

TRAINING AND EMPLOYEE RETENTION IN MICROFINANCE
INSTITUTIONS IN RUKUNGIRI DISTRICT,
UGANDA.

BY

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1819/HRM/1887/W

A RESEARCH REPORT SUBMITTED TO DIRECTORATE OF POSTGRADUATE TRAINING
IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF MASTERS DEGREE IN HUMAN RESOURCE
MANAGEMENT OF KABALE UNIVERSITY

April 2021

Declaration

I, Muhammed Dudu Isa, hereby declare that this research report is my original work and has not been submitted to any higher institution of learning for any academic award.

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Approval

This research report has been done under our supervision and is ready for submission for examination with our approval as the student's supervisors.

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Dedication

To my lovely parents Mr. and Mrs. Twabatera Hamada whose effort of mentoring made me what I am today. God bless you.

To Akorebirungi Elizabeth and the entire family members especially my children Faridah, Ismail and Shamim.

Acknowledgements

I wish to extend my sincere appreciation to all wonderful people whose assistance and vision made me compile this work.

First of all, I would like to thank the Almighty God who gave me the courage and energy throughout the academic journey and during this period of compiling this work.

Special appreciation goes to my supervisors Professor Dr. Kaaya Siraje and Dr. Sarah Nachuha who have been my role models with a vast experience to learn from. May God bless you.

Sincere gratitude goes to my friends Herald Max, Twesigye James, Nkwatsibwe Silver, Kyakuhaire Kketty, Gira George, Kyarimpa Denis and among others who supported me morally and financially.

Lastly, I would wish to state categorically clear that none of the above people is liable to any error that may appear in this work. Any error that may appear is my full responsibility. May the Peace, Mercy and forgiveness of God be upon you all.

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CHAPTER ONE

INTRODUCTION

1.0 Introduction

Employee retention is one of the major problems facing companies with the challenge of competitive environment. The big business challenge is to align goals with the growing demand for a balanced organizational climate that meets basic human needs and where work is synonymous with personal fulfillment (Teixeira & França, 2013). Therefore, this proposed study focused on the influence of employee training on retention of employees in selected microfinance institutions in Rukungiri District. This chapter covers the background to the study, statement of the problem, purpose of the study, specific objectives, research questions, scope, significance and conceptual framework.

1.1 Background to the study

1.1.1 Historical Background.

During the past decades, retention of employees has become a major concern in educational research and policy analysis because of the challenges turnover creates in attempt to replace those that leave (Sindelar, McCray & Brownell, 2014). Globally, countries have been concerned with retention of employees because of their high turnover. For instance, in England, a considerable proportion of employees leave the profession within five years (House of Commons, 2016). The National Audit Office (NAO) reported that between 2011 and 2014 the number of employees leaving rose by 11% overall (Pollard et al., 2017). There is a growing sense of a crisis because financial institutions are struggling to retain and develop their employees. Particularly worrying is that the

number of employees has been falling since 2010 and more employees have been leaving the profession for reasons other than retirement since 2012 (House of Commons, 2016).

A research findings in the US by Ramlall (2003) indicate that the total cost of employee turnover is about 150% of an employee's annual salary, because of the cost of filling vacant positions, lost in productivity from vacant jobs and the cost of training new employees increase operational cost of a firm with high employee turnover. In Africa, the situation is not so different. In Nigeria, for example, the turnover rate is estimated at around 20% (McLaurin, Smith &Smillie, 2009). Reports in countries such as South Africa, Zambia, New Guinea and Malawi indicate that the problem has almost reached a catastrophic stage (Pitsoe, 2013). The problem of employee retention is not only faced in other parts of the world but also in Uganda. The country is facing a lot of resignation, dismissal and pre-mature transfers among its employees. During the 1990s, national employee turnover rates were as high as 22-23% annually (Boe et al, 2008). According to the 2000-2001 Employee Follow-up Survey, attrition rates increased by 50% since 1990 and turnover rates rose 16.8% during 2004-2005 (Luekens et al., 2004).

Hughes et al. (2015) examined the relationship between principal support and retention of employees in hard-to-employee's organisations. Findings revealed that personal growth and the ability to receive support from administrators regarding emotional, environmental and instructional support had an impact on employee's decision to stay or leave in hard-to-employees organisations.

Kossivi et al. (2016) in a critical review analysed factors affecting retention of employees. The study indicated that factors affecting retention of employees were development opportunities, compensation, work-life balance, management/ leadership, work environment, social support, autonomy, training and development. However, the study suggested that some factors such as

organisation culture, training and development, autonomy are less explored than supervision and leadership in relation to retention of employees.

Tehseen and UIHadi (2015) carried out a review on factors that influenced retention of employees. The findings revealed that recognition, enjoying teaching, employee training, the challenging and competitive nature of teaching, teaching as one goal in life and control over others enhanced employees' retention. The studies above show that factors that relate to employee retention are in-service training (Cliggett&Wyssmann, 2009), personal growth and employee support (Hughes et al., 2015), development opportunities, compensation, work-life balance, management/ leadership, work environment, social support, autonomy, training and development (Kossivi et al., 2016), and recognition, enjoying teaching, employee training, the challenging and competitive nature of teaching (Tehseen&UIHadi, 2015). However, this study will examine the relationship between employee training and retention of employees because (Kossivi et al., 2016) revealed that some factors such as training and development which are part of employee training have been less explored.

1.1.2 Theoretical Background

The Social Exchange Theory (SET) was developed by scholars such as Homans (1958), and Blau (1964) to explain what influenced social behaviour. Social Exchange Theory postulates that social exchange comprises actions contingent on the rewarding reactions of others, which over time provide for mutually and rewarding transactions and relationships (Cropanzano& Mitchell 2005). Social Exchange Theory suggests that when a person gives another person a reward, resource or other perceived commodity, there is an expectation of future return from the other party (Chiu & Ng 2013). Social Exchange Theory indicates that humans interact in social behaviour in order to maximize benefits and minimize costs, which then leads to a positive outcome such as employee retention

(Holthausen 2010). Therefore, interactions between persons are an exchange of goods, material and non-material (Calhoun, Gerteis, Moody, Paff & Virrk 2012). The social exchange relationship rests on the norm of reciprocity. An exchange starts with one party giving a benefit such as training practices, promotion and appreciation by the employer to the employee. If the recipient reciprocates and consequently a series of beneficial exchanges occur, such as job satisfaction, appreciation and commitment, a broad notion of reciprocity encompasses a feeling of an obligation to repay favorable treatment. Exchange or reciprocation in social relationships becomes stronger when both partners are willing to provide resources valuable to the other. Whereas employees value beneficial treatment, employers seek loyalty and dedication (Wikhamn & Hall, 2012). Retention of employees is an exchange outcome because it reflects a perception of the exchange quality of which the employee and the working organisation are required to fulfil their obligations to each other and establish on-going reciprocity (Chiu & Ng, op cit 2013). In summary, the propositions of Social Exchange Theory indicate that social exchanges that employees obtain from organisations such as employee training may lead to employee retention.

1.1.3 Conceptual Perspectives

The main concepts in this study are employee training and retention of employees. Employee training refers to any learning opportunity that provides skills and knowledge for both personal development and career advancement; these opportunities range from conferences and lectures to informal learning opportunities in the workplace (Eraser, 2012). In this study employee training will be conceptualized as in terms of; on-job training and off-job training, Raheja (2015)

On-the-job training involves verbal instructions or demonstrations of how to use tools and other equipment, Licombe, (2018). Ruthwell (2005) observed that on-the-job training has been used

to develop employees and typically includes verbal and written instructions, demonstrations and observations and hands on practice imitation. Generally, the on-the-job training includes the following types of training, orientation or induction training, apprenticeship and refresher training.

Off-the-job training is another method of training, which is organized at a site, far from the original work environment for a specific period. Licombe, (2018). The purpose of this method of training at a place other than the job area is to give a peaceful domain to the employees where they can focus just on learning. Learning material is provided to the trainees, for a complete theoretical knowledge. The trainees can express their perspectives and opinions during these training sessions. Additionally, they can investigate new and innovative ideas. Case studies, conferences, audiovisuals, seminars, simulations, role play and lectures are some basic systems that the employee needs to experience during off-the-job training.

Employee retention is a systematic effort to create and foster an environment that encourages employees to remain employed by having policies and practices in place that address their diverse needs. In this study, the researcher defines retention of employees as the ability of an organisation to keep its employees. Mugizi&Bak (2018), defined retention referring to long tenure of employees, employees planning to stay employees, readiness to stay, employees satisfaction, employees rejecting outside offers.

1.1.4 Contextual Perspective

This study was carried out in Rukungiri district particularly in Rukungiri Municipality. The study employed 114 respondents comprising 100 employees, 9 managers from each department and 5 human resource managers selected from five micro finance institutions in Rukungiri district. These

included ; UGAFODE microfinance limited, Pride micro finance limited, BRAC Uganda, ASA Microfinance (Uganda) Limited and Rukungiri Development Association. (Uganda Micro Finance Sector Review 2018). According to this report, retention of employees in Micro Finance Institutions is still low.

The above contextual tendency shows that there is low retention of employees, despite existence of employee training opportunities. This leads to the unanswered empirical questions as to what is the relationship between employee training and retention of employees.

1.2 Statement of the Problem

Employee retention in an organization results into high productivity and achievement of organisational goals since the employees who have already attained organisational knowledge will continue to use the knowledge and skills to serve that organisation. The quitting of a high-performing employee can be a problem for an organisation. Finding the right person to fill the vacant position can be a frustrating and time-consuming process. An employee's resignation affects many people and processes of an organisation. It means more work for others, which can lead to decreased productivity and performance problems (Kain & Rivkin 2008).

Stake holders of organisations and other authorities have put in place policies to reduce the rapid turnover of employees such as training of workers, improving their working conditions and raising their salaries among other interventions. For instance, in Rukungiri District, organisations continue to experience low employee retention, which has raised a lot of concern among stake holders and business owners. According to the Rukungiri Development Association which is a micro finance for farmers interventions were introduced through a number of training programs for employees such as holding various on-the-job staff training workshops facilitated by experienced human resource

development experts from Coach Africa in 2009 and 2011, facilitated and supported its staff to attend job performance seminars and business related workshops organized by International Labour Organization (ILO) at Hotel Africana and Uganda Manufacturers Association (UMA) between 2010 and 2012.

More still, some staff members especially from finance and administration and project/programme department were supported and encouraged to enroll for off-the-job training programmes at Ndejje University, Uganda Martyrs University among others (RDA Annual Report, 2013). RDA had also maintained and implemented its staff induction, which covered orientation, socialization and on-boarding, work-based (on-job training), staff development and capacity building programmes activities including coaching, job rotation and delegation and; off-the-job training programme activities, which include; seminars, lectures and distance learning (RDA Report, 2013).

Despite these interventions, employee retention has remained low because employees of many organisations are not empowered to have a long tenure of employment while at work. Empowerment is the process in which the employees are involved in decision-making, are appreciated and provided proper training and support. Nowadays, many organizations are trying to delegate the decision-making process to the lower level employees. Laschinger, Finegan and Sharmian (2002) showed that the basic way of executing this process was by providing adequate training, market competitive compensation or effective performance management.

Many organizations in Uganda do not provide continual training program for their employees therefore employees' loose interest in their jobs and opt for resignationsoptions either to better offers within or out of the industry Nassazi (2013). On top of that, management sometimes fails to clarify

the objectives of training & development programs in relation to performance management. Employees are often confused by management's decision to implement any organizational development activity due to fear of the backlash of the programs to their job security or even career prospect. Moreover, an untrained supervisor might misunderstand employee engagement as giving directives rather than coaching and support in managing subordinates' performance (Gruman & Saks, 2011), hence undermines employees' participation in engaging critical decisions. Moreover, there has been a concern that training and development activities in organization is not well planned, not systematically implemented and not fairly spread across all departments in the organization. The collaboration with some of the employees indicated that little attention is being paid by the Management on the planning and implementation of training program. As a result of this problem, most of the employees go for higher education or a short-term, courses through their own arrangement. Employees who articulated the need to pursue university education was not given any form of support like sponsorship with pay. Their submissions for sponsorship were refused with those who were insisted being advised to quit. Those who wanted for part-time programs were terminated after their studies as management indicated their programs were not significant to the job. The few ones who were retained had no advancement to match their added skills and capabilities. This it is believed to have led to high labour leaving the organization. The study was therefore to assess the effect of employee training on retention of employees among the selected micro-finance institutions in Rukungiri district.

1.3 Purpose of the study

The study purpose was to establish the level of relationship between Training practices and employee retention in selected microfinance institutions in Rukungiri District.

1.4 General Objective.

The general objective of the study was to assess the relationship between training and employee retention in microfinance institutions in Rukungiri district, Uganda.

1.4 Specific Objectives

The study considered the following specific objectives:

- i. To establish the relationship between on job performance training practices and retention of employees in Micro-finance institutions in Rukungiri District.
- ii. To assess the relationship between off job training practices and retention of employees in Micro-finance institutions in Rukungiri District.
- iii. To assess the challenges of training practices on retention of employees in Micro-finance institutions in Rukungiri District.

1.5 Research Questions

- i. Is there any relationship between employee off job training and retention of employees in Micro-finance institutions in Rukungiri District?
- ii. What is the relationship between employees on job training and retention of employees in Micro-finance institutions in Rukungiri District?
- iii. Are there challenges training practices on retention of employees in Micro-finance institutions in Rukungiri District?

1.6 Scope

The study scope was considered at 3 levels, namely: geographical, content and time scope explained in the subsequent sections.

1.6.1 Geographical Scope

The study was conducted in Rukungiri district, located in south western Uganda about 370 km from Kampala capital city. It is located along Mbarara- Rukungiri high way, 174km from Mbarara Municipality. Rubabo County is bordered by Rukungiri Municipality in the north, Ntungamo district in the east, Kabale district in the south, Kanungu district in the west and south west and Rujumbura County in the North West. This geographical scope has been selected because, for a long time, Rukungiri district has been among the districts experiencing high rate of employee attrition (Directory of Microfinance Institutions Uganda report, 2017)

1.6.2 Content Scope

The content scope covered employee training and employee retention. Employee training will be studied in terms of employee appraisal, employee training and job promotions. Employee training covered off job and on job training practices. Off job training involves conferences, seminars, lectures, role playing. On job training is conceptualized as mentoring, coaching, orientation, job rotation and internship. On the other hand, retention of employees was defined as long tenure of employees, employees' readiness to stay, employee's satisfaction, employees rejecting outside offers.

1.6.3 Time Scope

This research considered a period of 5 years (from 2015-2019). This is the period when Rukungiri district specifically Rukungiri Municipality experienced a problem of employee turnover in organisations. This time frame is expected to provide adequate information concerning employees' retention levels and factors that have influenced employees' retention in Rukungiri district.

1.7 Significance of the study.

The study will be of use to management of Microfinance institutions by encouraging them to embrace training of employees to increase competitiveness. The study will also be useful to stakeholders who will be able to identify with a growing organization as a result of good performance. This will ensure that they invest in an organization whose performance is promising as a result of effective training and development of its staff.

This study is expected to generate new information on the relationship between on the job training and employee retention in public sector that will assist in further policy research.

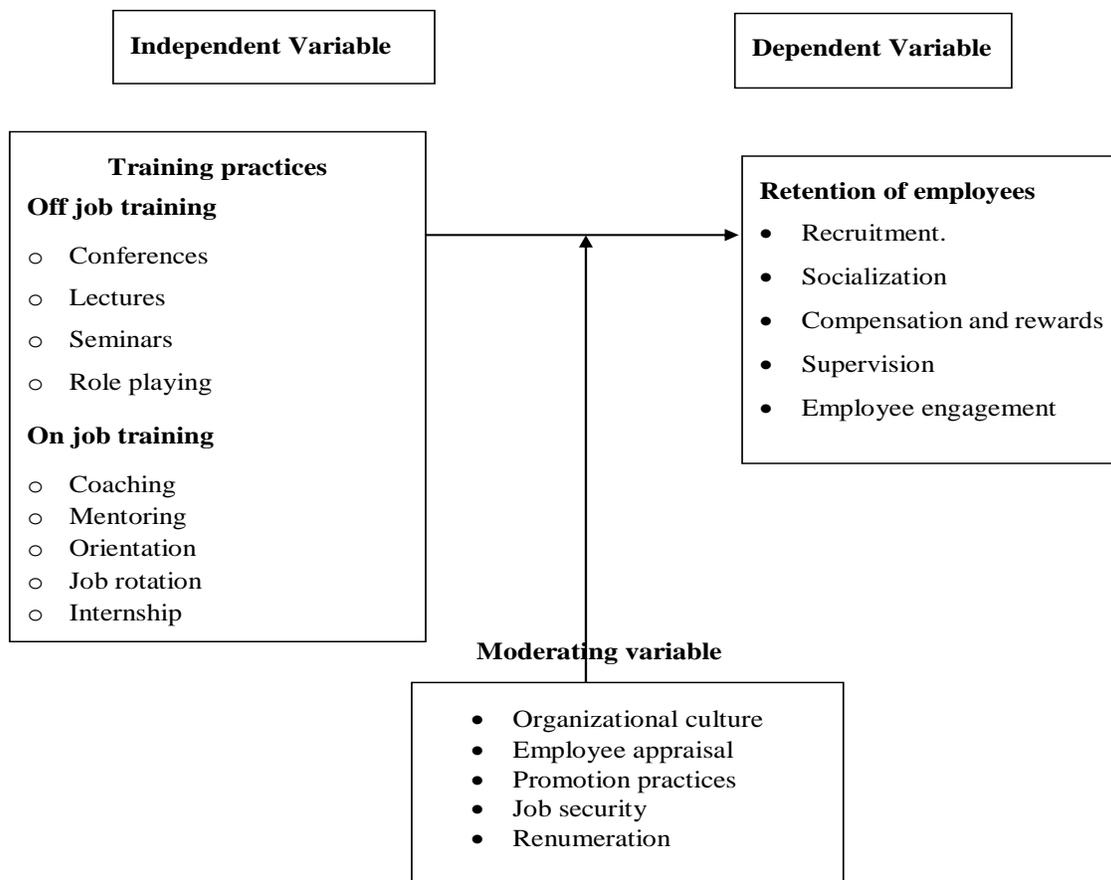
Other researchers will use the findings as a basis to carry out a related study in future. This study will contribute to the body of knowledge relating to employee training and employee retention. The proposed study will help in providing researchers and academia interested in studying employee training and retention of employees with new knowledge on the subject matter.

It will help the researcher as a partial fulfilment of the requirements for the awards of Masters Degree in Human Resource and Management of Kabale University.

1.8. Conceptual Framework

The conceptual framework attempts to explain the relationships existing between the dependent variable, and the independent variables. This study will investigate the effect of employee training on retention of employees among the selected micro-finance institutions in Rukungiri district.

Figure 1: Conceptual Framework.



Sources: Researcher Own Construct, (2020)

The conceptual framework above (Figure 1.1) shows how employee training related to retention of employees. Employee training is conceptualized as off job and on job training practices off job

training involves conferences, seminars, lectures, role playing. On job training is conceptualized as mentoring, coaching, orientation, job rotation and internship. On the other hand, retention of employees was defined as effective strategies in a number of areas can be especially powerful in enabling an organization to achieve its retention goals. These areas include: recruitment, socialization. compensation and rewards, supervision and employee engagement. The framework postulated that Employee training directly affected the retention of employees in micro-finance institutions.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This section presents literature review on Training best practices and retaining of employees in selected micro Finance Institutions. Literature review covers theoretical review and the review of related literature. The theoretical review is on social exchange Theory. The review of related literature is arranged thematically following the order of the study objectives. The themes of related literature review are on job training practices, off job training practices and challenges of training employees in relation to retention of employees in micro finance institutions. In this chapter, the researcher analytically examines works of other scholars related to variables under study.

2.1 Theoretical Review:

Social Exchange Theory (SET) was developed by scholars such Homans (1958) and Blau (1964) to explain what influenced social behaviour. Homans (1958) in an essay entitled “social behaviour” was interested in the psychological conditions that induce individuals to engage in exchange. He stated that social behaviour is an exchange of both material goods and non-material ones. He explained that persons that give much to others try to get much from them, and persons that get much from others are under pressure to give much to them. This process of influence tends to work out at equilibrium to balance the exchanges. In an exchange, what one gives may be a cost, just as what one gets may be a reward.

On the other hand, Blau (1964) was interested in exchange as the elementary particle of social life, in which social structures are rooted. He analysed exchange processes as the micro-foundation of macro-sociological phenomena. He stated that mutual bonds emerge in social interaction as persons who incur obligations reciprocate. Marescaux (2013) indicates that SET postulates that HRM practices including training practices initiates a positive exchange relationship to which employees reciprocate with positive attitudes and behaviour towards the organisation and or job such as retention. Van Knippenberg and Colleagues (2007) stated that employees are likely to quit their organizations because of dissatisfaction with the exchange relationship (e.g., poor support, contract breach, etc.). According to social identity theory, however, employees who are strongly identified with their organizations refrain from turnover because of a partial overlap between their self and the organization. If employees perceive a high-quality (exchange) relationship with their organization, they may feel obliged to remain, i.e. have low turnover intentions even when their identification is low. Moreover, when an employee is strongly identified, he/she may commit to the workplace even in the presence of a non-satisfactory (or at least not perfectly satisfactory) exchange relationship with the organization.

According to Avanzi, Fraccaroli, Sarchielli, Ullrich & van Dick (2014), social identification increased the perception of organizational support which in turn reduced emotional exhaustion which was finally related to turnover intentions. Furthermore, social identification moderated the relation between organizational support and turnover intentions and those social-based factors are not owned by any organization and should be combined with other social exchange approaches to predict an accurate professional worker's turnover intentions

Islam, Khan, Ungku Ahmad and Ahmed (2013) highlighted that exchange relations and employee's behaviours cannot be separated to witness lower turnover intentions. Conclusions reached by several authors revealed that professional workers have a strong behavioral expectation which to influence in deciding to leave current employers voluntarily (Singh et al, 2013; Temkar, 2013). To better understand the mechanisms of social exchange and its effects on behavioral turnover intentions, human characteristics and personality work for predicting actual behavioral intentions (Sahi& Mahajan, 2014). Difficulties arise when an attempt is made to understand different human characteristics and personality from one another. The main weakness is that, personality evolves continuously and this evolvement influences individual quantity and quality of their social exchange activities (Bolton and Lane, 2012; Yang, Gong &Huo, 2011).

2.2 Review of Related Literature

2.2.1 On job training and retention of employees.

Training concerns application of formal processes to impart knowledge and help people to acquire the skills necessary for them to perform their jobs satisfactorily (Armstrong, 2012). Training leads to leadership development, learning new work skills, socialization encompassed in orienting new employees to the culture of an organisation, understanding job responsibilities and educating employees in regard to business ethics (Schraeder, 2009).

Recent empirical studies positively relating on job training and employee retention include (Islam, Khan, Ungku Ahmad and Ahmed 2013; Haider, et al, 2015; Imna and Hassan 2015; Iqbal, Arif, and Abbas 2011; Ldama and Bazza 2015; Terera and Ngirande, 2014; Omoikhudu, 2017; Salim, 2013; Shikha 2010).

Tukunimulongo (2016), observed the Effect of on the Job Training on Employee Performance. The study was conducted in Kakamega Kenya. The results concluded that, there are on-the-job training programs that are more likely to enhance employee performance in public organization than in organizations without. Training and development are often used to close the gap between current performances and expected future performance. This research differs for the current study because it has only mentioned the availability of training programs that can enhance employee performance and it did not show the impact of those training on retention of employees.

Mlingi et al (2012) examined existing relationship between on the job training and employee's performance, the study was conducted in Dar es Salaam-Tanzania. Results revealed that the on the job training to a big extent leads to an improved employee's performance but still it is not the sole factor that leads to good performance rather it is a combination of factors and the rest of the factors are those that were suggested. Never the less, this study differs from the current study because it has only generally highlighted that training leads to good performance, and made no mention on the employee retention that may lead into improved performance.

Islam, Khan, Ungku Ahmad and Ahmed (2013) examined the impact of training practice on employees' intention to remain or leave an organisation. The research identified how great the effect of training practice on employee retention is. The results showed a positive relationship between training and employees' retention and employees' decision to stay for a longer period of time can be influenced by training practice.

Emojong (2004) in his study on in-service training programs and their effects on the performance of staff at the Uganda Revenue Authority found out that there is need for on-job training,

short seminars and team building workshops as programs that increase the employee's performance and retention.

Haider, et al (2015) examined the human resource (HR) practices that promote employee retention in the telecom sector of Pakistan. These practices are training and development, compensation and culture. The results of multiple regressions revealed a significant impact of HR practices on employee retention. Compensation and culture have a positive relationship with employee retention whereas training and development has a negative one. This study guides the management to devise the effective strategies to improve the employee retention.

Imna and Hassan (2015) did a study on the influence of human resource management practices (career and development, training and development, performance appraisal, reward and compensation, and health & safety) on employee retention in Maldives Retail Industry, Malaysia. The study found a negative significant influence of training and neither development nor performance appraisal on employee retention. However, when training and development is linked with training practices, there is a positive and significant influence on employee retention. Also, when performance appraisal is linked with reward and compensation there is a positive and significant influence on employee retention.

2.2.2 Off job training and retention of employees.

Iqbal, Arif, and Abbas (2011) conducted a study to compare the HRM practices of public and private universities of Pakistan among executives. The study found that there was a significant difference in HRM practices in public and private universities. HRM practices such as job definition, training and development, compensation, team work and employee's participation were better in the

public universities than private universities. Study further found that performance appraisal practices were better in the private universities than public sector universities.

A study was conducted by Majumder (2012) on the bank employees to gain an insight into the current HRM practices (recruitment and selection systems, compensation package, job security, career growth, training and development, management style, job design and responsibilities, reward and motivation and working environment) and its impact on employee's retention on the private banking sector in Bangladesh. The study revealed that most of the employees are dissatisfied with compensation package followed by reward and motivation, career growth, training and development, management style, and job design and responsibilities.

Odinga (2010) conducted a study on staff development and performance of lecturers of Moi University in Kenya, results indicated that employees will stay longer in their employment when they undergo training and development to increase their competencies. Literature further declares that employees will always seek to advance their skills and knowledge, when such chances for training and development are not available retaining them at work was very difficult.

Maryjullie, (2010) in his research report on staff development and performance of lecturers of Moi University in Kenya investigated that microfinance institutions may not have or give chances of trainings and development to its staff will have no chance to retain their employees.

Ldama and Bazza (2015) did a study on the Effect of Training and Development on Employees' Retention in Selected Commercial Banks in Adamawa State-Nigeria. The bed rock of this study was that inadequate skilled staff and inability to retain staff are bedeviling the Nigeria's banking institutions. Regression analysis revealed that training and development had positive effect

on staff retention in commercial banks at 5% level of significant. Staff retention in commercial banks was encouraged when training and development are applied as motivational strategies. The study therefore recommended that the banks need to train their staff both on the job and in academic institutions for them to keep them on their jobs.

According to Terera and Ngirande (2014), the study on Impact of Training on Employee Job Satisfaction and Retention among Administrative Staff Members of a Selected Tertiary Institution, university of Limpopo. The results revealed that there was no significant relationship between training and employee retention. However, there was a significant positive relationship between employee job satisfaction and retention.

Omoikhudu (2017) investigated the impact of training and development on employee retention in the retail sector, in Dublin, National college of Ireland. The analysis conducted in study indicated that training and coaching had no significant impact on employee retention.

Salim (2013) did a study on factors that determine the retention strategies adopted at imperial Bank Limited in Kenya and to establish the relationship between the retention strategies and employee performance. The findings of the study revealed that there was a positive significant relationship between the two variables. Moreover, it was discovered that training and development strategy had the greatest significance on employees' retention. It is recommended that organisations develop retention strategies that will motivate employees to remain in the firm and increase their performance.

Shikha (2010) examined HRM practices among the employees of Indian commercial banks to study HRM practices which provide a source of sustainable competitive advantages. Study

revealed that instead of spending resources on training and development, organization should emphasize on long term commitment towards human resource.

The literatures and studies done on training and retention show some elements of training and retention practice without going into deep analysis to the impact of training and retention; also, the studies referred to were undertaken some years ago so there is a possibility that the findings they produced are outdated in the current environment. The cited gaps in studies done as cited above have motivated the researcher to conduct a detailed study on Training and employee's retention in Microfinance Institutions in Rukungiri District, Uganda.

2.2.3 Challenges of training practices on retention of employees

Cole (2002), identify some challenges influences the quantity and quality of training and retention activities in the organizations, these includes; the degree of change in the external environment, the degree of internal change, the availability of suitable skills within the existing work-force and the extent to which management see training as a motivating factor in work. Employees training and development is poorly performed in many organizations (Ngirwa 2009). He sighted some areas, which are problematic as follows: -

Poor Data Bank

There has been shortage of knowledge on the total number of employees in organizations, number of employees per job category and organizational units, age profile, qualification profiles, employee's seniority list organized according to job categories, list of available training programs etc. There are just a few of the major items of typical human resources data bank, many of which have decision making implications on the management of training programs.

Poor choice of trainers

The human resource department is supposed to choose the trainers intelligently. However, with liberalization, many people have established training and Consultancy firms which may not possess the competent staff to carry out trainings. Such firms hire people and are even prepared to bribe so that they can win the training jobs. As a result, the trained employees end up with no positive impact when they return to their organizations.

Shortage of funds

Training and development is not cheap. Organization has to pay to get their staff trained. Many organizations cannot train their employees because they do not have sufficient fund to meet costs of the programs.

Shortage of Training Institutions and Programs

Most of the developing countries have a shortage of suitable training institutions and relevant training programs. Therefore, the organization fails to train their staff.

Poor top management support

The top management support is essential for the success of the programs. But there are some organizations, whose top managements do not adhere and take training and development seriously. As a result, implementation becomes poorly supervised and its resources become divided to other businesses.

Poor employee participation

Sometimes there are organizations which do not clearly advertise training opportunities and programs. There are others who intimidate permanent employees by telling them that they will be replaced and their position taken by other staff if they join training and development programs. As a result, some employees opt not to go for training for fear of losing their positions and status.

Employee poor return to the Dramatization

There has been a tendency for some employee to attend training not for the reasons of bringing back more expertise to his/her organization but to fulfill his/ her own interest of getting allowances and be away from the job. This has been discouraging the employers when they see no change for the trained employees.

Poor evaluation of the training programs

Unfortunately, training efforts are poorly evaluated in many Tanzanian organizations despite that training costs plenty of money. The impact of training programs and even the utilization of the employee return are the things that motivate the management to prudently invest in it.

Shortage of Human Recourse Management Experts

There is a significant shortage of training experts in many organizations in Tanzania. This could be one of the main reasons why the staff's training and development function is not effectively managed.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This section describes the methods that were used to collect and analyse data collected. The section covers the research design, study population, sample size and sampling design, data sources, data collection instruments, measurement of variables, validity and reliability of the instrument and data analysis. It also involves ethical considerations.

3.1 Research design

The study adopted the cross-sectional and correlational research designs. A cross-sectional research design involves collecting of data once over a period of days, weeks or months in an attempt to provide answers to a research question (Sekara, 2003). The cross-sectional design allowed collection of data using different modes of data collection such as self-administered questionnaires and face-to-face interviews (Lavrakas 2008). Still, the study being cross-sectional, data gathered represented what was going on at a particular point in time thus helping to obtain useful data in a relatively short period saving time and costs of data collection (Moule & Goodman 2009). With respect to the correlational design, this involved exploration of the correlation between the Managers' Supervision practices and Job Performance of employees (Ingham-Broomfield, 2014). Quantitative data was the basis for drawing statistical inferences by relating the independent and dependent variables. Qualitative data supplemented the quantitative data by providing detailed information in form of statements from interviews for in-depth analysis. Using both the quantitative and qualitative approaches, the study drew statistical inferences and carry out an in-depth analysis.

3.2 Study population

The population of the study included 100 employees, 9-line managers and 5 human resource managers selected from six micro finance institutions in Rukungiri district. These included; UGAFODE microfinance limited, Pride micro finance limited, BRAC Uganda, ASA Microfinance (Uganda) Limited and Rukungiri Development Association. Hence, these provided appropriate data.

3.3 Sample size

The sample size for the questionnaire survey included 80 employees for the questionnaire survey determined by Krejcie and Morgan (1970) table. The sample for interviews were 9 managers and 5 Human resource managers selected purposively. The sample is as presented on Table 3.1.

Table 3.1 Population Distribution and Sample

Respondents	Population	Sample	Technique
Employees	100	80	Simple random
Managers	9	9	Purposive
Human resource managers	5	5	Purposive
Total	114	94	

3.4 Sampling Procedures

The study employed both simple random and purposive sampling techniques. Simple random sampling (SRS) was used for selecting representative samples without bias from a target population. It ensured each member of the target population with an equal and independent chance of being

included in the sample and it enabled generalisability of the findings. SRS was used to select employees while line managers and were selected using purposive sampling. By SRS, each individual was chosen by chance basing on the sampling frame containing names of the employees (Fricker, 2017). Purposive sampling was used to select particular people to provide in-depth views since the study was both quantitative and qualitative. The method of purposive sampling used was Intensity purposive sampling. Intensity sampling which allowed the researcher to select a small number of rich cases that provide in-depth information and knowledge of a phenomenon of interest (Lu, Zhang, Wen, & Lan 2012). Using both simple random and purposive sampling, the study was able to collect both positivist and interpretive data.

3.5 Data Collection Instruments

3.5.1 Questionnaire

The data collection instrument was a self-administered questionnaire (SAQ) which was designed for employees. The questionnaire comprised of three sections, namely; A through C. Section A was on demographic characteristics of the respondents and sections B and C was on the independent and dependent variables respectively based on instruments. The method enabled the researcher to cover the respondents quickly and at reasonable cost (Bowling 2005). The questionnaire was simple, short, and structured enabling the respondents to fill it more easily based on a five-point Likert Scale (Where 1 = Never 2 = Rarely 3 = Sometimes 4 = Often 5 = Always). At the end of each section of the close ended question items, open questions were added because they allowed time and space for free-form responses that invite participants to share their understandings, experiences, opinions and interpretations.

Overall, a combination of closed and open questions provided the survey write-up with quantifiable and in-depth results. The SAQ based instrument was also very suitable for the sampled population because they easily responded to the questions because of their proficiency in the English Language that was used in the questionnaire survey.

3.5.2 Interview Guide

Using an interview guide, the researcher collected data from Managers and Human resource managers. This is because they had information pertaining employees and the organisations they work for. The interview provided the researcher with the chance to probe the respondents in cases of ambiguous responses. The interview guide designed by the researcher was a semi-structured interview guide that was used in face- to- face interview sessions (Bolderston 2012) with the managers. Interviewing helped in providing very complete responses since the respondents provide in depth information necessary for deep exploration and clarity.

3.6 Quality control

3.6.1 Validity

The researcher established content validity of the instruments by making sure that the items on the main variables (independent and dependent variables) in it conform to the conceptual framework of the study (see Figure 1.1). The opinion of the supervisors on the relevance, wording and clarity of the items in the instruments was sought and there was validation of the question items. Validation of the instrument focused on clarity, completeness and relevance of the questions in relation to the study constructs (Sangoseni, Hellman & Hill 2013). To obtain content validity index, inter judge was used with the help of two research consultants. Each of the judges provided his/ her opinion on a two-point

rating scale of Relevant (R) and Irrelevant (IR) to calculate the average index (CVI). The items considered irrelevant were deleted or substituted with relevant ones. The formula used to calculate CVI will be;

$$CVI = n/N$$

Where: n = number of items rated as relevant

N= Total number of items in the instrument Analysis was carried using the Statistical Package for Social Scientists (SPSS 24.0). Items' loading highly that is above 0.50 was considered valid (Coetzee, Marx & Potgieter, 2017). This helped in attaining validity of the instruments. The Content Validity Index (CVI) was finally computed to determine the validity of the research questionnaire using the following formula and if the CVI of the questionnaire is found to have a value which is equal to 0.7, and was declared valid;

$$CVI = \frac{\text{Total number of items rated as valid}}{\text{Total number of items on the instrument}}$$

Total number of items on the instrument

The CVI for the questionnaire was valid at above 0.70 (Appendix IV) which according Parsian and Dunning (2009) is the benchmark in a survey study should. The average CVI = 0.77 for the 34 items in the questionnaire survey. CIV results were presented in Table 3.2.

Table 3.2: Content Validity Index

Items	Number of Items	Content Validity Index
Retention of Employees	13	0.70
Training practices	10	0.80
Challenges of training	11	0.77

3.6.2. Reliability of the instruments; to attain the reliability of the instrument, the researcher made consultations with the supervisor. During data collection the researcher avoided personal biases, ensure meticulous record keeping, demonstrate a clear decision trail and ensure that interpretations of data were consistent and transparent during data collection (Noble & Smith, 2015). The reliabilities of items in the various constructs were tested using Cronbach Alpha (α) method provided by SPSS. Reliability for the items in the different constructs was attained at $\alpha = 0.70$ and above which is the suggested minimum level (Taber, 2017). The items thus enabled collection of accurate and consistent data.

Table 3.3: Reliability Indices

Items	Number of Items	Content Validity Index
Retention of Employees	13	0.770
Training practices	10	0.863
Challenges of training	11	0.790

The CVI for the questionnaire was valid at above 0.70 which is the benchmark in a survey (Bolarinwa 2015). This ensured accuracy of the instrument.

3.7 Procedure of data collection

The researcher sought an introductory letter from the postgraduate school of Kabale University to access respondents in the field of study. The researcher presented the letter to the managers of the microfinance institutions who will introduce the researcher to the respondents. The researcher personally distributed the research questionnaires and conduct interviews. Each questionnaire was accompanied by a letter explaining the general purpose of the study.

3.8 Data processing and analysis

3.8.1 Quantitative Data

After the data has been collected, the researcher first carried out data processing. The processing of quantitative data involved coding, entering the data into the computer using the Statistical Package for Social Sciences (SPSS 24.0), summarising them using frequency tables to identify errors and editing them to remove errors (Greasley 2007). Quantitative data analysis involved calculation of descriptive statistics and frequencies for descriptive analysis. For inferential statistics, correlation and regression analysis was used in the testing of hypothesis (Simpson, 2015). This produced data necessary for generalisation of the findings.

3.8.2 Qualitative data

The qualitative data collected was coded and grouped according to the study objectives and emerging themes. Analysis was done out through discursive and thematic methods (Kohlbacher 2006). The discursive method considered detail of the text, interpreting the analysed text and attributing meaning. On the other hand, thematic analysis ensured that clusters of text with similar meaning are presented together (Attride-Stirling 2001). Qualitative data supplemented quantitative data and help in providing explanations.

3.9 Ethical Considerations

While conducting research, the researcher observed and adhere to research ethics. That included autonomy, human rights, confidentiality, integrity and informed consent. Autonomy involved informing the respondents of their freedom to fill in the questionnaires and leave out any questions that he/she did not prefer to reply. Human rights consider respecting human dignity, and the

researcher assured them that they do not need to include their names, and that the information acquired was to be kept and used for dissertation only not to harm anybody. Regarding confidentiality, the respondents were assured of the confidentiality of their responses and that no information was addressed in a way that would permit the reader to relate any information to individual respondents. With respect to integrity, this involved acknowledging sources and reporting data honestly. Informed consent was ensured by allowing the respondents to choose to participate in the study or not. The researcher sought consent from the respondents before administering instruments, ask permission from the head of microfinance institutions before collecting data from the employees, and explained to the respondents the purpose of the study, ensure them confidentiality protection and acknowledge the consent.

3.10 Limitations of the Study

The following are the likely factors that limited the success of this study;

Attrition; some respondents withdrew from the study and this affected the research results.

Dishonesty; some respondents gave false information for fear of being victimized. They gave information to protect their job. Consequently, this produced unrealistic results.

Bias; some respondents were negatively biased towards the researcher and gave biased responses. As a result, making conclusions basing on biased responses affected the study findings.

To mitigate these effects of the limitations, the researcher assured the respondents of the confidentiality that was accorded to their responses. This helped to build trust and confidence in them.

Lack of funding in relation to raising funds to meet transport, meals and stationery costs. Therefore, to mitigate this, the researcher borrowed some money from friends with promise to pay it back.

The researcher faced a challenge of time. He is a practicing employee in the district and so did not get sufficient time to balance both job and research requirements. However, the researcher sought co-operation from his staff mates so that they help on her workload while he is in the field to obtain data.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF THE FINDINGS

4.0 Introduction

This chapter covers the presentation, analysis and interpretation of the findings of this study on ‘Training practices and Retention of employees in Micro Finance Institutions in Rukungiri District Uganda’. Analysis of the study was based on the objectives of the study seeking to establish the influence of off job training practices on retention of employees in Micro Finance Institutions; to find out the influence of on job training practices on retention of employees; to evaluate the challenges of training practices on retention of employees in Micro Finance Institutions in Rukungiri District. Specifically, this chapter presents the response rate, background findings and the empirical findings.

4.1 Response Rate,

The researcher anticipated to collect data from 94 respondents including 80 for the questionnaire survey and 14 for interviews. However complete data for the questionnaire was collected from 76 and interviews from 10 respondents hence finally data was collected from 86 respondents. The response rate was as presented in Table 4.1

Table 4.1: Response Rate for the Study

Instruments	Targeted	Actual	Response Rate
Interview	14	10	71.4%
Questionnaires	80	76	95.0%
Total	94	86	91.4%

The data in Table 4.1 shows that interview data were collected from 10(71.4%) of the selected respondents and questionnaire survey data from 76(95.0%) respondents out of the originally selected 80. The overall response rate for both interview and survey data respondents was 86(91.4%). This

response rate was considered sufficient because Nulty (2008) proposes that a response rate of 50% and is acceptable in social research surveys.

4.2 Demographic Characteristics

This section presents facts about the respondents, namely; sex, age groups, highest level of education attained and working experience. The data on background characteristics of the respondents was as given in Table 4.2.

Table 4.2: Descriptive Background Characteristics of the Respondents

Item	Categories	Frequency	Percent
Gender	Male	56	65.1
	Female	30	34.9
	Total	86	100.0
Age groups in Years	Up to 29 years	21	24.8
	30-39 years	42	49.7
	40-49 years	17	18.8
	50 years and above	6	6.7
	Total	86	100.0
Highest level of education	Diploma	47	55.0
	Bachelor's Degree	39	45.0
	Total	86	100.0
Working experience	Less than 5 years	49	57.2
	5-10 years	30	35.2
	11 years and above	7	7.6
	Total	86	100.0
Responsibility held in organisation	Accountants	37	44.2
	Tellers	23	26.5
	Head of Department	23	26.5
	Senior Administrator	3	2.7
	Total	86	100.0

The results on sex category showed that the larger percentage (65.1%) of the respondents of employees was of males with females being 34.9%. This suggested that the larger percentage of the respondents were males. However, despite the males being the larger percentage, the data collected was representative of both gender groups because the number of females was equally high and they

effectively participated in the study. With regard to age groups of the respondents in years, the results showed that the larger percentage (49.7%) was of the respondents who were between 30-40 years followed by 24.8% who were below 30 years, 18.8% were between 40-50 years and the smaller percentage (06.7%) were those above 50 years. This means that most of the respondents were above 30 years. It was thus believed that the respondents could give reliable data basing on their ages that gave them enough experience about the retention of employees in Micro Finance Institutions.

The results on levels of education, the larger percentage (55.0%) of the respondents had diplomas, and 45.0% had bachelor's degrees. These results suggested all the respondents had high qualifications that could enable them to provide reliable responses because of their proficiency in the language used in the questionnaire, namely English. With respect to the number of years the respondents worked in organisations, the larger percentage (57.2%) had worked for less than five years, 25.2% had worked at the organisation for 10 years and 07.6% had worked at the organisation for 5-10 years. The results suggest that most of the respondents had a working experience of more than five years. Therefore, they competently provided appropriate data on the study problem.

4.3 Descriptive Analysis of the Dependent Variable: Retention of employees

The questionnaire (Appendix II) shows that the dependent variable (DV) that is retention of employees was measured using 13 items. The results were as presented in Table 4.3.

Table 4.3: Frequencies, Percentages and Means on Retention of Employees

Retention of employees	F/%	SD	D	U	A	SA	Mean
I am guaranteed to work for this organisation in the next three years as long as I still want	F %	17 22.0	9 11.3	18 24.1	24 31.9	8 10.6	2.98
I would wish to stay in this organisation for much of my working career life	F %	16 20.8	18 23.5	6 7.4	25 33.6	11 14.8	2.98
Conditions provided by the organisation give me satisfaction to continue working in this organisation	F %	11 13.5	20 27.0	8 9.9	30 40.4	7 9.2	3.05
I have been trying to move to another organisation that is better than this one.	F %	10 13.4	13 16.1	16 20.8	23 28.9	14 18.1	3.23
Management has ensured that I see a future for myself with in this organisation	F %	9 12.3	12 15.1	17 22.6	26 33.6	12 16.4	3.27
If I wanted to do another job or function, I would look first at the possibilities within this organisation	F %	8 10.9	13 17.0	4 5.4	31 40.1	20 26.5	3.54
It does not matter if I am working for this organisation or another, as long as I have work	F %	7 8.8	14 19.0	9 12.2	18 23.1	28 36.7	3.60
Management has put arrangements that if I want, I can definitely work for this organisation for a longer time	F %	20 26.5	25 33.3	12 15.6	12 15.6	7 8.8	2.47
The conditions provided by this organisation are that even if I were to start over again, I would still choose to work for this organisation	F %	10 12.9	31 41.5	11 14.3	20 26.5	4 4.8	2.69
The work I am doing in this organisation is very important to me than if I was in another organisation	F %	7 9.7	23 29.7	7 9.7	23 30.3	16 20.7	3.23
The management of this organisation has made me love working for it	F %	5 6.1	28 37.4	11 15.0	26 34.7	6 6.8	.21
Trying to look for a job in an organisation that might be better than this rarely crosses my mind	F %	17 21.4	30 40.0	8 11.0	13 16.6	8 11.0	2.99

The results in Table 4.3 regarding whether the respondents were guaranteed to work for their organisations in the next three years as long as they still want, showed that, cumulatively the majority percentage (50.5%) of the respondents agreed while 33.3% disagreed and 24.1 were undecided.

The mean = 2.99 was close to code three which on the five-point Likert scale used to measure the items corresponded to undecided. Therefore, the results meant that the respondents indicated that the respondents were fairly guaranteed to work for their organisations in the next three years as long as they still wanted. With respect to whether the respondents wished to stay in that organisation for much of their working career life, cumulatively the majority percentage (48.4%) of the respondents agreed while 44.3% disagreed and 7.40% were undecided. The mean = 2.98 was close to three, which corresponded with undecided. This implied that the respondents moderately wished to stay in that organisation for much of their working career life

Regarding whether the respondents' conditions provided by the organisation gave them satisfaction to continue working in their organisations, cumulatively the majority percentage (49.6%) of the respondents agreed while 40.5% disagreed and 9.90% were undecided. The mean = 3.05 was close to three, which corresponded undecided. This suggested that the respondents indicated the respondents' conditions provided by the organisation gave them fair satisfaction to continue working in their organisations. With respect to whether the respondents had been trying to move to another organisation that was better than this one, cumulatively the majority percentage (47.0%) of the respondents agreed while 29.5% disagreed and 20.8% were undecided. The mean = 3.23 close to three which corresponded with undecided indicated the respondents were undecided. This suggested that the respondents moderately had been trying to move to another organisation that was better than that one.

As to whether the management has ensured that the respondents see a future within their organisations, cumulatively the majority percentage (50.0%) of the respondents agreed while 27.4% disagreed and 22.6% were undecided. The mean = 3.27 close to three which corresponded with undecided indicated the respondents were undecided. This suggested that fairly the management ensured that the respondents see a future within their organisation. With respect to whether the respondents wanted to do another job or function, I would look first at the possibilities within their organisation, cumulatively the larger percentage (54.4%) of the respondents disagreed while 40.8%

agreed and 14.5% were undecided. The mean = 2.69 was close to three which corresponded to undecided. This suggested that the respondents were not sure whether they wanted to do another job or function, would look first at the possibilities within this organisation.

Relating to whether it did not matter if the respondents were working for this organisation or another, as long as they had work, the results showed that cumulatively the majority percentage (59.8%) of the respondents agreed while 227.8% disagreed and 12.2% were undecided. The mean = 3.60 close to four which corresponded with agreed indicated the respondents agreed. This implied that the respondents indicated that it did not matter whether the respondents were working for that organisation or another, as long as they had work. As to whether the Management had put arrangements that if respondents wanted, would definitely work for their organisation for a longer time, cumulatively the majority percentage (59.8%) of the respondents disagreed while 24.5% agreed and 15.6% was undecided. The mean = 2.47 close to three which corresponded with undecided indicated the respondents were undecided. This meant that the respondents indicated that Management had fairly put arrangements that if respondents wanted, would definitely work for their organisation for a longer time

In relation to whether the conditions provided by that organisation were that even if the respondents were to start over again, would still choose to work for that organisation, cumulatively the majority percentage (54.4%) of the respondents disagreed while 40.8% agreed and 14.5% were undecided. The mean = 2.69 close to three which corresponded with undecided. This meant that the respondent's conditions provided by that organisation were moderate that even if the respondents were to start over again, would still choose to work for that organisation. With regard to whether the work the respondents were doing in that organisation was very important to the respondents than if they were in another organisation, cumulatively the majority percentage (51.0%) of the respondents agreed with 39.4% disagreeing. The mean = 2.23 close to two suggested that the respondents disagreed. This meant that the work the respondents were doing in that organisation was not very important to the respondents than if they were in another organisation.

As to whether the management of that organisation had made the respondents to love working for it, cumulatively the larger percentage (43.5%) of the respondents disagreed with 41.5% agreeing. The mean = 2.21 close to two indicated that the respondents disagreed. This meant that management of

that organisation did not make the respondents to love working for the organisation. With respect to whether Trying to look for a job in an organisation that might be better than that rarely crosses the mind of the respondents, cumulatively the larger percentage (61.4%) of the respondents disagreed with 27.6% agreeing. The mean = 2.99 close to three indicated that the respondents were undecided. This meant that the respondents minds were rarely crossed by trying to look for a job in a organisation that might be better than that. To find out the overall view of how the respondents rated their retention at organisation, an average index of retention of employees was computed for the 13 items measuring retention of employees. The summary of the statistics on retention of employees are presented in Table 4.4.

Table 4.4: Showing summary Statistics for Retention of employees

		Descriptive	Statistic	Std. Error
Retention of Employees	Mean		3.00	0.05
	95% Confidence Interval for Mean	Lower Bound	3.90	
		Upper Bound	3.10	
	5% Trimmed Mean		3.01	
	Median		3.00	
	Variance		0.34	
	Std. Deviation		0.59	
	Minimum		1.85	
	Maximum		4.46	
	Range		2.62	
	Interquartile Range		0.88	
	Skewness		0.34	0.22
	Kurtosis		-0.29	0.44

The results in Table 4.4 show that the mean = 3.00 was same as the median = 3.00. The skeweness was positive (0.34) therefore results were normally distributed. The mean and median being three suggested that retention of employees was fair because basing on the scale used three represented

undecided (moderate). The low standard deviation = 0.59 suggested low dispersion in the responses. The curve in Figure 4.1 indicated normality of the responses.

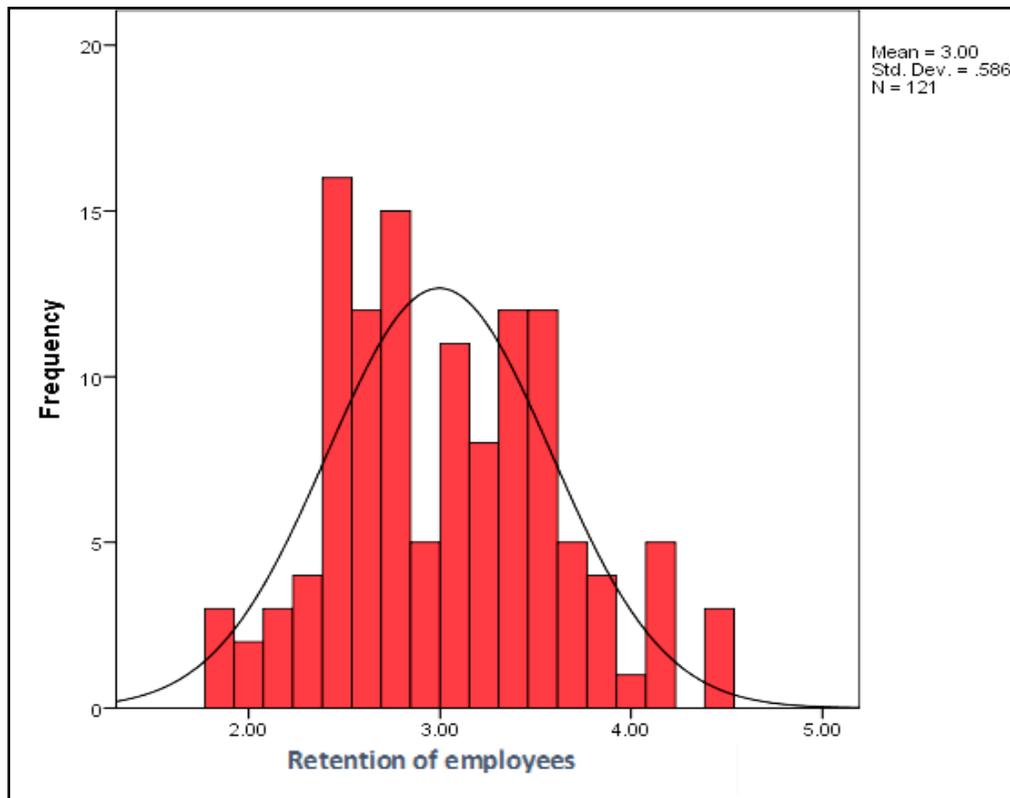


Figure 4.1: Retention of employees

Figure 4.1 indicate normal distribution of the responses obtained about Retention of employees. This suggests that the data obtained on retention of employees could be subjected to linear correlation and regression and appropriate results obtained.

To obtain the views of the respondents about their intentions to stay, the employees in open responses of the questionnaire were asked to give their own opinions on their desire to continue working in the same organisation. Several related responses were given to suggesting the desire to continue working in the same organisation for instance, one respondent stated, “I hopefully expect a better life in this organisation soon, so, I still believe I can make it in this organisation.” Another respondent remarked, “If given a chance but need to improve on remunerations and allowances.” Similarly, another

respondent indicated, “I would continue working as long as the conditions of working are improved.” Another respondent remarked, “If given chance another better organisation would see me.” “If conditions of work continue to be good, I will keep on working.” “I would continue working when there is motivation from the management.” The views above from the Employees suggested that the respondents indicated that their stay depended on improved terms and conditions of work by management therefore undecided. This finding is consistent with the descriptive statistics which indicated that retention of Employees was moderate.

In the interviews the head employees, they were asked to comment on how they ensure retention of employees in their organisations. The respondents gave related responses but all pointed at improving conditions of work. For instance, one respondent said, “Availing conducive working conditions such as providing assessment tools for appraisal.” Another respondent revealed, “Providing in-service training programmes to employees can make them stay for long.” Similarly, another respondent on what percentage of employees has been retained in their organisations for so long; one stated that, “Less than 40%.” Another respondent revealed that the ‘percent is miserable’ The views presented above suggested that the percentage of employee retention was poor.

4.4 Descriptive Analysis of on job training practices

This item was derived from the second objective of the study that sought to determine the relationship between on job training practices and retention of retention of employees in Micro-finance institutions, Rukungiri District. The questionnaire (Appendix II) shows that on job training practices were measured using five items. The items on job training practices were scaled using the five-point Likert scale where, 1 = Strongly Disagree 2 = Disagree, 3 = Not Sure, 4 = Agree and 5 = Strongly Agree. The results were as presented in Table 4.4.

Table 4.4: Frequencies, Percentages and Means for On job training practices

On job training practices	F/%	SD	D	SN	A	SA	Mean
Lectures	F	1	1	9	36	27	4.17
	%	1.7	1.7	11.6	48.8	36.4	
Conferences	F	1	4	7	41	23	4.07
	%	0.7	5.8	9.1	54.6	29.8	
Individual projects	F	1	1	6	35	33	4.32
	%	0.7	0.7	7.4	47.1	43.8	
Role playing	F	-	1	4	27	44	4.50
	%	-	1.7	5.0	35.5	57.9	
Seminars	F	-	1	5	29	41	4.45
	%	-	0.7	6.6	38.8	53.7	

The results in Table 4.4 showed lectures (mean =4.17), conferences (mean =4.07), individual projects (mean =4.32), role playing (mean =4.50), and seminars (mean = 4.32). To confirm whether the items in Table 4.5 were valid measures of the construct of on job training practices, descriptive analysis was carried out. The results were as presented in Tables 4.5.

Table 4.5 showing Summary Statistics for on job training

Descriptives		Statistic	Std. Error	
On job training practices	Mean	4.30	0.04	
	95% Confidence Interval for Mean	Lower Bound	4.20	
		Upper Bound	4.40	
	5% Trimmed Mean	4.35		
	Median	4.40		
	Variance	0.29		
	Std. Deviation	0.54		
	Minimum	2.00		
	Maximum	5.00		
	Range	3.00		
	Interquartile Range	0.60		
	Skewness	-1.32	0.22	
	Kurtosis	2.77	0.44	

The results in Table 4.5 show that the mean = 4.30 was virtually equal to the median = 4.00. Therefore, despite the negative skew (skew -1.32), the results were normally distributed. The mean and median close to four suggested that on job training practices were properly managed because basing on the scale used four represented true. The low standard deviation = 0.54 suggested low dispersion in the responses. The curve in Figure 4.2 indicated normality of the responses

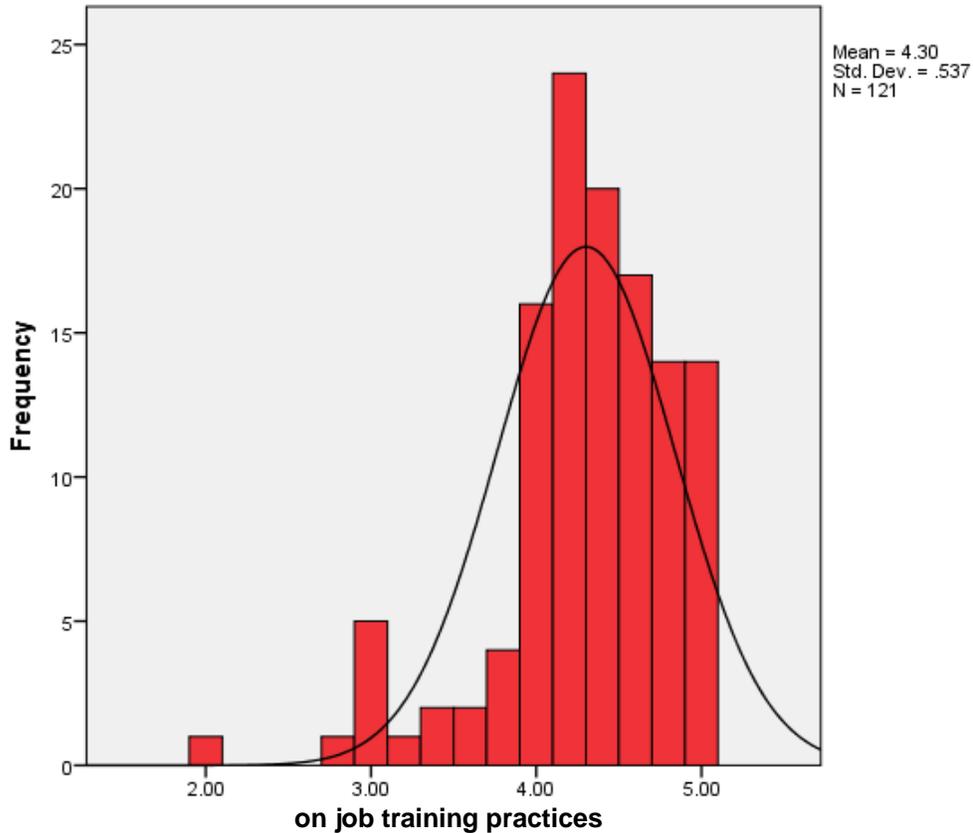


Figure 4.2: Histogram for on job training practices

Figure 4.2 indicates that normal distribution of the responses was obtained about on job training practices hence the results were appropriate for linear correlation and regression.

4.5.3 Off job training practices

This item was derived from the second objective of the study that sought to determine the relationship between off job training practices and retention of employees in Micro-finance institutions, Rukungiri District. The questionnaire (Appendix II) shows that off job training practices were measured using five items. The items off job training practices were scaled using the five-point Likert scale where, 1 = Strongly Disagree 2 = Disagree, 3 = Not Sure, 4 = Agree and 5 = Strongly Agree. The results were as presented in Table 4.6.

Table 4.6 Frequencies, Percentages and Means on Off job training practices

Off job training practices	F/%	SD	D	U	A	SA	Mean
Coaching	F	9	11	9	40	7	3.36
	%	11.0	14.4	12.3	52.7	9.6	
Mentoring	F	7	14	9	42	4	3.31
	%	9.0	18.6	11.0	55.2	6.2	
Job rotation	F	16	21	11	20	8	2.78
	%	21.1	27.2	15.0	25.9	10.9	
Internship	F	9	14	29	18	6	2.98
	%	11.6	18.4	38.8	23.1	8.2	
Audio-visual	F	21	26	14	12	3	2.36
	%	27.6	33.8	18.6	15.2	4.8	

The results in Table 4.9 regarding whether coaching was used in their organisations showed that, cumulatively the majority percentage (62.3%) of the respondents agreed while 25.4% disagreed and 12.3% was undecided. The mean = 3.36 was close to code three which on the five-point Likert scale used to measure the items corresponded to undecided. This suggested that the respondents were undecided. Therefore, the results meant that respondents were not sure whether coaching was practised in the organisations. With respect to whether the respondents had a clear understanding of mentoring in the organisations, cumulatively the majority percentage (61.4%) of the respondents agreed while 27.6% disagreed and 11.0% were undecided. The mean = 3.31 was close to three, which corresponded with undecided. The results implied that the respondents had or did not have a clear understanding of mentoring in their organisations.

Regarding whether the organisation used job rotation to train their employees, respondents in organisations were satisfying, cumulatively the larger percentage (48.3%) of the respondents Disagreed while 36.8% agreed and 15.0% were undecided. The mean = 2.78 was close to three, which corresponded with undecided. This suggested that off job training practices available to respondents

in organisations were moderately satisfying. With respect to whether employees were given internship, cumulatively the larger percentage (31.3%) of the respondents agreed while 30.0% disagreed and 38.8% were undecided. The mean = 2.98 close to three which corresponded with undecided indicated. This suggested that an opportunity for the respondents to get internship in their organisations was moderate.

As to whether the Management of the Organisation had availed audio-visual methods to the respondents, cumulatively the majority percentage (61.4%) of the respondents Disagreed while 20.0% agreed and 18.6% were undecided. The mean = 2.36 close to two which corresponded with disagreed indicated the respondents disagreed. This suggested that audio-visual methods were rarely used to train employees in the organisation Management.

To find out the overall view of how the respondents rated off job training practices, an average index of off job training practices was computed for the five items measuring on job training practices. The summary of the statistics on personal protective equipment are presented in Table 4.7.

Table 4.7: Summary Statistics for Off job training practices

		Descriptives		Statistic	Std. Error
Off job training practices	Mean			3.01	0.08
	95% Confidence Interval for Mean	Lower Bound		2.81	
		Upper Bound		3.12	
	5% Trimmed Mean			2.98	
	Median			2.80	
	Variance			0.84	
	Std. Deviation			0.92	
	Minimum			1.00	
	Maximum			5.00	
	Range			4.00	
	Interquartile Range			1.80	
	Skewness			0.01	0.20
	Kurtosis			-1.08	0.40

The results in Table 4.10 show that the mean = 3.01 was almost close to the median =2.80. Therefore, despite the positive skew (skew 0.01), the results were normally distributed. The mean and median close to three suggested that off job training practices were moderate because basing on the scale used three represented undecided (average/ moderate). The low standard deviation = 0.92 suggested low dispersion in the responses. The curve in Figure 4.4 indicated normality of the responses.

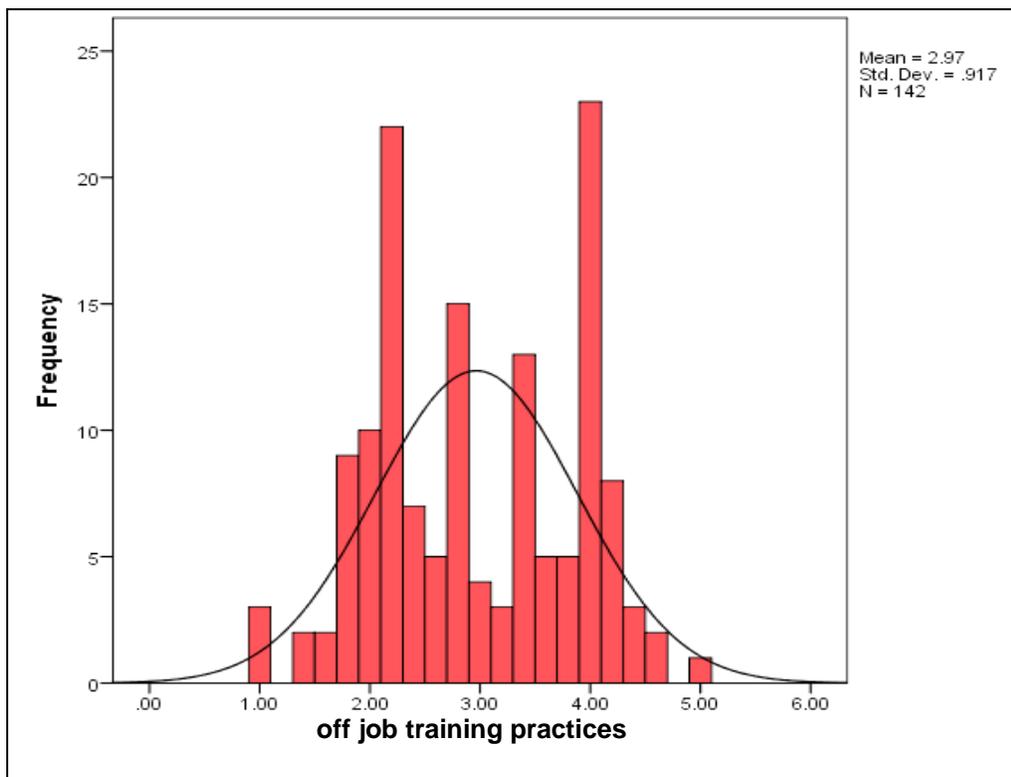


Figure 4.4: Off job training practices

Figure 4.4 indicates normal distribution of the responses obtained about off job training practices in organisations. This suggests that the data obtained on Off job training practices could be subjected to linear correlation and regression and appropriate results obtained.

In the interviews, the respondents gave views about the training practices for instance, one respondent stated, “I hopefully expect a better life in this organisation soon, so, I still believe I can make it in this organisation.” Another respondent remarked, “If given a chance but need to improve on remunerations and allowances.” Similarly, another respondent indicated, “I would continue

working as long as the conditions of working are improved.” Another respondent remarked, “If given chance another better organisation would see me.” “If conditions of work continue to be good, I will keep on working.” “I would continue working when there is motivation from the management.” The views above from the Employees suggested that the respondents indicated that their stay depended on improved terms and conditions of work by management therefore undecided. This finding is consistent with the descriptive statistics which indicated that retention of Employees was moderate.

In the interviews the managers were asked to comment on how they ensure retention of employees in their organisations. The respondents gave related responses but all pointed at improving conditions of work. For instance, one respondent said, “Availing conducive working conditions such as training employees.” Another respondent revealed, “Providing on job training programmes to employees can make them stay for long.” Similarly, another respondent on what percentage of employees has been retained in their organisations for so long; one stated that, “Less than 40%.” Another respondent revealed that the ‘percent is miserable’ The views presented above suggested that the percentage of employee retention was poor.

4.6: Challenges of training practices on retention of employees in Micro Finance Institutions

This item was derived from the third objective of the study that sought to evaluate the challenges of training practices on retention of employees in Micro Finance Institutions. The questionnaire (Appendix II) shows that training practices were measured using 11 items. The items measuring training practices were scaled using the five-point Likert scale where, 1 = Strongly Disagree 2 = Disagree, 3 = Not Sure, 4 = Agree and 5 = Strongly Agree. The results were as presented in Table 4.8.

Table 4.8: Frequencies, Percentages and Means on challenges of Training practices

challenges of training practices	F/%	SD	D	U	A	SA	Mean
Management does not support training programs	F	3	6	1	36	28	3.78
	%	4	8	2	48	14	
Lack of long-term plan for developing human resource	F	8	11	2	41	14	3.55
	%	10.8	14.2	3.4	52.7	18.9	
Poor quality training programs	F	9	14	3	36	14	3.30
	%	12.1	18.8	4.0	47.7	17.4	
Lack of off-job training	F	3	4	4	53	12	3.91
	%	4.1	4.7	4.7	69.6	16.9	
Inaccurate training need analysis	F	4	7	5	52	8	3.71
	%	4.8	9.7	6.2	68.3	11.0	
Discrepancy between the provided training and job skills	F	14	22	4	24	12	2.96
	%	18.8	28.9	5.4	31.5	15.4	
Work environment does not support new behaviors learned in training and development programs	F	17	22	5	27	5	2.73
	%	21.9	30.2	6.8	34.9	6.2	
Sending inappropriate persons to the training programs	F	10	24	6	31	5	2.95
	%	12.9	32.0	8.2	40.8	6.1	
Lack of professional/s in the training department	F	18	34	5	14	5	2.43
	%	22.3	45.3	6.8	18.9	6.8	
Insufficient time and budget to execute training programs	F	9	23	5	30	9	3.08
	%	11.4	30.9	6.7	38.9	11.4	
Difficulties to evaluate training outcomes	F	11	22	5	33	5	2.97
	%	14.9	29.1	6.8	42.6	6.8	

The results in Table 4.7 regarding whether the respondents were provided with support training programs showed that, cumulatively the majority percentage (81.2%) of the respondents agreed while

16.1% disagreed and 2.7 were undecided. The mean = 3.78 was close to code four which on the five-point Likert scale used to measure the items corresponded to agreed. This suggested that the respondents agreed. Therefore, the results meant that the respondents were not provided with enough training programmes. With respect to Lack of long-term plan for developing human resource; cumulatively the majority percentage (71.6%) of the respondents agreed while 25.0% disagreed and 3.4% were undecided. The mean = 3.55 was close to four, which corresponded with agreed. The results implied that the respondents indicated that they organisations lacked long-term plan for developing human resource

Regarding Poor quality training programs in the organisation, cumulatively the majority percentage (65.1%) of the respondents agreed while 30.9.0% disagreed and 4.0% were undecided. The mean = 3.30 was close to three, which corresponded with undecided. This suggested that the respondents got or did not get positive quality training programs. With respect Lack of off -job training, cumulatively the majority percentage (86.5%) of the respondents agreed while 8.80% disagreed and 4.70% were undecided. The mean = 3.91 close to four which corresponded with agreed indicated the respondents agreed. This suggested that the respondents indicated that they lacked off job training.

As to whether the respondent's lacked inaccurate training needs analysis, cumulatively the majority percentage (79.3%) of the respondents agreed while 14.5% disagreed and 6.2% were undecided. The mean = 3.71 close to four which corresponded with agreed indicated the respondents agreed. This suggested that the most of the respondent's position lacked inaccurate training needs analysis. With respect to discrepancy between the provided training and job skills, cumulatively the majority percentage (47.7%) of the respondents disagreed while 46.9% agreed and 5.2% were undecided. The mean = 2.96 was close to three which corresponded with undecided. This suggested that the respondents indicated that there was or there was no discrepancy between the provided training and job skills.

Relating to whether the respondents' work environment did not support new behaviors learned in training and development programs, the results showed that cumulatively the majority percentage (52.1%) of the respondents disagreed while 41.1% agreed and 6.8% were undecided. The mean = 2.73 close to three which corresponded with undecided indicated that the respondents were undecided. This implied that the work environment did not support new behaviors learned in training

and development programs. As to whether the management had been sending inappropriate persons to the training programs, cumulatively the majority percentage (46.9%) of the respondents agreed while 44.9% disagreed and 8.2% were undecided. The mean = 2.95 close to three which corresponded with undecided indicated that the respondents were undecided. This meant that the respondents indicated that they were not sure whether management had been sending inappropriate persons to the training programs.

In relation to whether there was Lack of professionals in the training department, cumulatively the majority percentage (67.6%) of the respondents disagreed agreed while 25.7% agreed and 6.8% were undecided. The mean = 2.43 close to three which corresponded with undecided indicated that the respondents were undecided. This meant that the respondents indicated that probably they were not sure of the lack of professionals in the training department. With regard to insufficient time and budget to execute training programs, cumulatively the majority percentage (50.3%) of the respondents agreed while 42.3% disagreeing and 6.7% were undecided. The mean = 3.08 close to three suggested that the respondents were undecided. This meant that the respondents indicated that they had not been sure of any insufficient time and budget to execute training programs. With respect to whether there are difficulties to evaluate training outcomes, cumulatively the majority percentage (49.4%) of the respondents agreed while 44.0% disagreeing and 6.8% were undecided. The mean = 2.97 close to three suggested that the respondents were undecided. This meant that the respondents indicated that they had not been sure of any difficulties in evaluation of training outcomes. To find out the overall view of how the respondents rated challenges of training practices on retention of employees in Micro Finance Institutions, an average index of challenges of training practice in Micro Finance Institutions was computed for the 11 items measuring retention of employees. The summary of the statistics on challenges of training practices are presented in Table 4.8.

Table 4.9: Summary Statistics for challenges of training Practices

Descriptive			Statistic	Std. Error
Training Practices	Mean		2.64	0.05
	95% Confidence Interval for Mean	Lower Bound	2.54	
		Upper Bound	2.74	
	5% Trimmed Mean		2.66	
	Median		2.64	
	Variance		0.38	
	Std. Deviation		0.61	
	Minimum		0.91	
	Maximum		3.64	
	Range		2.73	
	Interquartile Range		1.00	
	Skewness		-0.40	0.20
	Kurtosis		-0.42	0.40

The results in Table 4.6 show that the mean = 2.64 was similar to the median = 2.64 with a negative skew (skew = -0.40) which suggested that the results were normally distributed. The mean and median close to three suggested that Training practices in Micro Finance Institutions were fair because basing on the scale used three represented undecided (fair). The low standard deviation = 0.61 suggested low dispersion in the responses. The curve in Figure 4.3 indicated normality of the responses.

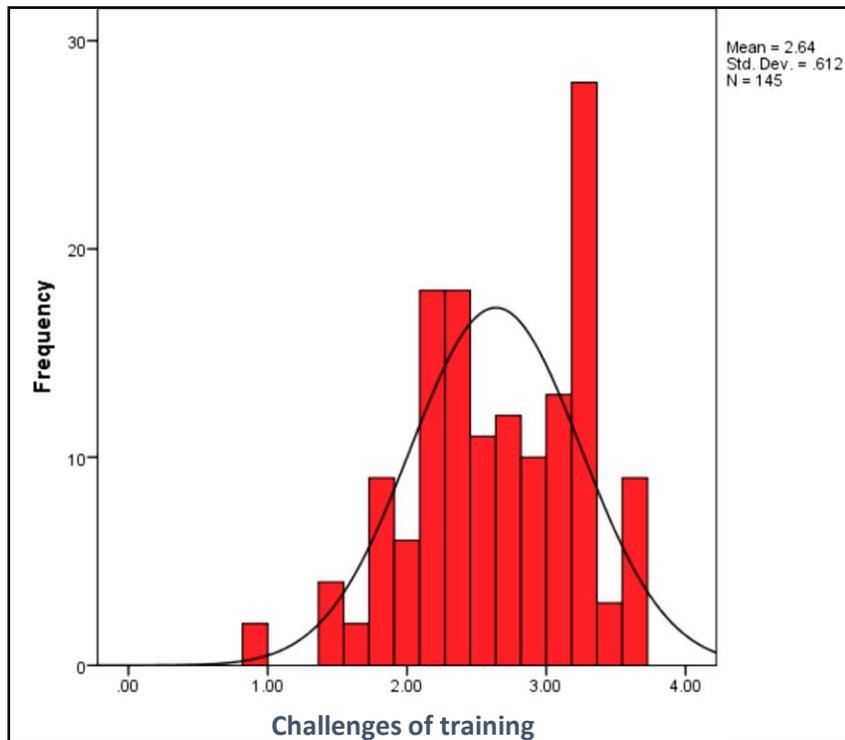


Figure 4.3: Challenges of training

Figure 4.3 indicate normal distribution of the responses obtained about Challenges of training. This suggests that the data obtained on Challenges of training in Micro Finance Institutions could be subjected to linear correlation and regression and appropriate results obtained.

In the interviews, the respondents gave views which suggested that challenges of training practices

4.7.0 Inferential Analyses

To determine whether there is a relationship between off job training practices and retention of employees, inferential analyses namely; correlation and regression were carried out respectively and results follow here under.

4.7.1 Correlation of employee off job training practices and Retention of Employees

To establish whether the existing Employee off job training practices such as; On job off job training practices, off job training practices and Challenges of training related to Retention of Employees, the researcher carried out correlation analysis. The results were as given in Table 4.10.

Table 4.10: Correlation Matrix of Employee training and retention of Employees

	Retention of Employees	On job training practices	Off job training practices	Challenges of training
Retention of Employees	1			
On job off job training practices	0.368** 0.000	1		
Off job training practices	0.226* 0.014	0.564** 0.000	1	
Challenges of training	0.326** 0.000	0.492** 0.000	0.539** 0.000	1

** . Correlation is significant at the 0.05 level (2-tailed).

The results in table 4.11 suggest that all the aspects of employee training namely; on job off job training practices (0.368, $p=0.000<0.05$), off job training practices (0.564, $p=0.00<0.05$) challenges of training (0.539, $p=0.000<0.05$) had a positive and significant relationship with the retention of employees.

4.7.2 Regression Model for Employee training and retention of Employees

At the confirmatory level, to establish whether Employee off job training practices namely; On job off job training practices, off job training practices and Challenges of training influenced retention of Employees in Microfinance Institutions, a regression analysis was carried out. The results were as in Table 4.11

Table 4.11: Employee off job training practices and Retention of Employees

Employee training	Standardised Coefficients	Significance
	Beta (β)	p
On job off job training practices	0.253	0.018
Off job training practices	0.032	0.767
Challenges of training	0.243	0.025

Adjusted R² =0.170
F =8.112, p=0.000

Dependent Variable; Retention of Employees

The results in Table 4.11 show that employee job training practices namely; on job off job training practices, off job training practices and challenges of training explained 17.0% of the variation in retention of employees (adjusted R=0.170). This means that 83.0% of the variation was accounted for by other factors not considered under this model. However, only two aspects of employee off job training practices that is; on job off job training practices ($\beta=0.253$, $p=0.018<0.05$) and challenges of training ($\beta=0.243$, $p=0.025<0.05$) had a positive and significance influence on retention of employees while off job training practices ($\beta=0.032$, $p=0.767>0.05$) had a positive but insignificant influence on retention of employees. The magnitudes of the respective betas suggested that on job training practices had the most significant influence on retention of employees followed by challenges of training.

CHAPTER FIVE

DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary, discussion, conclusions, recommendations and areas for further study on the study of Training practices and Retention of employees in Micro Finance Institutions in Rukungiri District.

5.2 Discussion of the Findings

5.2.1 On job Training practices in Micro Finance Institutions.

The effect that there is a relationship between on job Training Practices and retention of employees in Micro Finance Institutions was accepted. This finding agrees with the findings of previous scholars. For instance, Omoikhudu. (2017) showed that training and coaching had no significant relationship on retention of employee in retail sector, in Dublin, On the contrary, Inna (2015) indicated that training was negatively correlated with retention of employees in Maldives Retail industry, Malaysia. Ahmed et' al (2013) revealed that staff decision to stay for a long period of time was influenced by training practices availed to employees. Similarly, Terera and Ngirande (2014) revealed that there was a positive significance relationship between training and retention of employees. Likewise, Ldama and Bazza (2015) revealed that training and development had appositve effect on staff retention in commercial banks in Adamawa state-Nigeria. Haider, et' al (2015) also reported that there existed a positive significant relationship between employee training and retention of employees in the telecom sector of Pakistan. Nevertheless, the findings of the study disagreed with most of other previous studies, this means that training practices insignificantly related with retention of employees.

5.2.2 Off job training practices

The effect that there is a relationship between Off job training practices and retention of employees in Micro Finance Institutions was supported. This finding is consistent with the findings of previous scholars. For instance Maley (2014) revealed that off job training practices are widely used, but in most cases are done poorly. The findings exposed global uncertainty to be yielding a significant influence on performance management. He suggested that the most country manager's experience of the off-job training practices often results in the manager perceiving limited opportunities for training practices and advancement in the company. Similarly, Wanjala (2015) showed that Off job training practices had a positive significant impact on retention of employees. Consistently, Olaimat and Awwad 2017 revealed a positive significant relationship between off job training practices and retention of employees. Likewise, Agyarel et' al (2016) found out that off job training practices were significantly associated with retention.

5.2.3 Challenges of training practices on retention of employees

From the likely characteristic that might hinder training, management does not support training programs, lack of long-term plan for developing human resource, lack of on-the-job training, inaccurate training need analysis, discrepancy between the provided training and job skills, and sending inappropriate persons to the training programs were respectively representing the most important factor that contributes to training failure. Insufficient time and budget to execute training programs was preventing training programs of the Company.

Work environment does not support new behaviors learned in training programs, lack of professional in the training department and insufficient time and budget to execute training programs, to the

training programs respectively were contribute to the training failure. poor training planning in terms of training content and methods was the most important factor that prevents training programs.

On the other hand, interviewed respondents indicate that above all the system under which the organization operating is not permissive to effective training activities. In addition to this less attention and opposite attitude of higher officials that sending inappropriate persons to the training program, lack of long-term plan for developing and the non-existence of research done on this topic in the past are the most important challenges and obstacles that prevent effective training activities.

Furthermore, interviewed managers agreed and strongly believe that difficulty in measuring training outcomes, lack of management support, were the most major problems that prevent the effectiveness of training practices of programs. Particularly, respondents emphasized that lack of inaccurate training needs analysis in line with discrepancy between the provided training and job skill strongly influences training practices. Lastly, as indicated earlier on time and satisfaction level of the training practices of the Company was confirmed as low.

5.3 Conclusions

The findings and discussion above led to the drawing of the following conclusion on the relation between training practices and retention of employees in Micro Finance Institutions;

1. Off job training practice is an imperative tool necessary for the retention of employees. This is especially so when employees are trained regularly/ monthly employees feel motivated and opt to stay some time.

2. On job Training practices are not the most probable pre-requisites for the retention of employees. This is so even when employees are assured on job-training while at work on the basis of sponsorship, employees to continue searching for better jobs to apply what they have learnt after gaining higher qualifications. It is no wonder where it has been promoted, employees in such Micro Finance Institutions have not been motivated to stay and work.

5.4 Recommendations

Basing on the conclusions above, the following recommendations were made in relation to the relationship between training practices and retention of employees in Micro Finance Institutions;

1. The government and organisations should ensure that all employees are trained regularly. Off job training should advance the careers of the employees, involve the provision of feedback about their performance, involve fairness and should have a strong influence on the retention of employees..

2. The organisations in conjunction with human resource managers should prioritise the provision of training since it was almost lacking in most institutions.

3. However, the investigations of this study were limited to Micro Finance Institutions in one district in the developing context of Uganda. Therefore, future research should compare with organisations in the developed countries.

5.6 Suggestions for Further Research

This study focused only on training practices and retention of employees in Micro Finance Institutions Rukungiri district Uganda. However, further research should be carried out on retention of employees

to other variables such as leadership practices, communication, organisational culture and personal characteristics in Micro Finance Institutions in Uganda.

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Appendices

Appendix I: Questionnaire for employees

I am a master's student undertaking research on "the effect of employee training on retention of employees among the selected micro-finance institutions in Rukungiri district in Uganda" at Kabale University. The information sought is required only for academic purposes. Your participation in this study is voluntary but necessary for the success of this work. I request you to accept and participate in this study for the success of the research. Confidentiality will be ensured for information provided by ensuring anonymity.

Sincerely

.....

Muhammed Dudu Isa

Section one: (Demographic information).

1. Gender: Male Female
2. Service (years) 1 – 5 6 – 10 11 – 15
3. Age (years) < 20 20 – 25 26 – 30 31 – 40 41 – 50 >50 16 – 20 > 21
4. Educational status: Certificate Diploma BA Degree Masters and above
5. Position in the organization: accountants tellers Heads of Departments senior supervisors ()

Section two: General Issues

Instruction: Please tick (√) in the box that best reflects your answer for each question.

1. Does your organization provide you a training program since you joined the organization?
 Yes No
2. How often do you attend training program?
 Only once Twice Several times Rarely
3. Does your organization give you on time training? (At the right time)
 Yes No

Section Two: Retention of Employees (DV)

This section presents items on retention of employees. You are kindly requested to indicate the extent to which you carry out your job in the organisation you work in using the scale where, 1 = Strongly Disagree, 2 = Disagree, 3 = Undecided, 4 = Agree and 5 = Strongly Agree.

	Retention	SD	D	U	A	SD
		1	2	3	4	5
1	I am guaranteed to work for this organisation in the next three years as long as I still want.					
2	I would wish to stay in this organisation for much of my working career life					
3	Conditions provided by the organisation give me satisfaction to continue working in this organisation					
4	I have been making attempt to move to another organisation that is better than this one					
5	Management has ensured that I see a future for myself within this organisation					
6	If I wanted to do another job or function, I would look first at the possibilities within this organisation					

7	It does not matter if I am working for this organisation or another, as long as I have work					
8	Management has put arrangements that if I want, I can definitely work for this organisation for a longer time					
9	The conditions provided by this organisation are that even if I were start over again, I would still choose to work for this organisation					
10	The work I am doing this organisation is very important to me than if I was in another organisation					
12	The management of this school has made me love working for it					
13	Trying to look for a job in a school that might be better than this rarely crosses my mind					

Part Two: Training practices

1. Which one of the following **training practices** used by your organization? Please **circle** in the box that best reflects your answer where. You can **circle** more than one answer. 1 = Strongly Disagree, 2 = Disagree, 3 = Undecided, 4 = Agree and 5 = Strongly Agree.

S/ N	Statement	Alternative Responses				
	Identification of training practices or Techniques Employed by the organization.	1	2	3	4	5
	On job training					
1	Lectures					
2	Conferences					
3	Individual projects					
4	Role playing					
5	Seminars					
	Off job training					
6	Coaching					
7	Mentoring					
8	Audio visual					
9	Job rotation					
10	Internship					

Section Three: Training Problems and Challenges.

The purpose of this section is to determine the main problems and obstacles that might face training function/ programs in your Organizations.

2. . To what extent do you agree or disagree with the following possible factors that might hinder training practices in your organization? Please **Circle** in the box that best reflects your answer where.

1=Strongly disagree	2= Disagree	3= Not sure	4= Agree	5= Strongly agree
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S/ N	Statement	Alternative Responses				
	Possible factors that might hinder training practices	1	2	3	4	5
1	Management does not support training programs					
2	Lack of long-term plan for developing human resource					
3	Poor quality training programs					
4	Lack of off-job training					
5	Inaccurate training need analysis					
6	Discrepancy between the provided training and job skills					
7	Work environment does not support new behaviors learned in training and development programs					
8	Sending inappropriate persons to the training programs					
9	Lack of professional/s in the training department					
10	Insufficient time and budget to execute training programs					
11	Difficulties to evaluate training outcomes					

Appendix II: Interview guide for managers

1. What are the employees training practices in this organisation?

2. In what ways has training been promoted among employees in this organisation?

3. To what extent have employees training contributed to retention of employees in secondary organisations?

4. How often does your organization conduct formal training?

5. Which one of training practice is used by your organization?

6. What challenges do you face during the training of employees?

Appendix III: Proposed Budget for This Research Project

Items	Units	Unitary cost in UGX	Total cost in UGX
Research report work	1	100,000	100,000
Questionnaire design and distribution	100	2000	200,000
Typing and printing	6	30000	180,000
Transports to meet the supervisor	10	30,000	300,000
Communication cost	1	150,000	150,000
Lodge and accommodation	6	20000	120,000
Cost of final prints	4	60000	240,000
Viv-voce presentation	2	50,000	100,000
Grand Total			1,320,000

Appendix IV: Table for Determining Sample Size from a Given Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note :“N” is population size “S” is sample size.

Source: R.V. Krejcie and D.W Morgan(1970). Determining sample size for research activities’ Educational and Psychological measurement, 30,PP 607-10.