on improving the skills of employees. The literature reviewed shows that training needs should be the basis upon which to set training objectives, design training curricula, select trainers, adopt training methods, and evaluate training programmes. This chapter has revealed that Arab organisations should establish effective relationships with other T&D organisations nationally and internationally to ensure that training achieves its desired outcomes, and to ensure that organisations benefit from the experiences of the training that is mostly provided by specialist training centres. The significant role training plays in terms of advancing the knowledge, skills and attitudes of employees makes it a prerequisite that all aspects of the training programmes should be conducted whilst focusing on TNA. In the context of Arab organisations, there is a realisation that training and the transfer of experience have more impact than the mere injection of money into those organisations.

CHAPTER 4: LIBYAN ECONOMY AND LIBYAN BANKING

4.1 INTRODUCTION

The modern Libyan economy depends on oil revenues. Prior to the discovery of oil in 1958 and the beginning of oil production in 1961, Libya was a poor country (Vandewalle, 1998). Before the discovery of oil, the Libyan economy depended on agriculture, animal products, and handicrafts. When oil was produced in Libya, the economy changed from being very poor to being very rich. Oil revenues have helped in making the country improve its infrastructure as well as the lifestyle of its people and their incomes. Oil revenues allowed successive Libyan governments to set up development plans in the 1970s and 1980s (Vandewalle, 1998; Wright, 1982). Commercial banks have played an important role in the economic growth of the country. The Libyan Government issued laws and regulations that encouraged banks to contribute to the economic development of the country (Nielsen & Thomson, 2007).

This chapter speaks about Libyan economic development and charts the background of the Libyan financial and banking sectors, in addition to the recent developments in the banking sector, as it investigates the role of public, commercial banks in the development of the country.

4.2 OVERVIEW OF LIBYA AND LIBYAN ECONOMY

4.2.1 Geography and Population

Libya is well known as a gateway to Africa and western countries. It has a major role in linking the Eastern Region of the Arab countries to the Arab *Maghreb* countries (North African countries), sharing a similar culture, religion and history. Libya is rich in natural resources, with one of the strongest balance sheets among A-rated sovereigns. It is amongst the largest African countries, stretching over 1,760,000 square kilometres. Libya has borders with Tunisia, Algeria, Egypt, Sudan as well as Chad and Niger. Nevertheless, the Sahara region (desert) constitutes about 90% of the total geographical area of Libya. About three-quarters of the population (77.9%) live on the Mediterranean

Coast of the northern part of the country (OBG, 2008). The population in the last census in 2006 was 5.3 million (LCB Report, 2009).

4.2.2 The Culture of Libyan Society

The culture of Libyan society is dominated by Islamic principles because Islam is the major religion. Islam also represents the cornerstone of government policies (OBG, 2008). The people of Libya hold their religious values highly and culture is based on the teachings of the Islamic doctrine (Haniffa, 2002). Most legislation is derived from The Holy Qur'an and *Sunnah* (Tradition) of the Prophet (PBUH). The Libyan culture thinks of Islam as having the power to liberate individuals and make them contribute to society as it liberates women and makes them active members of society (Magnarella, 1999).

Arabic is the main language and there are other minor languages spoken, including Italian and English (Clark, 2004). Arabic customs and tribal relationships still prevail and have a major impact on regulating the interrelationships amongst Libyans. Familial relationships are very strong and outweigh all other obligations. Education is totally free and pre-university study is obligatory. Education plays a crucial role in Libyan development and the Government has realised the importance of qualifying people to help in the development of the country (Abubaker, 2007).

4.2.3 Recent Political Situation in Libya

The recent turbulence and the conflict that started in 2011 created a long amongst Libyans. The National Transitional Council (NTC) controlled the country to endorse a non-violent political shift to standardise economic conditions and set out a general improvement agenda to build a democratic system of governance (Chami *et al*, 2012). The political unrest dictated that the growth of Libyan economy was hampered. Yet, investment in the country, particularly foreign investment, increased due to the country's wealth of oil, gas and hydrocarbons. It has been suggested that the revenues generated would be invested in reforming the infrastructure of the country; particularly because years of sanctions and war in Libya have left the infrastructure in a dilapidated situation (Libyan Chamber of Commerce, 2014).

Nevertheless, Libya is still in turmoil. It lacks stable economic conditions and a strong economic basis. The economy has a remarkably imbalanced economic structure. All

Libyan sectors are still suffering and the production of oil, the lifeblood of the country, is still lagging behind. This has created a state of poor economic governance (Combaz, 2014). Although the economy started to recover in 2012, after the overthrow of the old regime, until 2013 economic recovery has not been sustainable (Khan & Mezran, 2013). Banking reform for the present and future includes more privatising of Libyan banks as well as reducing public banks and allowing foreign banks to operate more freely. A law was issued by the Libyan Parliament stipulating that in addition to the LCB, foreign banks would be allowed to operate and give loans by 2015 (Sarrar & Alexander, 2013).

4.3 LIBYAN ECONOMIC SYSTEM

4.3.1 Libyan Economic Development Prior to Oil Discovery and Production

The Italians established a strong position in Libya and shared in the commercial activities through the *Banco Di Roma* that was established in Tripoli to oversee commercial activities and lend money to Libyans who worked in farming and industry, mineral projects, and shipping. Later, this bank extended its activities and opened eighteen branches of the bank throughout Libya. The bank and its branches oversaw trans-Saharan trade, particularly between Libya and Italy. The aim was to develop the country and make it fit to attract Italians to settle in Libya and as a consequence, the Italians controlled Libya (Abdulsalam, 1985).

Additionally, Britain had some form of control over Libya in 1942 at a time when Libyan economy was very poor and the Italian banks had to close. A branch of Barclays Bank opened in Tripoli as the only operating bank there to oversee British military interests. Meanwhile, the budget deficit was growing markedly and the Libyan government suffered financial problems as a result. After World War II, the United Nations intervened to help Libya financially. Libya was declared as an independent State following the UN Resolution No. 289/IU in 1949 (Abbas, 1987).

4.3.2 Libya's Economic Development after Oil Discovery and Production

When Libya became an independent state on 24 December 1951, it was officially known as the Kingdom of Libya (Wright, 1982). At independence, Libya was one of the poorest nations in the world. Libya depended on aid from the United Nations and foreign states which established military bases in Libya; particularly the USA and the

UK (Abbas, 1987). After the discovery of oil, foreign companies were given franchises to work in the oil exploration and production Libya joined the association of the countries of oil exporters (OPEC) in 1961. Libya established its own Libyan General Petroleum Corporation in 1967 and oil production, exportation, and revenues improved Libyan economy (Wright, 1982).

Oil production has led to the increase in per capita income and oil revenues provided the financial means for building the country's infrastructures and services (LCB Report, 1997). The focus of the First Development Plan that extended from 1963 to 1969 was to improve the standards of living for the Libyan people and improve public services, utilities, transportation and communication (Kezeire & Lawless, 1987; Vanderwalle, 1998). Currently, Libya has the highest GDP per capita amongst its neighbours of all African countries; the oil sector is still the major contributor to revenues as approximately 95% of the revenues come from oil exports (Colijn, 2010).

4.3.3 The Development of Libyan Economy

In 1969, the September Revolution in Libya targeted liberating the national economy from foreign control and developing the country which started with the development of the country's economic sectors. The government started to adjust oil prices in line with world markets and began to nationalise Libyan oil resources. The decline in oil prices and the economic crisis of the 1980s led the government to denationalise or privatise oil resources. In 1979, the private sector in Libya was abolished and the government transformed the economic structure of the country. The state took over all economic activities and enterprises became state-owned through nationalisation (Wright, 1982).

Libya's economy was controlled by public organisations as government agencies replaced private organisations. The decline in the demand for oil and the trade embargo that was imposed against Libya made the economy of Libya highly dependent on oil revenues to import non-oil products. Due to the drop in revenues, the government introduced a new system of cooperation between the private and the public sectors through cooperatives. Later, private ownership of shops and small businesses, farms, and medical practices was allowed. This led to the reinstatement of the private sector from 1989 onwards and there was a transformation in the economy as a result of the adoption of new economic measures. Nevertheless, the Libyan economy was still

dependent on oil revenues despite the heavy investment in agriculture and manufacturing sectors (Vandewalle, 1995).

By the end of 1987, the Libyan Government introduced a series of measures centred around economic liberalisation, as a result of the decline in Libyan economic performance, which continued during 1990-1993 when annual development expenditure was estimated at about \$2 billion (Bin-Qadara, 2010). When oil prices increased in 1999, the Libyan economy improved markedly and continued to do so. Libya was trying to establish other venues for improving its non-oil resources and encouraging foreign investment in hydrocarbons, manufacturing, finance, tourism and construction. The decision to liberalise trade and to allow private companies to operate created opportunities for individuals and as well as partnerships to thrive (Khan, Khan & Khan, 2011).

Starting from 2003, signs of economic growth were witnessed after the United Nations' sanctions imposed on Libya were lifted. The Libyan economy grew markedly until 2010 when the GDP grew by 5%. Meantime, foreign investment increased from US\$20 billion towards the end of 2003 to about \$170 billion at the end of 2010 (IMF, 2012). The Libyan real GDP growth rate in 2008 was higher than it was in most other countries in the region because oil prices sharply increased. In 2008, the economic reform stretched to include non-oil revenues (IMF, 2008). However, the economy of Libya continued to depend on western investment in non-oil products in an attempt to diversify its sources of revenues (Libyan State, 2009; NOC, 2009). Currently, the Libyan economy is dominated by the State, which controls 80% of all Libyan economic activities (Cihák & Hesse, 2008). The Libyan Government intervened later and took control over some financial institutions by owning 51% of the shares (Bin-Qadara, 2010).

4.4 LIBYAN FINANCIAL INSTITUTIONS AND BANKS

4.4.1 The Structure of the Banking Sector in Libya: Overview

The Libyan banking sector is dominated by the Libyan Central Bank (LCB) and commercial banks. Commercial banks have been the major financial institutions in Libya since the first public bank began its operations in 1957. Libyan commercial banks consist of both state-owned and privately owned banks there are five state-owned

commercial banks and eight private banks. Of the five state-owned banks, four operate inside Libya, while the Libyan Foreign Bank operates in Libya and abroad. The public commercial banks are Gumhouria Bank, National Commercial Bank, Sahara Bank, Wahda Bank, and the Libyan Foreign Bank. These are considered the most effective banks in supporting Libyan economy and foreign investment. However, the private banks are relatively new Commerce and Development Bank, Aman Bank for Commerce and Investment, Alejmaa Alarabi Bank, Mediterranean Bank, Al-Wafa Bank, National Banking Corporation, Development Bank, and Alsaraya Trading and Development Bank (LCB Report, 2009).

Foreign banks operating in Libya include the British Arab Commercial Bank (BACB), the Arab Banking Corporation (ABC), *Bank für Arbeitund Wirtschaft*, and HSBC (Mahmud *et al*, 2008). However, the entry of private banks to the Libyan market occurred in 1996 when the first private bank was established as the Bank of Commerce and Development (BCD). Since that time, there has been much growth and development within the private banking sector, and the number of those banks stood at eight. In contrast, the number of public banks stood at eleven in 1996, but was reduced by the Central bank of Libya to six in 2008, and five in 2010 due to mergers (LCB Report, 2010).

The above overview indicates that the Libyan public banking sector suffers from weaknesses in terms of performance and needs to be restructured. The weaknesses associated with public banks have contributed to the growth of privately owned banks. In 2010, the LCB merged the Gumhoria and Umma banks--the largest and the fifth largest Libyan state-owned commercial banks (Almanara News, 2010). According to the LCB, the merger would provide access to better services in the future and would also provide access to a wider network of branches. Libyan banks have a key role to play in the development of the Libyan society and its economic growth and the role Libyan banks play in developing the economy is unquestionable (LCB, 2011).

The overall Libyan vision of its financial institutions is stated as ‘a well-functioning, healthy, and well-capitalised financial system that is well regulated and supervised, contributing to the overall growth of the economy and satisfying consumers’ financial needs by offering quality products and services.’ (*Libya Figures from IMF*, 2010: p.1). Hence, there was a need to apply the best practices in Libyan banks in line with modernity. In order to achieve this, the main Libyan banks Al-Gumhouria and National

Commercial Bank followed the LCB programme of management and administration in order to solve the problems that have been encountered in the banking sector in Libya. However, the last step in the development of the Libyan economic sector came in the form of the establishment of the Libyan Investment Authority. The latter was approved and commended by the IMF due to its transparency and the mechanism upon which it was established. The aim was to envisage long-term investment policies in Libya (*Libya Figures from IMF*, 2010).

The above milestone necessitates the introduction of technology and the use of modern and improved banking methods, which entails the involvement of employees in training programmes in order to cope with the rapid changes due to globalisation. Libyan banks have started to emphasise training in their management strategies in an attempt to improve employee performance and enhance banking operations (*World Economic Forum*, 2010).

4.4.2 The Libyan Central Bank (LCB)

LCB was established in 1956 as the monetary authority in Libya and enjoyed the official status of an independent body that controlled the banking operations. The LCB's headquarters is located in Tripoli, the capital city. It has three main branches in Benghazi, Sirte and Sebha (LCB Report, 2006). LCB has ownership stakes in some of the state-owned banks in Libya (Dempsey, 2013) and LCB leads Libya's financial operations and its main objectives are to maintain monetary stability in Libya and to promote sustained growth of the economy in accordance with the economic policy of the State (LCB, 2013). LCB controls the country's banking assets, as 90% of the country's assets are in State-owned entities while the remaining 10% is private or foreign-owned assets (*Libya Discovering Business*, 2014).

However, the Libyan National Bank was renamed as LCB, being the main bank for regulating and supervising the role of Libyan commercial banks, and at the same time promoting local banking interests (Craig, 1986). LCB also manages the official reserves of the country and also issues and regulates Libyan currency, as well as gold reserves. Thus, it has the responsibility of protecting the financial sector in Libya, and the interests of the investors and shareholders in Libya (LCB Report, 2007).

However, four banks refused to accept the monopoly of Libyan Government policy of owning 51% of the banks. These were *Banco di Roma*, Barclays Bank, *Banco de Napoli*, and the Arab Bank. In November 1969, after the Libyan revolution, the Government of Libya nationalised all Libyan banks including the foreign banks mentioned above. In 1970, the Banking Law No. 153 was introduced to nationalise and reorganise all foreign commercial banks. Hence, the Bank of Libya was set to own all foreign shares in all commercial banks. Furthermore, the mergers allowed Libyans to own shares in those banks as well (Abdussalam, 1985). After that, LCB has grown rapidly to control all Libyan regions and establish branches throughout the country. Additionally, the assets of the LCB increased from LYD135.700 million in 1970 to LYD58.400 billion in 2005 (LCB Report, 2006).

With regard to the investments of LCB, it is estimated that by the end of 2009, the bank has invested LYD3032.3m locally; while it invested LYD6700.2m in 2009 in the foreign markets. Loans to public sector institutions were estimated at LYD1020.9m in 2009 (LCB Report, 2009). Recently, LCB has been trying to catch up with the international banking standards on a number of issues, such as the development of its entire electronic systems to link all its systems using the fibre optic technologies as well as the digital satellite systems, utilising the finest encryption procedures in order to ensure the optimum security for its operations and customers. This necessitated contracting with foreign companies to develop all its systems and keep them up-to-date (LCB Report, 2009).

4.4.3 Libyan Public Commercial Banks

Commercial banks are considered the backbone of Libyan economy as they have a very significant role in the economic growth of the country. The commercial banks were first set up by the Turks in 1868 to offer loans for agriculture and trade purposes. Later the Italians established the *Banco di Rome* in 1907 to offer grants and services to the agricultural, industrial and trade sectors, in addition to the natural resources industry in Libya (Abdussalam, 1985). In fact, the commercial banks in Libya started as branches of foreign banks. The three banks that were established of Italian banks; two were branches of British banks, and some were branches of French, Egyptian, and Jordanian banks. Additionally, after the independence of Libya in December 1951, all these banks

ceased to operate, except for Barclays Bank, which had the responsibility of issuing the new Libyan currency, and performing all the banking activities needed.

Meantime, the private sector was inactive because the Libyan Government encouraged public banks at the expense of private banks. This situation remained until 1993 when the Government issued a law in which it allowed the private sector to have a share in banking activities (*The Economist Intelligence Unit*, 1992). All public commercial banks differ with regard to the size, range, and number of the services they provide (Shah & Clarke, 2009). These banks are state-owned public banks that offer services to Libyan people. Banking laws in Libya state that commercial banks are those banks which offer deposits and grant loans and other banking services. In order to do so, the Libyan public commercial banks work in conjunction with other Arab banks, as well as international banks (LCB Banking Law No.1, 2005).

Al-Gumhouria Bank was first established in 1943 under the name of Barclays Bank when Libya was a British protectorate. The bank was nationalised in 1971 after the Libyan Revolution and was named Al-Gumhouria bank (Luxford, 2005). Later, Al-Gumhouria Bank was merged with Al-Umma Bank that was formerly called *Banco di Rome* before it was nationalised, under the name Al-Gumhouria bank in 2007. This merger has made Al-Gumhouria bank the biggest bank in Libya. It has 146 branches nationwide. The assets and capital of the bank total LYD8 billion and employs about 5.000 employees (Gumhouria Bank, 2012).

The National Commercial Bank was established in 1970 with a capital of LYD500 million and has 66 branches nationwide and about 2000 employees (LBC, 2009). The dealings of The National Commercial Bank involve small and medium enterprises. The National Commercial Bank is totally owned by LCB. The National Commercial Bank made profits totalling LYD 47 million in 2007, LYD83 million in 2008 and LYD118m in 2009. Moreover, The National Commercial Bank deals with the main Libyan industrial and manufacturing companies such as the oil and gas companies, and the cement companies (LCB Report, 2009).

Sahara Bank was established in 1964 as a joint venture among three banks: the Libyan Government owned 51%, *Bank of Amerce* owned 29%, and *Banco di Sicilia* owned 20%. However, when the bank was nationalized in 1970, it became fully State-owned. Recently, the French *BNP PARIBAS* bought a share of the Sahara Bank estimated at

19% (EIU *ViewsWire*, 2007). Now the bank employs about 2500 staff and has 48 branches nationwide.

Al-Wahda bank was established in 1970. It is a joint ownership of five banks: the commercial bank, Al-Kafela bank, the African Arab Bank company, Al-Nahda bank, and the Bank of North Africa. The Arab Bank of Jordan has recently bought 19% of its shares (Timewell, 2009). Currently, it employs about 3000 people and has 75 branches nationwide (Wahda Bank, 2010).

The Libyan Foreign Bank was established in 1972 with total assets of about \$1 billion. It employs about 500 people. It has stakes in the British Arab Commercial Bank in London, Arab Banking Corporation in Bahrain, Jordan Housing Bank for Trade and Finance, amongst others (Luxford, 2005). The assets of the Libyan Foreign Bank were estimated at \$8.7 billion in 2010 (Libyan Foreign Bank, 2012).

4.4.4 Private Banks in Libya

Towards the turn of the twenty-first century, many developments have occurred in the financial sector in Libya. New banking laws have been issued; the state has sought to decrease the dependence on petroleum as a sole source of revenues (LCB Report, 2008). Private banks depended on private ownership and attracted foreign investments and resources (Masoud, 2009). Libyan customers considered private banks as ways of supporting their needs with regard to the banking services and investments (LCB Report, 2006). According to Banking Law No 1, 1993, Libyan private commercial banks; the Bank of Commerce and Development, The Mediterranean Bank, The North Africa Bank, The United Bank, and The Aman Bank were established.

The Bank of Commerce and Development is a fully private commercial bank. It started its operations as a stock exchange company in November 1995. The bank was set to conduct all banking activities and provide credit facilities and grant loans to people and businesses and undertake import and export activities. The bank has dealt with credit and transactions such as those of the Western Union. The Bank of Commercial and Development has about 787 staff who are amongst the highest paid bank employees in Libya. The bank has 10 branches and about 20 satellite branches. The success of this bank has made the Qatar National Bank buy 49% of the shares of its in 2010 (Commerce & Development Bank, 2012).

Other private banks in Libya are The Mediterranean Bank, known also as Benghazi bank, established in 1997 with a capital of LYD3 billion (The Mediterranean bank, 2012). The North Africa Bank was established in 2006. Its capital reached about LYD 350m and it employs about 350 people in 40 branches and 8 satellite branches as per 2012 (North Africa Bank, 2012). The United Bank was established in 2007 and employs 296 in its 12 satellite branches and has a capital of about LYD33m. The United Bank provides services to the retail sector. The *Aman* Bank was established in 1991 and employs about 435 people in satellite branches. The Portuguese *Banco Espirito Santo* is a major shareholder in the Aman Bank owning 40% of the bank (Union of Arab Banks, 2012).

4.4.5 Specialist Banks

The specialist banks provide specialist services and work in conjunction with the LCB. These are The Agricultural Bank, Real Estate Investment Bank, Development Bank, and Reefi Bank. The local domestic banks are known as, *al-massarif al-ahliya*, and are found in various Libyan cities and controlled by the Libyan National Banking Corporation. These local, domestic banks provide banking facilities to local people, offer credit facilities for starters of new projects, and provide them with investment projects (LCB Report, 2000).

The Agricultural Bank is the oldest bank in Libya established in 1901 (Masoud, 2009) to support the services of the agricultural sector. Currently, it employs 828 employees and 45 branches. It gives loans without interest to farmers and helps them to buy farming machines and equipment. It is subsidised by the Libyan Government (Horen, 2007). Amongst the other specialist banks are The Development Bank established in 1981 and employs about 535 employees, has 27 satellite branches and provides services to enterprises and loans to small businesses. The Real Estate and Savings Bank was established in 1981 to provide loans to housing, utilities, and lands. It has about 1124 employees and 27 branches nationwide (Union of Arab Banks, 2012). These private and specialist banks serve Libyan people as they provide loans and finance to individuals for personal projects (LCB Report, 2009).

4.5 LIBYAN PUBLIC COMMERCIAL BANKS AND ECONOMIC DEVELOPMENT

Financial institutions in Libya are either banking institutions or investment companies, which amounted to 57 in 2000. Among these, there were five fully state-owned commercial banks and 47 domestic banks (these are called *Al-Massarif Al-Ahleya*) that were in operation by 2000. Libyan financial investment companies included financial services companies, as well as insurance and foreign exchange companies (Vandewalle, 1998).

There is a strong relationship between the development of the commercial banks and economic growth in Libya. The growth of the financial services will, in the end, lead to economic growth. This is because financial markets are always very critical to the economic development of the country as they increase physical capital accumulation (Masoud, 2009).

The needs of Libyan society for services and commodities and at the same time reducing the dependence on oil revenues have created the need for another source of revenues to increase and regulate the finances of Libya. Hence, the banks and financial institutions existed to support Libyan economic development (Alsharif, 2002). The state-owned banks actually dominate the Libyan financial sector. The IMF reveals that the 'assets held at Libya's commercial banks grew from LYD14.5 billion (US\$11.6) billion to LYD65.4 billion (US\$52.5) billion between 2003 and 2010—an increase in excess of 350% (Abdulhadi, 2013).

However, public commercial banks in Libya are going through a massive modernization programme and upgrading their services and establishing banking processes, such as payments, loans, and accounting in order to match the economic development of the country. New services offered by the banks are achieved via training bank staff (Panorama Report, 2008). There is some justification for the existence of the various different types of financial institutions and banks such as commercial, specialised, foreign and private banks. All these contribute to Libyan economic development (Hassan, Al-Sharkas & samad, 2004).

The 2009 LCB Report shows that Libyan commercial banks invested LYD454.4 in 2008 and at the end of the year the investment amounted to LYD635.2. These

investments went to the building and construction sector. On the other hand, these Libyan commercial banks granted LYD11812.7m in loans, which constituted approximately 31% of GDP, excluding oil revenues. Additionally, the loans granted by these banks for economic activities were estimated as LYD7341.8m in 2009, approximately 11.3% of the commercial banks' capital. With regard to the social loans that were offered, it was estimated that LYD3192.1m, were provided as social loans; i.e. 29.1% of the banks' capital (LCB Report, 2009). On the other hand, Libyan commercial banks made LYD1061.8m as of 2008 in interest and gains, approximately 50.2% as of the beginning of 2008. Furthermore, the current accounts held at those banks totalled LYD30216.3m at the end of 2008. These accounts mostly belonged to public and private sectors institutions (LCB Report, 2008).

4.5.1 Public versus private commercial banks

There are significant differences between the private banking sector and public banking sector in Libya in terms of perceived service quality. In Libyan Commercial banks there is a positive relationship between quality and productivity as high quality consistently results in better productivity and this, in turn, will lead to customer satisfaction and profitability. This distinguishes private and public sector banks in Libya. The service quality in private and public banks is measured using the Bank Service Quality Scale developed by Bahia and Nantel (2000). However, there are significant differences between the private and public sectors with regard to service quality perceptions. The development of banking services and the changes of the banking service environment have created the need for examining service quality (Bei & Shang, 2006; Loizides, 2005).

The conditions of work in Libyan public banks are described as being strict, lacking flexibility and promotion opportunities compared to the conditions in the private banks. Public banks are confined to a body of laws and work regulations based on the experience of employees more than their effectiveness at work (Waniss & Karlberg, 2007). The Central Bank's Institute of Banking and Financial Studies coordinates training for the banking sector. Previously, Libyan banking staff used to have their training and develop their skills at the British Arab Commercial Bank and at other foreign and Arab banks. Foreign banks are still in charge of training Libyan bank staff in some of the banks where foreign banks are partners. These institutions provide

academic and on-the-job training to Libyan bank staff trainees. The challenge to Libyan bank staff is represented by employing local and foreign people to update the work of their banks and make it catch up with the work of modern banks on the international arena.

4.6 ISLAMIC BANKING

In Muslim countries, the teaching of Islam necessitates adopting Islamic law (*sharia*) in dealings. This is to say, dealings in banking should be based upon an Islamic value system. Islamic banking should comply with the tenants of *sharia* that is based on the Holy book, *The Quran* and the *Tradition* of Prophet Muhammad (PBUH), *Ijma* (the consensus of the Muslim scholars) about new matters that are not covered in the previous sources of *sharia*. Also, the last source of Islamic banking is *Qiyas* (deduction on the basis of analogy to provide opinion on a case that has previously been dealt with, and was not originally mentioned in the *Quran* or the *Tradition* (Al-Atyat, 2007). The most outstanding issue with Islamic banking is that it is not based on usury or charging interest. This is what makes Islamic banking different from normal banking activities. Islamic banking has become common in some Arab countries and some non-Arab countries have implemented Islamic banking. The spread of Islamic banking occurred due to its success where it was implemented (El-Qorchi, 2005). Libya is one of the countries that has tried to transfer from conventional banking to Islamic banking in the last ten years and the strategies and mechanisms of transferring from conventional banking to Islamic banking necessitate going through different stages (Al-shukri, 2007). First, the preparation stage involves changing the system of conventional banking to Islamic banking. Second, the interim stage involves encouraging people to do their dealings in accordance with Islamic Law. This stage is necessary to make customers and bankers aware of the advantages of Islamic banking. In order to achieve this, banks should develop their means and investment resources in accordance with Islamic law. Additionally, human resources should be given the training necessary to deal with Islamic banking. Third, the final stage involves changing the laws and regulations of conventional banking to suit Islamic banking. This might also mean buying the properties of conventional banks and changing them to Islamic banks (Abu Humera & Aswiessi 2010).

The above stages of transfer from conventional banking to Islamic banking have not been implemented in Libya until now because of the political and economic situation that the country has been going through since February 2011. The process of transferring conventional banks to Islamic banks necessitated laws and regulations, and these were put on hold due to instability and turbulence in Libya and regime change. Hence, Islamic banking does not directly affect the conduct of this study but it is the case that Islamic values affect the behaviour of bank employees – as we will see.

4.7 CONCLUSION

This chapter presents an overview of the Libyan banking sector, its development and the factors that influenced it. The discovery and production of oil has changed the banking sector and the funds made available played a pivotal role in Libyan development. However, the sector suffered from the political and economic conditions of the country and the regulations that were adopted. The management of funds and banking activities, as well as the relation between state-owned enterprises and private and foreign companies, provided a challenge to the banking sector. Furthermore, training bank staff has become a priority that the Libyan Government realised and took steps to qualify bank employees as a first step towards developing the sector.

The banking system represented the development of the economy and reflected the development of the economy and it follows that training targeted using up-to-date services to enable bank managers and staff to provide high-quality services at a lower cost in a timely manner. Many banks have relied on training to improve their customer services and develop and implement their strategies to make them competitive and more efficient. The banks have availed themselves of the open door policy that is currently being advocated and have taken the necessary steps towards implementing the policies that can advance their services. There is a strong relationship between the economic development of a country and the strength of its banks and financial institutions. This study aims to contribute to the redevelopment of the financial sector in Libya.

CHAPTER 5: RESEARCH METHODOLOGY AND DESIGN

5.1 INTRODUCTION

This study uses a questionnaire survey and interviews to explore the impact of training strategies in Libyan commercial banks. This chapter first discusses the research philosophy, the research purpose and strategies adopted. The second section describes data collection methods, primarily the questionnaire. Section three presents the qualitative method used. The final section considers the ethical issues involved in conducting this project and the methods of data analysis.

5.2 RESEARCH DESIGN

Research design relates to the overall plan that is formulated to explore research questions and encompasses the variables of the research and the procedures of the study (Bryman & Bell, 2007; Oppenheim, 2001). It is the concise research strategy which helps to derive clear objectives from the research questions and also helps to identify the mode and source of data collection within the specified timeline and helps to pinpoint the salient issues of ethics and data reliability. Research design also depends on the manner in which the researcher looks to conduct the study; i.e. looks for 'knowledge development'. 'Research design is, therefore, a programme that guides a researcher in the process of data collection, analysis, observation and explanation' (Nachmias, 1996, p.97).

The choice of research design is based on the nature of the topic. The most common design is the social survey which aims to collect information from respondents in order to enable the researcher to gather various different types of data, qualitative and quantitative (Bryman & Bell, 2007). In this study, a descriptive research investigation approach is selected because the research problem is clearly stated.

5.2.1 Research Philosophy

Research philosophy deals with the process of knowledge development and establishes the views that researchers have about their research issues. Research philosophy influences the types of questions to be investigated and the methods to be used. The research paradigm influences the material that the researcher wants to study, the method

of studying it, and the interpretation of the data achieved (Denzin & Lincoln, 2008; Gelo, Braakmann & Benetka, 2008). The various philosophical paradigms are classified into two main approaches; quantitative and qualitative (Hussey & Hussey, 1997). The nature of the research problem indicates that what people learn has an impact on the way they go about learning it and shapes their research questions (Rowlands, 2003). In this study, the research problem was investigated in the light of previous studies conducted by Arab researchers regarding T&D and HRD practices.

Quantitative methodology leans towards measurement, standardisation and precision. In contrast, a qualitative methodology takes its rationale from the phenomenon investigated and values experiential data based on interpretation. Practically, quantitative and qualitative methods function as a medium for various research techniques although both approaches have their own constraints (Cassell & Symon, 1994). These approaches have their wider philosophical and methodological links to HRD and training research and there is no one single way of viewing research on HRD and training (McGoldrick, Stewart & Watson, 2001). HRD is confined by the lack of universal agreement regarding its distinguishing theoretical base because HRD is still a new and evolving discipline (Swanson & Holton, 2001).

The literature by Arab researchers on T&D focuses on practical aspects as a function related to staff practices. The theoretical aspects behind these practices have not yet been investigated such that the present study attempts to start a theoretical explanation of T&D and shed light on how T&D is seen in Libya, how T&D is regarded by management and staff there, how staff describe and interpret T&D, what T&D should perform, how staff and management practice T&D and what these practices mean to them.

5.2.2 Philosophical paradigm

Research methodology deals with the epistemological, ontological and axiological issues which influence the conduct of the research. Methodology shapes the methods adopted as well as the rationale and philosophical assumptions of the research. Epistemology is the study of knowledge, the acquisition of knowledge and the relationship between the knower (research participant) and would-be knower (the researcher) (Panterotto, 2005). According to the positivist paradigm, reality is seen as

single and tangible, where the knower and the known are regarded as somehow separate and independent (Gelo, Braakmann & Benetka, 2008). Epistemology is related to the study of the theory of knowledge, its scope, nature, as well as its limitations; while, ontology is related to the philosophical study of the nature of being or existence (Dainty, 2008).

The rationale of the research influences the methods that are used to investigate the research questions and the collection, analysis and interpretation of data. Research philosophy is defined as a 'set of interrelated assumptions about the social world which provides a philosophical and conceptual framework for the organised study of the world' (Panterotto, 2005: 127). Furthermore, Panterotto (2005) argues that the most concise and manageable classification paradigm is positivism which adopts the stance of realism and relies on the world external to the mind and mirrored by scientific data and theories.

Philosophical paradigms are divided into three: objectivism, which concerns the reality of the object independent from consciousness; subjectivism, which is concerned with the subjective experience and which is significant in the knowledge process; and constructivism, which is concerned with construction of knowledge as a result of the interaction between individuals and their society (Gelo, Braakmann & Benetka, 2008). In other words, research paradigms affect what should be studied and how the research is done, and interpreted (Bryman & Bell, 2007).

The reasons why an understanding of philosophical issues is useful in the conduct of research are highlighted by Easterby-Smith, Thorpe and Lowe (2002, p. 27). First, it helps to clarify research designs. Second, an appreciation of philosophy helps to recognise which designs will work and which will not. It enables a researcher to avoid going into too many blind alleys and it also indicates the limitations of particular approaches. Third, knowledge of philosophy helps to identify and even create designs that may be outside the researcher's past experience. This may mean how to adapt research designs in accordance with the constraints of different subjects of knowledge structures.

The positivist approach often involves a wide coverage of data obtained from large samples; these samples from the decisions upon which they build up their own decisions. I chose the positivist approach in order to take a broad view of the training practices implemented. I also wanted to obtain the ideas from managers, but as they are few then

interviewing was practically the best way forward. This was operationalised through a questionnaire with staff and interviews with managers in order to obtain a multi-level understanding of training strategies. Both the questionnaires and interviews covered training needs, training design, training assessment and evaluation as well as the problems encountered in training. The opinions of management and employees returned a comprehensive picture of the significance of training in Libyan banks and overcame the shortcomings of using one single approach. The results achieved from the questionnaire helped compare and generalise. Interviews with managers helped to create a wider picture. The survey was a practical way of capturing a large sample and interviews provided for greater understanding of the survey data. Although a small sample of interviews was completed, this does not represent an attempt to meld positivism and interpretivism here. Interviews were held under the same assumptions about data and knowledge that shaped the survey. Interviews were held after the main survey was completed to inform the range of issues obtained.

5.2.2.1 Quantitative Approach

The quantitative approach is usually adopted to allow researchers to be more objective in the findings of their investigation and to examine the situations with greater precision (Tobi & Amaratunga, 2010). Haegeman *et al.* (2013) define data as quantitative when it consists of statistical or numerical information and the methodology is defined as quantitative when it uses statistical data and tools. This study has used a survey as a means of getting quantitative data from bank staff.

The study has largely adopted a quantitative strategy as the most appropriate method given the circumstances of the research context and the difficulties of obtaining data in Libyan banks. This method allowed the researcher to explore a wide range of attitudes among staff and provide a stronger base for generalisations (Easterby-Smith, Thorpe & Lowe, 2002). The data collected is more controlled than the data collected by qualitative methods and the results can be used to quantify research findings (Bryman & Bell, 2007; Oppenheim, 2001). Quantitative research allows researchers to reach a large number of respondents distributed over a wide area more easily than qualitative approaches. In this study, the questionnaire covered: training needs, planning and design, training evaluation, training strategy, training programmes, and the problems encountered by bank staff.

5.2.2.2 Qualitative Approach

According to Robson (2002) qualitative data analysis provides a touch of ‘richness and fullness’ through analysing the characteristics of data. Qualitative analysis helps the researcher to go beyond the realms of quantitative data analysis allowing the researcher to make a deeper study of the data gathered and look for emerging patterns and concepts from the words and expressions of the respondents. Qualitative methods involve the researcher in the process of the research and allow researchers to gain a close understanding of the topic they are researching; closer than the quantitative method. Haegeman *et al.* (2013) propose that data is defined as qualitative when it uses information based on non-numerical data, such as face-to-face interviews as opposed to statistical data. The aim of researchers in qualitative studies is to discover ideas and provide insights to enable them to understand issues and situations which need to be investigated (Maxwell, 2005). Hence, exploratory research targets understanding an issue about which there is little or no detailed information in the literature (Mills, Durepos & Wiebe, 2010).

The above approach has been used in this study because it evaluates the ‘interactive themes’ within the data as qualitative analysis provides access to test emerging patterns, categories and relationships in the collected data. Moreover data analysis can be performed in a subjective manner (Silverman, 1993). Qualitative data analysis also helps researchers to determine the psychological aspect of the respondents. This provides deep understanding of human nature, actions, and words, which would otherwise be unexplored in quantitative analysis. Qualitative analysis helps in the evaluation of the dynamics of any phenomenon and looks into the aspects influencing them. The present study utilises interviews as a qualitative method of data collection (Bryman, 2008). In this study, the interviews cover training and development practices and strategies, as well as problems and challenges.

5.2.2.3 Multi-method Approach

Mixed methods research can be traced back to the early 1960s (Leech & Onwuegbuzie, 2009; Onwuegbuzie, Leech & Collins, 2011). Mixed methods approaches have been established on the basis that using two methods enrich the research, as it makes researchers avail themselves of the strengths of alternative approaches in one study. This enables researchers to answer queries which can be hard to explain using one

method (Tashakkori & Teddlie, 2003; 2010). Multi-method research employs two or more methods selected from an array of qualitative, quantitative and other methods. The Multi-method approach is a way of achieving more advanced results by overcoming the shortages of using one method alone (Elman, 2009). Furthermore, it is harder to do full justice to any research by adopting a singular approach to study (Creswell, 2003). If the results match, they provide a stronger basis for the validity of any study.

Mixed-method approaches also help to reduce bias (Cohen, Manion & Morrison 2007). By using this method researchers avoid being method bounded and can keep a check on the quality of data they use in the study. The methods used in data collection include 'within-method' which looks to employ a variety of methods within a singular method to collect and interpret data; whereas 'between-method' looks to make use of different research techniques to collect data from similar respondents. The former method could be exemplified by using two diverse techniques/scales to measure employee behaviour through the use of one questionnaire; whereas the latter could employ dual techniques of soliciting self-administered questionnaires and interviews (Leung, 2001). This approach, however, is not without criticism. When data are collected via diverse methods, it is highly likely that it might not convey similar meanings while addressing any research question as the same cannot be compared like to like in every situation. This is because the 'social circumstances' under which the data has been gathered might differ from time to time, and its impact on respondents would, therefore, vary (Leung, 2001).

The most important issue in combining two methods is that the researcher maximises the strengths and minimises the weaknesses of each type of data collected. Consequently, it seems a challenge for researchers to integrate different forms of data, as Creswell and Clark (2011) argue. For the present study, a questionnaire survey was conducted to elicit the opinions of bank staff. Semi-structured interviews were conducted to collect information regarding training policies and practices from senior bank managers, the managers of human resources, and training managers. These two approaches were adopted to provide a deeper understanding of training (Creswell, 2007).

5.3 THE DESIGN AND RATIONALE OF THE STUDY

Following a review of the literature on training, data were collected using self-administered questionnaires and semi-structured interviews with top managers to get in-depth analysis of the points investigated. This research was conducted in the context of Libyan banks and designed to investigate training and development practices in terms of training implementation processes, training needs, planning and organisation of training programmes, and finally identifying challenges that confronted HRD in those banks. To achieve these aims, the study applied a multi-method approach, questionnaires and face-to-face interviews, as the primary data collection methods. The chosen research design and approach was previously used by researchers, including Arab researchers such as: Abdalla and Al-Homoud (1995), Agnaia (1996), Al-Athari (2002), Albahussain (2000), Altarawneh (2005) and Elfazani (2011) who conducted studies related to training and development practices in different contexts. Those researchers found that a multi-method approach combining questionnaires and interviews was the most applicable and acceptable methods of research. This is because applying this approach strengthens the consistency, validity and reliability of the study.

The researcher communicated with employees and top management in the banks in question to generate data about the current training strategies implemented by those banks. It was hoped that the study of the current training and the opinions of management and employees would help to give a comprehensive idea about the significance of training in Libyan banks.

The design adopted was based on using both methods of data collection, which allowed the research to combine the results achieved, and keep as much as possible away from the shortcomings of using one single approach. Consequently, statistical analysis of the quantitative data helped to make summaries, comparisons and generalisation. Above all, the rationale was to assess the basic training facilities that were available in order to develop them and to produce better results and solicit employee relations, productivity and efficiency. This entailed looking into the current training strategies implemented at the banks under investigation. This was because training not only helps to spread knowledge, it also motivates employees to think more and look towards implementing innovative ideas and best practices to ensure the optimum productivity of the employees and the organisations where they are employed (Creswell, 2003).

5.4 POPULATION AND SAMPLE

The population of this study is taken from the Libyan Public banks registered with the Ministry of Finance (LCB Report, 2010). In 2010, there were five public commercial banks. These banks were targeted irrespective of size. These banks are chosen because they are responsible for the determining economic performance in Libya (see Table 5.1). Moreover, the banking sector has been very active in Libya and the development of manpower in those banks has enabled both employees and managers to perform their duties well in line with international standards and development. By virtue of the significance of human resources in economic growth, Libyan banks have focused on improving the performance of their employees through training and education.

The new banking measures and procedures mentioned in the Report of the Libyan Central Bank have made it a prerequisite that Libyan banks should adopt new policies and strategies in order to match the development in the banking sector worldwide. This is why bank employees had to be given training and education in order to enable them to deal with new tools that have been introduced to the banking sector; such as the use of the new technology (LCB Report, 2010).

The sample of respondents comprises representative and proportional samples taken from the five commercial state-owned banks (see Table 5.1). Purposive sampling techniques were used to determine the respondents. Saunders, Lewis and Thornhill (2007) suggest that purposive sampling is used when there is a need for specific respondents to answer specific questions about the knowledge needed. Thus, this research included a sample of employees chosen on the basis of their relationship to training. Another sample included the three levels of managers who were responsible for T&D; training and development managers, human resource managers and senior managers at the banks in question who responded to the semi-structured interviews. Those managers were in good positions to give credible information about the strategic policies of T&D, as well as related issues, in the banks concerned.

In the present study, the total number of employees in the five banks is 13,000 (see Table 5.1). By dividing the population of the banks selected by their branches, the sample has been selected proportionally. That led to the realisation that a larger sample had to be taken from the larger *stratum* and vice versa. The first step adopted was to calculate the percentage in each *stratum* (bank) as shown in Table 5.1. Subsequently, the proportion of each group was multiplied by the sample size of the population, 500

employees, which meant that the quota of each *stratum* is obtained (See Table 5.1). As a result, *Wahda* Bank is represented by 116 employees, *Sahari* Bank is represented by 96 employees, *The Commercial Bank* is represented by 77 employees, the *Foreign Libyan Bank* is represented by 19 employees, and *Gamhoria Bank* is represented by 192 employees. Additionally, the researcher interviewed 15 top officials on the basis of three managers from each of the five main banks: namely one HRM Manager, one T&D Manager and one General Manager (See Table 5.1).

5.5 DATA COLLECTION METHODS

Questionnaires are systematised and can be applied to a large sample of people at the same time. As such, this data collection process is very pragmatic and allows researchers to collect data without spending much time and effort (Oppenheim, 2001). The data gathered using questionnaires was analysed using SPSS. The questionnaire was designed and administered in person and distributed to bank employees who had attended training courses. Self-administered questionnaires were used as they are effective in obtaining a high percentage of responses and a good level of accuracy of data (Oppenheim, 2001).

In this study, semi-structured interviews were also used to explore the same underlying questions as in the questionnaire survey in order to connect between the two methods. The semi-structured interview has been used by many Arab researchers who conducted empirical work, and has been found as a successful approach in Arab organisations where people often prefer to talk rather than to complete a questionnaire (Al-Ali, 1999; Al-Bahussein, 2000). Mousa (2005) stated that Libyan people tend to disregard questionnaires and not take them as seriously as they do interviews. This study has setup some pre-determined questions to steer a discussion.

Interviews took place with the three levels of managers: top management levels (Human Resource Manager, Training and Development Manager, and General Manager) from each of the Libyan public commercial banks to collect further information about the status of T&D programmes, policies and plans implemented in the banks involved. Similar questions from the questionnaire were used in the semi-structured interviews. The interviews were divided into the following sections: Section 1 asked for general information about the interviewees' qualifications, experiences, positions at the banks,

and responsibilities. Section 2 asked questions relating to current T&D practices in relation to the responsibilities for developing training policies and the methods used to identify the training needs. Section 3 investigated training and development strategies with the questions relating to matching organisational objectives with training needs, the significance of training in improving performance, the place of training, how employees were selected for training (whether or not the selection of employees was based on gender, experience and qualifications), whether training achieve its objectives in developing the skills of employees, and the role played by senior management in the success of the training programmes at the banks. Section 4 asked a question relating to T&D problems and challenges encountered in training. Follow-up questions were asked during the interviews in order to obtain additional information.

The final stage in data collection was translating the interview data. Since the population in this study consisted of Arabic speakers, the researcher translated the questionnaires into Arabic from English. The translation was careful not to influence the concepts and meaning of the original interviews. Iyenger (1993, p. 174) suggests that 'interviews in one language (should) be translated into another language in each way so as to retain their meaning'. The translation was given by the researcher to an expert in translation to validate it. Following that the translated version and the original version were compared to ensure that changing the language of the instruments had not influenced the concepts and meanings of questions asked.

5.5.1 Designing the Questionnaire

The questionnaire was designed to explore T&D programmes, as well as the extent to which these programmes were effective in improving the performance of employees. There were several dimensions that made the questionnaire effective; among them were the clarity of the language in which the questions were formed, the depth of the ideas explored, the order of the questions, and the types of questions. This sequence of survey questions helped to encourage straightforward answers to the questions asked (Creswell, 2003). With regard to the order of the questions in the survey, the funnel approach was followed which organised the questions based on a logical sequence to allow the respondents to move among them and to build upon their answers. Thus, questions were organised on the basis of moving from simple to more complicated questions (Bulmer & Warick, 1993).

The questionnaire was designed after reviewing the previous studies and literature on HRD, definitions of HRD, HRD micro and macro activities, issues and challenges in HRD. Careful attention was paid to the order of the questions to ensure good logical flow (de Vaus, 1991). The majority of responses were scaled because they are easy and straightforward to complete which is a factor in research settings that unsophisticated (Easterby-Smith, Thorpe & Lowe, 2002). Some open-ended questions were included to enable respondents to expand on their responses.

With regard to the technical content of the questionnaire, other researchers and the study supervisor gave advice on the questions, their length, clarity, and layout. Following that, a pilot study was conducted to test the practicality and applicability of the questionnaire prior to its finalisation.

Questionnaires were distributed to bank employees who had undergone some training. Self-administered questionnaires are an effective method of encouraging respondents to answer sincerely in the presence of a researcher following the introduction of the research objectives and assuring respondents of confidentiality. Self-administered questionnaires were used to help obtain a high response rate and a good level of accuracy of data due to the face-to-face contact with the respondents which enabled clarification as needed.

5.5.1.1 Types of Questions

The questions were designed to suit the culture of Libyan organisations and to compare with the findings of previous research. In the design of the survey, questions were sequenced logically from the general to the specific, and in-line with the way in which training is provided. The questionnaire was divided into four sections.

Section 1 obtained general information in the form of closed questions. It collected information about the types of organisation, years of experience, the years of holding the current position, age, gender, and satisfaction with the training provided.

Section 2 investigated training and development practices. It collected information regarding the training methods used to identify training needs, the assessment of the methods used for determining training needs, training providers, type of training whether external or internal, the effectiveness of training methods used, the usefulness

of training, the assessment of training and training programmes followed, and training evaluation.

Section 3 investigated T&D strategies and captured attitudes pertaining to the training and development strategies, how they are implemented, the duration of the training strategy adopted, strategic planning, the desire of employees to take advantage of training, the extent to which training is applied and the selection of employees for training, employees' motives for attending training, and gender and equal opportunities in training. Section 4 investigated problems and challenges relating to T&D.

Likert scales were used (1=Strongly Disagree; 2= Disagree; 3= Not sure; 4= Agree; 5= Strongly Disagree) along with (1) Never, (2) Rarely, (3) Sometimes, (4) Mostly, (5) Always (McCracken & Wallace, 2000).

The survey was administered before the interviews were conducted. The same fundamental questions guiding the survey were asked in the interviews. The aim was to get some general information first about training and training strategies and the problems faced in training as seen by employees. Three managerial levels were interviewed.

5.5.2 Piloting the Questionnaire

The pilot test helped to make sure that the layout of the questionnaire was acceptable, and that there were no out of place or confusing questions. Following the first pilot, the questionnaire was reviewed again and the second stage was conducted with Libyan academics who were specialists in areas relating to T&D as well as at other universities in the United Kingdom. After this stage of the pilot study, further modifications were made. In the last stage of the pilot study, the questionnaire was sent to 20 employees with experience in training from the five Libyan commercial banks. This was done in order to test whether or not there were any ambiguous questions, as well as to gather any comments on the questionnaires. The comments on the questionnaires were taken on board and the necessary modifications were made. Based on the outcome of the three stages of the pilot study, incorporating the views and comments of the respondents, the researcher prepared the final version of the questionnaire (See Appendices II).

5.6 FIELDWORK AND SAMPLE

The fieldwork was conducted in Libya and took place between 1st August 2013 to 30th September 2013. The headquarters of the five main public commercial banks were visited by the researcher to explain the project. Later, a covering letter was attached to the questionnaire spelling out the aim of the project and the confidentiality of the responses. A similar covering letter explaining the aim of the interviews was also sent to the managers who were to be interviewed.

The researcher visited the Training Directorate at the headquarters of the banks who provided the names of the employees who had training in the main banks and their branches, as mentioned above. After that the branches were selected and visited. A stratified random sample was used to guarantee a basis for objectivity and to reduce partiality. After getting the names of employees at each branch: the number of the employees who had training at the bank (N) was divided by the number of the designated sample (n) in order to determine the fixed number (F) that had to be used and separate each individual number in the sample: $N / n = F$. Then, a starting point is identified and the fixed number obtained is added each time to obtain the consecutive required numbers of the sample from each bank.

The questionnaire was distributed and the researcher informed the respondents that he would collect the questionnaire after two days. Surveys were collected and in the event some respondents wanted clarifications on some points, the responses were provided by telephone. Some respondents asked about the possibility of filling in the questionnaire with the researcher. The researcher was present with some of the respondents while filling in their questionnaires.

The interviews were conducted in the managers' offices and lasted from 30 to 90 minutes. Some of the questions asked were open-ended allowing the interviewees the freedom to add any point and comment on the points they deemed necessary. Other questions were closed. The interviews were conducted in Arabic and the researcher took notes of the responses in a separate notebook and recorded the interviews with permission from participants. However, some managers were not keen on recording, as they mentioned that their privacy might be compromised. In general, most managers were content with the interviews and gave their personal and business cards in order to keep in contact.

The researcher distributed 500 questionnaires, 390 were returned, out of these were 39 unusable (for being incomplete and/or missing the majority of responses). Thus, 351 questionnaires were considered usable, a response rate of 70.2%. Fifteen interviews were planned, three managers from each of the five public commercial banks involved. However, in one of the banks, Human Resource Management and T&D Management were covered by the same manager. In another bank, there was no T&D Manager, as the Human Resource Manager was in charge of training as well as being in charge of human resources. In another bank, the Top Manager was at the same time the Human Resource Manager. As such, 12 interviews were conducted divided as follows: 4 Top Managers or their Deputies, 4 Training and Development Managers, and 4 Human Resource Managers.

Table 5.1: The choice of the sample the Fieldwork of the Study

Name of Bank	Number of employees	Percentage	Sample size for employees Questionnaire	Valid questionnaires	Sample size for top officials Interview	Interviews completed
Jamhoria	5000	38.46	192	136	3	3
Wahda	3000	23.8	116	65	3	3
Sahari	2500	19.23	96	71	3	2
National Commercial Bank	2000	15.38	77	60	3	2
The Libyan Foreign Bank	500	3.85	19	19	3	2
Total	13,000		500	351	15	12
Percentage		100	100	70.2	100	

5.7 ETHICAL CONCERNS

Conducting interviews depends on having access to proper sources. Gaining access can sometimes be difficult for a number of factors (Saunders Lewis & Thornhill, 2009). These include social issues pertaining to unwillingness to cooperate, lack of time, and other business issues, and the regulations governing those organisations. Regardless of access issues, however, there is an ethical obligation upon researchers in social sciences to protect the people involved in the conduct of the research and their welfare, and so it is incumbent upon the researcher to carefully discern the impact of his research on the people involved in the study.

Usually, researchers address specific ethical issues to safeguard the rights of the participants. Above all, informed consent requires researchers to make sure that respondents are given the opportunity to understand the nature, purpose and the potential consequences of research, such that participants have the right either to engage in it or opt out. In this study, staff were informed that participation was voluntary and that those who were not willing to take part in the study have the right to do so. The objectives of the research and its significance were explained. Participants were informed that the information provided would only be used for academic research purposes. Moreover, participants were assured that their data would be kept and collected safely and securely in both electronic and paper formats and that the information would be honestly and anonymously presented. The anonymity of the respondent managers was assured in a Consent Form that was distributed to them (See Appendix II).

On this basis, respondents were ready to cooperate when they were visited in their workplaces. Prior to interviewing, managers were sent a covering letter to explain the purpose of the survey and interviews. All respondents were reassured of the confidentiality of their responses and that their identities would not be revealed. Some managers even collaborated further by offering assistance, by showing interest in the outcome of the research and giving their details for any further queries. They also asked for a summary of the findings.

In summary, this research did not include any vulnerable participants, the findings did not expose any participants to harm, the researcher had no conflicts of interest with the

participants or the purpose of the study, data protection was assured, and participation was purely by consent.

5.8 DATA ANALYSIS

Data analysis is discussed in two sections: survey and interview data analysis.

5.8.1 Survey Data Analysis

Data were tabulated and analysed using descriptive statistics, frequencies, means, and standard deviations. Independent T-Tests were also used in order to come up with a clearer understanding of the data collected where a two-way independent variable such as gender was present.

The study also utilised Analysis of Variance (ANOVA) to ascertain the relationships between the groups involved in the study where there were more than two independent variables. The present study recognised four levels of staff education, and the aim was to compare the difference in a number of questions of interest between the education levels. However, the difference in the majority of questions due to the level of education was not significant (p -value <0.05). Correlation was measured to assess the strength of the relationship between a number of underlying factors (staff satisfaction with training, the methods of assessing training needs, the effectiveness of training methods, the usefulness of the training attended, the influence of training on staff performance, the implementation of the training strategies, the desire of staff to take advantage of the training provided, the effectiveness of training in achieving various targets, and the obstacles encountered in training) and personal information in the form of years of experience, age, and the years of holding current positions. All the data obtained showed that the correlations were generally low, indicating that the relationships were weak where the values of correlation were less than ± 0.2 . Job satisfaction was negatively correlated with experience and the years of holding current position with significant relationship (See Appendix II).

5.8.2 The Analysis of Qualitative Data

Qualitative analysis involves arranging the data for coding in a systematic way. Unlike quantitative data analysis, qualitative data analysis is not standardised. However, there are strategies for dealing with qualitative data (Kvale & Brinkmann, 2009; Saunders,

Lewis & Thornhill, 2007). Qualitative data was analysed right from the start of conducting the interviews. The researcher divided the qualitative data into categories based on the responses of the interviewees to make sense and derive ideas from the results achieved.

In the present study, the interview transcripts were translated from Arabic into English with the assistance of a specialist in translation. Reading and re-reading the interview transcripts was conducted in order to enable the researcher to familiarise himself with the content gathered, as recommended by Huberman and Miles (2002) and to gain an overview about the material collected. The data was classified and categorised in line with the similarities and differences in the ideas obtained from the interviews (Silverman, 2005).

Recordings of the interviews were translated into transcripts. In total, the researcher conducted 12 interviews with the same predetermined questions asked of all interviewees. The researcher did not use any standardised method in analysing the qualitative data due to the nature of the data collected by the interviews.

In this study, data was categorised on the basis that in every bank there were three levels of management interviewed: top management, human resource management, and training and development management. This was done for each bank and then each managerial level in the five banks were compiled together to form one category. This enabled the researcher to classify respondents and control the raw data collected. Participants were coded in order to preserve the identities of the managers interviewed because they were assured of anonymity (Dillman, 2009). Illustrative quotations were extracted from the data. Data was analysed based on numbers given to each of the variables investigated. For instance, the researcher gave number 1 to training strategies adopted at the bank, 2 to TNA methods, 3 to methods of training evaluation, etc.

Then the researcher started to generate data shared amongst the interviewees and the data where interviewees differ in each variable investigated. Such generation of data continued until all the variables investigated were accounted for. The data collected contained some patterns and gave the researcher an understanding of the trends and relationships amongst the variables investigated. Computerised analysis was not used because of the limited number of interviews and data collected.

5.9 CONCLUSIONS

This chapter has discussed the research methods adopted, the variables of interest and the methods of data analysis. A positivist approach using self-administered questionnaires but supported by semi-structured interviews with top managers was used to explore the research questions.

CHAPTER 6: SURVEY DATA ANALYSIS

6.1 INTRODUCTION

This chapter presents the results of the study.

6.2 SURVEY ANALYSIS

6.2.1 The Banks

The highest number of respondents (employees) was obtained from Al-Joumhoria Bank (38.7%) as shown in Table 1. Then, Al-Sahara Bank, Al-Wahda Bank and the National Commercial Bank with 20.2%, 18.5% and 17.1% respectively, (See Table 6.1).

Table 6.1: Distribution of sample across five commercial banks

Bank	Frequency	Percentage
Al-Joumhoria Bank	136	38.7
Al-Sahara Bank	71	20.2
Al-Wahda Bank	65	18.5
The National Commercial Bank	60	17.1
The Libyan Foreign Bank	19	5.4
Total	351	100.0

6.2.2 Total Work Experience of participants

Average tenure was 10.6 years, s.d. 7.6 years. The range of tenure was 1-46 years See Table 6.2 This profile is similar to the employees of almost all governmental institutions in Libya.

Table 6.2: Descriptive statistics of respondents in terms of years of experience

Statistics	Years
Mean	10.63
Std. Deviation	7.56
Range	1.0 – 46

6.2.3 Job Tenure

With regard to work experience in the same position, the majority of the respondents had less than nine years' experience (8.96) in their current positions with s.d. of 6.84 and range of 1 to 38 years, (See Table 6.3). This is also typical of the employees of commercial banks as well as the employees of Libyan governmental institutions. Most employees tend to remain in the same position for a number of years.

Table 6.3: Job Tenure

Statistic	Years
Mean	8.96
Std. Deviation	6.84
Range	1.00-38.00

6.2.4 Education levels

A big majority of employees had Bachelor degrees (65%), whereas 19.4% had two-year diplomas, (See Table 6. 4).

Table 6.4: Distribution of employees in terms of level of education

Qualification	Frequency	Percentage
Secondary school and below	11	3.1
2 years Diploma	68	19.4
University degree in	228	65.0
Master's degree in	42	12.0
Doctorate degree in	1	.3
Others (Please specify)	1	.3
Total	351	100.0

6.2.5 Age

The average age of employees was 38.56, s.d. 7.15, range 22 to 64 years, (See Table 6.5).

Table 6.5: Descriptive statistics of respondents in terms of age

Statistic	Years
Mean	38.56
Median	38.00
Std. Deviation	7.15
Range	22.0 -64

6.2.6 Gender

The majority of employees were Male (63.8%) compared to 36.2% Female, (See Table 6.6). This finding is typical of employment in the Libyan Commercial banks.

Table 6.6: Gender distribution

Gender	Frequency	Percentage
Male	224	63.8
Female	127	36.2
Total	351	100.0

6.2.7 Satisfaction with training

With regard to employee satisfaction with the training provided, a little more than half of the respondents were found to be somehow satisfied with the training provided (51.6) compared to 9.4% of the respondents who were found to be completely satisfied. 13.4 % and 13.1 % of the respondents were found to be either somehow dissatisfied or completely dissatisfied consecutively with the training provided at their workplaces (See table 6.7).

Table 6.7: Satisfaction with the training

How satisfied are you with the training provided to you at the bank where you work?	Frequency	Percentage
Completely dissatisfied	46	13.1
Somehow dissatisfied	47	13.4
Not satisfied and not dissatisfied	44	12.5
Somehow satisfied	181	51.6
Completely satisfied	33	9.4
Total	351	100.0

6.3 Processes used to identify training needs and to plan and organise training programmes

This part relates how T&D is conducted in Libyan public Commercial Banks.

6.3.1 Methods used to identify training needs

Nine different methods to identify the training needs of employees were identified (See Table 6.8). Performance appraisal came first, with a mean of 3.64 as most widely used method of training identification. This was followed by a special training team (3.61),

self-suggestion (3.58), questionnaires to employees (3.48), followed by analysis of the bank's objectives and training needs to achieve those objectives (3.39). However, the less common methods of identification of staff training needs came in the form of personal interviews (3.21), and the assessment of previous training reports (3.20). These were used fairly regularly in the assessment of the training. The least used methods of training needs assessment were observation and direct monitoring (3.09), and surveying the views of newly appointed or promoted staff concerning their training needs (2.94).

Table 6.8: Methods of identifying training needs

	Which of the following methods are used to identify training	Mean	SD
1	Performance appraisal	3.64	1.19
2	A special training team	3.61	1.37
3	Self-suggestion	3.58	1.42
4	Questionnaires to employees	3.48	1.50
5	Analysis of the Bank's objectives and training needs to achieve	3.39	1.04
6	Personal interviews	3.21	1.45
7	Assessment of previous training reports in order to identify the	3.20	1.20
8	Observation and direct monitoring	3.09	1.24
9	Surveying the views of newly appointed or promoted staff	2.94	1.23

6.3.2 Helpfulness of training programmes in achievement of the training needs

Most respondents agreed that training has improved their abilities to make good management decisions, felt that training courses provided new knowledge and skills, and gave staff new ideas and innovative methods. The least helpful outcomes were that training related to the work the employees are doing (mean 3.47) and that objectives of training programmes are clear to all. Hence, the respondents seem to agree that the training programmes were related to improving their abilities for decision making, as well as improving their management and behavioural skills and learning new working methods (See Table 6.9).

Table 6.9: Achievement of training needs

	To what extent are the training sessions helpful in the achievement of the training needs?	Mean	SD
1	Training has improved my ability to make good management decisions	4.18	.93
2	Training courses give me new knowledge and behavioural skills	4.01	.81
3	From the training courses we get new ideas and innovative working method	3.91	.92
4	Training is related to the work I am doing	3.47	.91
5	The objectives of the training courses are clear to all	3.30	1.00

6.3.3 Reasons for training

Training centred mostly round the introduction of new technology (mean 3.96). This was followed by requests from employees' departments, performance evaluation, promotion, recruitment and lastly upon direct requests from employees, (See Table 6.10).

Table 6.10: Training in the bank

	When are employees trained in the bank?	mean	SD
1	When using a new technology or new methods of work	3.96	1.03
2	Upon the request of the employees' department	3.91	1.11
3	When employee performance is evaluated	3.55	1.29
4	When the employee is promoted	3.47	1.33
5	When employees are recruited	3.34	1.29
6	Upon the request of the employees	2.82	1.46

6.3.4 Assessment of the training methods currently used

The assessment of the current methods of determining the training needs of employees is shown in Table 6.11. Most employees thought that the current method of training was 'average' (49.0%) and over 30% felt that assessment was bad or very bad. The mean response with regard to assessment of training was 2.94.

Table 6.11: Assessment of determining the training needs of employees

What is your assessment of the methods currently used in the bank in determining the training needs of employees?	Frequency	Percentage
Very bad	32	9.1
Bad	77	21.9
Average	172	49.0
Good	38	10.8
Very good	14	4.0
Excellent	18	5.1
Total	351	100.0

6.4 TRAINING DELIVERY

6.4.1 Institutions for delivering training

Table 6.12 shows that the most widely used external provider was the Institute of Libyan Central bank, as 88.3% responded either often or always.

Table 6.12: Institutions delivering the training

Note: -N=Never, R=Rarely, S=Sometimes, O= Often, A=Always, C=Count

If the training of personnel is carried out in Libya, which of the following institutions deliver it?	N		R		S		O		A	
	C	%	C	%	C	%	C	%	C	%
Universities	150	42.7	43	12.3	65	18.5	44	12.5	49	14.0
Colleges of economy and banking	115	32.8	57	16.2	66	18.8	57	16.2	56	16.0
The Institute of the Central Bank	12	3.4	10	2.8	19	5.4	120	34.2	190	54.1
Private Training Institute	19	5.4	17	4.8	49	14.0	101	28.8	165	47.0

6.4.2 Location of training

The overwhelming majority of the respondents, 74.9%, thought that training either often or always took place outside the bank whereas some thought that training took place inside the bank but away from their work positions (68.6%), compared to 57.3% who said that they had on-the-job training (See Table 6.13).

Table 6.13: The procedure of utilising training

How do the following apply to the way in which training is utilised at the bank where you work?	N		R		S		O		A	
	C	%	C	%	C	%	C	%	C	%
On-the-job training	37	10.5	26	7.4	87	24.8	113	32.2	88	25.1
Training away from work, but inside the bank	29	8.3	24	6.8	57	16.2	123	35.0	118	33.6
External training (outside the bank) at an external training body	9	2.6	30	8.5	49	14.0	91	25.9	172	49.0

Note: -N=Never, R=Rarely, S=Sometimes, O= Often, A=Always, C=Count

6.4.3 Type of training used in-house

From Table 6.14, the overwhelming majority of the respondents (80.6%) stated that lectures were often or always used as a tool for self-training; group discussions 74.1%; conferences and symposiums 62.1%; compared to mentoring 40.2%. These were followed by role play (30.5%); case studies (26.5%) and then specialist projects (23.1%). The most common training tool was lectures, as Libyan workers are used to the traditional way of acquiring information via lectures, as opposed to role play, case studies or specialist projects.

Table 6.14: Types of in-house training

To what extent are the following used for in-house training?	N		R		S		O		A	
	C	%	C	%	C	%	C	%	C	%
Lectures	34	9.7	17	4.8	17	4.8	74	21.1	209	59.5
Group Discussions	36	10.3	25	7.1	30	8.5	87	24.8	173	49.3
Video Conferencing	59	16.8	27	7.7	27	7.7	77	21.9	161	45.9
Individual research and studies	60	17.1	45	12.8	74	21.1	73	20.8	99	28.2
Mentoring	42	12.0	56	16.0	112	31.9	75	21.4	66	18.8
Conferences and Symposiums	30	8.5	32	9.1	71	20.2	107	30.5	111	31.6
Demonstrations and practical illustrations and displays	44	12.5	40	11.4	70	19.9	95	27.1	102	29.1
Case Studies	58	16.5	82	23.4	118	33.6	50	14.2	43	12.3
Specialist projects	66	18.8	86	24.5	118	33.6	43	12.3	38	10.8
Role Play	68	19.4	76	21.7	100	28.5	62	17.7	45	12.8

Note: -N=Never, R=Rarely, S=Sometimes, O= Often, A=Always, C=Count

6.4.4 Services provided by external training providers

Using external trainers is one of the strategies adopted to improve the performance of staff (95.7%) and only 4.3% stated that external trainers were not used to deliver training (See Table 6.15).

Table 6.15: Use of external trainers

Does the bank use any external trainers?	Frequency	Percentage
Yes	336	95.7
No	15	4.3
Total	351	100.0

6.4.5 Type of service provided by external training providers

Essentially, external training was often based on evaluating training and development programmes in addition to providing banks with specialists in training and development. Also, making changes to external training and development programmes to suit the bank's needs (mean 3.43) custom (bespoke) training; set external training programmes; finally, that external training bodies set the strategic training plans (See Table 6.16).

Table 6.16: Type of service provided by external training providers

	Specify the nature and type of service provided by external training providers?	Mean	SD
1	Evaluating the training and development programmes	3.75	.196
2	Providing the bank with specialist experiences in training and development programmes	3.75	1.05
3	Making change to external training and development programmes to suit the bank's needs	3.43	.94
4	External providers deliver custom (bespoke) training	3.31	.94
5	External training programmes are set programmes (designed in advance)	3.11	1.08
6	The external training bodies set the strategic training plans for the bank	3.08	1.07

6.5 TRAINING PROGRAMMES

6.5.1 Effectiveness and clarity of the training methods

With regard to the effectiveness and clarity of training methods, bank employees thought that the training methods adopted ranged from good to average, very few people thought it was very bad (3.1%) or excellent (1.1%) (See Table 6.17). The mean of the effectiveness of the training methods used was 2.89.

Table 6.17: The effectiveness of the training methods used in your bank

What is your opinion on the effectiveness of the training methods used at the present time in your bank?	Frequency	Percentage
Very bad	11	3.1
Bad	32	9.1
Average	125	35.6
Good	138	39.3
Very Good	41	11.7
Excellent	4	1.1
Total	351	100.0

6.5.2 Outcomes of training

The highest rated outcome was that training helped to increase the creativity of staff. Training also increased employee productivity, mean 4.27; job satisfaction, on-the-job performance, commitment and motivation, and increased staff skills and knowledge, 4.14; and other factors were improved computer and Internet skills, 4.14; and increased efficiency of staff and improved their performance at work (See Table 6.18). It is clear that the perceived outcomes of training are many and mostly related to enhancing the performance of staff and productivity. However, training has a middling effect on improving the attitudes of bank employees and a lesser impact on limiting absenteeism.

Table 6.18: Training and the achievement of objectives

	To what extent does training help to achieve the following?	Mean	SD
1	Increase the creativity of staff	4.31	.79
2	Increase employee productivity	4.27	.84
3	Increase employee job satisfaction	4.27	.82
4	Improve on-the-job performance of staff	4.26	.83
5	Increase the commitment and motivation of staff	4.25	.93
6	Promote and increase staff skills and knowledge	4.22	.83
7	Improve computer and the Internet skills	4.14	.74
8	Increase the efficiency of staff and improve their performance at the work assigned to them	4.14	.85
9	Improve banking skills	4.11	.89
10	Learn new ways to do the work	4.04	.83
11	Improve staff attitudes	4.01	.81
12	Change and improve the behaviours of staff and their conduct	3.99	.82
13	Encourage teamwork	3.88	.96
14	Improve quality of services	3.79	.89
15	Reduce the cost incurred by the bank	3.76	.92
16	Improve customer service skills	3.74	.91
17	Increase the quality of service provided	3.70	.89
18	Increase sales	3.67	.91
19	Improve teamwork skills	3.67	.92
20	Improve learning management problem-solving skills	3.65	.93
21	Limit the frequency of absenteeism	3.42	1.07

6.5.3 Training programmes for new employees

When respondents were asked whether or not there were any training programmes for new employees, the majority (72.9%) answered 'yes'. However, 27.1% of the respondents were not aware of the existence of training programmes for newly appointed employees (See Table 6.19).

Table 6.19: Training programmes for new employees at the bank

Are there any training programmes for new employees at the bank?	Frequency	Percentage
Yes	256	72.9
No	95	27.1
Total	351	100.0

6.5.4 Programmes implemented at the bank

When respondents were asked about the programmes implemented at the banks, they answered that training often or always focuses on the basics of computing (75.7%). Training for developing employees' skills in the basics of English language was ranked second, and developing respondents skills in the basics of banking operations ranked third (See Table 6.20).

Table 6.20: Programmes implemented at the bank

If there is training programmes for new employees, to what extent are the following programmes implemented in your bank?	N		R		S		O		A	
	C	%	C	%	C	%	C	%	C	%
Training in the basics of banking operations	6	1.7	6	1.7	19	5.4	94	26.8	131	37.3
Training in the basics of the English language skills	4	1.1	6	1.7	16	4.6	81	23.1	149	42.5
Training in computer basics	3	0.9	4	1.1	15	4.3	76	21.7	158	54.0

Note: -N=Never, R=Rarely, S=Sometimes, O= Often, A=Always, C=Count

The total was 256; there were 95 people who did not answer this question because they answered 'No' to the previous question 'Are there training programmes for new employees at the bank?'

6.5.5 Importance of measuring and evaluating training programmes

When respondents were asked about the importance of measuring and evaluating training programs, the majority (76.4%) agreed that it was 'very important' to measure and evaluate them, and 21.7% felt it was 'important' (See Table 6.21). The overall mean was 3.73.

Table 6.21: Importance of measuring and evaluating the training programmes at the bank

In your opinion, is it important to measure and evaluate the training programmes at the bank?	Frequency	Percentage
Unimportant	4	1.1
Somewhat important	3	.9
Important	76	21.7
Very important	268	76.4
Total	351	100.0

6.5.6 Evaluation of training and development programmes

Respondents had differing views on how much training was evaluated; 42% felt it was 'often' and 27% 'sometimes'. The mean was 3.37 (See Table 6.22).

Table 6.22: Evaluation training and development programmes

Does the bank evaluate training and development programmes?	Frequency	Percentage
Not at all	30	8.5
Rarely	38	10.8
Sometimes	95	27.1
Often	148	42.2
Always	40	11.4
Total	351	100.0

6.5.7 Evaluation of learning

Most respondents felt that the banks either 'often' or 'sometimes' evaluated what employees learnt following the completion of training (38.7% and 34.5% respectively) (See Table 6.23).

Table 6.23: Evaluation of learning following the completion of training

Does the bank evaluate what employees learn following the completion of training?	Frequency	Percentage
Not at all	24	6.8
Rarely	42	12.0
Sometimes	121	34.5
Often	136	38.7
Always	28	8.0
Total	351	100.0

6.5.8 Methods of evaluation

With regard to the methods of evaluating training programmes, the majority of the respondents thought that training programmes were evaluated by asking trainees to fill out a questionnaire (mean 3.78) followed by monitoring staff performance report (mean 3.65) and lastly by interviewing trainees after the end of training programme (mean 3.33) (See Table 6.24).

Table 6.24: Methods of evaluation

	If the bank evaluates training programmes, which of the following applies to the way in which these are used?	Mean	SD
1	By asking trainees to fill out a questionnaire at the end of each training programme	3.78	1.26
2	By monitoring staff performance reports	3.65	1.37
3	By testing trainees after each training programme	3.58	1.42
4	By asking the officials in charge of training about the extent to which their trainees benefit from their training	3.53	1.36
5	By comparing trainees' results before and after the training programme	3.48	1.37
6	By interviewing trainees after the end of each training programme	3.33	1.45

6.6 TRAINING AND DEVELOPMENT STRATEGIES

6.6.1 Training Strategy

The majority of employees (78.3%) felt that the banks had a clear and specific strategy for the training and development of their human resources (See Table 6.25).

Table 6.25: Strategy for the training and development of human resources

Does your bank have a clear and specific strategy for the training and development of human resources?	Frequency	Percentage
Yes	275	78.3
No	76	21.7
Total	351	100.0

6.6.2 Training strategy and bank strategy

The employees who answered 'yes' that their bank had a clear strategy were asked whether they thought that the training strategy was related to the strategy of the bank. About half of the respondents thought that both strategies were related to a great extent to the policies of the bank (49.4%). 40.3% of the respondents thought the the bank training strategy is to a middling extent related to the strategy of the bank, and 5.0% thought that both strategies were related to a very large extent (See Table 6.26).

Table 6.26: Training strategy and the strategy of the bank

Do you think that the bank's training strategy is related to the strategy of the bank		Frequency	Percentage
	To a very small extent	1	0.3
	To small extent	13	4.7
	To a middling extent	111	40.3
	To a large extent	136	49.4
	To a very large extent	14	5.0
Total		275	100.0

6.6.3 The implementation of training strategy

With regard to the implementation of training strategy, the majority of the respondents viewed implementation positively, as 46.2% thought that it was 'often' implemented, while 41.1% stated that it was 'sometimes' implemented, and 5.4% thought that the training strategy was always implemented, as opposed to 7.2% of employees who thought that the training strategy was rarely implemented (See Table 6.27).

Table 6.27: The implementation of training at the bank

	To what extent has the training strategy been implemented in your bank?	Frequency	Percentage
	Rarely	20	7.2
	Sometimes	113	41.1
	Often	127	46.2
	Always	15	5.4
Total		275	100.0

6.6.4 Duration for the strategy of training

The majority of respondents (53.81%) felt that the training strategy was annually set; compared to 24% who thought that the training strategy was continually updated (See Table 6.28).

Table 6.28: Duration of the training strategy

What is the duration for the strategy of training and development at the bank	Frequency	Percentage
Updated continually	66	24
Annually	148	53.81
Every 2-3 years	27	9.81
Every 4-5 years	7	2.54
Every 5 years	2	0.72
More than 5 years	25	9.09
Total	275	100.0

6.6.5 Procedures for planning human resource development

When respondents were asked about the procedures used to achieve the strategic planning of human resource development, the clarity of the bank's goals for human resources over the long term had a mean of 3.42; while the participation with employees had a mean of 3.24; and the clear vision and strategic goals for the organisation had a mean of 3.15; the analysis of the external factors (cultural, legal, economic, technological) to identify the sources and weaknesses at the banks had a mean score of 2.68 (See Table 6.29). This finding indicated that the most important procedure for achieving the strategic planning of human resource development was clarity in the bank's goals for human resources over a long period of time; whereas, analysing the external factors to identify weaknesses and strength at the bank scored lowest.

Table 6.29: Procedures used to achieve the strategic planning of human resource development

	Please indicate how much the following are used to achieve the strategic planning of human resource development?	Mean	SD
1	Clarity in the bank's goals for human resources over the long-term	3.42	.99
2	Participation with employees	3.24	1.40
3	Clear vision and strategic goals for the organisation	3.15	1.02
4	Analysis of the external factors (cultural, legal, economic, technological) to identify the sources of the strengths and weaknesses at the bank	2.68	1.16

6.6.6 Encouragement of employees to undertake training

The main reasons why employees are encouraged to attend training programmes are seen as: improving their performance (mean 4.23) and getting financial incentives (higher earnings) with a mean of 4.16. Overall, there is little difference in motivation for training (See Table 6.30).

Table 6.30: Encouragement of employees to undertake training

	What do you think encourages employees to undertake training?	mean	SD
1	Improved performance	4.23	.91
2	Financial incentives, i.e. Higher earning	4.16	1.11
3	Broader responsibilities in the future	4.10	1.06
4	Moral stimulus (Appreciation from the bank)	4.07	1.02
5	Incentive system	4.01	1.14

6.6.7 Desire for work which leads to assistance in staff development

The desire for training can be raised by several factors as seen in Table 6.31. The most important factor was helping employees to develop their abilities in order to achieve better productivity standards, (mean 4.29) followed by the desire to modernise working methods and systems. Other factors were maintaining a balance between staff training and the introduction of modern methods and keeping pace with recent development and change in the working methods. These findings indicate that the desire for training is an important factor in changing the methods of work and hence improving and modernising the working methods.

Table 6.31: Benefits of training

	Do you think that the desire for training can help to change the methods of work and can be of assistance in staff development?	Mean	SD
1	Training helps employees to develop their ability to work in order to achieve better productivity standards	4.29	.83
2	Staff training creates the desire to modernise working methods and systems	3.94	.83
3	My workplace maintains a balance between staff training and the introduction of modern methods	3.78	.99
4	My workplace keeps pace with recent developments and change in the working methods	3.56	1.06

6.6.8 Advantage of training

When bank staff were asked about their opinions regarding the advantages they get from the training courses, a sense of belonging to their workplaces was rated highest followed by keenness to develop their skills and knowledge. The lowest mean, 4.01, was given to working better when they trained (See table 6.32).

Table 6.32: Advantage of training

	Do you show the desire to take advantage of the training courses you attend?	Mean	SD
1	Training creates a sense of belonging to my work place	4.34	.87
2	I am keen to develop my skills and knowledge through training	4.32	.82
3	I have the desire to take advantage of the training provided by the bank where I work	4.23	.86
4	I do my work better when I train	4.01	.90

6.7 FACTORS AFFECTING EMPLOYEE SELECTION FOR TRAINING

6.7.1 Personal and professional factors influencing access to training and HRD

Seeking training and selecting employees for training was influenced by several factors among which were relationships with managers (mean 4.01), followed by years of experience (3.65), vocational and educational level of trainees (3.63), age 3.26, and lastly gender (2.51), as shown in Table 6.33.

Table 6.33: Factors affecting employee selection for training

	To what extent do the following factors have an impact on employee selection for the type of training at the bank?	Mean	SD
1	Relationships with the line manager	4.01	1.07
2	Years of experience for trainees	3.65	1.15
3	Vocational and educational level of trainees	3.63	1.18
4	Age	3.26	1.19
5	The person's gender	2.51	1.26

6.7.2 Equal opportunities for training and development

Almost three quarters (74.9 %) stated that both men and women have equal opportunities for training (See Table 6.34a). Table 6.34b shows that 90.2% of men felt that men and women had equal opportunities compared to 48.3% of women. Women were thus far less likely to perceive equal opportunities in this area.

Table 6.34a: Equal opportunities for T&D

Do you think men and women have equal opportunities for training and development?	Frequency	%
Yes	263	74.9
No	88	25.1
Total	351	100.0

Table 6.34b: Equal opportunities for T&D

Do you think men and women have equal opportunities for training and development?	Men	%	Women	%
Yes	202	90.2	61	48.3
No	22	9.8	66	51.7
Total	224	100.0	127	100.0

6.8 FACTORS INFLUENCING THE EFFECTIVENESS OF TRAINING

The problems and obstacles that hinder the effectiveness of the training programmes are: failure to identify the training needs accurately (mean score of 2.91), followed by lack of venues suitable for training, 2.85; lack of advance planning for training 2.82; lack of long-term plans for developing human resources, 2.66. These were sometimes noted to be major problems. Furthermore, the management did not support training programmes, 2.62; staff dissatisfaction with the training programme 2.61; inaccurate training need analysis, 2.60; training times are not suitable for trainees shift timings, 2.58; discrepancy between the provided training, 2.53; poor quality training programmes, 2.52; work environment does not support new behaviours learned in training and development programmes, 2.48; and lack of motivation among employees, 2.41. However, the least problems that influenced the effectiveness of human resource development programmes were found to be in the fact that the bank did not link training programmes with a business plan, with a mean score of 2.29; followed by the lack of support of the management to the training programmes, 2.18; and finally lack of necessary financial resources, 1.73(See Table 6.35).

Table 6.35: Factors influencing the effectiveness of HRD programmes

What are the main problems and challenges that influence the effectiveness of human resource development programmes?		Mean	SD
1	Failure to identify the training needs accurately	2.91	1.24
2	Lack of venues suitable for training	2.85	1.19
3	The lack of advance planning for training	2.82	1.21
4	Lack of long-term plans for developing human resource	2.66	1.33
5	Failure to keep up with the training materials and methods of modern developments	2.62	1.28
6	Staff dissatisfaction with the training programme	2.61	1.36
7	Inaccurate training need analysis	2.60	1.34
8	Training times are not suitable for trainees shift timings	2.58	1.31
9	Discrepancy between the provided training, development and job skills	2.53	1.34
10	Poor quality training programmes	2.52	1.36
11	Work environment does not support new behaviours learned in training and development programmes	2.48	1.33
12	Lack of motivation among employees	2.41	1.32
13	The bank does not link training programmes with a business plan	2.29	1.38
14	Management does not support training programmes	2.18	1.27
15	Lack of necessary financial resources	1.73	1.15

6.9 DIFFERENCES BY GROUP

6.9.1 Gender

T-tests showed no significant differences on improving the quality of services and improving teamwork skills when analysed by gender. Significant differences were observed for improving problem solving and improving customer service skills. In both cases, women scored higher than men (See Table 6.36).

Table 6.36: Effects of training by gender (t-tests)

To what extent does training help to achieve the following?		Gender	Mean	St. Dev.	T-test	P-value
1	Improve quality of services	Male	3.72	.89	-1.915	0.056
		Female	3.91	.89		
2	Improve teamwork skills	Male	3.64	.89	-.639	0.523
		Female	3.70	.98		
3	Improve learning management problem-solving	Male	3.54	.96	-3.013	0.003
		Female	3.85	.85		
4	Improve customer service skills	Male	3.66	.92	-2.179	0.030
		Female	3.88	.89		

6.9.2 Effectiveness of attending training

T-Tests on the scores for a range of training outcomes showed no significant differences by gender (See Table 6.37).

Table 6.37: Usefulness of training by gender (t-tests)

How useful is the training that you have Attended?		Gender	Mean	St. Dev.	T-test	p-value
1	It increases my work performance	Male	3.99	1.02	-.356	0.722
		Female	4.03	1.00		
2	It increases my self-development and skills development	Male	4.11	.92	-.366	0.714
		Female	4.14	.94		
3	It is supportive and will help my promotion chances.	Male	3.95	1.11	-.231	0.818
		Female	3.98	1.14		
4	It enables one to share experiences with others	Male	4.00	1.10	-1.774	0.077
		Female	4.20	.92		

6.9.3 Factors influencing the effectiveness of human resource development programmes

T-Tests on scores for factors that might hinder the effectiveness of training showed no significant differences by gender with the exception of feelings that training does not link to business plans where women scored higher (See Table 6.38).

Table 6.38: Gender differences and hindering factors

To what extent might the following factors hinder training and development in your bank?		Gender	Mean	Std. Deviation	T-test	p-value
1	Lack of necessary financial resources	Male	1.67	1.13	-1.221	0.223
		Female	1.83	1.17		
2	Lack of venues suitable for training	Male	2.77	1.20	-1.720	0.086
		Female	3.00	1.16		
3	Staff dissatisfaction with the training programme	Male	2.54	1.37	1.123	0.059
		Female	2.82	1.26		
4	The bank does not link training programmes with a business plan	Male	2.26	1.39	-2.141	0.033
		Female	2.59	1.37		

6.9.4 The desire of employees to take advantage of training

T-Tests on scores relating to the desire to take advantage of training showed no gender differences except in relation to creating a sense of belonging for which women scored higher (See Table 6.39).

Table 6. 39: Desire to take advantage of training by gender

Do you show the desire to take advantage of the training courses you attend?		Gender	Mean	Std. Deviation	T-test	p-value
1	I have the desire to take advantage of the training provided by the bank where I work	Male	4.20	.88	-.727	0.468
		Female	4.27	.84		
2	I do my work better when I train	Male	4.02	.92	.345	0.730
		Female	3.99	.85		
3	I am keen to develop my skills and knowledge through training	Male	4.30	.87	-.422	0.673
		Female	4.34	.71		
4	Training creates a sense of belonging to my work	Male	4.29	.93	-1.210	0.027
		Female	4.41	.76		

6.10 ANOVA

ANOVA was used to compare the differences in a number of questions by education level of respondents.

6.10.1 Training outcomes and educational level

The results of one way ANOVA showed that there were few differences in ‘I have the desire to take advantage of the training provided by the bank where I work’, as F-test was 4.096 and p-value 0.007 (P-value <0.05) Similarly, ‘I do my work better when I train’ (F-test 2.145, = 0.094) and ‘training creates a sense of belonging to my work place’, f-test 2.491, p-value 0.060 (See Table 6.40), However, there was a general trend in the scores such that attitudes to training outcomes increased with educational level.

Table 6.40: Education level and taking advantage of training, one way ANOVA

Questions	Level of education	Mean	Std. Deviation	F-test	p-value	
Do you show the desire to take advantage of the training courses you attend?						
1	I have the desire to take advantage of the training provided by the bank where I work	Secondary school and below	4.00	1.18	4.096	0.007
		2 years Diploma	3.94	.97		
		University degree	4.33	.81		
		Master’s degree	4.16	.82		
		Total	4.22	.87		
2	I do my work better when I train	Secondary school and below	3.81	.87	2.145	0.094
		2 years Diploma	3.82	.91		
		University degree	4.04	.92		
		Master’s degree	4.23	.72		
		Total	4.01	.90		
3	Training creates a sense of belonging to my work place	Secondary school and below	4.18	1.16	2.491	0.060
		2 years Diploma	4.16	.83		
		University degree	4.35	.90		
		Master’s degree	4.61	.66		
		Total	4.34	.88		

6.10.2 Implementation of training strategy

Education had no effect on views towards strategy implementation (See Table 6.41).

Table 6.41: Implementation of training strategy, one way ANOVA

Questions	Level of education	Mean	Std. Deviation	F-test	p-value
To what extent has the training strategy been implemented in your bank?					
	Secondary school and below	3.44	.88	2.014	0.077
	2 years Diploma	3.33	.64		
	University degree	3.52	.69		
	Master's degree	3.66	.79		
	Total	3.50	.70		

6.11 METHODS USED TO DETERMINE TRAINING NEEDS

Staff attitudes towards the methods used for determining their needs are presented in Table 6.42.

Table 6.42: The methods used in determining bank staff training needs

Response	Frequency	Percent
Very bad	32	9.1
Bad	77	21.9
Average	172	49.0
Good	38	10.8
Very Good	14	4.0
Excellent	18	5.1
Total	351	100.0

Almost half (49%) think that the methods used for determining their needs are 'Average'. Amongst the reasons given are that training is only given when a new technology is introduced, or casual training that takes place every now and then. There is nothing special about the methods used for determining training needs, as most often they are in accordance with a line manager's observations, questionnaires or interviews

to ask staff about their needs, monitoring the performance of staff or when staff are newly appointed.

21.9% of staff think that the methods used for determining their training needs are 'Bad,' for the following reasons: the way in which the training needs of staff are applied is not fair, as not all staff are treated the same. There is some bias in selecting some staff for training. Additionally, the methods used for the assessment of staff for training are not designed by fully qualified trainers; hence, training needs are not assessed well. Furthermore, respondents felt that there was no revising of what each member of staff needs and that the methods used were neither accurate nor specific. As such, the methods used are not able to properly assess the training needs of staff. The outcome of such a response is due to the fact that the management of training at the banks does not prioritise the assessment of training. Besides, none of the banks assesses the methods used for training its staff based on modern training approaches. Similarly, 9.1% of bank staff think that the methods used are 'Very bad' as they do not have a systematic or pragmatic basis for determining the needs of every member of staff and treat all staff as having the same needs. There is no accurate evaluation of the current training needs of every member of staff. Additionally, there are no specialists who are able to identify training needs or deliver training well.

In contrast, 10.8% of staff think the methods used for assessing training needs are 'good'. They think that staff are given training every time they ask their line managers to provide it. Moreover, they think that questionnaires that determine their needs can function as an effective method for determining their training needs. Additionally, four per cent of staff think that the methods used for determining their training needs are 'Very good' or 'Excellent' (5.1%) because they are satisfied with the methods used for determining their needs. Other staff also think that the methods used are 'Very good' because there are various different methods adopted to assess their training needs fairly, without bias. Some staff responded positively that the methods used for assessing their training needs address their actual needs and that assessment is done by expert trainers who have long experience in training.

It follows that the training provided is based on scheduled training that most staff are advised to have, and the assessment of the training methods adopted has proved to be valid. Furthermore, some respondents think that the methods used for the assessment of

training are ‘Excellent’, because the outcome of training has always rendered good results, particularly with those who take training seriously. Hence, the methods used for determining their training needs addressed their actual needs which, explains they benefited from the training provided.

6.12 REASONS FOR NEGATIVE ANSWERS REGARDING THE EFFECTIVENESS OF TRAINING METHODS

Table 6.43 shows the percentages of staff who think that the training methods used are either ‘Bad’ or ‘Very bad’ and thus not effective.

Table 6.43: Negative answers regarding the effectiveness of the training methods

Response	Frequency	Percent
Very bad	11	3.1
Bad	32	9.1
Average	125	35.6
Good	138	39.3
Very Good	41	11.7
Excellent	4	1.1
Total	351	100.0

The main reasons the respondents give for their evaluation of the effectiveness of training programmes are as follows: 9.1% think that the training methods are ‘Bad’ due to being traditional and not accurately showing the extent to which trainers have benefited from training. In addition, the training methods adopted show that the management of training depend on quantity rather than quality in the training provided as the plans they adopt are very short-term. Above all, these respondents think that there is no clear training strategy adopted.

As such, the evaluation of training needs does not take into account what staff need but what training programmes the management has put in place. Hence, the methods used are applied based on what suits the management of the banks and not what suits the staff. There is also the issue that the methods used for determining the training needs of bank staff do not take into account that staff are different in their capacities to understand and comprehend the training provided to them. Additionally, the methods used for the assessment of training needs are also administered by trainers who are not qualified to assess training needs.

Furthermore, 3.1% of staff believe that the training methods are ‘Very bad’ because there is no accurate assessment of their training needs as the methods for determining training needs are haphazard and the same training is given to all staff irrespective of their positions and this training is repeated each year without updating it. In addition, the methods used do not express the actual needs of staff and they do not solve long-term problems in staff performance. As such, the management determines not only the methods used for selecting staff for training but also the material content of training. Respondents think that the methods used to identify their training needs do not ensure that they have the best opportunities for acquiring the knowledge that can improve their skills and performance.

The same methods of assessing training needs apply to all staff even though, staff have different training needs. For instance, the use of the same questionnaire to assess the training needs of all staff, irrespective of their different levels of needs, cannot be totally expressive of the accurate training needs of staff as the members of staff are known to have different capabilities and occupy different positions. Furthermore, the assessment of the methods of the training needs does not always involve feedback from employees particularly those who have long experience at the banks.

Other negative views about the methods used to determine the training needs relate to women who think that the methods of assessing their training needs do not take into account the culture of the Libyan society and the relationship between training inside the bank and outside the bank or abroad. The training methods adopted do not account for such crucial variables in training.

6.13 Women and equal opportunities for training and development

Table 6.44 shows the percentages of the staff who think that women do not have the same training opportunities as those of men.

Table 6.44a: Women and equal opportunities for training

Response	Frequency	Percent
Yes	263	74.9
No	88	25.1
Total	351	100.0

Table 6.44b: Women and equal opportunities for training

Do you think men and women have equal opportunities for training and development?	Male	%	Female	%
Yes	202	90.2	61	48.3
No	22	9.8	66	51.7
Total	224	100.0	127	100.0

When staff were asked whether women have the same training opportunities as men, the majority (74.9%) thought that women have the same opportunities as men. Out of those 90.2% were men and 48.3% were women. The majority of staff thought that training was given to bank staff equally.

However, 25.1% of staff thought that women did not have the same training opportunities as men of the 25.1%, 51.7% of them were women and 9.8% were men. It is noticed that the majority of women thought that they did not have the same training opportunities and they knew that men have training opportunities they did not have. This result might be caused by lacking access to external training due to cultural, social, and personal reasons. The marital status of women may prevent them from seeking training outside the bank and those who have children are unlikely to leave their children and go for training abroad.

Other reasons mentioned are that although banks do not discriminate between men and women in selection for training, the level of education and specialization of staff sometimes plays a part in selection, as the majority of trading activities inside the banks with other banks and institutions are made by men. That is why usually women are not selected for training that pertains to trading, particularly overseas. The Libyan culture limits the scope of women in employment and most men seek training to be promoted, while most women are satisfied with their positions and do not always seek training just to be promoted. Nevertheless, sometimes banks target women for special training, particularly in relation to secretarial duties and other skills.

6.14 CONCLUSION

Findings show that banks send their staff to external training but the most commonly used T&D delivery methods were lectures and, group work and, instruction. Banks evaluate T&D programmes regularly using questionnaires, asking line managers about

their observations and assessments of their trainees or staff. Staff are also tracked through their appraisal records. Training evaluation takes place in line with the traditional methods of evaluation such as measuring the change of trainees' behaviour over short periods of time or testing trainees for skill development. Managers are in charge of evaluation of training programmes even though they are not in most cases specialist in training and development.

Training is mostly provided as a reaction to the challenges that banks face but does not impact on job satisfaction and absenteeism. Conversely, T&D were found to increase customer satisfaction, quality service and productivity. The challenges confronting T&D programmes were represented in the lack of motivation among employees to request training; poor TNA procedures as well as poor planning for staff training needs, as well as poor training needs programmes and the methods of training delivery. The financial resources are not considered a problem. Training programmes that are run abroad by external providers do not always match the requirements of the banks. Banks have short- term strategies and plans. Staff attend such training programmes encouraged by financial gains and promotions. Staff who have long tenure at the banks benefited the least from training.

Gender plays a part in improving the quality of services and also improving learning management problem-solving skills. There are also significant differences between men and women regarding perceptions of improving customer service skills. The study showed significant differences by gender on development with the exception of feelings that training does not link to business plans where women scored higher. The study found significant differences in the desire of employees to seek training and their positive attitudes to training correlated with educational level. The next chapter presents the results of interviews with managers.

CHAPTER 7: INTERVIEW ANALYSIS AND FINDINGS

7.1 INTRODUCTION

This chapter discusses the findings of 12 interviews with managers. Managers' views are discussed in relation to training policies and improving training in Libya. On average, managers had 16.75 years experience and three-quarters had a university degree (See Appendix VI).

7.2 CURRENT TRAINING STRATEGIES AND PRACTICES

7.2.1 Training and Development strategies

The responsibility for developing plans and training policies lies in the hands of top management. Training and development strategies are formulated and revised each year in line with the needs of the banks and the needs of the staff based also on new technology and banking systems. A specialist training committee made up of HR managers, training management, and supervised by top management is responsible for training and illustrates the extent to which managers at all levels are committed to training. One HR manager reveals:

The top management certifies the plans and gives feedback concerning the training programmes before they are implemented by the management of training. Hence, the bank implements the strategy put forward.

It is clear from managers' interviews that managers ensure training plans are fully executed in line with training and banks' policies. These plans are revised regularly to enable the management to provide the training that enables staff to develop their related skills in order to make the banks compete locally and internationally, as one of the managers stated. Survey findings show that the majority of the respondents believe the training strategy is often implemented at the banks.

Additionally, training materials are prepared by training management. At times, a top manager does not agree with the suggestion of the training management. Hence, the plans are sent back to the management to be discussed with the training team in order to suggest alternative ways of providing training to bank staff. The management of the human resources is responsible for developing plans and training policies. The top

management allocates training venues and revenues and gives observations and feedback about the training policies adopted. Nevertheless, there are no set and fixed training plans or policies that the banks follow as they determined based on the needs of the banks and staff. This makes the training policies and plans flexible and changeable, as there are no written or formal policies and plans that are strictly followed.

Additionally, together with HR managers and training managers, senior management prepares the annual training plans after assessing training needs. Top managers are responsible for making sure that the training programmes have been implemented successfully. They make decisions with regard to the training programmes, training venues, and revenues, as well as future plans. They also decide on selecting the trainers who can deliver the training. A top manager explains:

When a new system is about to be introduced to the bank, the senior management of the bank take all the necessary measures to ensure that bank staff have the training needed to enable them to operate the system more effectively.

Moreover, senior management is also in charge of giving scholarships to staff to seek training abroad when needed. Hence, they are held responsible for the success or failure of the training provided. From the discussion with senior managers, they consider training as part of the strategies of the banks and they ensure that training is successfully implemented and delivered. The training policies adopted are the result of consultations with the senior management, the management of training and training specialists, as well as HRM. Together they assign the training programmes needed. On the other hand, the managers interviewed believe that among the factors that lead to the success of training are the availability of training centres and trainers who are ready and prepared to give the training needed; financial incentives for the staff who seek training; the interest of trainees in training; and the commitment of staff, managers, and trainers to training.

The study has come up with some findings amongst which are that training programmes should be up-to-date and should suit the market and be competitive. The banks concerned work in collaboration with other banks and specialist training centres known for delivering quality training. Above all, the availability of a banking network helps senior management to choose the best training programmes needed.

Further factors for the success of training are embodied in rewarding trainees for the development of their skills and performance, the availability of skilled and highly motivated trainers who can transfer their knowledge and skills to their trainees in line with the corporate strategies. A Training Manager expressed his views as follows:

Training can be considered successful if staff take it seriously and are interested in training as a method of developing their skills. The need for staff to develop their skills and the availability of the trainers and training programmes and facilities that make training achieve its objectives are prerequisites for the success of training.

The success of training is determined by the availability of good, qualified, and trusted trainers as well as trainees who can contribute to the success of training, and the availability of the training programmes. The survey also supports the findings that employees' participation and the fulfilment of their needs are prerequisites for the achievement of the strategic needs of the banks. A few managers stressed training strategies are not regularly implemented by their banks, but the training plans and policies adopted are flexible and can be given to staff based on the changes in the work environment.

Some managers believe that there are no set strategic plans and policies, particularly in terms of staff training needs, and this makes the banking operations limited. Consequently, the survey reveals that despite the availability of the financial resources needed, neither staff nor facilities are adequate for the development of Libyan banking. An HR Manager explains:

Even in the case when training is given to bank staff, those do not seem to make use of it due to the unavailability of modern technology. Staff cannot implement what they learn in their training, and as a result, the benefits of training are very scarce.

7.2.2 Training needs assessment and methods

Methods used to assess training needs included questionnaires, observation and annual reports on staff.

A Training Manager explains:

The bank uses multi-methods to determine the training needs of its staff. For instance, the bank uses performance appraisal, special training team, questionnaire and 'personal interviews' as methods of identifying the training needs of its staff. Adding to this, the bank monitors the performance of its staff through the direct observations of line managers.

Training is given to employees as a result of their performance appraisal, which is one of the methods used to assess TNA. Through performance appraisal, we can nominate staff and choose the appropriate trainers. However, the assessment of training needs is done unprofessionally as, in most banks; TNA is done by managers who are not fully qualified to assess staff needs. Nevertheless, in the assessment of training needs, friendship and the relationship between managers and staff may play a role. However, an HR Manager at one bank expresses his disapproval with TNA saying:

I disapprove of the TNA at our bank because it is unprofessionally done! There should be training specialists who are able to assess properly training needs and how to provide the training staff benefit most from. Usually, when new technology or new systems are introduced to the bank, all bank staff who would deal with that technology are selected for training.

Matching organisational objectives with the training needs of experienced staff takes place in accordance with a timetable set after assessing their training needs and how to satisfy them. Following that, staff weaknesses and strengths are identified before they receive training and start work. In response to how the bank matches organisational objectives with training needs, a Training Manager explains:

Training for experienced staff is given when a new technology is introduced to the bank and at times, it is given in accordance with the scheduled training programme, which is often done annually. On the other hand, training needs for newly appointed staff are assessed based on individual staff and their needs in addition to the needs of the positions they occupy.

In other words, when the assessment of training needs is done accurately, training will be successful. This is not adequate as the development of technology and banking

necessitates giving staff training regularly and keeping their skills up to date with the advancement in banking and technology.

It does appear that the assessment of training needs is done accurately and suitable trainers are recruited to train bank staff. Performance appraisal, a special training team, questionnaires and interviews were amongst the most used methods of TNA as seen by employees compared to the views of the managers that the banks use 'personal interviews,' questionnaires and monitoring the performance of staff, and performance appraisal.

7.2.3 The effectiveness of training in improving the performance of staff and organisation

Some managers believe that the performance of some of the staff does not change because they do not take training seriously.

'Training is indispensable for bank staff,' as a Training Manager asserts:

Training improves the abilities of staff to make good decisions and make staff more innovative, more loyal to their works, as I have noted from my experience with staff.

However, when employees do not attend training, this means they are disinterested and this reflects negatively on their banks. There should be continuous assessment of training needs to ensure that they are performing in line with the standards expected of them.

A few managers indicated that training abroad or at training centres in Libya is sometimes not effective as the training given is sometimes generic and not completely related to the needs of staff. On the other hand, some managers indicated that training providers use effective techniques and methods that are not sometimes available to Libyan banks. Thus, in-house training is preferable as it deals with issues that pertain to staff. Top managers support the human resource specialists and training specialists. One Top Manager reveals that:

The management of the bank makes sure that the strategy of training and developing bank staff is continually revised in order to make the bank achieves its strategic objectives.

Additionally, training fills the gap that exists between the needs of banks and the needs of staff. Through training, staff are kept abreast with the development that is taking place in banking and customer services that staff need to be aware of in order to keep the banks functioning effectively and competitively. A Training Manager had this to say:

From the reports we receive about staff training, it is noted that training increases the creativity of staff and their productivity, improves staff banking customer services skills, makes staff more motivated to do their work and more satisfied.

A few of the managers interviewed indicated that training does not achieve its target objectives since it is costly and its outcome cannot be felt immediately. Thus, spending time and effort as well as revenues on training cannot be justified on a short term basis. However, good TNA can be a very effective tool for improving performance and training reduces the cost incurred by the bank. Furthermore, the management of training and top management consider training as performance indicator, because they are more concerned with the amount of training hours rather than the usefulness of training to staff. They are concerned about quantity rather than the quality of training, as a HR manager indicated.

7.2.4 The evaluation of training programmes

The evaluation of the training programmes is crucial for the success of training. Sometimes, training providers give staff an evaluation and line managers give their observations and evaluation of training. One training Manager explains that

One of the methods of evaluating the training programme is via sending some staff from other branches to play the role of customers to evaluate staff performance.

Other managers believe that assessment of training is done by evaluating staff performance and the training materials. This is done through assessment questionnaires that staff are asked to fill out at the end of training. An HR Manager believes that the methods used for the evaluation of the training programmes include: ‘testing trainees after every training programme and asking them to fill out a questionnaire.’

The management monitors the performance of staff and interview some trainees to demonstrate what they have learnt from training. They also use annual reports and compare the performance of trainees before and after training to evaluate the progress they have made. Nevertheless, assessing and evaluating training is sometimes done by a separate training agency with wide experience in providing and evaluating training as a Training Manager stated.

The training agency gives training to staff in accordance with their needs as well as the needs of the banks, and a specialist training group assesses the performance of trainees by testing their knowledge before and after training.

Such evaluation gives the management a full idea about the validity of the training provided and its usefulness.

The assessment of training takes place as a last stage of training and managers agree that a good way of evaluating training is by testing trainees and how far their skills have improved. This enables the management to point out problems in training in order to solve them. However, banks are still in favour of using the traditional methods of assessing the training needs of their staff, such as questionnaires and line managers' observations, and interviews to a lesser extent. They do not use the well-established models of evaluation such as the Content Evaluation, Input evaluation, Reaction evaluation and Outcome evaluation (CIRO) Model. Most banks do not use training agencies to evaluate the training of their staff.

7.2.5 Training Delivery

All Libyan commercial banks depend on training that takes place both inside the banks and outside the banks. An HR Manager at one of the banks stated:

There are occasions when staff are sent abroad to have specialist training that is not available in Libya. Such training is done in collaboration with other international banks and training agencies abroad.

Usually, training is given outside the bank to prepare staff and training is sometimes given by the Institute of the Central Bank in Libya. However, the training courses that take place abroad are mostly related to new banking and technological systems.

A Training manager explains:

There is some form of cooperation between the banks in Libya and some known banks which have ample experience in training staff abroad. More training courses should be held and the number of trainees should be minimal to ensure that staff can have the best opportunities for getting the knowledge that can improve their skills and performances.

When the number of trainees is limited, trainees are more likely to benefit most as trainers can give more attention to trainees and they would have more time to practice what they have learnt. Training venues should suit trainees with regard to facilities and spaces. The survey has revealed that training venues were not ideal for effective training as has also been explained by training managers and staff.

Foreign experts are recruited to train staff about the use of the newly installed systems. External trainers are responsible for evaluating training programmes and providing specialists in training programmes in order to be used by the banks. This also includes pre and post evaluation of training.

A Training Manager explained

The bank uses external trainers to provide specialist training to bank staff. External trainers evaluate the training programmes adopted and give specialist training to bank staff.

However, with regard to in-house training, 'lectures' are the common form of delivery, followed by group discussions and self-training, as an HR manager revealed. This can be attributed to the traditional way of providing training and the most common training methods stem from the traditional way of training delivery. Banks do not usually use modern methods of training delivery although such methods might be more effective in training. An instance of that is the adoption of role-play and immediate communication and contact with the other sex. Women, in particular, find that such training delivery methods are not suitable for them because they clash with cultural norms.

7.2.6 The selection of staff for training

The selection of staff for training takes place after identifying their training needs and before they are promoted to new positions or change their positions. Nevertheless, specialist training is given to specialist staff to keep them abreast with the advanced

knowledge and information. A Training Manager expresses his ideas regarding the selection of staff for training by saying:

There are annual plans for training staff because staff should have training based on the needs of the banks as well as the needs of staff. In essence, if the performance of staff proved to be unsatisfactory, then those staff would be selected for training to improve their performance and skills.

Staff selection for training is not based on gender. However there are cases in which women opt out of external training because of personal reasons, either marital status, having children, or because of some cultural barriers as the Libyan society pressures women to have companions with them when they travel abroad. An HR Manager explains:

It is not the bank's policy, but a cultural issue that women cannot always make use of the training programmes that are held abroad. This is because married women need the consent of their husbands, and they should be accompanied by their husbands if they opted to go for training abroad. Similarly, unmarried women, need the consent of their parents, and one of them should accompany the women if they opted for training abroad.

That is why, in most cases, women are deselected when it comes to external training, as the Libyan society is still 'a manly and closed society.' However, there are instances in which the banks give special training to women to do secretarial duties as most Libyan men shun this type of work. A HR Manager reported that there are problems encountered in training women:

Women are not allowed to spend more time, outside the allocated time for their work to seek training because they need to go home and look after their houses and children. Additionally, there are not enough nurseries that can cater for the needs of the children of staff.

This is part of the local culture, as women are not generally likely to come home late because the society does not accept that. Furthermore, they encounter problems which stem from lack of cooperation between husbands and wives. In Libyan society, most men do not do domestic housework or look after their children at home. Libyan society is masculine, and women are held responsible for all housework as well as looking after

their children. Such problems can be eased by adopting training via online programmes that can be accessed from home.

Training occupies a minor position in the banks due to the ways it is handled by top management. It is somehow the case that training is treated as grants that can be distributed to family members, friends and relations. Tribal connections and relations, as well as religion, play a part in selection. This phenomenon is rife in Libya, and it is mostly related to cultural factors. For instance, if a manager does not abide by tribal norms, e.g. helping the people of his tribe, then such a manager would be regarded as shaming his tribe.

The above discussion reveals that culture plays a significant role in the choice of staff for training, particularly in the context of gender.

7.2.7 The impact of gender, experience and qualification on the type of training

Training is given to all staff irrespective of gender. However, culture and religion play a determining role in the selection of staff based on gender, as explained throughout the thesis. Nevertheless, the qualification of staff play a role in their selection for training as a HR Manager indicated:

The qualification of employees sometimes has a role to play in selecting staff for the type of training provided, since some specialist training requires staff who have a specialist background in a particular subject and some academic qualifications. The same applies to experience: when staff are selected for training, sometimes the type of training provided to staff necessitates that staff should have knowledge and experience related to the usual tasks they perform.

Nevertheless, in some cases when training is for the introduction of new technology all staff who deal with such technology are given the same training. Qualifications and experience play a part in selection for the type of training only when the training that is set to be delivered necessitates experienced or qualified staff. However, there are also occasions when training is given to staff based on self-nomination. Such findings are somehow consistent with the findings of the survey of this study with regard to the impact of qualification and experience on the type of training given.

7.3 THE MAIN PROBLEMS ENCOUNTERED IN TRAINING

The main problems encountered in training, as managers agree, are related to developing the skills that staff need. The lack of specialists to train staff well to enable them develop their skills and improve their performance is a major problem. This is because there are few specialist centres for training in Libya and explains why some staff go abroad. Sometimes the training provided to staff abroad does not match the needs of the banks and, is costly and impractical. One of the training managers explains:

The available trainers, namely local ones, can be good lecturers but they are not good trainers. They are good at giving theoretical information not practical one.

Some staff seek training only because it is a source of getting financial rewards or promotion and not the actual learning and knowledge they need to improve their skills. Some staff do not take training seriously, as some managers believe. The problem of language is also important, as training abroad is mostly given in a foreign language. Hence, staff who are scheduled to have their training abroad need sufficient language skills in the first place. A Training Manager suggests that the problem of language can be solved through *'devoting enough time to enable bank staff to learn and master the required language before they have training.'*

Another problem that staff encounter in training is related to the time of training, which is not always preferable, as it takes place at the time of their rest or after a long day's work. One Training Manager admits:

The majority of bank staff who have in-house training attend training after they finish their day's work. Obviously, it is not an ideal time for staff to benefit from training as staff are generally exhausted when they have training.

A problem encountered in training can be ascribed to the large number of trainees in each class. There is also the problem of the training venues that are not always prepared for training and sometimes they are not suitable for the required training.

A further problem is related to the fact that most bank staff need to improve their computer and information technology skills to be able to deal with the training material provided. This would extend the duration of the training programmes, as one of the training managers explains. Such a problem is also identified in the survey as being one of the problems that staff encounter in training. Furthermore, a Training Manager

mentions a problem encountered in training in the form of the evaluation of training programmes:

The evaluation of training programmes does not follow a systematic professional way, as it is done using inappropriate training delivery methods, mainly theoretical information and not practical one. Hence training does not achieve its target objectives.

By the time bank staff get the training they need to be able to use the new systems that have been introduced a more modern system is installed and bank staff need new training as the training previously provided becomes almost redundant. This problem is caused by the lack of strategic planning, as training is not provided when it is needed, and also there are no expert trainers available to train bank staff.

Furthermore, there is the issue that the facilities required for training are sometimes not available. A HR Manager mentions,

At times, appropriate rooms and facilities for training are not available, and this can also be a problem that hinders training.

Other problematic issues encountered in training are expressed by a top manager who compares between the problems encountered in training as seen by both trainers and staff saying that:

From the point of view of trainers, staff are not as committed to training as trainers would like them to be. Besides, some staff have low level of education, and this makes it hard for them to advance to a higher level or deal with advanced technology. Conversely, from the trainees' points of view, training is hard and the time of training is not suitable for them. The training material does not suit staff as it is given mostly in English and it is hard for them to follow trainers well.

From what the managers have indicated, there seem to be problems related to training caused by the lack of the proper training materials and the lack of local trainers who are able to deliver up-to-date training. Sometimes the training budgets are not used very well for training purposes and are spent on materials and issues that do not pertain to training. This negatively influences the training strategies in place. Moreover, spending on the training programmes that take place abroad can sometimes be costly so local

training is attractive. Above all the lack of participation from various levels of staff and management in decision-making process makes the decisions centralised and makes training occupy a low level of importance, and sometimes irrelevant, as has been explained by a HR manager in one of the banks.

To summarise the problems according to managers, experienced staff think they do not need training as they know their work and how to do it well. Staff are not fully committed to training, but consider training as a time-out. This makes the outcome of training very poor. Staff see training material as hard to understand because it is too technical, or it is in English and a substantial number of staff cannot communicate well in English. Additionally, the timing of training and the place of training can sometimes cause problems to some members of staff, particularly women. There are not also enough resources and trainers to train all staff.

7.4 DISCUSSION OF THE FINDINGS OF THE MANAGERS' INTERVIEWS

7.4.1 Lack of trainees' mastery of language (English) skills

Staff are given training to improve their English language skills since most training material is in English and this sometimes occurs abroad. This is an added burden to banks and can be a problem that staff encounter.

However, the foreign curricula that are adopted for training should be translated into Arabic to suit Libyan and Arab trainees and trainers in order to communicate effectively in a language that both understand (Marouf & Rehman, 2004; Al-Athari, 2000). Alternatively, staff need to have English courses to improve their skills to enable them to deal more effectively with the recent technological systems that have been introduced (Twati & Gammack, 2006). Sometimes the banks abroad employ interpreters to explain the training material to the trainees. This costs more and makes training somehow unprofessional, as interpreters are not necessarily training specialists or bank specialists. The lack of English skills among staff can be addressed throughout the school system which should make English a primary subject and mastering English should be considered a prerequisite for their employment in the banking sector.

7.4.2 Lack of proper policies and sound training programmes

The training policies that banks adopt are the result of consultations with senior management, management of training, training specialists, and HRM. However, such a case does not apply to all the banks investigated because senior managers usually approve the annual training policies and make sure that training programmes are implemented. Senior managers make decisions with regard to the training courses, training venues, and revenues, as well as training policies and practices. They also decide on the methods of training delivery. This is a drawback in the training policies at some of the banks because senior managers are not necessarily training specialists.

The success of training is determined by the availability of good, qualified, and trusted trainers as well as committed trainees, and the availability of programmes that address the needs of staff. Some trainees may not be qualified enough to understand the training that is given to them effectively. This might be because the training material is of a higher standard than that of the trainees. Consequently, trainees feel they are not benefiting from training, and this makes them reluctant to continue with their training programme. The determinants of a training programme should ideally be conducted as a 'multi-stage' process which answers the questions: who, what, how, and when training should be administered to employees in order to satisfy their needs (Magableh, Kharabsheh & Al-Zubi, 2011).

From the interviews with managers, there is a lack of clear-cut training strategies that are regularly implemented. This is because training is administered to staff based on the changes in the work environment and policies of the banks and not the needs of the staff. Although in some of these banks there are annual training policies, yet these are mostly flexible and focus on general training, not necessarily addressing the needs of every individual bank staff. From the interviews, it appears that there are some written or formal training policies and plans, but these are not strictly followed and adhered to. This is because training strategies are often part of the management style and decisions. On this basis, since the management of the banks are not stable, then training programmes are determined by managers' styles.

If training needs are not addressed, this will culminate in problems when it comes to designing the training programmes. Most Arab institutions suffer from lack of preparation and insight into the various different aspects of training. Arab organisations

need to promote open-door training policies. It is no wonder that developed countries place a lot of emphasis on T&D as well as management development programmes (Al-Busaidi & Olfman, 2005; Al-Madhoun, 2006). The style of management in most Arab organisations is mostly characterised by being highly centralised, over-staffed, and governed by top-down communication channels, with lack of qualified managers, long and short term planning of human resources, as well as patriarchal managerial styles (Altarawneh, 2005; Hammoud, 2011). Nevertheless, this study has found that personal relations influence training policies as well as career advancement of staff. Consequently, personal relations and connections in most Arab organisations lead to unfair treatment of some members of staff (Barnett, Yandle & Naufal, 2013).

7.4.3 Inappropriateness of foreign providers to train Libyan bank staff

Training providers give training in line with their training programmes, which do not necessarily address the needs of staff. The training courses that take place abroad are mostly related to modern banking styles and technology. Nevertheless, some of what trainees learn cannot be implemented in the context of Libyan culture. There is a problem that trainees encounter when training programmes are copied from western organisations and applied to Arab organisations. Such programmes mainly cater to the needs of western organisations, not Libyan ones and both cultures differ. Hence, in order to avoid the conflict between cultures and the management of T&D, cultural differences should be taken into account in the design and implementation of the training programmes (Itika, 2011). Training programmes can benefit in the context of Libyan culture when they are modified to suit the culture particularly in the mode of delivery of foreign training programmes.

7.4.4 The impact of incentives on the training of employees

Incentivising T&D is an important part of HRD strategy and this study found that incentives and rewards had bigger impacts on staff than gaining new knowledge consistent with Bayound, Kavanagh and Slaughter (2012). The current study has found that Libyan employees do not always see financial gain as their top incentive to seek training. Libyan employees attend training mostly because of incentives such as getting to be recognised by the management or to be promoted or even to have the opportunity

of getting a scholarship to study abroad. A similar study conducted to assess the views and perceptions of Lebanese employees about the significance of training on promotion concluded that Lebanese employees are motivated to seek training based on increasing their salaries and having greater chances for promotions (Al-Khoury *et al.*, 2014).

In almost all Libyan banks, reward and promotion depend on the time spent with the organisations and also on the personal rapport that subordinates have with their line managers. This influences appraisal systems in organisations, as Sulima, AbdelRahman and Adeija (2010) argue that incentives enhance the 'personality trait' of employees and function as a morale booster for employees when they seek training. However, the present study has found that some trainees regard training equivalent to giving employees time like a vacation or time out, having some fun time away from their normal duties and responsibilities, and training is at the same time a source of getting some financial support, bonuses, rewards and promotions (Abdalkarim, 2012). Furthermore, the current study has also indicated that personal relationships, as well as family affiliation and connections, play a part in selecting employees for training. Sometimes the employees who are set to be trained are replaced by others for no apparent reasons.

7.4.5 The selection of staff for training based on gender

The selection of staff for training based is peculiar to the Arab culture. However, the study has found that there are no differences between men and women in the selection of employees for training, as physical capabilities do not constitute an issue in working with the banks. The selection of staff based on gender becomes an issue when it comes to selecting staff for foreign assignments or training outside the bank and out of normal working days, all due to the influence of culture and religion. Twati and Gammack (2006) mentions that any study on Arabic culture seems to revolve round the impact of Islam in general and on the role of women in society in particular.

This study has also recognised that the lack of direct contact and relationships between men and women is sometimes a factor that shapes work relationships. Direct communication between men and women is a cause of embarrassment and unease to both parties (Samovar & Porter, 2004).

Female staff who live and work in rural areas are likely to be more conservative when it comes to training outside banks and definitely in relation to training abroad. On the other hand, men seem to shy away from the tasks that are normally done by women (Yahchouchi, 2009). It follows that training programmes in the context of Libyan society should not ignore significant issues pertaining to culture, religion, ethical issues and politics. Libyan women are known to assume non-economic roles most of the time, or positions of high responsibilities (Yaseen, 2013). Women are involved less in business issues and entrepreneurial activities (Hutchings, Metcalfe & Cooper, 2010).

Nevertheless, there are significant differences between the individual behaviour and attitudes of men and women with regard to teamwork and team performance. Arab men are more engaging than women when it comes to effective team functioning. Women show lower preference than men in relation to accommodating teamwork and working in heterogeneous teams in the context of the Arab countries. Thus, the multi-cultural environment is a productive environment for men; whereas, it is a less productive environment for women (Bennett & Wright, 2010). The same also applies to working in a mixed-gender environment, as the present study has found. Gender influences decisions with regard to training provided to men and women. Giving women the same training in their workplace through video conferencing can solve the problem, as well as being less costly and gives the opportunity to all men and women to have the same training.

7.4.6 The impact of gender, experience and qualification on the type of training

The selection of staff for training takes place after identifying their training needs and before they are promoted to new positions or changed positions. With regard to the impact of the type of training given to staff based on gender, experience and qualification, managers think that gender does not play a part in the selection of staff for the type of training given to them, as this study has found that the same training is given to staff irrespective of gender. However, the qualification of employees sometimes has a role to play in selecting staff for training, since some specialist training requires staff who have a specialist background in a particular subject and some academic qualifications. The same applies to experience: when staff are selected for training, sometimes the type of training administered necessitates that staff should have knowledge and experience related to the tasks they perform. This is because training

targets qualifying staff and updating their knowledge and skills in order to make them compete locally as well as globally (Aguinis & Kraiger, 2009; Martin, 2010).

It can be concluded that in spite of the investment in training in the public sector in most Arab countries, particularly in Libya, the development of the workforce is still lagging behind. This is because there are no systematic approaches to HRD and selection of staff for training. The outcomes of training are still unsatisfactory. Some important changes in the laws and systems of Libyan Banks should take place to enable their staff to benefit from training, as this study has realised. However, unless there was some change in the administration of training, all the investment in training would be in vain (Khodr & Zirar, 2013).

7.5 CONCLUSIONS

Discussions with managers revealed many points with regard to the status of training and development. Training materials are either not updated or are mostly in English. This in itself is a barrier to training. Managers indicated that the training given by foreign providers suits the needs of the providers not trainees. Some managers believe that more training courses should be held and the number of trainees should be minimal to ensure that staff have the best opportunities for getting the knowledge to improve their skills and performance. Managers explain that the incentives behind some trainees opting for training is not knowledge but financial gain and reward.

A further conclusion relates to the lack of expert trainers. Managers are themselves in charge of assessing training needs rather than training experts. It is only the feedback managers get from line managers that determines the training needs. However, managers agree that training is given when new technology is introduced or when new staff are recruited. Interviews revealed that some experienced staff think they do not need training because they already know how to do their jobs well. They do not seem to be fully committed to training but consider it as a time-out such that training outcomes are poor.

CHAPTER 8: DISCUSSION

8.1 INTRODUCTION

Successful organisations derive from a combination of several factors, of which training and development is key. In order to study the function of T&D on employees, this study undertook 12 semi-structured interviews with managers in Libyan public commercial banks and collected 351 questionnaires. The literature was reviewed to lay the foundation for a detailed theoretical understanding of theory and practice in the field of HRD. The following chapter presents the discussion of the qualitative and quantitative data collection. It is wrong to assume that Western HRD assumptions, practices and values apply in Libya. The research found evidence of practice in Libya that lags behind the West.

8.2 LIBYAN BANKING PRACTICES VERSUS WESTERN BANKING PRACTICES

There are many reasons that make Libyan banking practices different to Western practices, and it would be wrong to assume that what applies in the context of Western developed countries applies to Libya. Among the reasons are cultural differences as well as the conflict and instability of the situation in Libya. Libya's natural resources have the potential to make Libyan human capital more developed, yet it is still lagging behind due to the low investment in human capital. Support for human resources, technology, and education is needed in order to improve human capital (Zahla, 2007). Consequently, both education and training are recognised as factors for the development of human capital, because there are no clear strategic planning and policies in Libya (Rhema, 2010). Compared to Western experience in the banking sector, Libyan experience is very limited. For instance, the LCB was established in 1956 as the monetary authority in Libya and enjoyed the official status of an independent body that controlled banking operations (Dempsey, 2013). Conversely, the Bank of England was established in 1691 (Goodman, 2009). One main reason that makes Libya lag Western states is embodied in the sanctions that have been imposed by major developed countries on Libya. These prevented Libya from making use of modern technology and

recruiting skilled human capital. Such an issue has negatively influenced Libyan bank development as well as the development of their staff (Zoubir, 2009).

With regard to cultural differences between Libya and the West, they play a part in making Libya lag behind western developed countries due to factors such as gender and religion as these influence the methods of training delivery and the extent to which staff benefit from training. These factors have also influenced banking services and customers. Banking services in Libya have been limited as there is no banking network or modern banking facilities. This has made the execution of the banking services very limited as banks still use traditional methods of banking. Thus, neither staff nor facilities are adequate for the development of Libyan banking (LCB Report, 2009). Even in the case when training is given to staff, they do not make use of it well because of the unavailability of the appropriate modern technology, and as such staff cannot implement what they learn in their training. This makes the benefits of training very limited and contributes to the negative perceptions of training.

Most training programmes are formulated on a theoretical basis not a practical or pragmatic one and are characterised by traditional planning, discarding future objectives. They are not based on solutions to the problems that are faced due to the absence of systematic planning, which has negative consequences on the development of banks and staff. The training policies that were adopted catered most of the time to the quantity not the quality of training due to the lack of standardised measures of judging training. That is why such a vital sector to the economy is still lacking quality training and undeveloped banking services compared to the West. Unless the skills of staff are improved via training, bank services will not be effective.

8.3 TRAINING NEEDS ASSESSMENT

Bayoud, Kavanagh and Slaughter (2012) argue that training needs of employees should be established and their skills should be improved in line with the resources needed by organisations. The methods of delivering training are crucial for developing employees' skills and the T&D methods and the training materials given constitute the regular practice that Libyan banks should integrate in order to satisfy the needs of staff as well as the requirements of banks.

TNA is related to the process of identification of the effective ways in which the tasks, jobs, or performance of the roles of employees are conducted in line with staff needs in order to enhance their performance and productivity (Harrison, 2009). The regularity of training needs assessment processes in Libyan banks are conducted in line with the needs of newly appointed employees and the positions to which they are appointed. Regular annual training programmes are applied in some banks in accordance with the programmes set by the management. There is also the need to promote employees or change the positions of some employees.

When respondents were asked about how regular training needs assessment at their banks was and when this assessment took place, the majority indicated that TNA was conducted when using a new technology. This is followed by when line managers of employees requested training for their staff, followed by when the performance of staff was assessed, or when staff were promoted or changed positions, or when staff are recruited and finally when the staff themselves request training (See Table 6.10). It follows that in addition to the lack of employees' knowledge and skills, customer dissatisfaction, as well as poor quality services, and low profitability can be features that prompt bank managers to feel that their staff need training.

On the other hand, the managers interviewed indicated that TNA is conducted in accordance with a timetable set to provide training to staff after assessing their training needs and how to satisfy them. Managers indicate that training is conducted in stages and each stage contributes to identifying the TNA of staff. Training is given to staff in accordance with a scheduled training programme, which is often done annually (See section 7.2.2). The findings of the present study confirm some aspects of conducting TNA that have been highlighted by Albahussain (2000) who found that a few Saudi organisations conduct TNA on a regular basis, while the majority conduct TNA occasionally. Hence, when TNA is conducted on a regular basis, it does not mean by necessity that training is effective. TNA should be more integrated into ongoing operations.

The methods used to identify training needs are questionnaires, structured or non-structured interviews, observations, group discussions, human resources planning, work diaries, and performance reviews (Lee & Nelson, 2006). This study shows that the methods adopted for TNA in Libyan banks are performance appraisal, followed by special training team, self-suggestion, questionnaires to employees, the analysis of the

banks' objectives and the training needs required to achieve these objectives, and the least used are personal interviews, assessment of previous training records, observation and direct monitoring, as well as surveying the views of newly appointed or promoted staff about their training needs (See Table 6.8). The managers interviewed asserted that the TNA methods adopted to determine the training needs are mostly performance appraisal and special training team, questionnaires and interviews (See section 7.2.2).

The effectiveness of the TNA methods adopted is seen by the majority of respondents (49%) to be 'Average'; whereas 21.9% indicated that these methods were 'bad' and 10.8% stated that the methods were good. The rest of the respondents went to the extreme, stating that such assessment was either 'excellent' or 'very bad' (See Table 6.11). Feedback from respondents indicates that there is nothing exclusively good or bad about the methods used in determining training needs, as almost half of the respondents think that the training methods used are average. In contrast, some staff think that the methods used in determining their training needs are bad due to the unfair or undue training selection of staff such that training needs are not properly assessed. Some respondents think that the assessment of the training needs of staff is 'very bad' as it is conducted by non-specialist trainers or non-specialist managers, contrary to a few respondents who consider the methods of assessing their training needs to be good, very good, and excellent because every time staff ask their line-managers for training they get the training they need (See Section 6.11 and Table 6.42).

Interviews with managers revealed that training is organised on a needs basis whether it is training of new staff or helping existing staff to acquire knowledge about new systems. This goes against the findings of Al-Athari (2000) who stresses that direct observation of work and examination of performance were the most important TNA techniques in Kuwaiti public and private organisations. These methods are seen to be less effective in the context of the present study. The knowledge of experienced employees could be transferred into explicit performance. Employees also learn from each other as interaction increases. Once the training schedule has been designed, the management of employees could look to circulate it and solicit feedback from employees. The data received would help managers to verify the validity of the intended training programmes. The feedback from employees with regard to their perception of what skills they need to develop in order to be provided by training should be sought beforehand. The management should look to organise workshops whereby employees

from various departments work with each other. Not only would this increase communication among the employees but it would also allow them to seek help from each other. Moreover since employees have the opportunity to communicate in their mother tongues, this would eradicate ambiguity and misunderstanding of the ideas conveyed.

It follows that the assessment of the training needs of staff in Libyan banks depends on the feedback they get from managers, particularly line managers. Some staff are dissatisfied with TNA methods and prefer to develop themselves in a different way to what their organisations want them to do. Some staff claim that they know what is best for their employees and the methods they can learn from more effectively (Rees & Porter, 2004).

8.4 DELIVERY OF TRAINING PROGRAMMES AND METHODS

8.4.1 Delivery of training programmes

Zahla (2007) and Rhema (2010) found that training is mostly provided in-house either during their office hours or anytime beyond regular office hours. There are also instances in which special training is provided in collaboration with international banks or foreign agencies when the needed training is not available in Libya. The present study has found that training programmes are greatly influenced by the timing of training as both managers and staff think that the timing training takes place is mostly inconvenient. This is because training is either given after staff have finished their work or in their holidays at the expense of their free time. In order to design effective training programmes, it is necessary to understand the learning theories, as well as the employees' preferred learning styles to ensure the proper selection of the materials, methods and content, as well as the time needed for the programme (IDPET, 2013; Noe, 2008; Stone, 2005).

With regard to the type of service provided by external training providers, the respondents thought that external training was often based on evaluating the training and development programmes. Staff thought that the service provided by external trainers helps in making changes to external training and development programmes to suit the bank's customs (bespoke) training; and setting external training programmes (See Table 6.16). Training materials provided by external trainers are more appropriate

for western banks and do not suit Libyan banks. These findings raise a concern about the effectiveness and appropriateness of such training programmes because they do not meet the banks' requirements. Such programmes fail to serve the purpose for which training programmes are intended. However, the training methods that are set to improve the knowledge and skills of employees can be adopted and the choice of the method is based on the objectives of the training programmes assigned. Consequently, planning any training programme and delivering it play a major role in targeting stimulating trainees for better performance (Katou & Budhwar, 2007).

As such, for the delivery of training programmes, trainers are recruited to give training to use newly installed systems. Nevertheless, when bank staff specialise in training and train other employees, the training given becomes less costly as some of the managers interviewed indicate (See section 7.2.5). Trainees face many difficulties in the programmes delivered abroad or those which are given by foreign trainers. Most of these difficulties relate to the language and culture of the foreign training providers. Some of what trainees learn cannot be implemented in the context of Libyan culture.

8.4.2 Methods used in training programmes

Decisions should be made relating to planning for training, the development of the content, training costs and time, as well as decisions relating to trainers and trainees, and the location of training (Katou & Budhwar, 2007). There should be a proper selection of the methods of training used. This stage involves trainees, trainers and the materials to be taught. In order to achieve the proper implementation of this stage, trainers should be able to deal with various different types of trainees and situations. Similarly, trainees are expected to be ready to receive the information they get from their trainers, as trainers are advised to test what trainees know and how their knowledge can be improved. On the other hand, trainees are expected to participate effectively in the training process (Foot & Hook, 2002; Heierhoff *et al.*, 2011).

The Institute of the Central Libyan Bank provides most training to staff (see Table 6.12). With regard to in-house training, the respondents always use 'lectures' as a tool for self-training (80.6%), group discussions (74.1%), 'conferences and symposiums' (62.1%). These are followed by 'demonstrations and practical illustrations and displays', 'individual research and studies', 'mentoring' (42.2%), 'role play' (30.5%), 'case studies' (26.5%), and lastly 'specialist projects' (23.1%). Lectures are common

because Libyan workers are used to traditional ways of acquiring information as opposed to role play, case studies or specialist projects (See Table 6.14). On the hand, trainees face many difficulties in training that is given abroad and most difficulties relate to the language and culture of the foreign training providers. What some trainees learn cannot be implemented in the context of Libyan bank culture. Teaching aids, such as charts, graphs and audio-visual technologies, are rarely used in training Arab staff (Triki *et al.*, 2009).

On the other hand, Rhema (2010) and Zahla (2007) argue that Libyan students benefit from tutors in foreign companies although this study shows that this is not a stable solution in the long run because recruiting foreign tutors is expensive and also the local workforce would have language difficulties. Hence, training is mostly provided in-house either during office hours or anytime beyond regular office hours. Special training is also provided in collaboration with international banks, or foreign agencies that is mostly when the training needed is not available in Libya.

The findings raise a concern about the effectiveness and appropriateness of such training programmes. Any training programme which ignores significant issues pertaining to Libyan culture, religion, ethical issues, and politics is likely to fail (Atiyyah, 1993; Itika, 2011). The present study recognises the viability of one-to-one instruction when it comes to training as giving training to a large number of staff at the same time cannot be very effective.

8.5 TRAINING EVALUATION AND METHODS

8.5.1 Training Evaluation

The evaluation of training is necessary and should be continual (Kirkpatrick & Kirkpatrick, 2009). Researchers consider evaluation as an integral part of any systematic training process. Beevers and Rea (2010) believe that evaluation of T&D includes validation which concerns the achievement of T&D objectives and includes factors such as the benefits achieved from training as measured against the cost of training. However, in the context of Arab countries, particularly Libya, evaluation is not considered as an investment to be valued but as an overhead. Studies among Arab organisations show that organisations do not consider evaluation as an essential task to be undertaken (Al-Athari & Zairi, 2002; Devins & Smith, 2010). Evaluation is

considered as a cost that should be dispensed with or minimised; however, the designers of training programmes evaluate these programmes to make sure that they are cost effective and beneficial to staff. This study shows that in spite of the fact that banks do evaluate the training they provide, the processes that are followed are ineffective.

In the present study 76.4% of the respondents claim that it is 'very important' to measure and evaluate training programmes; whereas 21.7% believe that it is 'important' compared to 1.1% of the respondents who think that the evaluation of training is 'unimportant' (See Table 6.21). Respondents have differing views with regard to the frequency of evaluation of training: 42% of respondents indicate that training is 'often' evaluated; whereas, 27% are of the opinion that training is sometimes evaluated, whereas 8.5% state that training is 'not at all' evaluated (See Table 6.22).

This study found that banks consider training as a long-term investment, and its outcome is not instantaneous, but it comes after trainees have had the experience of practising what they have learnt, although their evaluation of training is unprofessional.

Concerning the outcomes of training the majority of respondents felt that the banks either 'often' or 'sometimes' evaluate what employees have learnt following the completion of training (38.7% and 34.5 % respectively, see Table 6.23). Moreover, interviewers indicate that they use annual reports and compare the performance of trainees before and after training to evaluate progress.

8.5.2 Method of Evaluation

The most common methods of evaluation used are questionnaires, followed by monitoring staff performance reports, testing trainees after each training programme, and lastly interviewing trainees after the end of each training programme (See Table 6.24). It becomes apparent that most training evaluation depends on measures that utilise questionnaires to assess the practicality of the training provided (Aguinis & Kraiger, 2009). After studying the impact of the training evaluation on Kuwaiti organisations, Al-Athari and Zairi (2002) reveal that just eight public organisation managers out of 40 think that the evaluation of training is crucial. El-Arabi (2007) asserts that using questionnaires in the evaluation of training programmes is ineffective because most Arab organisations do not place much importance on the follow-up procedures for evaluating the effectiveness of training.

The cost of external evaluation of training in Libyan banks is quite high because banks do not have qualified training personnel and evaluators, but they depend on external agencies to deliver training and evaluate its effectiveness. Evaluation is not always accurate as it does not match the needs of bank staff. However, this study has found that the cost of evaluating training is not a major factor that deters Libyan banks from conducting evaluation. Some managers argue that besides evaluation by foreign training providers, line-managers can be asked to evaluate the extent to which trainees have benefited from the training provided. Line managers compare the performance of their staff before and after training.

Additionally, the evaluation of training in Arab organisations is most commonly carried out using Level 1 of Kirkpatrick's Evaluation Model, which focuses on trainees' reactions to training. The extent to which trainees have benefited from training was evaluated in line with the directions of the management and the culture of the organisation (Devins & Smith, 2010). It follows that the evaluation of training programmes focuses on the outcome of training, and the effects of the application of the information learned from the performance of the staff to whom training has been provided (Al-Athari & Zairi, 2002; Devins & Smith, 2010). Libyan banks do not use the well-established models of evaluation such as The Content Evaluation, Input evaluation, Reaction evaluation and Outcome evaluation (CIRO) Model, (Tennant, Boonkrong and Roberts, 2002).

8.6 TRAINING STRATEGIES

There is a direct relationship between training and the development of staff skills. In the present study, the majority of employees (78.3%) felt that banks had clear and specific strategies for the training and development of their human resources (See Table 6.25). Furthermore, amongst the employees who responded positively that their banks had training strategies, 49.4% of them thought that the strategies are to a large extent related to the overall strategies of the banks. 40.3% of those respondents stated that the strategies are, to a middling extent, related to overall strategies. 4.7% of those respondents thought that training strategies were to a small extent related to overall strategies (See Table 6.26).

Training strategies were seen to be crucial by managers who thought that training and development strategies are formulated and revised annually. The findings of the study go in line with the ideas suggested by McCracken & Wallace (2000) stressing that training strategies and the strategies of the organisations form the bases upon which the strategic planning of the organisation is formulated. With regard to the extent to which training strategies at the banks are implemented, respondents viewed the implementation of training strategy positively, as 46.2% thought that it is 'often' implemented, while 41.1% stated that it was 'sometimes' implemented, with a further 5.4% who thought that training strategy was always implemented, as opposed to 7.2% of employees who thought that the training strategy was rarely implemented (See Table 6.27). Nevertheless, there are not always written or formal training policies and plans that are strictly followed and adhered to. This is because training strategies are often part of management's style and decisions and not necessarily prompted by staff training needs. Sustainable and robust environments allow employees to learn and see the benefits gained from training, which makes employees encouraged to learn (Jacobs & Park, 2009).

In this study, the majority of respondents (53.81%) feel that training strategy is annually set; compared to 24% who think that training strategy is continually updated; 9.81% state that training strategies are updated every 2-3 years as opposed to 2.54% who think that training strategies are updated every 4-5 years, and 9.09% think that training strategies need more than 5 years to update (See Table 6.28). Such findings indicate that training programmes should be up-to-date in order to suit the needs of the banks and staff.

This study has found that in some of the banks investigated there is a lack of clear-cut training strategies that are regularly implemented. On this basis, SHRD involves making use of training in a productive way so as to fulfil staff needs and achieve business objectives (Fox, 2013; Sahoo, Das & Sundaray, 2011). Respondents indicated that the procedures used to achieve the strategic planning of human resource development are: first, the clarity of the banks' goals for human resources over the long term; second, the participation of employees; third, the clear vision and strategic goals for the organisation; last, the analysis of the external factors (cultural, legal, economic, and technological) to identify sources and weaknesses (See Table 6.29).

Together with HRM and training management, top managers are in charge of training and development, allocating training venues and revenues, as well as giving observations and feedback about the training policies adopted, which are based on consultations with the senior management, the management of training and training specialists, as well as HRM. Together they assign training programmes but, the training policies and plans are flexible and changeable, as there are no written or formal policies and plans that are strictly followed by those banks (See section 7.2.1).

From the studies reviewed, researchers have argued that development strategies target long-term plans, whereas training is focused on the current needs of the organisations. On the other hand, development focuses on future needs and improvement of the organisations (Khawaja, 2012; Swanson & Holton, 2001). When transferring training from one environment to the other, there are important factors that should be taken into account, predominantly, the impact of culture on the transfer of training from one culture to the other (Crook *et al.*, 2011).

Strategic planning of human resources and the methods of developing these resources should focus on continual and sustainable success. This continuity is determined on the basis of a balance between the business strategies of the organisations and their HRD strategies (Collins & Clark, 2003). Thus, SHRD is set to improve the performance of employees and make employees, and their leaders communicate effectively within their organisations and the outside world to make their organisations more profitable (Collins & Clark, 2003). The training strategies implemented are not integrated into the strategies of the banks due to the unprofessional way in which the strategies of the banks are formulated.

With regard to the procedures for planning of HRD, the majority of the respondents indicated that the procedures for achieving the strategic planning of the HRD are as follows: first, 'the clarity of the banks' goals for human resources over the long term' followed by the 'participation with employees' and then 'clear vision and strategic goals for the organisation', and lastly the 'analysis of the external factors (cultural, legal, economic, technological) to identify the sources and weaknesses at the banks (See Table 6.29). This finding shows that the most important procedure for achieving the strategic planning of HRD is clarity of the banks' goals for human resources over a long period

of time; whereas, analysing the external factors to identify weaknesses and strengths at the bank scored lowest.

Such findings are reinforced by Sahoo, Das and Sundaray (2011) who assert that in strategic planning; employees should be committed to training as this would lead to improving their performance. Hence, training is an operational activity that should be incorporated into organisational strategies and should play a proactive role in terms of shaping corporate strategies (Phillips, Phillips & Hodges 2004; Sthapit, 2010).

8.7 T&D EFFECTIVENESS AND OBJECTIVES

8.7.1 T&D Effectiveness

Organisational performance determines SHRD, a criterion upon which the organisational status of HRD becomes involved in making organisations more effective (Clardy, 2008). In this study 39.3% of the respondents think that the training methods used are 'good' compared to 35.6% who think they are 'average', 11.7% think they are 'very good', while 9.1% of the respondents think they are 'bad', as opposed to 3.1% who think that they are very bad, and only 1.1% think that they are 'excellent' (See Table 6.17).

It follows that the feedback gathered from respondents indicates that the reasons for their evaluation of the effectiveness of the training programmes are bad because the method of evaluation is traditional and not accurate, and that the management of training depends on quantity rather than quality of the training provided. The methods used for determining the training needs of bank staff do not account for the varying capacities of the staff involved, and the trainers are not qualified to assess the training needs. Respondents argue that the methods used do not solve long-term problems of staff and do not apply in the assessment of the training needs of all staff because not all staff have the same needs. Some respondents object to the methods of assessing training needs because they do not involve feedback from experienced staff (See Section 6.11 & Table 6.43). Employees appear to have positive views about the effectiveness of training (see Table 6.37).

The effectiveness of training is embodied in helping organisations to create better chances for their local workforce to make them innovative as well as creative and competitive, as managers indicated. Managers assert that training is indispensable

because it improves staff performance and reflects positively on the productivity of the banks. The present study indicates that the time and venues of training can be influential factors in making training effective. However, no training bodies at the banks were available to which trainees could voice their concerns about the effectiveness of the training they receive. On the other hand, the effectiveness of training lies in the continuous assessment of the training needs and the training materials that are given to them (See section 7.2.3).

Training enhances employees' knowledge of specific jobs and provides them with the opportunity of acquiring the new skills (Iatagana, Dinu & Stoica, 2010). Nevertheless, the present study found that less than ten per cent of respondents are completely satisfied with the training provided to them. However, the satisfaction of the majority of the respondents with the training provided varied from 'somehow satisfied' to 'completely dissatisfied' (See Table 6.7).

8.7.2 The objectives achieved by training

In the present study, the highest rated outcomes are related to the respondents who agree that training helps to increase creativity. This finding goes in line with Gimmon and Levie (2010) in the context of Malaysia, Japan, and China who found that the economic boom in these countries is partly due to the investment in human resources.

Training improves on-the-job performance and increases staff commitment and motivation. McLean and McLean (2001) believe training has the potential of developing adults' work-based knowledge, expertise, productivity and job satisfaction. Berman *et al.* (2009) and Sahoo, Das, and Sundaray, (2011) state that through training the commitment of employees to improving their skills becomes paramount. When personal skills and knowledge of employees are developed via training, employees, particularly new ones, become more aware of the operations of their organisations and as such they can work more effectively.

This research has shown that some respondents think that training promotes and increases staff skills and knowledge, improves computer and Internet skills, increases the efficiency of staff and their performance, improves their banking skills, and helps staff to learn new ways to do their work. Organisations put forward efficient training plans to improve the skills of their employees with regard to Internet and computer

skills, as managers suggested. Other findings indicate that training improves staff attitudes, behaviour and conduct encourages teamwork, improves quality of services, reduces the cost incurred by the bank, and improves customer service skills. Snell and Bohlander (2012) believe that giving employees training is essential for the enhancement of their attitudes. When human resources are well trained and have the necessary skills and abilities, they would then be more able to deal with the advances in science and technology that are taking place. Employees would develop their teamwork skills, and serve customers well. The present study shows that training improves teamwork skills, learning management and problem-solving skills and limits the frequency of staff absenteeism (See Table 6.18).

Training has a middling effect on improving the attitudes of staff and a lesser impact on limiting absenteeism as the current study has shown. Harrison and Kessels (2004) explain that through training, employees should be able to anticipate the knowledge and skills required for future activities as opposed to waiting for problems to happen and reacting to them.

The present study contradicts Altarawneh (2005) who argues that training does not have an impact on profit, innovation and change, sales, absenteeism, turnover rate, job satisfaction and cost saving. This study reveals positive impacts on customer satisfaction, service quality, productivity and morale.

It is somehow difficult to gauge the impact of T&D on the performance of organisations separated from all other factors that influence organisations. The study found that the training programmes that are set for new employees are available, as the majority of respondents (72.9%) indicate, while a minority (27.1%) consider that they are not aware of the existence of training programmes for newly appointed employees (See Table 6.19). On the other hand, training is usually given to new employees in order to enable them to complete their work more efficiently.

When respondents were asked about the training programmes that were set for training new employees, they indicated that such programmes focused on the basics of computing (75.7%), English language, and banking operations (See Table 6.20).

Findings show that training targets improved staff performance, enhancing knowledge, and making staff more productive and more loyal consistent with Iatagana Dinu and Stoica (2010) and Jackson, Schuler and Werner (2011).

8.8 STAFF INCENTIVES AND MOTIVATION TO SEEK TRAINING

The interest of trainees in training is a factor for the success of training. The present study has shown that respondents are encouraged to attend training programmes improve their performance, get financial incentives (higher earnings), assume broader responsibilities in the future, and have moral stimulus (appreciation from the bank). Overall, the present study found little difference in the motivation of respondents to seek training (See Table 6.30). The incentives given to employees tend to improve their discipline and commitment and the quality of the service they provide as well as improve their performance (Bayoud, Kavanagh & Slaughter, 2012). If there were no incentives for bank staff to do well, and if they were not satisfied with their jobs, they would develop low self-esteem, low morale, and stress (Diala & Nemani, 2011).

Some of the managers interviewed explain that staff who excel in training are most of the time not encouraged enough, if they were encouraged more and were given more rewards, other staff will be encouraged to copy the success of the excellent trainees in order to get the same rewards (See section 7.4.4). However, as Bayoud, Kavanagh and Slaughter (2012) note, it is common for employees to opt for training in order to receive training allowance and promotion and is rarely the case that employees attend voluntary training for the sake of improving their performance and learning new skills (Al-Khoury *et al.*, 2014).

On the other hand, in most Libyan banks, reward and promotion depend on the time served and also on the personal rapport that subordinates have with their immediate managers. This has an influence on the appraisal systems, as Suliman, AbdelRahman and Adeija (2010) argue that incentives enhance the 'personality trait' of employees and can function as a morale booster for employees when they seek training. Furthermore, in relation to the desire of staff to seek training, staff are encouraged to seek training (See Table 6.31). Some respondents think that staff training creates the desire to modernise working methods and systems and keep pace with recent development. However, Tai (2006) believes that the willingness of employees to seek training increases as long as employees find training useful as it develops their skills. Hence, when bank staff are asked about their opinions regarding the advantages they get from their training courses, a sense of belonging to their workplaces is rated highest, followed by keenness to develop their skills and knowledge (See table 6.32). Nevertheless, the

present study has indicated a significant relationship between the desire of staff to take advantage of the training provided by the banks and the level of staff education (See Table 6.40).

8.9 THE SELECTION OF STAFF FOR TRAINING BASED ON GENDER

From Table 6.34b, 90.2% of men thought that women had the same training opportunities as men compared to 48.3% of women. Culture and religion limit the opportunities of women; for example, reduced access to external training or training outside office hours due to family expectations.

Another reason mentioned was that the level of education and specialisation of staff sometimes played a part in the choice of staff for training and the majority of trading activities with other banks and institutions were done by men. Thus, in the selection of staff for foreign trading, men are more likely to be selected. However, some respondents claimed that managers were biased against women although some also felt that women were more open and willing to train and develop their skills. Nevertheless, Libyan culture limits the scope of women in employment. Men usually seek training to be promoted whereas women are more likely to be satisfied with their positions. Where training is offered to women, it is often in relation to secretarial duties and skills which men tend to avoid (Yahchouchi, 2009). See section 7.2.6.

Managers indicated that selection for training was done irrespective of gender and that the banks had policies in place against any discrimination based on gender. Using the Arab Human Development Report, Zahia (2004) believes that a 'gender empowerment measure', which looks into the aspect of equality for both men and women in all spheres of life, is needed because imparting education to women is a relatively new phenomenon in the Arab countries. Segmentation Theory is criticized on the basis of gender segregation as it proposes that all women tend to occupy secondary labour market jobs (Ningaye, 2014). Women's participation in the job market is an indication that their interests lie somewhere else, i.e. in their household commitment, as the current study has found.

On the other hand, the study has also recognised that the lack of direct contact and relationships between men and women employees can be a factor that shapes work relationships. Men and women are expected to abide by Arabic cultural values and act

accordingly, and there are many sensitive issues pertaining to the relationships between men and women at work. For instance, direct communication can be a cause of embarrassment and unease (Samovar & Porter, 2004). Furthermore, there are guidelines to support men and women's jobs in Arabic culture. Although segregation is supported, it should not be seen as a means of discriminating against either group. Jobs should give men and women work flexibility to contain all workers and also reduce segregation based on gender (Voormann, 2009).

Despite the impact of culture, training is given to all bank staff to some extent. It is not so much the banks' policies, but cultural issues that prevent women from making use of training programmes, particularly those held abroad (Hutchings, Metcalfe & Cooper, 2010). There are also some issues related to gender in Arab and Libyan banks, as men shy away from the tasks traditionally carried out by women.

Nevertheless, some cultural barriers oblige banks to deselect staff based on their wishes, as in the case of women who opt not to travel abroad. This is because married women need the consent of their husbands and also they should be accompanied by members of their immediate families. Similarly, unmarried women need the consent of their parents and one of them should accompany them. This is impractical and costly. It follows that T&D programmes cannot ignore significant issues pertaining to culture, religion and ethics. Training must cater for such dimensions or it risks failure. This is why the simple transfer of western training programmes to Libyan banks will clash with Arabic culture (Atiyyah, 1993; Itika, 2011).

Furthermore, Arab women have reduced access to high ranking positions and promotion opportunities to top jobs and they do not generally receive the training that pertains to senior positions (Yaseen, 2013). Women take mostly non-managerial positions or administrative work as Arabic culture favours women having the responsibilities for their household and for childcare. They are far less likely to be involved in business and entrepreneurial activities. Arabic business culture and environment is a mostly a male dominated field (Hutchings, Metcalfe & Cooper, 2010). In the selection of staff for training, there are positives for men and negatives for women, as women are subdued in relation to realising more of their potential. In Arab societies, employers do not invest much in the training of women as women are seen to be less committed to their jobs. That is why women are relegated to lower ranking positions and employers exploit them

and allocate to them disproportionately lower-segment positions (Grimshaw & Rubery, 1995; Scott, 1994).

Managers reported problems in training women as they are not allowed to spend more time outside their allocated work hours. There are also not enough nurseries to cater for their children. This is part of Libyan culture as women are discouraged from working late unlike men. A causal factor is that individuals are identified with their families, and their deeds can bring honour or shame to their families and tribes collectively (Aгнаia, 1996). As such, families control the behaviour of their members. Individuals must respect and obey the rules and traditions of their families and tribes particularly in rural areas. The problems facing women could be partly overcome with online programmes subject to an adequate IT infrastructure.

Furthermore, as shown in Table 6.36, there are significant differences between men and women with regard to ‘improving learning management and problem-solving’ skills. The study found that women more than men think that training improves learning management and problem solving. They also think that training improves employees’ quality of services as well as their customer service skills.

The study also found that women, more than men, believe that training is not always related to business plans (See Table 6.38). This is because training is usually given as general training and sometimes related to the use of IT and languages. It does not relate to the development of business plans and banking strategies. In cases where such training is available, it might be given abroad in co-operation with international banks.

Another finding in relation to the desire of staff to have training is that women, more than men, believe that training creates a sense of belonging and attachment to their workplace. This might be because women have more desire to attend training and improve their performance, as long as training suits their availability and does not go against their cultural norms (See Table 6.39). Organisations need to align their cultural contexts with their strategies. Culture plays a pivotal role in HRD and has an impact on determining the training programmes that organisations should adopt (Garavan, 1991).

It follows that the differences between men and women in the selection for training are mostly related to culture and religion. Banks do not discriminate against men and women except in accordance with the cultural norms that govern Libyan society. The findings show that there is a gap between educational curricula and the needs of Libyan

society for better education systems. There is a need to review the plans and practices adopted by Libyan organisations to bring them more into line with modern requirements (Abdalkarim, 2012).

8.10 THE IMPACT OF GENDER, EXPERIENCE AND QUALIFICATION ON THE TYPE OF TRAINING GIVEN

Libyan banks do not openly discriminate between men and women regarding the selection of staff for training although gender does play a part in the selection of women for training based on cultural and religious issues discussed above. With regard to the type of training, the study found that seeking training and selecting employees for training are influenced by several factors among which are: relationships with managers, years of experience, vocational and educational level of trainees, age, and gender (Table 6.33).

The study clarifies that with regard to the impact of the type of training given based on gender, experience and qualification, bank managers think that gender does not play a part in the selection of employees. However, the qualifications of employees sometimes play a role in selection since some training requires staff with a specialist background in a particular subject or specific qualifications. The same applies to experience. Thus, training targets qualifying employees and updating their knowledge and skills in order to make them compete locally as well as globally, irrespective of their gender (Aguinis & Kraiger, 2009; Martin, 2010). However, there are occasions when staff who have the knowledge and experience for training are uninterested in it; perhaps because of improper training needs assessment.

The study has also found that the relationship between managers and employees has a strong influence on selection for training (See Table 6.33). Some managers expressed some form of influence of the family and relationships in managerial practices. This is consistent with Hammoud (2011) who found that family relationships, more than academic qualifications, influence selection for training. This is interpreted in the context of the Libyan culture as managers are influenced by their family members and their tribes in commending and favouring some staff over others. The training, which involves advantages, such as overseas travel, is allocated to family members of those who have good relationships with managers.

Such a phenomenon negatively influences the development of staff by effectively deselecting staff who need training the most (Barnett, Yandle & Naufal, 2013). Consequently, personal relationships, family connections and ties can play a major role in managing business organisations more than the role played by academic qualifications or experience, and this leads to unfair treatment of some staff. Libyan managerial culture is sometimes influenced by unprofessional conduct, by Western standards (*Intercultural Management- Libya*, 2012).

This study also found that staff are selected for training on the basis of the needs of the positions to which they are appointed or promoted. Nevertheless, experienced staff are sometimes not given the training that non-experienced staff need and vice versa. In some cases when training is for the introduction of new technology, all staff who deal with such technology are given the same training, irrespective of their gender, experience, or qualifications (See section 7.2.7). However, employers are more likely to invest in the education and training of the more able employees than the less able since the less able cost more to train but by not investing in their education and training employees contribute to their lower remuneration (Benjamin, Gunderson & Riddle, 1998).

In spite of the investments in training programmes in the public sectors in most Arab countries, the development of the workforce is still lagging. This is because there are no systematic approaches to HRD and selection of staff for training such that the outcomes of these programmes are still unsatisfactory (Khodr & Zirar, 2013). Substantive changes to the laws and systems of Libyan banks are required to enable all staff to benefit better from training.

8.11 PROBLEMS AND CHALLENGES

8.11.1 T&D Problems and Challenges

Based on the survey and interviews conducted in this study, a number of problems and challenges in training and development in Libyan banks have been found. Such problems and obstacles hinder the effectiveness of training programmes. The problems highlighted are failure to identify training needs accurately, followed by lack of venues suitable for training, lack of advance planning for training, and lack of long-term plans for developing human resources. Other problems are that management does not support

training programmes, staff dissatisfaction with training programme, inaccurate training need analysis, training times are unsuitable for trainees, discrepancy in the training given, development and job skills, poor quality training programmes, work environment does not support new behaviours learned in training and development programmes, and lack of motivation among employees. However, the least influential problems to the effectiveness of HRD programmes are related to the lack of linking training programmes with business plans, followed by the lack of support of the management of the training programmes, and finally the lack of necessary financial resources (See Table 6.35).

Lack of accurate identification of training needs of staff

The main problem encountered in this study is the failure to identify the training needs of staff accurately. T&D in most Arab organisations is not properly identified because training programmes in Arab countries tend to be of low standard compared to western training programmes, as training needs are inadequate, and the assessment criteria are inaccurate. The training techniques that are adopted need reinforcement as they tend to be traditional and only utilised after becoming out-dated (Bayoud, Kavanagh & Slaughter, 2012). This is because the banks' training strategies are determined by the management of the banks as opposed to the training needs of their staff. Hence, since there are no clear job descriptions or performance appraisals in most Arab organisations, assessing the training needs of employees is non-systematic. For instance, in Libya, training is considered as surplus to the practical needs of people and it is regarded as complementary. Consequently, training falls short of providing the qualified people required for the implementation of modern development (Porter & Yergin, 2006).

The various methods adopted for the identification of training needs are assessed based on job performance. There is a negative aspect of TNA embodied in the lack of direct communication with employees. It follows that any training programme that does not cater for the training needs of staff is a failure. This is the case of the transfer and implementation of western training programmes in Arab organisations. Training programmes should be made to suit the environment of Arab countries as well as Arab trainees (Atiyah, 1993; Itika, 2011). Thus, when training needs are not addressed, this will culminate in problems in the design of the training programmes. In the context of most Arab organisations, TNA is lacking as the procedures for determining training

needs are not available, because of the unavailability of the information that can be used. This situation might have been caused by the instability of organisations in most Arab countries and the changes that are taking place there, as the managers interviewed emphasised.

Lack of suitable venues for training

The study found a problem related to the lack of venues suitable for training. This is because top managers make decisions with regard to training venues, whereas it should be left to training specialists to do so and chart the training policies and practices that should be adopted and the venues where training should be held. The lack of venues impedes the training policies at some banks. Additionally, the study found that there is lack of venues suitable for training as well as a lack of training facilities that are appropriate for delivering the required training (See Table 38).

Lack of advanced planning for training and HRD

The present study has noted the lack of advanced planning for training as a problem. Training is given randomly and mostly when new technology is introduced. Most training plans address short-term needs. There are no obvious long-term plans for the purpose of developing the skills of staff and improving their performance on the long run. Achoui (2009) presents some of those challenges, particularly in the context of Saudi Arabian organisations focussing on long-term vision and planning to solve some of the problems and challenges that are encountered by human resources in training. The study argues that HRD can play a role aligned with public and private sector strategies. The challenges that are faced stem from the lack of training programmes and HRD in line with local needs. The present study shows that there is no advanced training to cater for the needs of staff; particularly with regard to planning for staff advanced needs and development. The lack of advanced training and HRD in Libyan banks is related to management style, such style is highly centralised, over-staffed, and governed by top-down communication channels, with a lack of qualified managers, unavailability of long and short term planning of human resources, as well as patriarchal managerial style as it is the case in most Arab countries (Altarawneh, 2005; Hammoud, 2011).

Training, development, and planning are highly centralised and lack long-term planning (Hammoud, 2011). However, in the context of Libyan banks, personal relations

influence training policies as well as career advancement (Barnett, Yandle & Naufal, 2013). Hence, most respondents are aware that the long-term planning for human resources is not available. Training is given as a reaction to the introduction of new technology, or scheduled to develop the skills. All these plans address short-term training needs, not long-term ones.

Banks should consider training as a long-term investment because its outcome is not necessarily instantaneous, but comes after trainees have had the experience of practicing what they have learnt on the long term. Similarly, Albahussain (2000) found that T&D in Saudi organisations faced many problems amongst which is the lack of long-term plans. Giving training as a reaction to new technology or a new style of operations is not ideal for the long-term skill development. Ideally there should be long-term training programmes that are set to continue to develop skills in the long run. Such programmes are currently unimplemented in Libya. The current training plans are management orientated and it is left to the managers to decide on the training programmes that should be adhered to.

Lack of management support to training programmes

The respondents claim that the banks do not give full support to the resources that are allocated to training or the finances of the training programmes. Some of them consider training as an additional activity that does not pertain to the priorities of the banks. Similarly, top management's support for training is limited in Lebanese banks (Afiouni, 2007). This study has noted that the lack of management support to training staff makes the morale of staff very low.

Staff dissatisfaction with training programmes

Staff dissatisfaction with training occurs because staff think that training does not address their proper or individual needs. Dissatisfaction can be attributed to having some trainers who are not able to transfer their knowledge to their trainees effectively. This dissatisfaction makes them unable to take training seriously as they feel they are not benefiting from it as they should do. Furthermore, dissatisfaction might also have been caused by some training centres abroad; since some of these centres do not give staff the training they need (see Table 6.38).

Problems caused by inaccurate training needs analysis

The problem of inaccurate training needs analysis is caused by the inability of managers to properly analyse training needs. Although bank staff are asked to use modern banking technology and modern banking methods, staff training needs analysis is not assessed properly. This is because non-specialists are in charge of assessing training needs and assigning training, without even having direct communication with staff. As such, the inaccuracy of assessing training needs is the result of the unprofessional way in which TNA is conducted (Al-Husan & Brennan, 2009). Moreover, this study agrees with Altarawneh (2009) that TNA in Arab organisations is only based on the views, experiences and assessment of line managers; there is no direct communication between top managers and staff to whom training is assigned.

There is lack of qualified trainers and managers who are familiar with the accurate training needed and good training practices. This problem can be solved by the availability of qualified and experienced trainers who are familiar with best training practices to be able to accurately assess the training needs of staff and be able to provide the training which can develop the skills of staff and benefit the banks most.

The problem of the unsuitability of training time

The unsuitability of training time can cause a problem, because training takes place mostly after a long day's work. Managers expressed their concern that the majority of staff who have in-house training attend training after their long working days, as also expressed by Abdallah and Al-Hamoud (1995) that staff will not be in a position to learn and be able to concentrate on the knowledge given to them (See also section 7.3). On the other hand, when training is given to staff in their free time, it can suit men but does not suit women for cultural reasons. The majority of staff prefer training to take place within their allotted working hours.

The problem of the poor quality of the training programmes

The problem of the poor quality of the training programmes is because most training programmes are translated from other languages into Arabic. As such, they are not responsive to the needs of Libyan staff as their needs differ in line with the cultural differences that exist between western culture and Libyan culture. There are no adequate modifications to the programmes that take place to suit the needs of Libyan staff. Respondents think that the quality of the training programmes is on the whole

poor. Such a conclusion has also been made by other researchers who emphasise that the transfer of training programmes amongst cultures is not always effective. This is because each training programme is designed to suit the needs of the culture of that particular organisation or society in which the training programme is designed (Dirani, 2007).

Lack of support to new behaviour, practices and skills learnt in training

There is a problem bank staff encounter in training related to the fact that their work environment does not support the new behaviours, practices and skills learned in training. An environment that does not support staff in using their acquired skills and knowledge may lead to job dissatisfaction. Gruman and Saks (2011) and Jacobs and Park (2009) believe that sustainable and robust environments allow employees to learn and see for themselves and benefits gained from training. The dissatisfaction of staff with their work environment does not encourage employees to transfer the newly gained knowledge and skills to their workplace.

The problem of lack of motivation for training amongst employees

The lack of motivation for training amongst employees can constitute a problem. Tai (2006) believes that the motivation of employees to seek training increases when employees find training useful and necessary for them to develop themselves career-wise and to develop their abilities in line with their potential. The study has found that there is a problem in the lack of linking training programmes with business plans. Suliman, AbdelRahman and Adeija (2010) argue that the personality trait of an employee is a very important factor for performance enhancement. The study has found that motivations act as a morale booster for employees when they understand that they would be appreciated and rewarded based on the quality of their work and not on any other factor. This also increases employees' efficiency at work and helps them to be more productive and more innovative. Boumarafi (2009) asserts that besides training their employees, Arab organisations have to train their managers to build cohesive strategies and include rewarding employees, as well as boosting their self-confidence, encouraging them to perform more effectively.

The problem of lack of necessary financial resources

The present study has found that financial resources do not cause a problem to Libyan banks. The findings reinforce Abdalkarim (2012) who explains that financial support is a means of getting employees to have training, because training is a source of financial support, as well as bonuses, rewards and promotion. However, the present study indicated that money is not an issue that can hamper staff training (See Table 6.35). There is a problem in the improper use of the financial resources that are assigned for training.

8.11.2 The problem of the unavailability of training policies and programmes

One of the problems that Libyan banks encounter is the lack of the training policies banks adopt. The training policies adopted are the result of consultations amongst senior management, management of training and management of human resources. These three levels of management have the responsibility of assigning training policies and programmes with the view of improving the skills and performance of their staff as well as the profitability of the banks. The lack of qualified trainers is a problem that hinders the training of staff because training programmes are not available at the banks investigated. Some trainers have expressed their worries that trainees are not qualified enough to understand the training that is given to them. The present study recommends that the problem caused by the lack of proper training policies and programmes can be avoided by consulting training experts.

The present study has noted that training is administered to staff on the basis of the changes in banks' environments and policies, but not always as a response to staff needs. The training policies that are adopted by the banks only provide general training; they do not address the needs of every employee. Gruman and Saks (2011) and Jacobs and Park (2009) argue that a stable environment allows employees to learn and see for themselves and benefits gained from training. Some managers revealed that there are no formal and written training policies. Such a case makes the training plans and policies susceptible to change and only determined by the style of the management (See section 7.4.2). Arab organisations need to learn from organisations in the developed countries with regard to the implementation of training policies that are geared towards

addressing the needs of their staff and do not change with the change in their management structures (Al-Busaidi & Olfman, 2005; Al-Madhoun, 2006).

To conclude, the present study has noted that there are no appropriate training policies and programmes in Libyan banks. The study recommends that training policies and programmes should be part and parcel of the strategies of the banks. This means that banks should have long-term training policies and programmes, not short term ones as it is currently the case in most Arab organisations (Altarawneh, 2005; Hammoud, 2011). The outcome of the interviews with managers revealed that the use of technology in Libyan banks is still very limited. Most of the training that is given to staff abroad cannot be implemented in Libyan banks because of shortage of modern technology.

8.11.3 Inappropriateness of Foreign Training programmes to Libyan Bank Staff

The issue of the inappropriateness of foreign providers to train Libyan staff can constitute a problem since some training providers adopt their training programmes and apply them to Libyan banks (See Section 7.3). Furthermore, trainees have difficulties in the training programmes that are given abroad due to the foreign language and culture of the training providers. Training programmes that are adopted should be adapted to suit Arab environments and trainees (Atiyyah, 1993; Itika, 2011).

The lack of English language skills has proved to be a major problem that bank staff encounter and need to develop through training in order to master communicating in English (See section 7.4.1) because most materials and training are given in English. However, there are occasions when these training courses are translated into Arabic to suit Libyan and Arab bank staff.

The problem of lack of English skills can be solved by making English a primary subject that staff should pass well, and should be considered a necessity for their employment. Giving staff training in a language they understand or recruiting trainers who speak the language of staff can be another solution to the language problem. However, translation is another way of dealing with training staff, although translating training programmes from English into Arabic is not without its shortcomings. The study proposes a solution to the problem based on devoting enough time to enable staff to learn the required language before they travel abroad or even before they start work at the banks.

Libyan banks send their employees to train abroad, mainly in Western countries which design and manufacture the systems that Libyan banks intend to use or are using. This may be done in collaboration with international banks. At times, trainers are recruited to give training to staff, as foreign experts are recruited to train staff to use newly installed systems. Some managers think that foreign trainers who are recruited to train staff are well qualified and have experience in training and can put their ideas across effectively. They have successful experiences in dealing with other cultures. Above all, training has become a standard and the means utilised in training are available to all cultures.

On the other hand, some managers think that using foreign expertise and foreign trainers is a problem. This is because it is very hard for the trainers who do not speak the language of the employees to give the training needed. Managers claim that bank staff do not all have the same level of education that enables them to understand foreign trainers (See section 7.3). Hence, if training programmes prove to be appropriate to Libyan culture and work environment, with its specificities, values and attitudes, then they can be applied. The training programmes adopted should satisfy the needs of the staff and should correspond to the cultural differences between the values and attitudes of Arab staff as opposed to the values and attitudes of their foreign counterparts (Atiyyah, 1993; Itika (2011)). Libyan banks should investigate the training agencies which provide training to staff and should make sure that their trainers are qualified to provide the training needed by Libyan staff.

8.12 SUMMARY

The discussion highlights the problems and challenges that are encountered in staff training. Amongst these problems are the delivery of training, the availability of qualified trainers, the use of foreign training programmes and foreign expertise, as well as cultural differences. Such problems are tackled in the literature as well as in the feedback generated by the interviews and survey in this study. These problems need to be overcome in order to improve the quality of training.

Training policies should be considered as part and parcel of the policies and plans of the banks, but should be independent and should not be subject to change with the change of management. These training policies should be set for long-term objectives and not short-term practices. Identifying training needs is problematic because it is sometimes

based on personal relationships between managers and employees or training for training's sake. Training should be designed to address the needs of staff and should be provided in a way that suits staff abilities and education levels.

There should be direct communication between managers and staff in order to make the most of training. The lack of such communication might result in dissatisfaction of managers and employees with the training provided and giving training to staff after their full day's work is ineffective. Depending on foreign trainers to deliver training programmes to staff is not always viable. Furthermore, the study has also found that the use of modern technological aids in the delivery of training can help both trainers and trainees communicate more effectively. Cultural differences constitute a major problem.

CHAPTER 9: CONCLUSIONS, RECOMMENDATIONS AND FUTURE RESEARCH

9.1 INTRODUCTION

This chapter summarises the findings of this study in light of the research objectives which were:

1. To explore current training strategies in Libyan commercial banks in relation to employee performance.
2. To identify how training needs are identified, planned, organized and evaluated.
3. To explore how access to T&D is influenced by personal and professional factors (gender, age, educational qualification, years of experience).
4. To determine the factors influencing the success of training programmes by identifying the most important concerns, problems and challenges that face trainers and trainees in transferring skills and knowledge into the workplace.

9.2 CONTRIBUTIONS TO KNOWLEDGE

9.2.1 Theoretical Contributions

The theoretical contributions of this research are:

- This study contributes to knowledge on the theory of training and development in Libya and is the first study on training strategy in Libya.
- The literature review revealed gaps and the need for more empirical studies to be conducted in the Arab world. This study integrates and extends previous research by presenting training and development as a philosophy and how it is implemented in Libya. It also shows why T&D are conducted to suit the culture of the Libyan society. Thus, by locating practice in a particular cultural context the study can be a source for theory building and has brought together previous research on T&D in the Arab world.
- This study will help researchers in formulating a theoretical basis for T&D in the Libyan banking sector which has some generalisability to other Libyan business sectors. For instance, the study has substantiated the role of culture, gender, management style and religion in relation to T&D strategy. Researchers can

build on such findings particularly in the context of Arab and Libyan organisations.

- This study stresses that culture, gender, management style and religion are new dimensions that need to be taken into account when studying training strategy in Libya and in other Arab countries.

The political, economic, and socio-cultural environments of any country influence the nature and role of national HRD. Libya's responsibility for management training and development was split between departments of education, planning and the treasury, but given the state of the country there should be one body responsible for training as a whole. Furthermore, the education curricula are poor and do not connect strongly to the needs of the economy. They are more theoretical. The shortage of well trained staff and relevant curricula makes the returns on investment inadequate and the productivity of Libyan organisations remains low.

In the national HRD framework there is a common theme for developing individuals and improving lives through education and training. Libya and Arab countries are looking to modernise their training strategies through three principles: Human investment through education and training; dealing with staff as intellectual assets; and developing innovation and cost saving behaviours in organisations. Curricula should encourage overseas investment and focus on giving language and computer training. HRD can play a role in developing and shaping the Libyan society. Libya depends mostly on local experts and professionals in addition to foreign expertise to bring the skills and knowledge to the country and this leads to success and continuity of Libyan organisations.

The study contributes to the understanding how culture influences training and highlights the fact that Libyan banks are owned, managed and supervised by government institutions and heavily influenced by the government and politics. The decentralisation of decision making will lead to more staff involvement in decision making and this is a crucial step towards HRD.

The government should begin to decentralise the decisions related to education with the help of specialists in education and training. The national model should encourage competition and address social and moral needs. The government should review education curricula, and update them to go in line with the needs of Libyan society in a

global environment. This can happen through creating a free market economy, where local and international agencies compete to provide best education and training to Libyans. What the future holds for national HRD in Libya depends on developments in the political, economic, social, cultural and organisational systems.

To sum up, there are many reasons that make the Libyan workforce underdeveloped. This is because the policies adopted by the government in the past were unsound and based on central decisions. The circumstances that the country went through made it unstable and this has reflected negatively on the country as a whole and its HRD. The instability of laws and regulations has negatively influenced HRD. Above all, culture plays a significant role in HRD as cultural factors, such as the impact of religion, gender and personal relationships between managers and staff may lead to preferring some staff over others and sending some staff to have training, particularly abroad, at the expense of others. These reasons limit the development the workforce and impede their ability to compete globally.

9.2.2 Practical Contributions

From a practical standpoint, this research helps banks to understand how they could plan better for T&D, the effectiveness of their current programmes, and employees' views. This research also points out problem areas like quality of content, reasons for employee inability to comprehend T&D programmes, the effectiveness of employing expatriate trainers, as well as the importance of proper training evaluation. Above all, the study holds that the most important factor in training Libyan bank staff is the influence of culture. Culture and religion often play a crucial role in training employees; particularly with regard to training women. However, maintaining employee satisfaction and commitment to training is another important aspect behind the success of training. Trainees are encouraged to seek training and the present study identifies some of the problems related to training strategies that prevent them moving forward. The study functions as a practical lead to fresh thinking about T&D in a new Libya.

9.3 LIMITATIONS OF THE STUDY

The study is confined to Libyan public commercial banks as they are the cornerstone of the Libyan banking sector. The banking sector is also the second largest economic resource, after oil. Additionally, the public banks employ the largest number of staff and have long experience in banking in Libya. The findings can reasonably be generalised and applied to other public organisations.

Furthermore, this study was limited to decision makers and staff and did not include trainers *per se*, as it focussed on the management of training and development as well as the management of human resources, because these have a direct relation with training policies and practices and the human resources involved in training. Above all, SHRD is a relatively new subject explored in the context of Libyan banks along with its impact on T&D. Hence, few previous studies have been conducted to enable inferences from them or corroborate findings.

In the process of data collection the researcher was only able to make short observations of how training was administered and the study misses a deeper, participatory view of the lived world of employees in what is an extreme national climate compared to the West. Although the large sample obtained is a strong point it has some limitations as, inevitably with surveys, they can overlook information relevant to respondents but which is not uncovered at the design stage.

Not all managers agreed to data recording. There was also a lack of measurement scales to assess the significance of T&D in relation to organisational performance although this angle is too vast to simply include in a survey and organizational performance would be extremely hard to quantify in this case. The study, however, incorporated the opinions of employees and managers who directly experiencing T&D but it did not gather the opinions of trainers.

9.4 RECOMMENDATIONS AND FUTURE RESEARCH

This research has helped to address a number of important aspects related to training strategies and practices. The study stresses the need to have specialised T&D centres to provide training. Additionally, there is a need to address the manner in which T&D activities are planned and the evaluation processes that could be implemented.

Comparative studies of T&D methods and techniques between Libyan banks and other banks in the developed countries would be useful. A comparison of the training strategies of private banks and public banks in Libya, in addition to comparing the performance of bank staff in both types of banks could also be fruitful.

A deeper understanding of the role of gender in training in Libyan (Arabic) culture and organisations is needed. To assist training, training courses should be separated on the basis of gender, as this makes women in particular more willing to attend training and be more committed to it. A further way of delivering training, particularly to women, can be through online programmes but is subject to the availability of suitable information technology. Running more programmes in Libya would save time, effort, and travel costs and reduce inconvenience, particularly to women. Consequently, all the internal and external factors that might have an impact on training strategies should be taken into account in the designing of training programmes, plans and policies.

The study stresses that T&D should not be treated as an option, but it should be regarded as an investment that is necessary to hone the skills of the intellectual capital of the banks as T&D planning cannot be isolated from broader business strategies. The study also recommends that T&D has to be handled by a specialist training unit. Moreover, top management should facilitate in the processes of training and should not be the sole decision makers in issues related to training. There should be an increase in on-the-job training programmes as efforts need to be directed to identifying the training needs of staff.

The study also recommends more variety in methods of delivery of training, such as seminars, conferences, and case studies in addition to the traditional methods that are already in place, after adapting them to local culture. Above all, there is a need to make available qualified trainers and the training programmes that suit Libyan employees and the strategies of public commercial banks. Experienced training managers need greater involvement in planning.

Training programmes should match the academic level of trainees and the choice of trainees should be based on their academic qualifications and experience not on personal grounds. Employees should also be selected based on their annual performance reports and the needs of the banks. The proper training evaluation programmes are

needed to assess training that is given to Libyan staff. Such assessment of training should be ongoing, before and after training.

While these recommendations may be taken for granted in developed and stable countries, their relevance to the current chaotic situation in Libya and to the needs of national re-development should not be underestimated.

REFERENCES

- Abbas, H.W. (1987) *Industrial Development and Migrant Labour in Libya*, Ph.D. Thesis, University of Manchester.
- Abdalkarim, G.M. (2012). The Impact of Human Resource Management Practices on Organisational Performance in Saudi banking Sector', *European Journal of Business and Management*, 4 (21), 188-197.
- Abdalla, I. & Al-Homoud, M. (1995). A Survey of management training and development practices in the state of Kuwait, *Journal of Management Development*, 14 (3), 14-25.
- Abdulhadi, F. (2013). Libya's Credit Crunch. *Libya Herald*, 18 June.
- Abdul-Khalik, N. (1984). The bureaucracy in Kuwait, *Journal of the Gulf and Arabian Peninsula Studies*, 5 (38), 13-63.
- Abdullah, H. (2009). Definitions of HRD: Key Concepts from a National and International Context, *European Journal of Social Sciences*, 10 (4), 486-496.
- Abdussalam, A. (1985). The impact of recent economic changes in Libya on Monetary aggregates, in Buru, M.M., S.M. Ghanem & K.S. McLachan (Eds.) *Planning and development in modern Libya*, pp.77-90. Society for Libyan Studies, Cambridgeshire: Middle East and North Africa Press Ltd.
- Abdulslam, A. (2011). *The Path To HRD: An Investigation Of Training And development Practices In The Libyan Manufacturing Sector In 21st Century*. Phd Thesis. Business School, University Of Gloucestershire, UK.
- Abubaker, A. (2007). Influence of Core Cultural Values on the Communication Behaviour of Staff in Libyan Organisations. Retrieved from: <http://research.ncl.ac.uk/ARECLS/volume4.html> (Accessed on 10 February 2016).
- Abu-Humera, M.A. & ASwiessi, N.M. (2010). The Transfer of Conventional Banks in Libya towards Islamic Banks. A paper presented to the second conference of Islamic Financial Services. 4th May, Tripoli.
- Achoui, M. M. (2009). Human resource development in Gulf countries: an analysis of the trends and challenges facing Saudi Arabia, *Human Resource Development International*, 12(1), 35-46.
- Adler, N. J. (2001). *International dimensions of organizational behavior* (4th Ed.). Cincinnati: South-Western College Publishing.

Afiouni, F. (2007). Human Resource Management and Strategy in the Lebanese Banking sector, *Journal of American Academy of Business*, Cambridge 12(1), 63-69.

Aгнаia, A. (1996). *Management training and development within its environment: the case of Libya industrial company*. Unpublished PhD thesis, Manchester: UMIST.

Aguinis, H. & Kraiger, K. (2009). Benefits of training and development for individuals and teams, organizations, and society, *Annual Review of Psychology*, 60, 451-74.

Ahmed, N. & Haven-Tang, C. (2008) Human Resource Development Issues for the Hotel Sector in Libya: A Government Perspective, *International Journal of Tourism Research*, 10, 481-492.

Akhtar, M. F., Ali, K., Sadaqat, S. & Hafeez, S. (2011). Extent of Training in Banks and its Impact on Employees' Motivation and Involvement in Jobs. *Interdisciplinary Journal of Contemporary Research in Business*, 2(12), 793-806.

Alagaraja, M. (2012). Mobilizing organizational alignment through strategic human resource development, *Human Resource Development International*, 16 (1), 74-93.

Al-Ali, J. (2008). Emiratisation: drawing UAE nationals into their surging economy, *International Journal of Sociology and Social Policy*, 28, 365-79.

Al-Ali, A. (1999). *Human Resource Development Training and Development Practices and Related Organisational Factors in Kuwaiti Organisations*, Unpublished PhD thesis, Bradford: Bradford University.

Ali, AJ & Azim A. A (1996). Cross-national perspective on managerial problems in a non-western country, *Journal of Social Psychology*, 136, 165-172.

Al-Athari, A. (2000). *The Impact of Multimedia Based Training on Employee Training Effectiveness and Organisational Performance*, Unpublished PhD thesis, Bradford: Bradford University.

Al-Athari, A. & Zairi, M. (2002). Training evaluation: an empirical study in Kuwait, *Journal of European Industrial Training*, 26(5), 241-251.

Al-Atyat Y.K.S. (2007). *Transferring Conventional Banks to work according to Islamic Shari'a*. PhD. Thesis submitted to the Arab Academy of Financial Sciences, Jordan.

Al-Bahussain, A. (2000). *Human Resource Development: an investigation into the nature and extent of training and development in Saudi private manufacturing* Unpublished PhD thesis, Bradford: Bradford University.

- Albert, T. C. (2003). Need-based segmentation and customized communication strategies in a complex-commodity industry: A supply chain study, *Industrial Marketing Management*, 32, 281–290.
- Al-Busaidi, K. & Olfman, L. (2005). An Investigation of the Determinants of Knowledge Management Systems Success in Omani Organizations, *Journal of Global Information Technology Management*, 8(3), 6-27.
- Al-Farrised, E. (2007). *An overview of population, urbanization and economic development in Libya*. Libya, Garyounis University, Benghazi.
- Al-Hamid, A. (2005). *Saudisation or the Deluge*. Riyadh, Saudi Arabia: King Fahad National Library (Arabic Reference).
- Al-Husan, F. & Brennan, R. (2009). Transferring western HRM practices to developing countries: the case of a privatized utility in Jordan. *Personnel Review*, 38(2), 104-123.
- Al-Khoury, P, Al Kotob, M, Iskandar, C, El-Amad, F, Mezher, T, Saidi, T, Ghazzawi, W, & Al-Baba, Z (2014). Employees' Perception about the Effect of Training Promotion, *Evidence from Lebanon, Global Journal Of Business Research (GJBR)*, 8(2), 23-31.
- Al-Madhoun, M. (2006). Training under fire: The relationship between obstacles facing training and SME's development in Palestine, *Journal of European Industrial Training*, 30(2), 100-116.
- Al-Madhoun, M. I. & Analoui, F. (2003). Management and development the training programmes for small and micro enterprises in Palestinian territories. *Management Research News*, 26(6), 39-67.
- Almahamid, S, McAdams, A.C, & Kalaldehy, T. (2010). *Interdisciplinary Journal of Information, Knowledge and Management*, 5, 327-356.
- Almanara News (2010). *Central Bank of Libya*. Retrieved from:
<http://www.cbl.gov.ly/en/inc/print.php?id=642>. (Accessed on 1 November 2015).
- Alsahlawi, K. A. & Gardener, E. P. M. (2004). Human resources and economic development: the case of Saudi Arabia. *Journal of Third World Studies*, 21(1), 175–186.
- Alsharif, A. (2002). The Role of Small Enterprises in the Libyan Economy, The Economic Development in Libya: Past and Present, Conference (in Arabic), Tripoli: Libya.
- Al-Shukri, A.M. (2007). *The Possibility of Implementing Islamic Banking System in Libya*. PhD Thesis presented to the Arab Academy for Banking and Finance Sciences.

- Altarawneh, I. (2009). Training and Development Evaluation in Jordanian Banking Organisations, *Research and Practice in Human Resource Management*, 17(1), 1-23.
- Altarawneh, I. (2005). *Training and Development Effectiveness: Practices, Roles and Impacts on Performance in Jordanian Banking Organisations*. Doctoral thesis. Huddersfield: University Huddersfield.
- Areiqat, A., Abdehadi, T. & Al-Tarawneh, H. (2010). Talent Management as a Strategic Practice of Human Resources Management to Improve Human Performance, *Interdisciplinary Journal of Contemporary Research In Business*, 2 (2), 329-341.
- Armstrong, M. (2006). *A Handbook of Human Resource Management Practice*. London: Kogan Page Publishers.
- Anderson, K.J. (1991). *Vancouver's Chinatown: racial discourse in Canada, 1875–1980*. Montreal: McGill-Queen's University Press.
- Ashamalla, M.H. & Crocitto, M. (1997). Easing entry and beyond: preparing expatriates and patriates for foreign assignment success, *International Journal of Commerce and Management*, 7 (2), 106-14.
- Atiyah, H.S. (1993). Management Training and Development in Arab Countries: The challenges of the 1990s. *Journal of Management Training and Development*, 12(1), 3-13.
- Au, A. K. M., Altman, Y., & Roussel, J. (2008). Employee training needs and perceived value of training in the Pearl River Delta of China. *Journal of European Industrial Training*, 32(1), 19-31.
- Bahia, K. & Nantel, J. (2000). A reliable and valid measurement scale for the perceived service quality of banks, *International Journal of Bank Marketing*, 18(2), 84-91.
- Barnett, A., Yandle, B., & Naufal, G. (2013). Regulation, trust, and cronyism in Middle Eastern societies: The simple economics of wasta, *Journal of Socio-Economics*, 44, 41-46.
- Bartelsman, E., J. Haltiwanger, & S. Scarpetta (2004). Microeconomic Evidence of Creative Destruction in Industrial and Developing Countries, *World Bank Policy Research Working Paper Series* 3464. Washington DC.
- Battisti, M. (2011). *Reassessing Segmentation in the Labour Market: An Application for Italy 1995-2004*, *Bulletin of Economic Research C*, 65(1), 38-55

- Bayoud, N.S., Kavanagh, M, & Slaughter G. (2012). Corporate Social Responsibility Disclosure and Employee Commitment: Evidence from Libya. *International Journal of Economics and Finance*. 4(5), 37-50.
- Bates, J. (2008), *The Globalisation Discourse, Neo-Liberalism and Its Impact on the Education and Training of Social Workers*, PhD Thesis, Hull: University of Hull, UK.
- Battisti, M. (2011) Reassessing Segmentation in the Labour Market: An Application for Italy 1995–2004. *Bulletin of Economic Research*, Oxford: John Wiley & Sons Ltd.
- Bhabha, H.K. (1994). *The location of culture*. London: Routledge.
- Beevers, K. & Rea, A. (2010). *Learning and Development Practice*, London: CIPD.
- Bei, L. T. & Shang, C. F. (2006). Building Marketing Strategies For State-Owned Enterprises Against Private Ones Based on the Perspectives of Customer Satisfaction and Service Quality. *Journal of Retailing and Consumer Services*, 13(1), 1-13.
- Belhaj, F. (2000). *Training Practices In Yemeni Banks*, Master Thesis, Yarmouk University, Jordan.
- Bennett, J. M. (1986). Modes of cross-cultural training: Conceptualizing cross-cultural training as education. *International Journal of Intercultural Relations*, 10, 117-134.
- Bennett, R., Aston, A. & Colquhoun, T. (2000). Cross-cultural training: A critical step in ensuring the success of international assignments. *Human Resources Management*, 39(2/3), 239-250.
- Bennett, H. & Wright, N.S. (2010). Female Emirati graduates and the multicultural, mixed-gender workplace: The impact of educational experience on female students' team-related behaviours, skills, values and attitudes within the Gulf region. *Team Performance Management*, 16 (5/6), 267-288.
- Benjamin, D., Gunderson, M. & Riddell, C. (1998). *Labour Market Economics: Theory, Evidence and Policy in Canada*. Toronto: McGraw-Hill Ryerson.
- Berman, E, Bowman, J, West, J & Wart, M (2009). *Human Resource Management in Public Service: Paradoxes, Processes, and Problems*. London: SAGE.
- Berman, E. M., Bowman, J. S., West, J. P., & Wart, M. R. V. (2010). *Motivation: Possible, Probable or Impossible?* Human Resource Management in Public Service: Paradoxes, Processes and Problems. California: SAGE Publications, Inc.

Bhattacharya, M. & Wright, P.M. (2004). *Managing Human Assets in an Uncertain World: Applying Real Options Theory to Human Resource Management*, Center for Advanced Studies, Cornell University, New York.

Bhattacharya, M., & Wright, P.M. (2004). Managing Human Assets in an Uncertain World: Applying Real Options Theory to HRM, *CAHRS Working Paper Series*, 03-04.

Bhawuk, D. P. S., & Brislin, R. W. (2000). Cross-cultural training effectiveness: A review and theoretical framework for future research. *American Management Review*, 15(1), 113–136.

Bhawuk, D.P.S. & Brislin, R.W. (2000), Cross-cultural training: a review, *Applied Psychology: An International Review*, 49(1), 162-91.

Bin-Qadara F. (2010). *Development and Reform of the Libyan Commercial Banks*. Technical report for CBL, Tripoli, Libya.

Black, J.S. & Mendenhall, M. (1990), Cross-cultural training effectiveness: a review and a theoretical framework for future research, *Academy of Management Review*, 15(1), 113-36.

Boubacar N, (2002). *Investment in human material (training) with a case study of the Directorate of Maintenance Sonatrach, Laghouat*. Masters Thesis, Faculty of Economics and management sciences, University of Algeria.

Boumarafi, B. (2009). Knowledge Management Approach to Performance: a United Arab Emirates Experience. *DOMES: Digest of Middle East Studies*, Fall, 18 (2), 17-26.

Boxall, P. (2003). HR strategy and competitive advantage in the service sector. *Human Resource Management Journal*, 13(3), 5-20.

Bozionelos, N. (2009), Expatriation outside the boundaries of the multinational corporation: a study with expatriate nurses in Saudi Arabia, *Human Resource Management*, 48(1), 111-34.

Brandl, J. & Neyer, A. (2009). Applying cognitive adjustment theory to cross-cultural training for global virtual teams. *Human Resource Management*, 48(3), 341-353.

Bray, T. (2006). *The training design manual: the complete practical to creating effective and successful training programmes*. London and Philadelphia: Kogan Page Limited.

Brislin, R.W. & Horvath, A.M. (1997). Multicultural training and education. In M. Segal, J. W. Berry & P. Dasen (Eds). *Handbook of cross-cultural psychology*, 2nd Ed. 3, 327-369 Needham Heights, MA: Allyn & Bacon.

- Brown, M. (2007). UAE's Drive for Emirati-Run Economy. Handouts, Retrieved from, <http://www.bloomberg.com/apps/news?pid%420601085andsid%4axmdijbZMi5kandrefer%4europe>.
- Brown, J. (2002). Training needs assessment: A must for developing an effective training program. *Public Personnel Management*, 31(4), 569-578.
- Brown, T. C., & Warren, A. M. (2009). Distal Goal and Proximal Goal Transfer of Training Interventions in an Executive Education Program. *Human Resources Development Quarterly*, 10, 266-284.
- Bryman, A. (2008). *Social Research Methods*. 3rd. Ed. London: Oxford University Press.
- Bryman, A. & E. Bell (2007). *Business Research Methods*. Oxford: Oxford University Press.
- Buckley, R., & Caple, J. (1990). *The Theory and Practice of Training*, London: Kogan Page.
- Buckley, R., & Caple, J. (2004). *The Theory and Practice of Training* (5 Ed). London and Sterling, VA: Kogan Page.
- Buckley, R. & Caple, J. (2007). *The Theory and Practice of Training*, (Revised 5th Ed). London: Kogan-Page.
- Bulmer, M. & D. Warwick (1993). *Social Research in Developing Countries: Survey and Censuses in the Third World*. London, UCL press Limited.
- Burrow J. & Berardinelli, P. (2003). Systematic performance improvement - refining the space between learning and results. *Journal of Workplace Learning*, 15(1), 6-13.
- Caligiuri, P. M. (2000). The Big Five personality characteristics as predictors of expatriate's desire to terminate the assignment and supervisor-rated performance. *Personnel Psychology*, 53, 67-88.
- Caligiuri, P., Phillips, J., Lazarova, M., Tarique, I., & Burgi, P. (2001). The theory of met expectations applied to expatriate adjustment: The role of cross-cultural training. *International Journal of Human Resource Management*, 12, 357-372.
- Caligiuri, P., Lazarova, M., & Tarique, I. (2005). Training, learning, and development in multinational organizations. In Scullion and Linehan (Eds.), *International human resources management: A critical text*, pp.71-90, New York: Palgrave Macmillan.
- Cassell, C., & Symon, G. (1994) *Qualitative Methods in Organisational Research: a Practical Guide*. London: Sage Publications.

- Cekada, L. (2010). Training Needs Assessment: Understanding what employees need to know. *Professional Safety*, 55(3), 28-33.
- Chami, R; Al-Darwish, A; Cevik, S; Charap, J; George, S; Gracia, B; Gray, S & Pattanayak, S. (2012). Libya beyond the Revolution: Challenges and Opportunities. *International Monetary Fund*. Middle East and Central Asia Department, 1-28.
- Chang, J.C, Chiang, T.C, & Kun Yi, C. (2012). The Systematic Construction and Influential Factors of Training Needs Assessment. *International Journal of Business and Social Science*, 3(24), 31-40.
- Chodorek, M. & Sudolska, A. (2013). *Talent Management in Company's Sustainable Development Concept*. Nicolaus Copernicus University. 11(2),92-101.
- Cihák, M., & Hesse, H. (2008). Islamic Banks and Financial Stability: An Empirical Analysis. *IMF Working Paper* 08/16. Washington: International Monetary Fund.
- Clardy, A. (2008). The strategic role of Human Resource Development in managing core competencies. *Human Resource Development International*, 11(2), 183–197.
- Clark, N. (2004). World Education News and Reviews. Education in Libya (WENR). Retrieved from <http://www.wes.org/eWENR/04july/Practical.htm>.
- Clarke, A.H. (2009). Bridging Industrial Segmentation Theory and Practice, *Journal of Business-to-Business Marketing*, 16, 343–373.
- Cohen, L., Manion, L. & Morrison, K. (2007). *Research Methods In Education*, 6th Ed. Routledge.
- Collins, C. J., & Clark, K.D. (2003). Strategic human resource practices, top management team social networks and firm performance: The role of human resource practices in creating organizational competitive advantage. *Academy of Management Journal*, 46, 740-751.
- Colijn, L. (2010). *Country Report 'Libya'*. Rabo Bank Economic Research Department, 1-7. Retrieved from <http://bit.ly/Hi8IwA>. (Accessed 20 June 2014).
- Collins, C. J., & Clark, K. D. (2003). Strategic human resource practices, top management team social networks and firm performance: The role of human resource practices in creating organizational competitive advantage. *Academy of Management Journal*, 46, 740-751.
- Cooke, F. L. (2009). A decade of transformation of HRM in China: A review of literature and suggestions for future studies. *Asia Pacific Journal of Human Resources*, 47, 6–40.
- Combaz, E. (2014). *Political economy of Libya after the Qadhafi regime*, Helpdesk research report. Applied knowledge Services.

- Commerce and Development Bank. (2012). QNB strategic partner, Retrieved from <http://www.bcd.ly/english/News.aspx?NewsNo=45>. (Accessed 14 September 2014).
- Craig, H.L. (1986). *Libya: Qadhafi's Revolution and the Modern State*, Colombia: West View Press.
- Creswell, J. (2003). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, Second Edition, California: Sage Publications.
- Creswell, J. (2007) *Qualitative Inquiry, and Research Design: Choosing Among Five Approaches*. 2nd Ed., Thousand Oaks: Sage.
- Creswell, J. W. & Plano Clark, V. L. (2011). *Designing and conducting mixed methods research*, 2nd Ed, Thousand Oaks, CA: Sage.
- Crook, T.R., Combs, J.G., Todd, S., Y., Woehr, D.J. & Ketchen, D.J. (2011). Does Human Capital Matter? A Meta-Analysis of the Relationship between Human Capital and Firm Performance, Research Article, *Journal of Applied Psychology*, 96(3), 443-456.
- Currie, D. (2006). *Introduction to Human Resource Management, a Guide to Personnel in Practice*, London: CIPD.
- Dainty, A. R. J. (2008). Methodological pluralism in construction management research. In A. Knight & L. Ruddock (Eds.) *Advanced research methods in the built environment*. Oxford: Wiley-Blackwell, 1-12.
- Dempsey, M. (2013). *Libya in Transition: Reforming the financial sector to spur economic growth*, University of Tripoli, Libya.
- Denby, S. (2010). The importance of Training Needs Analysis. *Industrial and Commercial Training*. 42(3), 147-150.
- Denis, K. D., & McConnell, J.J. (2003). International corporate governance. *Journal of Financial and Quantitative Analysis*, 38(1), 1-36.
- Denzin, N. K. & Lincoln, Y. S. (2008). *Collecting and interpreting qualitative materials* (4 th Ed.). Thousand Oaks, California: Sage Publications.
- Devins, D. & Smith, J. (2010), Evaluation of HRD. In: Gold, J., Holden R., Iles, P., Stewart, J., & Beardwell, J (Eds.), *Human Resource Development: Theory and Practice*. Basingstoke, England: Palgrave Macmillan, pp.157-189.
- Diala, I., & Nemani, R. (2011). Job satisfaction: Key factors influencing information technology (IT) professionals in Washington DC. *International Journal of Computer Technology and Applications*, 2(4), 827-838.

- Diamantidis, A.D. & Chatzoglou, P.D. (2012). Evaluation of formal training programmes in Greek organisations. *European Journal of Training and Development*. 36 (9), 888-910.
- Dillman, D.A. (2009). *Mail and Internet Surveys: The Tailored Design Method*, (3rd Ed). Wiley: Hoboken, NJ.
- Dirani, K.M. (2012). Professional training as a strategy for staff development: A study in training transfer in the Lebanese context. *European Journal of Training and Development*. 36(2/3), 158-178.
- Dirani, K.M. (2011). Training transfer and retention: measuring the effect of a professional training program as tool for staff development, University Forum for HRD Conference, Gloucester University.
- Dirani, K.M. (2007). Individualism and collectivism: predictors for social patterns and cultural frameworks for international management and human resources development models, Proceedings of the Academy of Human Resource Development, AHRD, Indianapolis, IN.
- Duncan, K. (1996). Gender differences in the effect of education on the slope of experience-earnings profiles. *American Journal of Economics and Sociology*, 55 (4). 457-471.
- Easterby-Smith, M., Thorpe, R., & Lowe, A. (2002). *Management Research: An Introduction*, 2nd Ed, London: Sage.
- Edwards, D. (1979). *Contested Terrain*. Toronto: Basic Books Inc.
- EIU ViewsWire (2007). Libya finance: BNP Paribas takes control of Sahara Bank. United States, New York, *The Economist Intelligence Unit*.
- Elangovan, R.A & Karakowsky L, (1999). The role of trainee and environmental factors in transfer of training: an exploratory framework, *Leadership and Organisation Development Journal*, 20(5), 268-275.
- El-Arbi, A. F. (2007). *Factors affecting overseas training in Libyan oil companies* Unpublished PhD thesis, Salford; University of Salford.
- Elbanna, S. (2009). Determinants of strategic planning effectiveness: extension of earlier work, *Journal of Strategy and Management*, 2(2), 175-187.
- Elfazani, F. (2011). *An Investigation of Training and Development Programmes in Libyan Banking Organisations: A Case Study Approach*. Doctoral thesis, The University of Gloucestershire.
- Elman, C. (2009). Quantitative and Multi-Method Research. *Newspaper of the American Political Science Association*, 7(2).

- El-Qorchi, M. (2005). Islamic Finance Gears Up, *Finance and Development*, 42(4), 46-50.
- Ensour, W.A. & Kharabsheh, R.A. (2015). The philosophy and practice of training and development: the case of the Jordanian electricity sector. *International Journal of Training and Development*, 19(2), 138-160.
- Eschbach, D.M., Parker, G.M. & Stoeberl, P.A. (2001), American repatriate employees' retrospective assessments of the effects of cross-cultural training on their adaptation to international assignments, *The International Journal of Human Resource Management*, 12(2), 270-287.
- Easterby-Smith, M., Thorpe, R., & Lowe, A. (2002), *Management Research: an introduction* (2nd Ed.), London: SAGE.
- Fevre, R. (1992). *The sociology of labor markets*. New York: Harvester Wheat sheaf.
- Fields, G.S. (2005). *A Guide to Multisector Labor Market Models*. SP Discussion Paper 0505, Washington DC: World Bank.
- Foot, M., & Hook, C. (2002). *Introducing human resource management* (3rd Ed.). London: Pearson Education.
- Foot, M., & Hook, C. (2008). *Introducing human resource management* (5th Ed.). Harlow: Financial Times Prentice Hall.
- Fox, H.L. (2013). Strategic Human Resource Development in Small Businesses in the United States. *Academy of Entrepreneurship Journal*, 19(1), 77-118.
- Garavan, T. (1991). Strategic Human Resource Development, *Journal of European Industrial Training*, 15 (1) 17-30.
- Garavan, T, N. (1997). Training, Development, Education, and Learning: Different or the Same? *Journal of European Industrial Training*, 21(2), 39-50.
- Garavan, T., Heraty, N., & Mortley, M. (1998). Actors in the HRD Process: An exploratory Study, *International Studies of Management and Organisation*, 28(1), 114-135.
- Garavan, T. N. (2007). A Strategic Perspective on Human Resource Development, *Advances in Developing Human Resources*, 9(1), 11-30.
- Garavan, N., O'Donnell, D., McGuire, D. & Watson, S. (2007), Exploring perspectives on human resource development: an introduction, *Advances in Developing Human Resources*, 3, 3-11.

- Gardiner, P., Leat, A & Sadler-Smith, E. (2001). Learning in organisations: HR implications and considerations. *Human Resource Development International*, 4(3), 391-405.
- Gelo, O., Braakmann, D. & Benetka, G. (2008). Quantitative and Qualitative Research: Beyond the Debate, *Integral Psychology Behaviour*, 42, 266–290.
- Gild, C. Richard J, & Klimoski, R. (2007). Training and development of human resources at work: Is the state of our science strong? *Human Resource Management Review* 17, 180-190.
- Gimmon E. & Levie J. (2010). Founder's human capital, external investment, and the survival of new high-technology ventures, *Research Policy*, 39(9), 1214–1226.
- Glaister, C., Holden, R., Griggs, V. & McCauley, P. (2010). The Design and Delivery of Training, In Gold, J., Holden R., Iles, P., Stewart, J., & Beardwell, J. *Human Resource Development: Theory and Practice*, London: Palgrave Macmillan, 129-155.
- Goldstein, I. L. & Ford, J. K. (2002). *Training in Organisations: Needs assessment Development and Evaluation* (4th Ed.). California: Wadsworth, Thomson Learning.
- Gonzalez, G., Lardy, L, Constant, L, Salem, H & Gaddman, C. A. (2008). Facing Human Capital Challenges of the 21st century, Education and Labour Market Initiatives in Lebanon, Oman, Qatar and UAE, *RAND-QATAR Policy Institute*.
- Goldstein, I. (1974). *Training: Program Development and Evaluation*, California: Wadsworth Publishing Company.
- Goodman, H. (2009). The Formation of the Bank of England: A response to Changing Political and Economic Climate, 1694. Halley Goodman University. *Penn History Review*. 17(1) 10-30.
- Green, M. & McGill, E. (2011). State of the Industry, Alexandria, VA: American Society for Training and Development, Retrieved from: <http://www.astd.org/Publications/Research-Reports/2011/2011-State-of-the-Industry-Report>. (Accessed 20 August 2014).
- Griggs,V., McCauley, P., Glaister, C., Holden, R. & Gold, J. (2010). The Identification of Training Needs, In Gold, J., Holden R., Iles, P., Stewart, J. & Beardwell, J., *Human Resource Development: Theory and Practice*, UK: Palgrave Macmillan, pp.105-128.
- Grimshaw, D., & Rubery, J. (1995). Gender and internal labor markets. In J. Humphries and J. Rubery (Eds.), *The economics of equal opportunities*. Manchester: Equal Opportunities Commission, pp. 113-134.

- Grohmann, A. & Kauffeld, S. (2013). Evaluating Training Programmes: development and correlates of the Questionnaire for Professional Training Evaluation. *International Journal of Training and Development* 17(2), 135-155.
- Gruman, J.A. & Saksb, A.M. (2011). Performance management and employee engagement, *Human Resource Management Review*, 21(2), 123–136.
- Gubbins, C. & Garavan, T. (2009). Understanding the HRD Role in MNCs: The Imperative of Social Capital and Networking, *Human Resource Development Review*, 8 (2), 245-275.
- Guest, D. (2002). Human Resource Management, Corporate Performance and Employee Wellbeing: Building the Worker into HRM, *Journal of Industrial Relations*, 44(3) 335-358
- Gumhouria Bank (2012). Brief Outline Of Gumhouria Bank. Retrieved from: http://www.gumhouria-bank.com.ly/english/pages/Historical_Brief.php. (Accessed on 11 September 2013).
- Hackett, P. (1997). *Introduction to Training*, London: CIPD.
- Haegeman, K, Marinelli, E., Scapolo, F, Ricci, A, and Sokolov, A. (2013). Quantitative and qualitative approaches in Future-oriented Technology Analysis (FTA): From combination to integration. *Technological Forecasting and Social Change*, 80, 386–397.
- Hammoud, J. (2011). Consultative Authority Decision Making: On the Development and Characterization of Arab Corporate Culture, *International Journal of Business and Social Science*, 2(9), 141-148.
- Haniffa, R. M. (2002). Social Responsibility Disclosure: An Islamic Perspective. *Indonesian Management and Accounting Journal*, 1, 128-146.
- Hannah, S. T., & Lester, P. B. (2009). A multilevel approach to building and leading learning organizations. *Leadership Quarterly*, 20, 34-48.
- Harrison, R. (2000). *Employee development* (2ndEd.). London: Institute of Personnel and Development.
- Harrison, R. (2002). *Learning and Development*. London, CIPD.
- Harrison, R. (2009). *Learning and Development* (5th Ed). London:
- Harrison, R. & Kessels, J. (2004). *Human Resource Development in a Knowledge Economy: An Organisational view*. New York, Palgrave, Macmillan.
- Hassan, M. K., Al-Sharkas, A., & Samad, A. (2004). An empirical study of relative efficiency of the banking industry in Bahrain, *Studies in Economics and Finance*, 22(2), 40 -69.

- Hansen, C., & Lee, Y. (2009). *The Cultural Context of Human Resource Development*, UK: Palgrave Macmillan.
- Hassi, A. (2011). International briefing 23: training and development in Morocco. *International Journal of Training and Development* 15(2), 169–178.
- Hechanova, R., Beehr, T.A. and Christiansen, D.A. (2003), Antecedents and consequences of employees' adjustment to overseas assignment: a meta-analytic review, *Applied Psychology: An International Review*, 52(2), 213–236.
- Heckma, J. (2005). China's human capital investment, *China Economic Review*, 16, 50–70.
- Heierhoff, V, Aurelie, Bechina, A, A, & Muller, G. (2011). Training Model for Successful Implementation of Enterprise Resource Planning, *World Academy of Science, Engineering and Technology*, 5(12), 1941-1947.
- Holton, E. F., Bates, R. A., & Ruona, W. E. A. (2000). Development of A Generalized Learning Transfer System Inventory, *Human Resource Development Quarterly*, 11(4) 333–360.
- Horen N. (2007). Foreign banking in developing countries; origin matters, *Emerging Markets Review*, 8(2), 81–105.
- Hsu, I. (2006). Enhancing employees' tendencies to share knowledge - Case studies of nine companies in Taiwan. *International Journal of Information Management*, 26(4), 326-338.
- Huberman, A. M. and M. B. Miles (2002). *The Qualitative Researcher's Companion*. Thousand Oaks, California: Sage Publications.
- Hughes, K., Lowe, G. and Schellenberg, G. (2003). *Men's and Women's Quality of Work in the New Canadian Economy*. Research Paper W19, Canadian Policy Research Networks.
- Hussey, J., & Hussey, R. (1997). *Business research: a practical guide for undergraduate and postgraduate students*. New York: Palgrave.
- Hurn, B.J. (2007), Pre-departure training for international business managers, *Industrial and Commercial Training*, 39(1), 9-17.
- Hutchings, K, Metcalfe, B.D. & Cooper, B.K. (2010). Exploring Arab Middle Eastern Women's Perceptions of International management opportunities, Available at:http://www98.griffith.edu.au/dspace/bitstream/handle/10072/34907/65141_1.pdf?sequence=1
- Hutchings, K., & Weir, D. (2006). Guanxi and wasta: A comparison. *Thunderbird International Business Review*, 48(1), 141-156.

- Hvidt, M. (2011). Economic and Institutional Reforms in the Arab Gulf Countries. *Middle East Journal*, 65(1), 85-102.
- Iatagana, M., Dinu, C., & Stoica, A.M. (2010). Continuous training of human resources - a solution to crisis going out. *Procedia Social and Behavioural Sciences* 2, 5139–5146.
- International Monetary Fund (IMF) (2008). World Economic Outlook, *World Economic and Financial Survey*, IMF, May, Washington, D.C, USA.
- IMF, *Libya beyond the Revolution*. (2012). Challenges and Opportunities, Washington, DC. *Industrial and Commercial Training*. Washington, DC: International and Monetary Fund Publication.
- IPDET, (2013). *International Programme for Development Evaluation Training 2013*. Carleton University, Canada.
- Iqbal, M.Z. & Khan, R.A. (2011). The Growing Concept and uses of Training Needs Assessment: A review with proposed Model. *Journal of European Industrial Training*, 35(5), 439-466.
- Itkia, J.S. (2011). Fundamentals of human resource management Emerging experiences from Africa. African Studies Centre, University of Groningen, *African Public Administration and Management Series*, 2, 1-232.
- Iyenger, S. (1993). Assessing Linguistic Equivalence in Multilingual Survey, in Bulmer, M., and Warwick, D. (Eds), *Social Research in Developing Countries: Survey and Censuses in the Third World*. London, UCL Press Ltd.
- Jackson, S.E., Schuler, R.S. & Werner, S. (2011). *Managing Human Resources*. London: Cengage Learning.
- Jacobs, R.L, & Park, Y. (2009). A proposed conceptual framework of workplace learning: implications for theory development and research in human resource development. *Human Resource Development Review*. 8(2), 133-150.
- Jacobs, R. & Washington, C. (2003). Employee development and organizational performance: a review of literature and directions for future research, *Human Resource Development International* 6(3), 343–354.
- Jaoul-Grammare, M. (2007) The labour market segmentation: empirical analysis of Cain's theory 1976, *Applied Economics Letters*, 14, 337–341.
- Jazayeri, M, & Scapens, R.W. (2008). The Business Values Scorecard within BAE Systems: The evolution of a performance measurement system, *The British Accounting Review*, 40, 48–70.
- Jegan, P., & Gnanadhas, M. D. (2011). Job satisfaction of bank employees working with e-channels. *Asian Journal of Business and Economics*, 1(11), 1-8.

- Ji-Hyun, S. & Hea-Jung, C. (2012). Critical Review on Human Capital Theory and its Applicability on Vocational education. Conference Paper, *KRIVET 3*.
- Jones, C. (2004). Developing a scorecard for service quality. *Management Services*, 48(4), 8-13.
- Jones, S. (2008). Training and cultural context in the Arab Emirates: fighting a losing battle. *Employee Relations*, 30 (1) 48-62.
- Kalleberg, A. (2003). Flexible Firms and Labor Market Segmentation: Effect of Workplace Restructuring on Jobs and Workers, *Work and Occupations*, 30(2), 154-175.
- Kassim, M.N., & Souiden, N. (2007). Customer retention measurement in the UAE banking sector, *Journal of Financial Services Marketing*, 11(3), 217 – 228.
- Katou, A. & Budhwar, P. (2007). The Effect of Human Resource Management Policies on Organizational Performance in Greek Manufacturing Firms, *Thunderbird International Business Review*, 49(1), 1–36.
- Kealey, D. J., Protheroe, D. R., MacDonald, D., & Vulpe, T. (2006). International projects: Some lessons on avoiding failure and maximizing success. *Performance Improvement*, 45(3), 38–46.
- Kelly D. (2001), Dual Perceptions of HRD: *Issues for Policy: SME's, Other Constituencies, and the Contested Definitions of Human Resource Development*, Retrieved from <http://ro.uow.edu.au/artspapers/26> (Accessed 12 September 2013).
- Keri, A. (2005, February/March). Case study: training engineers in the Middle East. *Engineering Management*, 15(1), 38-41.
- Kezeiri, S., & Lawless, R. (1987). Economic Development and spatial Planning in Libya, in Khader, Bichara, & El-Waifati, Bashir, (Eds). *The Economic Development of Libya*. London: Croon Helm.
- Khan, R A.G. & Mezran, R. (2013). *The Libyan Economy after the Revolution: Still No Clear Vision*. The Atlantic Council of the United States, Washington, DC.
- Khan, R.A.G., Khan, F. A. & Khan, M. A. (2011). Impact of Training and Development on Organisational Performance. *Global Journal of Management and Business Research*.11(7), 63-68.
- Khawaja, L. (2012). An Integrated Model of Training Effectiveness and Satisfaction with Employee Development Interventions. *Industrial and Commercial Training*, 44(4), 211-222.
- Khodr, H., & Zirar, A.A. (2013). International briefing 30: training and development in Iraqi Kurdistan. *International Journal of Training and Development*, 17(4), 295-309.

- Kissack, H. & Callahan, J. (2010). The reciprocal influence of organisational culture and training and development programmes, *Journal of European Industrial Training*, 34(4), 365-380.
- Kilvington, M. (2007). Social learning as a framework for building capacity to work on complex environmental management problems. Retrieved from: http://www.landcareresearch.co.nz/publications/researchpubs/Social_learning_review.pdf (Accessed 10 January 2016).
- Kirkpatrick, D. L. & Kirkpatrick, J. D. (2006). *Evaluating Training Programs: The Four Levels*, (3rd Ed.) San Francisco, CA: Berrett-Koehler.
- Kirkpatrick, D.L. & Kirkpatrick, J.D. (2009). *Evaluating Training Programmes: The Four Levels*. San Francisco: Berrett-Koehler Publishers, Inc.
- Krishnaveni, R. & Sripirabaa, B. (2008), Capacity Building as A Tool for Assessing Training and Development Activity: An Indian Case Study, *International Journal of Training and Development*, 12(2), 121-134.
- Kotler, P. Armstrong, G., Wong V., & Saunders, J. (2008). *Principles of Marketing*, Pearson Education Limited.
- Kvale, S & Brinkmann, S. (2009). *Interviews: Learning the Craft of Qualitative Research Interviewing*, (2nd Ed.), USA: SAGE.
- Lang, R. & Steger, T. (2002). The odyssey of management knowledge to transforming societies: a critical review of a theoretical alternative, *Human Resource Development International*, 5(3), 279-94.
- Lee, H. D., & Nelson, O. W. (2006). *Instructional analysis and course development* (3rd Ed.). Homewood, IL: American Technical Publishers, Inc.
- Lee, H. & Liu, C. (2006). Determinants of the adjustment of expatriate managers to foreign countries. *International Journal of Management*, 23(2), 302-311.
- Lee, H. W. (2007). Factors that influence expatriate failure: An interview study. *International Journal of Management*, 24, 404–414.
- Lee, Li-Yueh, Sukoco, M. (2008). The mediating effects of expatriate adjustment and operational capability on the success of expatriation. *Social Behaviour and Personality*, 36(9), 1191-1204.
- Leung, W.C. (2001). *How to conduct a survey*, Student Betts–Miller–Janjić Leung 9, 143-5.
- Leech, N., & Onwuegbuzie, A. (2009) A typology of mixed methods research designs, Quality, and Quantity. *International Journal of Methodology*, 43, 265-275.

Liao H., Toya K., David P., & Hong Y. (2009). Do They See Eye to Eye? Management and Employee Perspectives of High-Performance Work Systems and Influence Processes on Service Quality, *Journal of Applied Psychology*, 94(2), 371–391.

Libya 2014-2015. (2014). *Discovering Business, UK trade, and Investment*, Allurentis Limited.

Libya: Figures from IMF, (2010). *Advertisement Supplement to the Wall street Journal*. Retrieved from <http://www.panoramareports-ltd.com/pdf/libya.pdf>. (Accessed 12 February 2013).

Libyan Chamber of Commerce. (2014). *Annual Report*. Tripoli.

Libyan Foreign Bank. (2012). *Brief about the bank*. Retrieved from: http://lfbank.ly/english/index.php?option=com_contentandtask=viewandid=39andItemid=53. (Accessed on January 2014).

Libyan State. (2005) *Commercial Banks Law*. Tripoli, Libya.

Libyan State. (2009) *Commercial Banks Law*. Tripoli, Libya.

Libya Central Bank (LCB). (2006). *Fiftieth Annual Report*, Tripoli, Libya.

Libya Central Bank (LCB). (2007). *Fifty-First Annual Report*, Tripoli, Libya.

Libya Central Bank (LCB). (2008). *Fifty –Second Annual Report*, Tripoli, Libya.

Libya Central Bank (LCB). (2010). *Fifty-fourth Annual Report*, Tripoli, Libya.

Libya Central Bank (LCB). (2011). *Fifty-fifth Annual Report*, Tripoli, Libya.

Libya Central Bank (LCB). (1995). *Thirty-nine Annual Report*. Tripoli, Libya, .

Libya Central Bank (LCB). (1997). *Forty-one Annual Bank of Libya*. Tripoli, Libya.

Libya Central Bank (LCB) (2000). *Forty-four Annual Report of Libya*. Tripoli, Libya.

Libya Central Bank (LCB). (2005). Development and Reform of the Libyan Commercial Banks, *Technical report for LCB*, Tripoli, Libya.

Libya Central Bank (LCB). (2013). Retrieved from:

http://www.cbl.gov.ly/eg/index.php?option=com_contentandview=articleandid=152andItemid. (Accessed 12 February 2014).

Libyan Subsidiaries Affiliated Banks (2010). Linking Libya's Financial Sector. Retrieved from <http://www.lafbank.com> (Accessed 15 September 2013).

- Littrell, L. N., Salas, E., Hess, K. P., Paley, M., & Riedel, S. (2006). Expatriate preparation: A critical analysis of 25 years of cross-cultural training research. *Human Resource Department Review*, 5, 355–388.
- Loizides, A. (2005). *Service quality in retail banking in Cyprus* Doctoral thesis, University of Manchester.
- Looney, R. (2004). Saudisation and Sound Economic Reforms: Are the Two Compatible? *Strategic Insights*, 3(2).
- Lowe, G. (1989). *Women, Paid/ Unpaid Work, and Stress: New Directions for Research*. Canadian Advisory Council on the Status of Women.
- Laxford, K. (2005). Libya beats a path to foreign bankers.' *Euro Money*, 1(1).
- Mabey, C., Salaman, G., Storey, J. (2007). *Human Resource Management: A Strategic Introduction (Management, Organizations, and Business)* 2nd Ed. Oxford.
- Magableh, K, Kharabsheh, I., & Al-Zubi, R. A. (2011). Determinants and Impact of Training: The Case of SMEs in Jordan, *International Journal of Economics and Finance*, 3(5), 104-116.
- Magnarella, P. (1999). *Middle East and North Africa: Governance, Democratization, Human Rights*. London: Little Brown.
- Mahmud, R. M., Bahloul, M. K., Abdouyden, M. E., Mukhtar, K., Nanette, P., & David, S. (2008). *Libya A Guide to Commercial Law, Banking Law and Accounting*. London: GMB Publishing.
- Marouf, L. & Rehman, S. (2004). Human resource development policies and practices for the IT and information workforce in Kuwaiti companies. *Information Management and Computer Security*, 12(2), 191–201.
- Martin, H. J. (2010). Workplace climate and peer support as determinants of training transfer, *Human Resource Development Quarterly*, 21, 87–104.
- Martin, G. (2009). Making sure the solutions are the right ones: Training needs analysis. *Training and Development in Australia*, 36(2), 18-21.
- Martinkus, B., & Stoškus, S. (2009). Changes of Employment through the Segmentation of Labour Market in the Baltic States, *Inžinerine Ekonomika - Engineering Economics* 3, 41–48.
- Masoud, N. M. H. (2009). *Libya's economic reform programme and the case for a stock market*. Doctoral thesis, University of Huddersfield. Retrieved from: <http://eprints.hud.ac.uk/9062/> (Accessed 20 January 2013).
- Maxwell, J. (2005). *Qualitative Research Design: An interactive approach*, (2nd Ed), California: SAGE.

- McCarthy, A., Garavan, N., & O'Toole, T. (2003). HRD: working at the boundaries and interfaces of organisations, *Journal of European Industrial Training*, 4(3), 58-72.
- McCracken, M & Wallace, M. (2000). Exploring strategic maturity in HRD: Rhetoric, aspiration or reality? *Journal of European Industrial Training*. 24(8), 425-467.
- McGoldrick, J., Stewart, J. & Watson, S. (2001) Theorizing Human Resource Development, *Human Resource Development International*, 4(3), 343-356.
- McGoldrick, J. S., J & Watson, S. (2002). *Understanding Human Resources Development: A research-based approach*. London, Routledge.
- McGoldrick, J., Stewart, J. & Watson, S. (2002), *Preface* in McGoldrick, J., Stewart, J. and Watson, S. (eds), *Understanding Human Resource Development: A Research-Based Approach*, London: Routledge, 1-17.
- McGuire, D., O'Donnell, D., Garavan, T. & Murphy, J. (2001). Framing Human Resource Development: An Exploration of Definitional Perspectives Using Discourse Analysis. A paper presented at the Irish Academy of Management Conference, University of Ulster.
- McLagan, P. A. (1989). Models for HRD Practice, *Training and Development Journal*, 43(9), 49-59.
- McLean, G. N. & McLean, L. (2001). If we can't define HRD in one country, how can we define it in an international context? *Human Resource Development International* 4(3), 313-326.
- McNabb, R. (1985). 'Labour Market Theories and Education.' In, *The International Encyclopaedia of Education*, 5. pp. 2860-2867. New York: Pergamon Press.
- Mendonca M. (Ed.) (2000). *A regional Encyclopaedia of business and management: management in the Emerging Countries*. London: Thomson Learning Business Press.
- Mills, A., Durepos, G & Wiebe E. (2010). *Encyclopaedia of Case Study Research*, London: SAGE Publications.
- Mohamed, A. (2006). Arab and Libyan Management Aspects. *Journal of Management*, 6(4), 45-102
- Mondy, W., Noe, M., & Premeaux, R. (1999). *Human Resource Management*, 7th Ed. London: Prentice-Hall International.
- Morris, M.A., & Robie, C. (2001), A Meta-Analysis of the Effects of Cross-Cultural Training on Expatriate Performance and Adjustment, *International Journal of Training & Development*, 5(2), 112-125.

- Morin, L & Reynaud S (2004). Participation in Corporate University Training: Its Effect on Individual Job Performance, *Canadian Journal of Administrative Sciences*, 21(4), 295-306.
- Morrison, G.R., Ross, S.M., Kemp, E. & Kalman, H. (2011). *Designing Effective Instructions*. (6th Ed). New York: John Wiley and sons.
- Mousa, F. R. (2005), *Developing a model for evaluating the effectiveness of the internal audit function in Libya organizations: case study with special reference to oil companies* Doctoral thesis, Manchester Metropolitan University, UK.
- Mursi, J.D. (2003). *Strategic management of human resources: the key to achieving Competitive advantage to joining the twenty-century*, Egypt: Alexandria: University House.
- Nachmias, C. F., & Nachmias, D. (1996). *Research Methods in the Social Sciences*. New York, St Martin's Pess.
- Nadler, L., & Wiggs, C. (1986), *Managing Human Resource Development: A Practical Guide*, Berrett-Koehler, San Francisco, CA.
- Nadler, L., & Nadler, Z. (1990). *Developing Human Resources: Concept and a Atodel* (3rd edn.). San Francisco: Jossey-Bass.
- Nageh, H. (2002). *Doing business with Libya*. London: Kogan Page Ltd.
- Nastase, M. (2009). Understanding the Managerial Culture. *Review of International Comparative Management*, 10(2), 278-285.
- Neal, M., Finlay J., & Tansey, R. (2005). My father knows the minister: A comparative study of Arab women's towards leadership authority. *Women in Management Review*, 20(7/8), 478.
- Neal, M. (2010). When Arab-expatriate relations work well, Diversity and discourse in the Gulf Arab workplace, *Team Performance Management*, 16(5/6), 242-266.
- Nguyen,T., Truong, Q., & Buyens, D., (2011). Training and Firm Performance in Economies in Transition: A Comparison Between Vietnam and China, *Asia Pacific Business Review*, 17(1), 103–119.
- Nielsen A. E. & Thomsen C. (2007). Reporting CSR – what and how to say it?, *Corporate Communications*, 12(1), 25.
- Nieto M, & Pérez W. (2000). The development of theories from the analysis of the organisation: case studies by the patterns of behaviour', *Management Decision*, 38(10), 723–734.

- Ningaye, P. & Ne Dort, T.F. (2014) Labor market segmentation and gender inequality in Cameroon, *International Journal of Business and Economics Research*. 3(2), 89-98.
- NOC. (2009). *National Oil Corporation*. Retrieved from: <http://en.noclibya.com.ly> (Accessed 12 April 2013).
- Noe, R. (2005). *Employee training and development* (3rd Ed). Boston: McGraw-Hill, Irwin.
- Noe, R. (2008). *Employee Training and Development* (4th Ed). New York: McGraw-Hill.
- Nolan, P. & Edwards, P.K. (1984). Homogenise, divide, and rule: an essay on Segmented Work, Divided Workers, *Cambridge Journal of Economics*, 8, 197-215.
- North Africa Bank. (2012). An overview about the bank. Retrieved from: http://www.nbc.ly/index.php?option=com_contentandview=articleandid=6andItemid=7 (Accessed 10 June 2014).
- OBG. (2008). *The Report: Libya 2008*. Oxford: Oxford Business Group.
- OECD (2010). *Progress in Public Management in the Middle East and North Africa: Case Studies on Policy Management*, Corrigenda to OECD publications, Paris.
- Oestreicher, K. (2009). Segmentation and the Jobs-to-be-done theory: A Conceptual Approach to Explaining Product Failure, Sixteenth Annual South Dakota International Business Conference, Rapid City, South Dakota, USA.
- Onwuegbuzie, A. J., Leech, N. L., & Collins, K. M. T. (2011). Toward a new era for conducting mixed analyses: The role of quantitative dominant and qualitative dominant crossover mixed analyses. In M. Williams and W. P. Vogt (Eds.), *The Sage Handbook of Innovation in Social Research Methods*. Thousand Oaks, CA: Sage, pp. 353-384.
- Oppenheim, A. N. (2001). *Questionnaire, Design, Interviewing and Attitude Measurement*. London, Continuum.
- Osman-Gani, A. & Rockstuhl, T. (2009). Cross-cultural training, expatriate self-efficacy, and adjustments to overseas assignments: An empirical investigation of managers in Asia. *International Journal of Intercultural Relations*, 33, 277-290.
- Ostroff, C., & Bowen, D. E. (2004). Understanding HRM-firm Performance Linkages: The role of the strength of the HRM system, *Academy of Management Review*, 29(2), 203–221.

- Pagés, C., & Stampini, M. (2007). *No Education, No Good Jobs? Evidence on the Relationship between Education and Labor Market Segmentation*. New York: Inter-American Development Bank.
- Paige, R.M. (1986). *Cross-cultural orientation: New conceptualization and application*. Lanham, MD: University Press of America.
- Panorama Report. (2008). Modernizing the banking sector and investing globally, Libya. Retrieved from: <http://www.panoramareportsltd.com/pdf/libya.pdf>. (Accessed 20 October 2014).
- Phillips, J.J., Phillips, P.P., & Hodges, T.K. (2004). *Making training evaluation work*. Alexandria, VA: ASTD.
- Phillips E. & Phillips P. (1993). *Women and Work: Inequality in the Canadian labour market*. Toronto: Lorimer & Co.
- Peck, J.A. (1989). Reconceptualizing the local labour market: space, segmentation and the state. *Progress in Human Geography*, 13, 42–59.
- Ponterotto, J. (2005). Qualitative Research in Counselling Psychology: A Primer on Research Paradigms and Philosophy of Science, *Journal of Counselling Psychology*, 52(2), 126-136.
- Porter, M. E. & Yergin, D. (2006). *National Economic Strategy: An Assessment of the Competitiveness of the Libyan Arab Jamahiriya*. The General Planning Council, CERA.
- Price A. (2011). *Human Resource Management*, 4th Ed, UK: Cenagage Learning.
- Puck J. F, Kittler, M.G. & Wright, C. (2008). Does it really work? Re-assessing the impact of pre-departure cross-cultural training on expatriate adjustment. *The International Journal of Human Resource Management*, 19(12), 2182-2197.
- Rees, C.J., & Johari, H. (2010). Senior managers' perceptions of the HRM function during times of strategic organizational change, *Journal of Organizational Change Management*, 23(5). 517–536.
- Rees, W. D., & Porter, C. (2004). Appraisal pitfalls and the training implications,' Part 2. *Industrial and Commercial Training*, 36(1), 29-34.
- Refaiy, M., Labib, A. (2009). The effect of applying tacit knowledge on maintenance performance: an empirical study of the energy sector in the UK and Arab countries, *Knowledge Management Research and Practice*, 7(3), 277-288.
- Reid, M., & Barrington, H. (1997). *Training Interventions: managing employee development* (5thEd). London: Institute of Personnel Management and Development (IPD).

- Renckly, R.B. & Renckly, R.G. (2004). *Human Resources*. Barron's Educational Series.
- Rhema, A. R., & Miliszewska, I. (2010). Towards E-Learning in Higher Education in Libya, *Issues in Informing Science and Information Technology*, 7, 423-437.
- Robinson, I (2006). *Human Resource Management in Organizations: The Theory and Practice of High Performance*, London: CIPD.
- Robson, C. (2002). *Real world research: a resource for social scientists and practitioner-researchers*, 2nd Ed. Oxford UK: Blackwell Publishing.
- Rowley, J. (2004). Researching people and Organizations, *Library Management*, 15(4/5), 208-214.
- Rowlands, B. (2003). Employing Interpretive Research to Build Theory of Information Systems, *Australian Journal of Information Systems*, 10(2).
- Rubery, J. (1998). *Women in the Labour Market: A gender equality perspective*. OECD Working Papers: Changing Labour Market and Gender Equality: The Role of Policy. Organisation for Economic Co-operation and Development, Oslo.
- Sahoo, C.K., Das, S, & Sundaray, B.K. (2011). Strategic Human Resource Management: Exploring the Key Drivers. *Employment Relations Record*, 11(2), 18-32.
- Sambrook, S. (2009). Critical HRD: a concept analysis, *Personnel Review* 38(1), 61-73.
- Sambrook, S. (2005). Factors influencing the context and process of work-related learning: Synthesizing findings from two research projects. *Human Resource Development International*, 8, 101-119.
- Samovar, L., & Porter, R. (2004). *Communication between cultures*. Canada: McGraw-Hill.
- Sarrar, S, & Alexander, C. (2013). *Libya Bank Lending Paralyzed Amid Interest Ban: Islamic Finance*, *Bloomberg News*, 15 May.
- Saunders, M; Lewis, P, & Thornhill, A. (2007). *Research Methods for Business Students*, (4th Ed.), London: Financial Times Prentice Hall.
- Saunders, M., Lewis, P; & Thornhill A. (2009). *Research Method for Business Students* (5th Ed). Essex England: Pearson Education Ltd.
- Schein, H. (2004). *Organisational Culture and Leadership*, 3rd Ed., San Francisco: Jossey-Bass.

- Schuler, R.S., & Jackson, S.E. (Eds) (2007). *Strategic Human Resource Management: A Reader*. London: Blackwell Publishers.
- Shah, M., & Clarke, S. (2009). *E-Banking Management- Issues, Solutions, and Strategies*. London: Information Science Reference.
- Short, D. (2011). Foreword: Reflections on virtual HRD from a scholar-practitioner, *Advances in Developing Human Resources*, 12, 619-622.
- Scott, A. M. (Ed.) (1994). *Gender Segregation and Social Change*. Oxford: Oxford University Press.
- Scott, K., Dow, Thomas D. McMullen & M.J.Wallace. (2011) Annual Cash Incentives for Management and Professional Employees, *WorldatWork Journal*. 13, (4), 13.
- Scullion, H., & Collings, D. (2006). International recruitment and selection. In Hugh Scullion and David G. Collings (Eds.), *Global staffing*. London and New York: Routledge.
- Silverman, D. (1993). *Interpreting Qualitative Data*, London, Sage.
- Silverman, D. (2005). *Doing qualitative research: a practical handbook* (2nd Ed). London: Sage Publications.
- Smart, J. C., & Paulsen, M.B. (2011). *Higher Education: Handbook of Theory and Research*, Iowa City: Springer.
- Smith, S. (1989). *The Politics of 'race' and residence: citizenship, segregation, and white supremacy in Britain*. Cambridge: Polity Press.
- Smith, A. & Hayton, G. (1999). What drives enterprise training? Evidence from Australia, *The international journal of human resource management*, 10(2), 251-271.
- Smith, A. & Smith, E. (2007). The Role of Training in The Development of Human Resource Management in Australian Organizations, *Human Resource Development International*, 10(3), 263-279.
- Snell, S.A., & Bohlander, G.W. (2012). *Managing Human Resources*. (16th Ed). Cengage Learning.
- Sowmya, K. R., & Panchanatham, N. (2011). Factors influencing job satisfaction of banking sector employees in Chennai, India. *Journal of Law and Conflict Resolution*, 3(5), 76-79.
- Stewart, J. & McGoldrick, J. (1996). *Human resource development: perspectives, strategies, and practice*, London: Financial Times/Prentice Hall.

- Stewart, J., Gold, J., Iles, P., Holden R. & Beardwell, J. (2010). The Nature and Scope of HRD. In: Gold, J., Holden, R., Iles, P., Stewart, J. and Beardwell, J., *Human Resource Development: Theory and Practice*, pp. 194-215. London: Palgrave Macmillan.
- Sthapit, A. (2010). Integrating HRD with Organization Strategy as a Precursor to Strategic Management: A Review. *Administration and Management Review*, 22(1), 1-27.
- Stone, R. (2002). *Human Resource Management*, 4th Ed. Milton, Australia: Wiley Art Department.
- Stone, R. J. (2005). *Human resource management* 5th Ed., Milton: John Wiley and Sons Australia Ltd.
- Suliman, M. A, AbdelRahman, A. & Adeija, A. (2010). Personality traits and work performance in a duty-free industry, *International Journal of Commerce and Management*, 20(1), 64-82.
- Sultana, G.R., & Watts, A.G. (2008). Career guidance in the Middle East and North Africa, *Educational Guidance*, 8, 19–34.
- Swanson, R. A., & Holton, E.F. (2001). *Foundations of Human Resource Development*. San Francisco, California: Berrett-Koehler Publishers, Inc.
- Tai, W.T. (2006). Effects of training framing, general self-efficacy and training motivation on trainees training effectiveness. *Personnel Review*, 35, 51–65.
- Tashakkori A. & Teddlie C (Eds.) (2003). *Handbook of mixed methods in social and behavioural research*. Thousand Oaks, CA: Sage.
- Tashakkori A. & Teddlie C (Eds.) (2010). *Handbook of mixed methods in social and behavioural research*. (2nd edn). Thousand Oaks, CA: Sage.
- Takeuchi, R. (2010). A critical review of expatriate adjustment research through a multiple stakeholder view: Progress, emerging trends, and prospects. *Journal of Management*, 36, 1040–1064.
- Tennant, C., Boonkrong, M., & Roberts, P. A. B. (2002). The design of a training programme measurement model. *Journal of European Industrial Training*, 26(5), 230-240.
- The Economic Times, Budget: Skill Development Programmes to fetch Monetary Reward. Retrieved from: <http://economictimes.indiatimes.com/news/news-by-industry/jobs/budget-2013-skill-development-programmes-to-fetch-monetary-reward/article show/18735227.cms>. (Accessed 21 July 2014).
- The Economist Intelligence Unit. (1992). *Libya Country Report*. London: The Economist Intelligence Unit.

- The Mediterranean Bank (2012). About Us. Retrieved from <http://www.meditbank.net/about%20us.html>. (Accessed 20 July 2014).
- Tlaiss, H. & S. Kauser. (2010). Perceived organizational barriers to women's career advancement in Lebanon. *Gender in Management: An International Journal* 25(6), 462-496.
- Tlaiss, H. & Kauser, S. (2011). The Importance of Wasta in the Career Success of Middle Eastern Managers. *Journal of European Industrial Training*, 35(5), 467-486.
- Tobi, S. U. & Amaratunga, D (2010) Social enterprise applications in an urban facilities management setting. In: Egbu, C. (Ed.) Proceedings of the 26th Annual ARCOM Conference, 6-8 September 2010, Leeds, UK, *Association of Researchers in Construction Management*, 1351-1360.
- Treiber, J., Kipke, R., Satterlund, T. & Cassady, D. (2013). The role of training in the evaluation of public programs. *International Journal of Training and Development*, Blackwell Publishing Ltd, 17(1), 54-60.
- Triandis, H.C. (1994). *Culture and social behaviour*. New York: McGraw-Hill.
- Triki, N., Gupta, N., Rafik, T., & Wamuziri, S. (2009). A Critical Evaluation of Vocational Education and Training Requirements for the Libyan Manufacturing Industry. *Index Terms: Higher Education, TVET, Partnership with Industry, Libya*.
- Truss, C. (1999). Soft and Hard Models of HRM, In Gatton, L., Hailey, V., Stiles, P., & Truss, C., *Strategic Human Resource Management*. Oxford: OUP.
- Tsai, W, & Tai, W (2003). perceived importance as a mediator of the relationship between training assignment and training motivation, *Personal Review*. 32(2), 51-65.
- Twati, J. M., & Gammack, J. G. (2006). The impact of organisational culture innovation on the Adoption of IS/IT: the case of Libya. *Journal of Enterprise Information Management*, 19(2), 175– 191.
- Tyson, S. (2006). *Essentials of Human Resource Management* (5th.Ed.). Oxford: Butterworth- Heinemann.
- Ubeda-Garcia, M, Marco-Lajara, B, Sabater-Sempere, V. & Garcia-Lillo, F. (2013). Does training influence organisational performance? *European Journal of Training and Development*. 37(4), 380-413.
- Uctug, Y. & Koksul, G. (2003). An Academic Performance Measurement System and its Impact on Quality of Engineering Faculty Work at Middle East Technical University, *Assessment and evaluation in Higher Education*, 28(3), 251-262 .
- Union of Arab Banks. (2012). Aman Bank for commerce and Investment, Retrieved from <http://www.uabonline.org/contact.php>. (Accessed 10 August 2013).

- UNDP. (1994). *Report of reconnaissance mission of management form in Libya*. Oxford: Oxford University Press.
- United Nations. (2002). *Country Programme Outline for Libya*. New York. United Nations Press.
- Valentin, I.M., Dinescu, I. & Valentin, V.G. (2011). The managerial culture and the university's management. Retrieved from: http://www.afahc.ro/revista/Nr_1_2011/Articol_Dinescu_nr1_2011.pdf (Accessed 10 February 2014).
- Valentin, C. (2005) Researching human resource development: emergence of a critical approach to HRD enquiry, *International Journal of Training and Development* 10(1) 17-29.
- Vandewalle, D. (1995). *Qadafi's Libya 1969-1994*. New York: St Martin's Press.
- Vandewalle, D. (1998). *Libya Since Independence: Oil and State-Building*. Cornell University, London.
- VanEerde, W., Tang, K.C.S. & Talbo, G. (2008), The mediating role of training utility in the relationship between training needs assessment and organizational effectiveness, *The International Journal of Human Resource Management*, 19(1), 63-73.
- VanEmmerik, I.J.H., & Euwema, M.C. (2009). The international assignment of peacekeepers: what drives them to seek future expatriation? *Human Resource Management*, 48(1), 135-51.
- Velada, R., Caetano, A., Michel, J., Lyons, B. & Kavanagh, M. (2007), The Effects of Training Design, Individual Characteristics and Work Environment on Transfer of Training, *International Journal of Training and Development*, 11(4), 282-294.
- Voormann, R. (2009), Gender Segregated Labour Markets in the Baltics: What are Prevailing – Similarities or Differences? *Studies of Transition States and Societies*. STSS 1(1).
- Wahda Bank. (2010). About the bank. Retrieved from <http://bit.ly/H2QO4T>. (Accessed 15 March 2013).
- Wall, T.F. & Wood, S.J. (2005), The romance of human resource management and business performance, and the case for big science, *Human Relations*, 58(4), 429-462.
- Wang, X. & McLean, G.N. (2007). The dilemma of defining international human. *Human Resource Development*, 6(3), 16-26.

- Wang, Y. & Niu, H (2010), Multiple Roles of Human Resource Development in Building Organisational Competitiveness-Perspective of Role Theory, *International Management Review*, 6(2), 13-19.
- Wang, Y. (2008). *An Investigation of Training and Development Practices in Three Selected Chinese Destinations*, Doctoral thesis. Leeds Metropolitan University, UK.
- Waniss, O., & Karlberg, E. (2007). *The Libyan Economy: Economic Diversification and International Repositioning*, New York, Springer.
- Wathum, O. P. (2002). *Community Development: Education and Training for Change and Localisation*. Canada: the University of British Columbia.
- Watkins, K. E. (1989). Business and industry. In S. Merriam, and P. Cunningham (Eds.), *Handbook of adult and continuing education*. San Francisco, Jossey-Bass.
- Werner, S., Schuler R. & Jackson, S. (2011). *Human Resource Management*. London: Cengage Learning.
- Wilson, J. P. (2005). *Human Resource Development: Learning and Training for Individuals and Organizations*. London, Paperback.
- Wilson, J. (2004), Human Resource Development, in Wilson, J. (ed.), *Human Resource Development: Learning and training for Individuals and Organisations*, London: Kogan Page Limited.
- Wind, Y. & D. Bell (2008). Market Segmentation, *The marketing book*, 6th Ed., M. J. Baker and S. J. Hart. Oxford: Butterworth Heinemann.
- World Economic Forum. (2010). The Global Competitiveness Report. *World Economic Forum*. Retrieved from:
<http://www.weforum.org/documents/GCRIO/index.Html>. (Accessed 8 July 2014).
- Wright, J. (1982). *Libya: A Modern History*, London: Croom Helm.
- Wright, P., Gardner, M., & Moynihan, L. (2003), The impact of HR practices on the performance of business units, *Human Resource Management Journal*, 13(3), 16-21.
- Wright, C. (2008), Reinventing Human Resource Management: Business Partners, Internal Consultants and the Limits to Professionalization, *Human Relations*, 61(8), 1063–1086.
- Yahchouchi, G. (2009). Employees' Perceptions of Lebanese Managers' Leadership Styles and Organizational Commitment. *International Journal of Leadership Studies*, 4(2) 127-140.

Yaseen, Z.K. (2013). Women Entrepreneurs: Challenges and Opportunities in the Arab World, UAE Case, *Business and Entrepreneurship Journal*, 2(1), 43-48.

Young, O.R. (2010). *Institutional Dynamics: Emergent Patterns in International Environmental Governance*. Massachusetts: MIT Press.

Zahia, S.S. (Ed.) (2004). *Gender and Diversity in the Middle East and North Africa*. London: Routledge.

Zahla, B. (2007). The Impact of Globalization on Higher Education and Research in the Arab States, A Paper presented at the UNESCO Regional Seminar, Morocco: Rabat.

Zait, A. (2006). Lonely thoughts on the meaning of education. *Journal of Organisational Change Management*, 19(6), 780-782.

Zoubir, Y.H. (2009). Libya and Europe: Economic Realism at the Rescue of the Qaddafi Authoritarian Regime. *Journal of Contemporary European Studies*, 17(3), 401-415.

Appendices

Appendix I



Appendix 1

Information Sheet

To whom this may concern:

I am currently preparing a doctoral degree in Human Resource Management at the University of Huddersfield, UK. This research aims to study current practices in training programmes and the development of employees' skills within Libyan commercial banks. The outcome of this study will be a set of findings and recommendations, based partly on the analysis of responses to this questionnaire. This will help to gather a better understanding of current training and development activities within the Libyan banking sector, and to improve future training to achieve the optimal benefit for human resources.

The Libyan commercial banking sector was selected for this study due to its significant role and contribution in the progress of the Libyan economy, and the effective and notable concern of these banks towards its human resources skills development as an essential component of success and progress.

Your positive response is a key factor in the success of this study. I would like to assure you that all the data gathered through this study will be treated with absolute confidentiality, and will be used for scientific purposes only. I would be pleased to present you with the outcome of this study when completed if you require. Should you have any queries at all, please do not hesitate to contact me (details below).

Thank you in advance for your response and cooperation.

Best regards,

KhaledBshina

Phone: 00441619178552

Mobile: 00447846588570

E-mail: beshenakhaled@yahoo.com

Section I: General Information

Question 1: What is the name of the bank?

 Years

Question 2: How long have you worked at the bank?

 Years

Question 3: How long have you held your current position at the bank?
Years

Question 4: What is your highest academic qualification?

1	Secondary school and below	
2	2 years Diploma	
3	University degree	
4	Master's degree	
5	Doctorate degree	
6	Others (Please specify)	

Question 5: How old are you?

 Years

Question 6: Are you?

Male

/ Female

Question 7: How satisfied are you with the training provided to you at the bank where you work?

1	Completely dissatisfied	
2	Somehow dissatisfied	
3	Not satisfied and not dissatisfied	
4	Somehow satisfied	
5	Completely satisfied	

Section II: Current Practices for Training and Development

Question 8: Which of the following methods are used to identify training needs?

		1	2	3	4	5
1	Questionnaires to employees					
2	Personal interviews					
3	A special training team					
4	Observation and direct monitoring					
5	Assessment of previous training reports in order to identify the extent to which the training needs were addressed.					
6	Analysis of the Bank's objectives and training needs to achieve those objectives.					
7	Surveying the views of newly appointed or promoted staff concerning their training needs.					
8	Performance appraisal					
9	Self-suggestion					

(1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

Question 9: To what extent are the training sessions helpful in the achievement of the training needs? (1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

		1	2	3	4	5
1	The objectives of the training courses are clear to all					
2	Training is related to the work I am doing					
3	Training courses give me new knowledge and behavioural skills					
4	From the training courses we get new ideas and innovative working methods					
5	Training has improved my ability to make good management decisions					

Question10: When are employees trained in the bank?

(1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

		1	2	3	4	5
1	When employees are recruited					
2	When using a new technology or new methods of work					
3	When employee performance is evaluated					
4	When the employee is promoted					
5	Upon the request of the employees' department					
6	Upon the request of the employees					

Question11: What is your assessment of the methods currently used in the bank in determining the training needs of employees?

Very bad	Bad	Average	Good	Very good	Excellent

Question12: Give reasons for your answer to Question 11.

1.
2.
3.

Question13: Does the bank use any external trainers?

Yes / No

Note: If the answer is no, please go to Question 15.

Question 14: Please specify the nature and type of service provided by external training providers? (1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

		1	2	3	4	5
1	External training programmes are set programmes (designed in advance)					
2	External providers deliver custom (bespoke) training					
3	The external training bodies set the strategic training plans for the bank					
4	Making change to external training and development programmes to suit the bank's needs					
5	Providing the bank with specialist experiences in training and development programmes					
6	Evaluating the training and development programmes					

Question 15: To what extent are the following used for in-house training? (1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

		1	2	3	4	5
1	Lectures					
2	Group Discussions					
3	Video Conferencing					
4	Individual research and studies					
5	Mentoring					
6	Conferences and Symposiums					
7	Demonstrations and practical illustrations and displays					
8	Case Studies					
9	Specialist projects					
10	Role Play					

Question 16: If the training of personnel is carried out in Libya, which of the following institutions deliver it?

(1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

		1	2	3	4	5
1	Universities					
2	Colleges of economy and banking					
3	The Institute of the Central Bank					
4	Private Training Institute					

Question17: What is your opinion on the effectiveness of the training methods used at the present time in your bank?

Very bad	Bad	Average	Good	Very good	Excellent

Question18: If the answer to question17 is ‘bad’ or ‘very bad’, please write the main reasons for your answer below.

- 1
- 2.....
- 3.....

Question 19: How useful is the training that you have attended?

(1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

		1	2	3	4	5
1	It increases my work performance					
2	It increases my self-development and skills development					
3	It is supportive and will help my promotion chances.					
4	It enables one to share experiences with others					

Question 20: Why do you think the bank does training and development?

(1= Strongly Disagree/ 2= Disagree/ 3= Not sure/ 4= Agree / 5= Strongly Agree)

		1	2	3	4	5
1	To develop the skills of staff in the latest versions of information technology tools or techniques					
2	Enhance the professional performance of staff					
3	To improve the quality and level of services at the bank					
4	To raise the efficiency of staff					
5	To provide excellent services to customers					
6	To increase the loyalty of staff					
7	To help staff acquire professional knowledge and refine their skills and abilities to perform their duties					

Question 21: What is the extent to which training and development programmes influence the performance of staff at the bank where you work?

(1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

		1	2	3	4	5
1	Training minimises the current problems and reduces complaints					
2	Training increases commitment and motivation of the trainees					
3	Training meets the needs of the staff and their personal goals					
4	Training improves the quality of services					
5	Training provides the bank with the qualified human resources that are needed by the bank					
6	Training allows staff to increase their technical and professional knowledge to utilise it for the success of the bank					

Question 22: Are there training programmes for new employees at the bank?

Yes / No

Question 23: If your answer is ‘yes’, to what extent are the following programmes implemented in your bank?

(1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

		1	2	3	4	5
1	Training in the basics of banking operations					
2	Training in the basics of the English language skills					
3	Training in computer basics					

Question 24: In your opinion, is it important to measure and evaluate the training programmes at the bank?

Unimportant Somewhat important Important Very important

Question 25: Does the bank evaluate training and development programmes?

Never Rarely Sometimes Very often Always

Question 26: Does the bank evaluate what employees learn following the completion of training?

Never Rarely Sometimes Very often Always

Question 27: If the bank evaluates training programmes, which of the following applies to the way in which these are used?

(1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

		1	2	3	4	5
1	By testing trainees after each training programme					
2	By asking trainees to fill out a questionnaire at the end of each training programme					
3	By interviewing trainees after the end of each training programme					
4	By asking the officials in charge of training about the extent to which their trainees benefit from their training					
5	By comparing trainees' results before and after the training programme					
6	By monitoring staff performance reports					

Section III: Training and Development Strategies

Question 28: Does your bank have a clear and specific strategy for the training and development of human resources?

Yes / No

Question 29: If the answer is 'Yes', do you think that the bank's training strategy is related to the strategy of the bank? If the answer is 'No', go to Question 32

To a very small extent To small extent To a middling extent
 To a large extent To a very large extent

Question 30: To what extent has the training strategy been implemented in your bank?

Never Rarely Sometimes Very often
 Always

Question 31: What is the duration for the strategy of training and development at the bank?

Updated continually Annually Every 2-3 Years Every 4-5 Years
 Every 5 years More than 5 years

Question 32: Please indicate how much the following are used to achieve the strategic planning of human resource development?

(1= Strongly Disagree/ 2= Disagree/ 3= Not sure/ 4= Agree / 5= Strongly Agree)

		1	2	3	4	5
1	Analysis of the external factors (cultural, legal, economic, technological) to identify the sources of the strengths and weaknesses at the bank					
2	Clear vision and strategic goals for the organisation					
3	Clarity in the bank's goals for human resources over the long-term					
4	Participation with employees					

Question 33: Do you show the desire to take advantage of the training courses you attend?

(1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

		1	2	3	4	5
1	I have the desire to take advantage of the training provided by the bank where I work					
2	I do my work better when I train					
3	I am keen to develop my skills and knowledge through training					
4	Training creates a sense of belonging to my work place					

Question 34: How do the following apply to the way in which training is utilised at the bank where you work?(1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

		1	2	3	4	5
1	On-the-job training					
2	Training away from work, but inside the bank					
3	External training (outside the bank) at an external training body					

Question 35: To what extent do the following factors have an impact on employee selection for the type of training at the bank?

(1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

		1	2	3	4	5
1	Years of experience for trainees					
2	Vocational and educational level of trainees					
3	Age					
4	Relationships with the line manager					
5	The person's gender					

Question 36: What do you think encourages employees to undertake training?

(1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

		1	2	3	4	5
1	Incentive system					
2	Broader responsibilities in the future					
3	Improved performance					
4	Financial incentives, i.e. Higher earning					
5	Moral stimulus (Appreciation from the bank)					

Question 37: Do you think that the desire for work can help to change the methods of work and can be of assistance in staff development?

(1= Not at all/ 2 = rarely / 3= Sometimes/ 4= often/ 5=Always)

		1	2	3	4	5
1	My workplace keeps pace with recent developments and change in the working methods					
2	Staff training creates the desire to modernise working methods and systems					
3	My workplace maintains a balance between staff training and the introduction of modern methods					
4	Training helps employees to develop their ability to work in order to achieve better productivity standards					

Question 38: Do you think men and women have equal opportunities for training and development?

Yes No

If 'no', please explain why.

1.....

2.....

3.....

Question 39: To what extent does training help to achieve the following?

(1= Strongly Disagree/ 2= Disagree/ 3= Not sure/ 4= Agree / 5= Strongly Agree)

		1	2	3	4	5
1	Increase the commitment and motivation of staff					
2	Increase employee productivity					
3	Increase the creativity of staff					
4	Increase employee job satisfaction					
5	Improve on-the-job performance of staff					
6	Promote and increase staff skills and knowledge					
7	Encourage teamwork					
8	Learn new ways to do the work					
9	Improve staff attitudes					
10	Change and improve the behaviours of staff and their conduct					
11	Increase the efficiency of staff and improve their performance at the work assigned to them					
12	Limit the frequency of absenteeism					
13	Increase the quality of service provided					
14	Increase sales					
15	Reduce the cost incurred by the bank					
16	Improve computer and the Internet skills					
17	Improve banking skills					
18	Improve quality of services					
19	Improve teamwork skills					
20	Improve learning management problem-solving skills					
21	Improve customer service skills					

Section IV: Training and Development Problems and Challenges

Note: The purpose of this section is to determine the main problems and obstacles that might face training and development programmes in your bank.

Question40: To what extent might the following factors hinder training and development in your bank?

(1= Strongly Disagree/ 2= Disagree/ 3= Not sure/ 4= Agree / 5= Strongly Agree)

		1	2	3	4	5
1	Lack of necessary financial resources					
2	Lack of venues suitable for training					
3	The lack of advance planning for training					
4	Failure to identify the training needs accurately					
5	Failure to keep up with the training materials and methods of modern developments					
6	Training times are not suitable for trainees shift timings					
7	Management does not support training programmes					
8	Lack of long-term plans for developing human resource					
9	Poor quality training programmes					
10	Inaccurate training need analysis					
11	Discrepancy between the provided training, development and job skills					
12	Work environment does not support new behaviours learned in training and development programmes					
13	Lack of motivation among employees					
14	Staff dissatisfaction with the training programme					
15	The bank does not link training programmes with a business plan					

Thank you very much for your help in completing this questionnaire. If you have any comments on the questionnaire or if you would like to give any additional information,

please feel free to provide your comments in the space below.

.....
.....
.....
.....
.....

If you are interested in knowing the results of this research study, please write your name, address or e-mail after providing your answers to the questions in this questionnaire.

.....

Appendix 2



بسم الله الرحمن الرحيم

أختي الكريمة / أخي الكريم

السلام عليكم ورحمة الله وبركاته

أقوم حاليا بالتحضير لدرجة الدكتوراة في تخصص ادارة الموارد البشرية بجامعة هدرزفيلد البريطانية .
يهدف بحث الدكتوراة لدراسة الممارسات الحالية و برامج تدريب وتطور العاملين داخل البنوك التجارية الليبية.

حصيلة هذه الدراسة سوف تكون مجموعة من التوصيات و النتائج التي من شأنها رفع أنشطة التدريب و التطوير الحالية و الوصول الي الاستفادة الأمثل منها على الموارد البشرية . و من هذا المنطلق فقد تم اختيار قطاع البنوك التجارية الليبية نظرا للدور الذي تلعبه في تقدم الاقتصاد الليبي والدفع به الي الأمام , والأهتمام الملحوظ من قبل هذه البنوك بتنمية مواردها البشرية كعنصر اساسي من عناصر النجاح والتقدم .

أن استجابتكم هي العامل الأساسي في انجاح هذه الدراسة التي هي في الأساس منكم واليكم . كما أؤكد لكم بأن جميع بيانات هذه الدراسة سوف تعامل بسرية مطلقة ولغايات علمية فقط . كما يسرني أن أقدم اليكم حصيلة هذه الدراسة عند الانتهاء منها عرفانا لكم وتقدير لجهودكم .

شاكرًا لكم حسن تعاونكم و تجاوزكم المستمر معي .

ملاحظة: إذا كانت لديكم أية استفسارات حول الأستبيان, يرجى الاتصال بالباحث على أي من الهواتف التالية أو البريد الالكتروني المبين أدناه .

خالد بشينة

هاتف: 00441619178552

محمول:00447846588570

00218924761061

bshenakhaled@yahoo.com البريد الالكتروني

القسم الأول: معلومات عامة

س1- ما هو أسم المصرف الذي تعمل به ؟

س2- عدد سنوات الخبرة بشكل عام لديك في حياتك المهنية؟

س3- منذ متى وانت تعمل بعملك الحالي/ البنك؟

س4- ما هو مؤهلك العلمي؟

1	الشهادة الثانوية او اقل
2	دبلوم متوسط
3	شهادة جامعية في مجال
4	درجة الماجستير في مجال
5	درجة الدكتوراة في مجال
6	أخرى الرجاء ذكرها

س5- كم عمرك؟

س6- ما هو جنسك؟

ذكر أنثى

س7- الي أي مدى انت راض عن التدريب المقدم لك في البنك الذي تعمل به؟

1	غير راضي جدا
2	غير راضي الي حد ما
3	راضي ولا غير راضي
4	راضي الي حد ما
5	راضي جدا

القسم الثاني(الممارسات الحالية للتدريب و التطوير)

س8- أي من الوسائل التالية يتم استخدامها في تحديد الاحتياجات التدريبية؟ 1=ابدا 2=نادرا 3= احيانا 4= في كثير من الاحيان 5=دائما الرجاء وضع علامة (√) امام جميع الفقرات

5	4	3	2	1	
					1 الاستبيان للعاملين
					2 المقابلات الشخصية
					3 لجنة خاصة بتدريب العاملين
					4 المشاهدة(المراقبة) المباشرة
					5 تحليل تقارير تقييم التدريب السابقة للتعرف على مدى اكتمال سد الحاجات التدريبية
					6 تحليل أهداف البنك وما يتطلبه تحقيقها من أنشطة وقدرات تنفيذية بشرية
					7 استطلاع آراء الذين سوف يعينون أو ينتقلون أو ينتدبون أو يرقون و معرفة احتياجاتهم التدريبية
					8 تقييم الاداء
					9 الاقتراح الخاص

س9- ماهو مدى الاستفادة من أهداف الدورة في تحقيق الاحتياجات التدريبية؟ 1=ابدا 2=نادرا 3= احيانا 4= في كثير من الاحيان 5=دائما الرجاء وضع علامة صح (√) امام جميع الفقرات

5	4	3	2	1	
					1 أهداف الدورة واضحة للجميع
					2 تتعلق موضوعات الدورة بالعمل الذي اقوم به
					3 الدورات التدريبية تضيف معارف جديدة ومهارات سلوكية
					4 من التدريب المقدم نستمد الأفكار المبتكرة والاتجاهات الجديدة المطبقة في العمل
					5 الدورات التدريبية تزيد من قدرتي على اتخاذ القرارات الإدارية الجيدة

س10: متى يتم تدريب العاملين في البنك ؟ 1=ابدا 2=نادرا 3= احيانا 4= في كثير من الاحيان 5=دائما الرجاء وضع علامةصح (√) امام جميع الفقرات

5	4	3	2	1	
					1 عند تعيين العاملين
					2 عندما يتم استخدام تكنولوجيا عمل جديدة او طرق عمل جديدة
					3 عندما يتم تقييم اداء العاملين
					4 عندما يتم ترقية العاملين
					5 عندما يتم طلب التدريب من القسم الخاص بالموظف
					6 عندما يتم طلب التدريب من قبل العامل

س11- ما تقييمك للطرق المتبعة حاليا في البنك في تحديد الاحتياجات التدريبية للعاملين؟ الرجاء اختيار اجابة واحدة

1= سيئة جدا	2= سيئة	3= جيدة	4= جيدة جدا	5= ممتازة
-------------	---------	---------	-------------	-----------

س12- اعطي اسباب اختيار اجابتك على رقم 11؟

1-.....

2-.....

3-.....

س13- هل يستعين البنك بأية جهات تدريب خارجية؟

نعم لا

(ملاحظة: إذا كان الجواب لا، يرجى الانتقال إلى السؤال رقم 15)

س14-الرجاء تحديد طبيعة ونوع الخدمة المقدمة من جهات التدريب الخارجية؟1=ابدا 2=نادرا 3= احيانا 4= في كثير من الاحيان 5=دائما الرجاء وضع علامة صح (√) امام جميع الفقرات

5	4	3	2	1	
					1 برامج التدريب الخارجي مصممة من البداية
					2 تقوم جهات التدريب الخارجية بأعطي التدريب الاعتيادي
					3 تقوم جهات التدريب الخارجية بوضع خطط التدريب الاستراتيجية للبنك
					4 اجراء تعديل على برامج التدريب الخارجية لكي تتناسب و احتياجات البنك
					5 تزويد البنك بأشخاص ذوي الخبرات والكفاءات المتخصصة بالتدريب و التطوير
					6 تقييم البرامج التدريبية

س15-إلى أي مدى يستخدم مايلي في التدريب الداخلي في البنك؟1=ابدا 2=نادرا 3= احيانا 4= في كثير من امام جميع الفقرات √ الاحيان 5=دائما الرجاء وضع علامة صح ()

5	4	3	2	1	
					1 محاضرات
					2 مناقشات بمجموعات
					3 أسرطة الفيديوالتفاعلية
					4 البحوث و الدراسات الفردية
					5 التوجيه
					6 المؤتمرات والندوات
					7 البيان(العرض) العملي
					8 دراسة الحالات
					9 مشاريع خاصة
					10 القيام بالادوار

س16- اذا كان تدريب العاملين يتم داخل ليبيا, في أي من المؤسسات التالية يتم ذلك؟1=ابدا 2=نادرا 3= احيانا 4= في كثير من الاحيان 5=دائما الرجاء وضع علامة صح (√) امام جميع الفقرات

5	4	3	2	1	
					1 الجامعات
					2 كليات الاقتصاد و البنوك
					3 المعهد التابع للمصرف المركزي
					4 معهد التدريب الخاصة

س17-ما هو رايك بفعالية طرق التدريب المستخدمة في الوقت الحاضر في البنك الذي تتعامل معها؟ الرجاء اختيار اجابة واحدة

1=سيئة للغاية	2=سيئة	3=متوسط	4=جيد	5=جيد جدا	6=ممتاز
---------------	--------	---------	-------	-----------	---------

س18- إذا كانت الإجابة على السؤال 17 هي 'سينة' أو 'سينة للغاية'، يرجى ذكر الأسباب الرئيسية الخاصة بك أدناه؟

- 1.....
2.....
3.....

س19- كم هو مفيد التدريب الذي قد تحصلت عليه؟ 1=إبدا 2=نادرا 3= أحيانا 4= في كثير من الاحيان 5=دائما الرجاء وضع علامة صح (√) امام جميع الفقرات

5	4	3	2	1	
					1 زيادة في اداء العمل
					2 زيادة التنمية الذاتية وتطوير المهارات
					3 وسيلة لدعم الترقية الي مستوى اعلى
					4 تبادل الخبرات مع الاخرين

س20- لماذا تعتقد بان البنك يقوم بالتدريب و التطوير للعاملين؟ 1=لا اوافق بشدة 2= لا اوافق 3= غير متأكد 4= اوافق 5= اوافق بشدة الرجاء وضع علامة صح (√) امام جميع الفقرات

5	4	3	2	1	
					1 أوالتقنيات المعلومات تكنولوجي الإصدارات أحدث في العاملين لتطويرمهارات
					2 للعاملين المهني الأداء لتعزيز
					3 البنك في الخدمات ومستوى نوعية لتحسين
					4 العاملين كفاءة لرفع
					5 للزبانن مميزة خدمات لتقديم
					6 للعاملين الولاءالوظيفي لرفع
					7 لانجاز والقدرات المهارات وصقل والوظيفية المهنية المعارف العاملين لاكتساب العمل

س21- الي أي مدى برامج تدريب وتطوير العاملين تأثر في أداء البنك الذي تعمل به؟ 1=إبدا 2=نادرا 3= أحيانا

5	4	3	2	1	
					1 من المشاكل الحالية والحد من الشكاوى تقلل
					2 تزيد من الالتزام والتحفيز للمتدربين
					3 تفي باحتياجات الفرد واهدافه الشخصية
					4 تحسين جودة الخدمات
					5 تؤدي إلى الاستخدام الفعال والاستثمار في الموارد البشرية
					6 تزيد الإنتاجية والكفاءة التنظيمية مما يؤدي الى النمو والنجاح

4= في كثير من الاحيان 5=دائما الرجاء وضع علامة صح (√) امام جميع الفقرات

س22- هل يوجد برامج تدريبية للعاملين الجدد في البنك؟

نعم لا

س23- إذا كانت الإجابة ب'نعم' الي اي مدى البرامج التالية تنفذ في البنك الذي تتعامل معه؟ 1=ابدا 2=نادرا 3=احيانا 4= في كثير من الاحيان 5=دائما الرجاء وضع علامة صح (√) امام جميع الفقرات

5	4	3	2	1	
					المصرفية العمليات أساسيات في التدريب
					الانجليزية اللغة اساسيا في التدريب
					الحاسوب اساسيات في التدريب
					اخرى

س24- برايك, هل مهم قياس وتقييم برامج التدريب في البنك؟ الرجاء اختيار اجابة واحدة

غير مهم مهم لحد ما مهم مهم جدا

س25- هل البنك يقوم بعملية تقييم لبرامج التدريب و التطوير؟ الرجاء اختيار اجابة واحدة

لاابدا	نادرا	احيانا	في كثير من الاحيان	دائما
--------	-------	--------	--------------------	-------

س26- هل البنك يقوم بتقييم ما تعلمه العاملين بعد الانتهاء من التدريب؟ الرجاء اختيار اجابة واحدة

لاابدا	نادرا	احيانا	في كثير من الاحيان	دائما
--------	-------	--------	--------------------	-------

س27- في حالة تقييم برامج التدريب, اي من الوسائل التالية يتم استخدامها؟ 1=ابدا 2=نادرا 3=احيانا 4= في كثير من الاحيان 5=دائما الرجاء وضع علامة صح (√) امام جميع الفقرات

5	4	3	2	1	
					1 عن طريق اختبار المتدربين بعد كل برنامج تدريبي
					2 عن طريق الطلب من المتدربين تعبئة استبيان في كل نهاية برنامج تدريبي
					3 عن طريق عمل مقابلة مع المتدربين بعد نهاية كل برنامج تدريبي
					4 عن طريق سؤال المسؤولين في قسم المتدربين عن مدى استفادة عاملهم من كل برنامج تدريب يقومون به
					5 عن طريق مقارنة نتائج المتدربين قبل او بعد برنامج التدريب
					6 عن طريق متابعة تقارير اداء العاملين

القسم الثالث: استراتيجيات التدريب و التطوير

س28- هل البنك الذي تعمل به لديه استراتيجية واضحة ومحددة في تدريب و تنمية الموارد البشرية؟

نعم لا

س29- اذا كان الجواب نعم , هل هي متعلقة بالاستراتيجية العامة للبنك؟ اذا كان الجواب لا اذهب الي الرقم 32

الي حد صغير جدا	الي حد صغير	الي حد متوسط	الي حد كبير	الي حد كبير جدا
-----------------	-------------	--------------	-------------	-----------------

س30- الي اي مدي استراتيجية التدريب يتم تنفيذها في البنك الذي تعمل به؟ الرجاء اختيار اجابة واحدة

ابدا	نادرا	احيانا	في كثير من الاحيان	دائما
------	-------	--------	--------------------	-------

س31-ما هو الاطار الزمني لاستراتيجية التدريب و التنمية في البنك؟ الرجاء اختيار اجابة واحدة؟

بشكل مستمر	سنوي	2-3 سنة	3-5 سنة	5 سنوات فاكثر	كل ما اعلى
------------	------	---------	---------	---------------	------------

س32- من فضلك اشر الي مقدار استخدام التالي لتحقيق التخطيط الاستراتيجي لتطوير الموارد البشرية ؟

1=لا اوافق بشدة 2= لا اوافق 3= غير متأكد 4= اوافق 5= اوافق بشدة الرجاء وضع علامة صح (√) امام جميع الفقرات

	1	2	3	4	5
1					
يقوم البنك بتحليل البيئة الخارجية (ثقافية , قانونية, اقتصادية, تكنولوجية) لتحديد مصادر القوة ونقاط الضعف في البنك					
2					
يقوم البنك بالتخطيط الاستراتيجي للموارد البشرية لبلورة الرؤية و الاهداف الاستراتيجية له					
3					
يوجد وضوح في اهداف البنك للموارد البشرية على المدى الطويل					
4					
يقوم البنك بمشاركة العاملين بوضع الخطط الاستراتيجية لتدريب الموارد البشرية					

س33-هل المتدربين لديهم الرغبة في الاستفادة من الدورات التدريبية؟ 1=ابدا 2=نادرا 3= احيانا 4= في كثير من الاحيان 5=دائما الرجاء وضع علامة صح (√) امام جميع الفقرات التي تنطبق عليك.

	1	2	3	4	5
1					
لدي الرغبة للخضوع للتدريب المقدم من قبل البنك					
2					
أقوم بعملتي بشكل عادي عندما أتدرب					
3					
أحرص على تطوير مهاراتي و المعرفة من خلال التدريب					
4					
التدريب يخلق شعورا بالانتماء الي مكان عملي					

س34- أي من الأشكال التالية من التدريب تستخدم في البنك تعمل به حاليا ؟ 1=ابدا 2=نادرا 3= احيانا 4= في كثير من الاحيان 5=دائما الرجاء وضع علامة صح (√) امام جميع الفقرات

	1	2	3	4	5
1					
التدريب على راس العمل					
2					
التدريب بعيد عن العمل ولكن داخل البنك					
3					
التدريب خارجي (خارج البنك)					

س35- إلى أي مدى العوامل التالية لها أثر على اختيار الموظف لنوع التدريب في البنك؟ 1=ابدا 2=نادرا 3=احيانا 4=في كثير من الاحيان 5=دائما الرجاء وضع علامة صح (√) امام جميع الفقرات

5	4	3	2	1	
					1 عدد سنوات الخبرة للمتدرب
					2 المستوى المهني و التعليمي للمتدرب
					3 العمر
					4 علاقات مع مدير البنك
					5 نوع الشخص ذكر او انثى

س36- ما الذي يعمل على تشجيع العاملين على التدريب؟ 1=ابدا 2=نادرا 3=احيانا 4=في كثير من الاحيان 5=دائما الرجاء وضع علامة صح (√) امام جميع الفقرات

5	4	3	2	1	
					1 نظام الحوافز
					2 اسناد مسؤوليات أوسع في المستقبل
					3 تحسين أدائهم
					4 التحفيز المادي (كسب اعلى)
					5 التحفيز المعنوي (كخطابات الشكر و التقدير)

س37- هل تعتقد أن الرغبة يمكن أن تساعد في تغيير أساليب العمل والمساعدة في تطوير الموظفين؟ 1=ابدا 2=نادرا 3=احيانا 4=في كثير من الاحيان 5=دائما الرجاء وضع علامة صح (√) امام جميع الفقرات

5	4	3	2	1	
					1 مكان عملي يواكب التطورات الأخيرة في تغيير أساليب العمل
					2 تدريب الموظفين يخلق الرغبة في تحديث أساليب العمل وأنظمتها
					3 يحافظ على التوازن بين تدريب الموظفين وإدخال الأساليب الحديثة مكان عملي
					4 التدريب يساعد الموظفين على تطوير قدرتهم على العمل لتحقيق مستويات إنتاجية أفضل

س38- هل تعتقد بان الرجال و النساء لديهم فرص متساوية في التدريب و التطوير؟

لا

نعم

إذا كنت تعتقد 'لا' من فضلك اشرح لماذا .

1.
2.
3.

س39-الي اي مدى يساعد التدريب على تحقيق التالي؟ 1=لا اوافق بشدة 2= لا اوافق 3= غير متأكد 4= اوافق
5= اوافق بشدة الرجاء وضع علامة صح (√) امام جميع الفقرات

5	4	3	2	1	
					1 زيادة الالتزام والتحفيز للموظفين
					2 زيادة انتاجية الموظفين
					3 زيادة ابداع الموظفين
					4 زيادة رضا الموظفين
					5 تحسين اداء الموظفين للعمل
					6 تعزيز وزيادة مهارات الموظفين و زيادة معرفتهم
					7 تشجيع العمل الجماعي
					8 تعلم طرق جديدة للقيام بالعمل
					9 تحسين شعور الموظفين تجاه العمل
					10 تغيير أو تحسين السلوك للموظفين
					11 زيادة كفاءة الموظفين في اداء العمل المسند لهم / المكلفين به.
					12 يحد من الغياب
					13 زيادة جودة الخدمة المقدمة
					14 زيادة المبيعات
					15 تخفيض مستوى التكلفة في البنك
					16 مهارات استخدام الكمبيوتر والإنترنت
					17 مهارات التعامل المصرفي
					18 نوعية الخدمات
					19 مهارات العمل الجماعي
					20 تعلم مهارات حل المشكلات الإدارية
					21 مهارات خدمة الزبائن

القسم الرابع: (التدريب والتنمية المشاكل والتحديات)

الغرض من هذا القسم هو تحديد المشاكل الرئيسية والعقبات التي قد تواجه التدريب والتطوير في البنك الذي تعمل به.

س40-إلى أي مدى توافق أو لا توافق على العوامل المحتملة التالية التي قد تعترض التدريب والتطوير في البنك الذي تعمل به؟ 1=لا اوافق بشدة 2= لا اوافق 3= غير متأكد 4= اوافق 5= اوافق بشدة

الرجاء وضع علامة (√) امام جميع الفقرات

5	4	3	2	1	
					1 نقص الموارد المالية اللازمة
					2 عدم وجود أماكن مناسبة لعملية التدريب
					3 عدم وجود التخطيط المسبق لعملية التدريب
					4 الفشل في تحديد الاحتياجات التدريبية بشكل دقيق
					5 الفشل في مواكبة مواد تدريبية وأساليب التطورات الحديثة
					6 مواعيد التدريب ليست مناسبة مع توقيت التحول
					7 الإدارة لا تدعم برامج التدريب
					8 عدم وجود خطة طويلة الأجل لتطوير الموارد البشرية
					9 فقر برامج جودة التدريب
					10 تحليل وتحتاج إلى برامج التدريب غير دقيقة

					التناقض بين التدريب والتطوير وتوفير المهارات الوظيفية	11
					بيئة العمل لا تدعم السلوكيات الجديدة المستفاد في برامج التدريب والتطوير	12
					عدم وجود الحافز لدى الموظفين	13
					عدم رضاء العاملين عن البرنامج التدريبي	14
					البنك لا يربط برامج التدريب مع خطة العمل	15

شكرا جزيلاً لمساعدتكم في ملء هذا الاستبيان. إذا كان لديك أي تعليقات على الاستبيان أو أي معلومات إضافية، يرجى ذكره في المكان المخصص أدناه.

.....

.....

.....

.....

.....

.....

عند الانتهاء، إذا كنت تريد أن تعرف نتائج هذه الدراسة الرجاء كتابة الاسم والعنوان أو البريد الإلكتروني الخاص بك.

.....

.....

.....

.....

.....

.....

Appendix 3

Training in Libyan Banks - Face to Face Interviews

Section I General Information. The objective of these questions is to obtain general information concerning the organization and another about you personally as a contributor to this research.

Q1: What is the bank classification?

Q2: When was the bank established?

Q3: How many employees are there in the bank?

Q4: What is the title of your current job? Please select only one

1	Director of Training and Development Department	
2	Director of Human Resources Department	
3	General Manager	
4	Other: Please specify	

Q 5: Please identify your position within the bank? Please select only one

1	Senior management	
2	Middle management	
3	Junior manager	
4	Supervisory and technical jobs	
5	Other: please specify	

Q6: How many years of experience in banking do you have?

Q7: What is the highest level of education you obtained?

1	Secondary school certificate	
2	Diploma	
3	University degree in the field of	
4	Master's degree in the field of	
5	Doctorate degree or equivalent in the field of	
6	Other: Please specify	

Section II: Current training and development policies and practices

Q8: What are the training strategies implemented at the bank and who is responsible for developing training plans and policies in the bank; e.g. senior management, middle management, HR department?

Q9: What are the methods used to identify the training needs of staff?

Q10: How do you match organisational objectives with training needs for both newly appointed and experienced employees?

Section III: Training and Development Strategies

Q11: To what extent does training achieve its target objectives with regard to the development of staff skills and bank productivity?

Q12: Does your bank have any evaluation process for training and what are the methods used in the evaluation of the training programmes?

Q13: How are training programmes delivered and where does training take place?

Q14: How are staff selected for training?

Q15: Do you find there is difference in the training received over time between male and female staff?

Q16: To what extent do staff gender, experience and qualification influence their selection for the type of training?

Q17: What is the role played by senior management in the successful implementation of training programmes?

Section IV: (Training and development problems and challenges).

Q19: What are the main problems encountered in training for both trainers and trainees?

APPENDIX II
CONSENT FORM

University of Huddersfield

CONSENT FORM
The Impact of Training Strategies on Human Resource Development in Libyan Commercial Banks

Participant Identification Number:

Name of Researcher: **KHALED BSHINA**

Please tick box

- 1- I confirm that I have read and understand the information sheet for the above study. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily.

- 2- I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason.

- 3- I understand that any information given my may be used in future reports, articles or presentations by the research team.

- 4- I understand that my name will not appear in any reports, articles or presentations

- 5- I agree to take part in the above study.

Name of Participant	Date	Signature
Name of Researcher	Date	Signature

Appendices of Tables

Appendices III: Gender comparison using T-test

Appendix1: Satisfaction, assessment and opinion of employees

Table 1: Results of T-test in terms of gender

Question	Gender	Mean	Std. Deviation	T-test	p-value
How satisfied are you with the training provided to you at the bank where you work?	male	3.3080	1.17092	.007	.994
	female	3.3071	1.27561		
What is your assessment of the methods currently used in the bank in determining the training needs of employees?	male	2.9688	1.10600	.620	.536
	female	2.8898	1.21648		
What is your opinion on the effectiveness of the training methods used at the present time in your bank?	male	3.5268	.87783	.508	.612
	female	3.4724	1.09709		

Appendix2: Effectiveness of attending training

Table 2: Results of T-test in terms of gender

Question	Gender	Mean	Std. Deviation	T-test	p-value
How useful is the training that you have attended?					
It increases my work performance	male	3.9911	1.02870	-.356	.722
	female	4.0315	1.00741		
It increases my self-development and skills development	male	4.1116	.92840	-.366	.714
	female	4.1496	.94347		
It is supportive and will help my promotion chances.	male	3.9554	1.11964	-.231	.818
	female	3.9843	1.14076		
It enables one to share experiences with others	male	4.0000	1.10035	-1.774	.077
	female	4.2047	.92013		

Appendix3: Training and development programmes influence the performance of staff

Table 3: Results of T-test in terms of gender

Question	Gender	Mean	Std. Deviation	T-test	p-value
What is the extent to which training and development programmes influence the performance of staff at the bank where you work?					
Training minimises the current problems and reduces complaints	male	3.1384	1.08125	-.565	.572
	female	3.2047	1.01057		

Training increases commitment and motivation of the trainees	male	3.6786	.93477	.389	.697
	female	3.6378	.95676		
Training meets the needs of the staff and their personal goals	male	3.6473	.91116	.388	.698
	female	3.6063	1.01698		
Training improves the quality of services	male	3.8661	.84169	-.588-	.557
	female	3.9213	.85083		
Training provides the bank with the qualified human resources that are needed by the bank	male	3.9330	.96112	-1.045-	.297
	female	4.0394	.83001		
Training allows staff to increase their technical and professional knowledge to utilise it for the success of the bank	male	4.1205	.99718	-.196-	.845
	female	4.1417	.93201		

Appendix4: Personal and professional factors influencing access to training and human resource development

Table 4: Results of T-test in terms of gender

Question	Gender	Mean	Std. Deviation	T-test	p-value
To what extent has the training strategy been implemented in your bank?	male	3.4914	.71814	-.208-	.836
	female	3.5100	.70345		

Appendix5: Advantage of training

Table 5: Results of T-test in terms of gender

Question	Gender	Mean	Std. Deviation	T-test	p-value
Do you show the desire to take advantage of the training courses you attend?					
I have the desire to take advantage of the training provided by the bank where I work	male	4.2054	.88473	-.727-	.468
	female	4.2756	.84212		
I do my work better when I train	male	4.0268	.92751	.345	.730
	female	3.9921	.85909		
I am keen to develop my skills and knowledge through training	male	4.3080	.87246	-.422	.673
	female	4.3465	.71689		
Training creates a sense of belonging to my work place	male	4.2991	.93980	-1.210	0.027
	female	4.4173	.76054		

Appendix 6: Desire for work which leads to assistance in staff development

Table 6 : Results of T-test in terms of gender

Question	Gender	Mean	Std. Deviation	T-test	p-value
Do you think that the desire for work can help to change the methods of work and can be of assistance in staff development?					
My workplace keeps pace with recent developments and change in the working methods	male	3.5357	1.07084	-.462	.644
	female	3.5906	1.06424		
Staff training creates the desire to modernise working methods and systems	male	3.9063	.84977	-1.011	.313
	female	4.0000	.80672		
My workplace maintains a balance between staff training and the introduction of modern methods	male	3.8036	1.00972	.575	.566
	female	3.7402	.96125		
Training helps employees to develop their ability to work in order to achieve better productivity standards	male	4.2500	.86278	-1.474	.141
	female	4.3858	.76685		

Appendix 7: Outcomes of training

Table 7: Results of T-test in terms of gender

Question	Gender	Mean	Std. Deviation	T-test	p-value
To what extent does training help to achieve the following?					
Increase the commitment and motivation of staff	male	4.2946	.89481	1.174	.241
	female	4.1732	.99279		
Increase employee productivity	male	4.3080	.84106	1.102	.271
	female	4.2047	.84833		
Increase the creativity of staff	male	4.3393	.79858	.904	.367
	female	4.2598	.77881		
Increase employee job satisfaction	male	4.2946	.78824	.467	.641
	female	4.2520	.88163		
Improve on-the-job performance of staff	male	4.2500	.83639	-.534	.594
	female	4.2992	.81955		
Promote and increase staff skills and knowledge	male	4.1920	.82219	-.904	.367
	female	4.2756	.85149		
Encourage teamwork	male	3.9196	.91953	1.018	.309
	female	3.8110	1.02920		
Learn new ways to do the work	male	4.0045	.84968	-1.053	.293
	female	4.1024	.81489		
Improve staff attitudes	male	3.9777	.81711	-.852	.395
	female	4.0551	.81948		
Change and improve the behaviours of staff and their conduct	male	3.9955	.78379	-.049	.961
	female	4.0000	.89087		
Increase the efficiency of staff and improve their	male	4.1205	.88268	-.472	.637

performance at the work assigned to them	female	4.1654	.80439		
	male	3.4107	1.05076		
Limit the frequency of absenteeism	female	3.4409	1.12443	-.252	.801
	male	3.6920	.87246		
Increase the quality of service provided	female	3.7402	.91905	-.488	.626
	male	3.6786	.88550		
Increase sales	female	3.6614	.96132	.169	.866
	male	3.7366	.90702		
Reduce the cost incurred by the bank	female	3.7874	.96469	-.493	.623
	male	4.1027	.71071		
Improve computer and the Internet skills	female	4.2047	.80018	-1.234	.218
	male	4.0714	.80597		
Improve banking skills	female	4.1654	.85230	-1.027	.305
	male	3.7232	.89051		
Improve quality of services	female	3.9134	.89994	-1.915	.056
	male	3.6429	.89199		
Improve teamwork skills	female	3.7087	.98489	-.639	.523
	male	3.5402	.96494		
Improve learning management problem-solving skills	female	3.8504	.85522	-3.013	.003
	male	3.6607	.92357		
Improve customer service skills	female	3.8819	.89633	-2.179	.030

Appendix8: Factors influencing the effectiveness of human resource development programmes

Table 8: Results of T-test in terms of gender

Question	Gender	Mean	Std. Deviation	T-test	p-value
To what extent might the following factors hinder training and development in your bank?					
Lack of necessary financial resources	male	1.6786	1.13812	-1.221	.223
	female	1.8346	1.17354		
Lack of venues suitable for training	male	2.7723	1.20795	-1.720	.086
	female	3.0000	1.16155		
The lack of advance planning for training	male	2.8170	1.25190	-.247	.805
	female	2.8504	1.15524		
Failure to identify the training needs accurately	male	2.9241	1.23787	.192	.848
	female	2.8976	1.24617		
Failure to keep up with the training materials and methods	male	2.5938	1.33264	-.531	.596
	female	2.6693	1.18224		
Training times are not suitable for trainees shift timings	male	2.5938	1.35599	.184	.854
	female	2.5669	1.23179		
Management does not support training programmes	male	2.2009	1.28104	.306	.760

	female	2.1575	1.26883		
Lack of long-term plans for developing human resource	male	2.6473	1.35120	-.360	.719
	female	2.7008	1.31122		
Poor quality training programmes	male	2.4554	1.35850	-1.210	.227
	female	2.6378	1.35500		
Inaccurate training need analysis	male	2.5804	1.36015	-.439-	.661
	female	2.6457	1.30035		
Discrepancy between the provided training, development	male	2.5268	1.35567	-.111	.912
	female	2.5433	1.31388		
Work environment does not support new behaviours learned in training and development programmes	male	2.4286	1.35073	-1.041	.299
	female	2.5827	1.29982		
Lack of motivation among employees	male	2.4509	1.35173	.713	.476
	female	2.3465	1.25596		
Staff dissatisfaction with the training programme	male	2.5446	1.37817	-1.123	.059
	female	2.8268	1.26676		
The bank does not link training programmes with a business plan	male	2.2679	1.39815	-2.141	.033
	female	2.5984	1.37587		

Appendices IV: Simple correlation

Appendix 1: Satisfaction, assessment and opinion of employees

Based on Table 48, there was no relationship between the assessment of the methods currently used in the bank in determining the training needs of employees and personal information. Also, opinion on the effectiveness of the training methods used at the present time in the bank was not related to the personal information.

Table 1: Correlation matrix

		How long have you worked at the bank?	How old are you?	How long have you held your current position at the bank?
How satisfied are you with the training provided to you at the bank where you work?	Correlation	-.178	-.066	-.114
	<i>p-value</i>	.001	.216	.032
What is your assessment of the methods currently used in the bank in determining the training needs of employees?	Correlation	-.086	-.008	-.063
	<i>p-value</i>	.107	.875	.239
What is your opinion on the effectiveness of the training methods used at the present time in your bank?	Correlation	-.072	.003	-.041
	<i>p-value</i>	.181	.953	.440

Appendix 2: Effectiveness of attending training

Table 2: Correlation matrix

		How long have you worked at the bank?	How old are you?	How long have you held your current position at the bank?
How useful is the training that you have attended?				
It increases my work performance	Correlation	-.093	.001	-.027
	<i>p-value</i>	.082	.992	.610
It increases my self-development and skills development	Correlation	-.111	-.031	-.065
	<i>p-value</i>	.038	.567	.226
It is supportive and will help my promotion chances.	Correlation	-.181	-.111	-.086
	<i>p-value</i>	.001	.038	.108
It enables one to share experiences with others	Correlation	-.117	-.066	-.018
	<i>p-value</i>	.028	.220	.740

Appendix 3: Training and development programmes influence the performance of staff

Table 3 : Correlation matrix

		How long have you worked at the bank?	How old are you?	How long have you held your current position at the bank?
What is the extent to which training and development programmes influence the performance of staff at the bank where you work?				
Training minimises the current problems and reduces complaints	Correlation	-.052	-.071	-.109
	<i>p-value</i>	.331	.181	.040
Training increases commitment and motivation of the trainees	Correlation	-.056	-.071	-.058
	<i>p-value</i>	.297	.184	.274
Training meets the needs of the staff and their personal goals	Correlation	-.208	-.165	-.163
	<i>p-value</i>	.000	.002	.002
Training improves the quality of services	Correlation	-.108	-.062	-.024
	<i>p-value</i>	.044	.243	.653
Training provides the bank with the qualified human resources that are needed by the bank	Correlation	-.129	-.078	-.030
	<i>p-value</i>	.016	.144	.569
Training allows staff to increase their technical and professional knowledge to utilise it for the success of the bank	Correlation	-.214	-.128	-.119
	<i>p-value</i>	.000	.016	.025

Appendix 4: Personal and professional factors influencing access to training and human resource development

Table 4: Correlation matrix

		How long have you worked at the bank?	How old are you?	How long have you held your current position at the bank?
To what extent has the training strategy been implemented in your bank?	Correlation	.012	.103	.090
	p-value	.847	.088	.137

Appendix 5: Personal and professional factors influencing access to training and human resource development

Table 5: Correlation matrix

		How long have you worked at the bank?	How old are you?	How long have you held your current position at the bank?
Do you show the desire to take advantage of the training courses you attend?				
I have the desire to take advantage of the training provided by the bank where I work	Correlation	-.112	-.058	-.111
	p-value	.036	.276	.037
I do my work better when I train	Correlation	-.071	-.007	-.039
	p-value	.183	.894	.468
I am keen to develop my skills and knowledge through training	Correlation	-.031	.005	-.011
	p-value	.560	.933	.836
Training creates a sense of belonging to my work place	Correlation	-.054	.023	.025
	p-value	.317	.662	.643

Appendix 6: Desire for work which leads to assistance in staff development

Table6: Correlation matrix

		How long have you worked at the bank?	How old are you?	How long have you held your current position at the bank?
Do you think that the desire for work can help to change the methods of work and can be of assistance in staff development?				
My workplace keeps pace with recent	Correlation	-.048	-.035	-.043

developments and change in the working methods	<i>p-value</i>	.373	.516	.427
Staff training creates the desire to modernise working methods and systems	Correlation	-.096	-.059	-.109
	<i>p-value</i>	.073	.273	.041
My workplace maintains a balance between staff training and the introduction of modern methods	Correlation	-.073	-.020	-.031
	<i>p-value</i>	.174	.708	.568
Training helps employees to develop their ability to work in order to achieve better productivity standards	Correlation	-.108	-.080	-.038
	<i>p-value</i>	.044	.134	.481

Appendix 7: Outcome of training

Table 7: Correlation matrix

		How long have you worked at the bank?	How old are you?	How long have you held your current position at the bank?
To what extent does training help to achieve the following?				
Increase the commitment and motivation of staff	Correlation	-.173	-.115	-.089
	<i>p-value</i>	.001	.031	.095
Increase employee productivity	Correlation	-.121	-.100	-.030
	<i>p-value</i>	.023	.061	.570
Increase the creativity of staff	Correlation	-.153	-.116	-.063
	<i>p-value</i>	.004	.029	.236
Increase employee job satisfaction	Correlation	-.178	-.126	-.094
	<i>p-value</i>	.001	.019	.078
Improve on-the-job performance of staff	Correlation	-.175	-.152	-.113
	<i>p-value</i>	.001	.004	.034
Promote and increase staff skills and knowledge	Correlation	-.155	-.140	-.114
	<i>p-value</i>	.004	.009	.033
Encourage teamwork	Correlation	-.105	-.085	-.061
	<i>p-value</i>	.050	.111	.252
Learn new ways to do the work	Correlation	-.090	-.088	-.080
	<i>p-value</i>	.093	.101	.132
Improve staff attitudes	Correlation	-.079	-.084	-.026
	<i>p-value</i>	.141	.116	.631
Change and improve the behaviours of staff and their conduct	Correlation	-.143	-.071	-.100
	<i>p-value</i>	.007	.187	.062
Increase the efficiency of staff and improve their performance at the work assigned to them	Correlation	.028	.068	.063
	<i>p-value</i>	.605	.205	.239
Limit the frequency of absenteeism	Correlation	-.097	-.078	-.091

	<i>p-value</i>	.068	.144	.087
Increase the quality of service provided	Correlation	.032	.023	.047
	<i>p-value</i>	.554	.667	.381
Increase sales	Correlation	-.060	-.030	-.012
	<i>p-value</i>	.263	.579	.819
Reduce the cost incurred by the bank	Correlation	-.125	-.098	-.087
	<i>p-value</i>	.019	.066	.102
Improve computer and the Internet skills	Correlation	-.152	-.092	-.102
	<i>p-value</i>	.004	.085	.057
Improve banking skills	Correlation	-.096	-.073	-.041
	<i>p-value</i>	.073	.173	.443
Improve quality of services	Correlation	-.146	-.127	-.118
	<i>p-value</i>	.006	.018	.027
Improve teamwork skills	Correlation	-.113	-.085	-.123
	<i>p-value</i>	.034	.114	.021
Improve learning management problem-solving skills	Correlation	-.061	-.093	-.061
	<i>p-value</i>	.257	.083	.255
Improve customer service skills	Correlation	-.052	-.027	-.024
	<i>p-value</i>	.336	.618	.659

Appendix 8: Factors influencing the effectiveness of human resource development programmes

Table 8: Correlation matrix

		How long have you worked at the bank?	How old are you?	How long have you held your current position at the bank?
To what extent might the following factors hinder training and development in your bank?				
Lack of necessary financial resources	Correlation	.039	-.009	-.038
	<i>p-value</i>	.463	.860	.484
Lack of venues suitable for training	Correlation	.110	.042	.110
	<i>p-value</i>	.040	.437	.040
The lack of advance planning for training	Correlation	.065	.011	.028
	<i>p-value</i>	.228	.841	.601
Failure to identify the training needs accurately	Correlation	.087	.029	.023
	<i>p-value</i>	.104	.584	.666
Failure to keep up with the training materials and methods	Correlation	.104	.022	.017
	<i>p-value</i>	.052	.676	.747
Training times are not suitable for trainees shift timings	Correlation	.157	.057	.051
	<i>p-value</i>	.003	.283	.338

Management does not support training programmes	Correlation	.173	.078	.052
	<i>p-value</i>	.001	.145	.328
Lack of long-term plans for developing human resource	Correlation	.112	.016	-.003
	<i>p-value</i>	.036	.771	.952
Poor quality training programmes	Correlation	.208	.110	.054
	<i>p-value</i>	.000	.039	.312
Inaccurate training need analysis	Correlation	.221	.122	.085
	<i>p-value</i>	.000	.022	.111
Discrepancy between the provided training, development	Correlation	.195	.100	.061
	<i>p-value</i>	.000	.061	.258
Work environment does not support new behaviours learned in training and development programmes	Correlation	.126	.032	.014
	<i>p-value</i>	.018	.556	.794
Lack of motivation among employees	Correlation	.196	.117	.078
	<i>p-value</i>	.000	.028	.146
Staff dissatisfaction with the training programme	Correlation	.175	.076	.063
	<i>p-value</i>	.001	.154	.237
The bank does not link training programmes with a business plan	Correlation	.237	.135	.067
	<i>p-value</i>	.000	.012	.208

Appendices V: Comparison of level of education using ANOVA

Appendix 1: Satisfaction, assessment and opinion of employees

Table1: Results of one way ANOVA

Questions	Level of education	Mean	Std. Deviation	F-test	p-value
How satisfied are you with the training provided to you at the bank where you work?	Secondary school and below	3.2727	1.19087	2.079	.103
	2 years Diploma	2.9853	1.21548		
	University degree in	3.3772	1.17904		
	Master's degree in	3.4524	1.32890		
	Total	3.3066	1.21082		
What is your assessment of the methods currently used in the bank in determining the training needs of employees?	Secondary school and below	3.2727	1.10371	.497	.684
	2 years Diploma	2.8824	1.17853		
	University degree in	2.9254	1.14140		
	Master's degree in	3.0476	1.16770		
	Total	2.9427	1.14828		

Appendix 2: Effectiveness of attending training

Table2: Results of one way ANOVA

Questions	Level of education	Mean	Std. Deviation	F-test	p-value
How useful is the training that you have attended?					
It increases my work performance	Secondary school and below	3.9091	.83121	.766	.514
	2 years Diploma	4.0735	.77875		
	University degree in	3.9561	1.10577		
	Master's degree in	4.1905	.94322		
	Total	4.0057	1.02271		
It increases my self-development and skills development	Secondary school and below	3.9091	.94388	1.243	.294
	2 years Diploma	4.0441	.83637		
	University degree in	4.1140	.98677		
	Master's degree in	4.3571	.75938		
	Total	4.1232	.93419		
It is supportive and will help my promotion chances.	Secondary school and below	3.9091	1.04447	.094	.963
	2 years Diploma	4.0147	.92224		
	University degree in	3.9430	1.17661		
	Master's degree in	4.0000	1.20972		
	Total	3.9628	1.12765		
It enables one to share experiences with others	Secondary school and below	4.0909	.83121	.519	.670
	2 years Diploma	4.0294	.91375		
	University degree in	4.0570	1.08709		
	Master's degree in	4.2619	1.01356		
	Total	4.0774	1.03795		

Appendix 3: Training and development programmes influence the performance of staff

Table3: Results of one way ANOVA

Questions	Level of education	Mean	Std. Deviation	F-test	p-value
What is the extent to which training and development programmes influence the performance of staff at the bank where you work?					
Training minimises the current problems and reduces complaints	Secondary school and below	3.3636	.92442	.552	.647
	2 years Diploma	3.1912	1.06865		
	University degree in	3.1184	1.06155		
	Master's degree in	3.3095	1.04737		
	Total	3.1633	1.05549		
Training increases commitment and motivation of the trainees	Secondary school and below	3.9091	.70065	.385	.764
	2 years Diploma	3.6765	1.09873		
	University degree in	3.6667	.89213		

	Master's degree in	3.5714	1.01556		
	Total	3.6648	.94348		
	Secondary school and below	3.2727	1.19087	.875	.454
	2 years Diploma	3.5441	1.04287		
Training meets the needs of the staff and their personal goals	University degree in	3.6754	.91001		
	Master's degree in	3.6190	.96151		
	Total	3.6304	.95189		
	Secondary school and below	3.8182	1.07872	.348	.791
	2 years Diploma	3.8088	.83322		
Training improves the quality of services	University degree in	3.9079	.82650		
	Master's degree in	3.9524	.88214		
	Total	3.8911	.84054		
	Secondary school and below	3.7273	1.19087	.931	.426
	2 years Diploma	3.8676	.82687		
Training provides the bank with the qualified human resources that are needed by the bank	University degree in	3.9868	.95484		
	Master's degree in	4.1190	.77152		
	Total	3.9713	.91870		
	Secondary school and below	3.9091	1.22103	.726	.537
	2 years Diploma	4.0000	.94632		
Training allows staff to increase their technical and professional knowledge to utilise it for the success of the bank	University degree in	4.1711	.93942		
	Master's degree in	4.1429	1.13849		
	Total	4.1261	.97446		

Appendix 4: Personal and professional factors influencing access to training and human resource development

Table4: Results of one way ANOVA

Questions	Level of education	Mean	Std. Deviation	F-test	p-value
To what extent has the training strategy been implemented in your bank?	Secondary school and below	3.4444	.88192	2.014	0.077
	2 years Diploma	3.3396	.64877		
	University degree in	3.5257	.69329		
	Master's degree in	3.6667	.79282		
	Total	3.5055	.70773		

Appendix 5: Personal and professional factors influencing access to training and human resource development

Table5: Results of one way ANOVA

Questions	Level of education	Mean	Std. Deviation	F-test	p-value
-----------	--------------------	------	----------------	--------	---------

Do you show the desire to take advantage of the training courses you attend?					
I have the desire to take advantage of the training provided by the bank where I work	Secondary school and below	4.0000	1.18322	4.096	.007
	2 years Diploma	3.9412	.97556		
	University degree in	4.3377	.81017		
	Master's degree in	4.1667	.82393		
	Total	4.2292	.87043		
I do my work better when I train	Secondary school and below	3.8182	.87386	2.145	.094
	2 years Diploma	3.8235	.91327		
	University degree in	4.0439	.92341		
	Master's degree in	4.2381	.72615		
	Total	4.0172	.90321		
I am keen to develop my skills and knowledge through training	Secondary school and below	4.1818	1.25045	1.738	.159
	2 years Diploma	4.1471	.83335		
	University degree in	4.3509	.81810		
	Master's degree in	4.4762	.63392		
	Total	4.3209	.82011		
Training creates a sense of belonging to my work place	Secondary school and below	4.1818	1.16775	2.491	.060
	2 years Diploma	4.1618	.83951		
	University degree in	4.3509	.90503		
	Master's degree in	4.6190	.66083		
	Total	4.3410	.88152		

Appendix 6: Desire for work which leads to assistance in staff development

Table6: Results of one way ANOVA

Questions	Level of education	Mean	Std. Deviation	F-test	p-value
Do you think that the desire for work can help to change the methods of work and can be of assistance in staff development?	Secondary school and below	4.0909	.83121	1.737	.159
	2 years Diploma	3.6029	.97949		
	University degree in	3.4825	1.12819		
	Master's degree in	3.7381	.88509		
	Total	3.5559	1.06964		
My workplace keeps pace with recent developments and change in the working methods	Secondary school and below	4.1818	.98165	2.058	.106
	2 years Diploma	3.7353	.87447		
	University degree in	3.9956	.80471		
	Master's degree in	3.9048	.84995		
	Total	3.9398	.83345		
Staff training creates the desire to modernise working methods and systems	Secondary school and below	4.2727	.64667	1.104	.348
	2 years Diploma	3.7353	.98674		

and the introduction of modern methods	University degree in	3.7500	1.01693		
	Master's degree in	3.8571	.92582		
	Total	3.7765	.99216		
Training helps employees to develop their ability to work in order to achieve better productivity standards	Secondary school and below	4.4545	.68755	1.052	.370
	2 years Diploma	4.1471	.90215		
	University degree in	4.3377	.81017		
	Master's degree in	4.2857	.86351		
	Total	4.2980	.83220		

Appendix 7: Outcomes of training

Table7: Results of one way ANOVA

Questions	Level of education	Mean	Std. Deviation	F-test	p-value
To what extent does training help to achieve the following?					
Increase the commitment and motivation of staff	Secondary school and below	4.4545	.68755	.265	.850
	2 years Diploma	4.1912	.91842		
	University degree in	4.2500	.97716		
	Master's degree in	4.2619	.76699		
	Total	4.2464	.93281		
Increase employee productivity	Secondary school and below	4.2727	.64667	.277	.842
	2 years Diploma	4.1912	.71774		
	University degree in	4.2763	.92825		
	Master's degree in	4.3333	.57027		
Increase the creativity of staff	Total	4.2665	.84455		
	Secondary school and below	4.1818	.60302	.230	.875
	2 years Diploma	4.2647	.63757		
	University degree in	4.3202	.86952		
	Master's degree in	4.3571	.61768		
Increase employee job satisfaction	Total	4.3095	.79253		
	Secondary school and below	3.9091	1.13618	1.021	.383
	2 years Diploma	4.2206	.78883		
	University degree in	4.2982	.83355		
	Master's degree in	4.3571	.72655		
Improve on-the-job performance of staff	Total	4.2779	.82358		
	Secondary school and below	4.0909	1.04447	.811	.489
	2 years Diploma	4.1618	.78437		
	University degree in	4.2807	.86037		
	Master's degree in	4.3810	.66083		
Promote and increase staff skills and knowledge	Total	4.2636	.83002		
	Secondary school and below	3.8182	1.25045	.907	.438
	2 years Diploma	4.2500	.72018		

	University degree in	4.2325	.85174		
	Master's degree in	4.2381	.75900		
	Total	4.2235	.83144		
	Secondary school and below	3.7273	.78625	.981	.402
	2 years Diploma	3.7941	.82061		
Encourage teamwork	University degree in	3.8728	1.01381		
	Master's degree in	4.0952	.90553		
	Total	3.8797	.96034		
	Secondary school and below	4.0000	.63246	.979	.403
	2 years Diploma	4.0588	.73062		
Learn new ways to do the work	University degree in	4.0000	.88552		
	Master's degree in	4.2381	.75900		
	Total	4.0401	.83638		
	Secondary school and below	3.8182	.75076	1.681	.171
	2 years Diploma	4.1324	.68903		
Improve staff attitudes	University degree in	3.9474	.84313		
	Master's degree in	4.1667	.85302		
	Total	4.0057	.81648		
	Secondary school and below	3.6364	1.02691	1.184	.316
	2 years Diploma	4.0000	.71236		
Change and improve the behaviours of staff and their conduct	University degree in	3.9781	.82069		
	Master's degree in	4.1429	.92582		
	Total	3.9914	.82171		
	Secondary school and below	4.2727	1.00905	.133	.940
	2 years Diploma	4.1471	.77776		
Increase the efficiency of staff and improve their performance at the work assigned to them	University degree in	4.1228	.86172		
	Master's degree in	4.1667	.90841		
	Total	4.1375	.85332		
	Secondary school and below	3.1818	1.16775	.403	.751
	2 years Diploma	3.3824	1.03707		
Limit the frequency of absenteeism	University degree in	3.4167	1.08131		
	Master's degree in	3.5476	1.10878		
	Total	3.4183	1.07602		
	Secondary school and below	3.8182	.87386	.350	.789
	2 years Diploma	3.7941	.78339		
Increase the quality of service provided	University degree in	3.6798	.93306		
	Master's degree in	3.6905	.81114		
	Total	3.7077	.88764		
	Secondary school and below	3.6364	.67420	.121	.948
	2 years Diploma	3.6176	.89825		
Increase sales	University degree in	3.6798	.93777		
	Master's degree in	3.7143	.86351		
	Total	3.6705	.91146		

Reduce the cost incurred by the bank	Secondary school and below	3.7273	.46710	.246	.864
	2 years Diploma	3.7059	.89874		
	University degree in	3.7412	.96121		
	Master's degree in	3.8571	.87154		
	Total	3.7479	.92508		
Improve computer and the Internet skills	Secondary school and below	4.1818	.60302	.954	.414
	2 years Diploma	4.0735	.73943		
	University degree in	4.1228	.78128		
	Master's degree in	4.3095	.56258		
	Total	4.1375	.74548		
Improve banking skills	Secondary school and below	4.2727	.64667		
	2 years Diploma	4.1324	.80862	1.404	.241
	University degree in	4.0482	.85636		
	Master's degree in	4.3095	.68032		
	Total	4.1032	.82401		
Improve quality of services	Secondary school and below	3.8182	.87386	.400	.753
	2 years Diploma	3.7647	.77494		
	University degree in	3.7675	.92608		
	Master's degree in	3.9286	.94721		
	Total	3.7880	.89749		
Improve teamwork skills	Secondary school and below	3.9091	.94388	1.087	.355
	2 years Diploma	3.5000	.92236		
	University degree in	3.6930	.93042		
	Master's degree in	3.7143	.89131		
	Total	3.6648	.92503		
Improve learning management problem-solving skills	Secondary school and below	4.0909	.53936	.880	.452
	2 years Diploma	3.6618	.92414		
	University degree in	3.6360	.94981		
	Master's degree in	3.5952	.96423		
	Total	3.6504	.93672		
Improve customer service skills	Secondary school and below	4.0000	.63246	.868	.458
	2 years Diploma	3.6471	.91038		
	University degree in	3.7281	.94132		
	Master's degree in	3.8810	.86115		
	Total	3.7393	.91801		

Appendix 8: Factors influencing the effectiveness of human resource development programmes

Table 8: Results of one way ANOVA

Questions	Level of education	Mean	Std. Deviation	F-test	p-value
To what extent might the following factors hinder training and development in your bank?					
Lack of necessary financial resources	Secondary school and below	1.7273	1.27208	.758	.519
	2 years Diploma	1.8824	1.17853		
	University degree in	1.6711	1.10730		
	Master's degree in	1.8571	1.33565		
	Total	1.7364	1.15439		
Lack of venues suitable for training	Secondary school and below	3.0000	1.09545	.473	.701
	2 years Diploma	2.9853	1.12625		
	University degree in	2.8026	1.20958		
	Master's degree in	2.8810	1.27265		
	Total	2.8539	1.19571		
The lack of advance planning for training	Secondary school and below	3.0000	1.41421	.160	.923
	2 years Diploma	2.8971	1.17359		
	University degree in	2.8114	1.21461		
	Master's degree in	2.8095	1.27333		
	Total	2.8338	1.21575		
Failure to identify the training needs accurately	Secondary school and below	3.0000	1.41421	.797	.496
	2 years Diploma	3.0294	1.11931		
	University degree in	2.8377	1.25406		
	Master's degree in	3.0952	1.32167		
	Total	2.9112	1.24135		
Failure to keep up with the training materials and methods	Secondary school and below	2.8182	1.32802	.485	.693
	2 years Diploma	2.6912	1.28432		
	University degree in	2.5614	1.26306		
	Master's degree in	2.7619	1.39353		
	Total	2.6189	1.28241		
Training times are not suitable for trainees shift timings	Secondary school and below	2.5455	1.50756	.450	.718
	2 years Diploma	2.7206	1.26781		
	University degree in	2.5702	1.31054		
	Master's degree in	2.4286	1.38181		
	Total	2.5817	1.31407		
Management does not support training programmes	Secondary school and below	2.0909	1.37510	.573	.633
	2 years Diploma	2.3676	1.38116		
	University degree in	2.1447	1.24565		
	Master's degree in	2.1429	1.26050		
	Total	2.1862	1.27633		

	Secondary school and below	3.0909	1.30035	.526	.665
Lack of long-term plans for developing human resource	2 years Diploma	2.5588	1.22636		
	University degree in	2.6798	1.34660		
	Master's degree in	2.6905	1.47314		
	Total	2.6705	1.33596		
Poor quality training programmes	Secondary school and below	2.4545	1.21356	.210	.890
	2 years Diploma	2.6029	1.27126		
	University degree in	2.4868	1.38742		
	Master's degree in	2.6190	1.41339		
Inaccurate training need analysis	Total	2.5244	1.35935		
	Secondary school and below	3.0000	1.00000	1.139	.333
	2 years Diploma	2.7941	1.28782		
	University degree in	2.5132	1.35204		
Discrepancy between the provided training, development	Master's degree in	2.6429	1.41113		
	Total	2.5989	1.33890		
	Secondary school and below	2.6364	1.43337	.371	.774
	2 years Diploma	2.6765	1.27480		
Work environment does not support new behaviours learned in training and development programmes	University degree in	2.4868	1.34551		
	Master's degree in	2.5476	1.41770		
	Total	2.5358	1.33993		
	Secondary school and below	2.6364	1.36182	.210	.890
Lack of motivation among employees	2 years Diploma	2.4118	1.19994		
	University degree in	2.4825	1.36496		
	Master's degree in	2.5952	1.39790		
	Total	2.4871	1.33390		
Staff dissatisfaction with the training programme	Secondary school and below	2.8182	1.53741	.664	.575
	2 years Diploma	2.5000	1.28713		
	University degree in	2.3596	1.30149		
	Master's degree in	2.5238	1.40101		
The bank does not link training programmes with a business plan	Total	2.4212	1.31643		
	Secondary school and below	3.3636	1.62928	1.426	.235
	2 years Diploma	2.7353	1.32279		
	University degree in	2.5570	1.36388		
	Master's degree in	2.5952	1.32627		
	Total	2.6218	1.36255		
	Secondary school and below	2.5455	1.57249	.322	.810
	2 years Diploma	2.3824	1.32743		
	University degree in	2.2544	1.40051		
	Master's degree in	2.3810	1.39603		
	Total	2.3037	1.38735		

Appendices VI: The Work Experiences and education of participants

Work of managers Experiences

How many years of experience in banking do you have?	Valid N	N	Mean	Std. Deviation
	12	12	16.7500	9.45924

Distribution of managers in terms of level of education

Qualification	Frequency	Percentage
2 years Diploma	3	25.0
University degree in	6	50.0
Master's degree in	3	25.0
Total	12	100.0