ON JOB TRAINING AND EMPLOYEE PRODUCTIVITY IN BANKING INSTITUTIONS IN UGANDA: A CASE STUDY OF CENTENARY BANK KABALE BRANCH

BY

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A RESEARCH REPORT SUBMITTED TO THE FACULTY OF ECONOMICS AND MANAGEMENT SCIENCES IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF A DEGREE OF BACHELOR OF BUSINESS ADMINISTRATION OF KABALE UNIVERSITY

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DECLARATION

The information in this Research Report titled **"On job training and Employee Productivity in Banking Institutions in Uganda: A case study of Centenary Bank Kabale Branch"** is my original work and where other texts have been cited, they have been dully acknowledged. The work has not been submitted for any academic purpose in any academic institution for any academic purposes.

Signature.....Date....

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APPROVAL

This is to certify that the Research Report titled **"On job training and Employee Productivity in Banking Institutions in Uganda: A case study of Centenary Bank Kabale Branch**" has been written under my supervision and is ready for submission to Kabale University with my approval.

Sign.....Date.....

MR AHABWE EDWARD

(SUPERVISOR)

DEDICATION

I wish to dedicate this work to very special people in my life first to my parents Mr Jonn Baptist Malwa and Beatrice Malwa who always encouraged me. In addition, this work is dedicated to my supervisor Mr Edward Ahabwe and my friends. May God bless you abundantly.

ACKNOWLEDGEMENT

I wish to extend my sincere gratitude to all those assisted me in accomplishment of this research work. May the Lord Almighty richly and abundantly bless them all. Special thanks go to my supervisor Mr Ahabwe Edward for his friendly and exceptional guidance, suggestions and encouragements that greatly sustained my motivation to finish this research work. I cannot forget my friends and course mates who all have inspired me during my course.

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ABSTRACT

The purpose of the study was to establish the effect of on job training on employee productivity in Banking Institutions in Uganda. The study was guided by the following specific objectives; To analyze the methods of on job training used; to investigate the factors that influence of employee productivity and to assess the relationship between on job training and employee productivity at Centenary Bank Kabale branch. The study adopted a cross sectional research design. This design also provided more representatives, reliable and precise measures which generate statistical values that answer the research questions thus providing in-depth understanding of the study. The study considered a total of thirty employees (30) taking Centenary bank as a case study. The respondents included branch manager, heads of departments, tellers and credit managers who were added up to get a total of 30. Using Krejicie and Morgan table of determination of sample size from a given study population (1970), the Study population was put into strata namely 7 departmental heads, 21 Staff members from Centenary Bank, Kabale District. The research engaged a total of twenty eight (28) respondents. Data collection tools used included structured questionnaire and interview guides. The study results were presented in form of tables for easy interpretation. Conclusion and recommendation were further drawn in the same arrangement with the study objectives accrued from the study findings. The findings of the study revealed that Employee Training is the factor that influence employee productivity. From the study findings, the researcher concludes that various methods of on job training used by centenary bank like coaching, job instruction, apprenticeship and job rotation and internship prgrammes should be enhanced as this enables the newly recruited employees to gain more knowledge and skills regarding the performance of different activities. Since there are different factors that influence on job training and employee productivity among which is a significant productivity factor that should be comprehensive and thorough. Centenary bank should take its time to talk to the employees, and explain how their role affects the banks operations, so that they see the big picture. Areas suggested for further research included; the role of motivation and employee performance in the selected financial Institutions in Uganda and the relationship between the recruitment and deployment of female employee and access to quality financial services.

CHAPTER ONE

1.0 Introduction

This chapter consists of background of the study, Statement of the problem, objectives of the study, research questions, scope of the study, significance of study, definition of key terms and conceptual framework.

1.1 Background to the Study

Globally, on job training is an indicator to enhance superior skills, knowledge, capabilities and outlook of the employees that results in effective performance of the workers. On-the-job training is typically one-on-one instructional session designed to give an employee additional skills, tools and resources in performing a job more successfully (Laing, 2009). This training can be direct instruction between employer and employee, a classroom environment between an expert and a small employee unit or a simulation, such as computer and online training programs. As on-the-job training is a considerable investment, companies and employees need to know the effects of it and decide whether the investments will be justified.

Studies made by Maimuna M. et al (2013) in Africa revealed that, every organization and business wants to be successful and have desire to get consent progress. The current era is highly competitive and organizations regardless of size, technology and market focus are facing employee retention challenges. To overcome these restraints a strong and positive relation and bondin should be created and maintained between employees and their organization's human resource or employees of any organization are the most central parts so they need to be trained towards task fulfillments. For achieving prosperity, organizations design different strategies to compete with the competitors and for increasing the performance of the organizations.

In Sub-Saharan Africa, on job training has been of concern for many years to business firms worldwide. On job training systems play a crucial role in enhancing effectiveness and efficiency in the way employees perform the duties of business firms. Companies have been continually in search for source of sustainable competitive advantage in their operations. There is need for business enterprises to embrace effective on job training practices in order to improve their competitiveness (Salawati, Tinggi & Kadri 2012).

Very few organizations believe that human personnel and employees of any organization are its main assets which can lead them to success or if not focused well to decline. Unless and until, the employees of any organization are satisfied with it, are trained for the tasks fulfillment and goals achievements and encouraged, none of the organizations can progress or achieve success. On job training is one of the policies of managers to increase effectual job management amongst employees in organization (shadier et ak. 2009). So, it is essential for organizations to train their employees (Kalimullah et al 2010). Getting employee to do their best work even in strenuous circumstances is a one of the employees most stable and greasy challenges and this can be possible through training them.

Kenya organizations are facing competition in the current markets which has led to the need for coming up with better methods of managing and measuring how resources are utilized by various job or products and therefore eliminate any wastage in the supply chain (Ondiek & Odera, 2012). Consequently, many companies have to adopt appropriate on job training systems leading to reduction of inventory wastage and improve productivity of firms. Firms with proper on job training systems perform best over time. On job training is a significant portion of current policies to any business.

According to ogoba (2011), Uganda companies have adopted on job training systems in order to improve their operations. He further emphasizes on job training among Ugandan firms and its effects can reach into the financial markets, where the rules of rewarding firms that provide on job training and punish those that did not do so. Consequently, proper on job training is viewed as fulfilling the objective of technical competence or capability with productivity judged against objective bench marks rather than an area of flexible strategic initiative. Adding value for customers and stakeholders is rather narrowly interpreted in terms of cost minimization, reliability and speed rather than a higher order process with information reach criteria such as the use of final goods inventory behavior as information base for production and pricing strategies. As such they are concerned with controls of all hhactivated involved in the acquisition and use of all materials employed in the management of the organization.

Centenary Bank Kabale branch is the leading Commercial Micro Finance Bank in South Western Uganda serving over 1,300,000 clients (a quarter of the banking population). It is among 58 branches spread countrywide. It one of the Uganda's top three financial organizations, employing more than 1,500 people. Joining Centenary Bank is an opportunity to use your skills and experience in tackling real world problems. Mobilizing and sensitizing customers about Bank

products including deposit mobilization and enrolling new clients for the financial card in line with Bank set targets. Centenary Bank should strengthen management towards training, starting from increased efforts in Training Needs Assessment of trainees, Management involvement and show of support towards employee training, increasing frequency of the trainings and improve the post training evaluations and follow ups to ensure that issues are timely picked up and addressed (Centenary Bank, 2019).

1.2 Statement of the Problem

On job training is a veritable tool of employee productivity. The essence of on job training is to produce a stronger workforce and give employers a greater understanding of their staff skilling base. On job training gives employees a broad understating of their co-workers roles in other departments and also ensures that the work force has the practical skills and qualifications needed and this in turn increases productivity, increases competitiveness, creates a committed and competent group of employees (Arun, 2012).

Despite the implementation of on job training in an organization, companies face the problem and challenge of retention of employees, low performance and productivity by the workers.

It was upon this background that this research sought to make a study on-job training and employee productivity with reference to Centenary Bank Kabale Municipality.

1.3 General Objective of the study

The purpose of the study was to establish the effect of on job training on employee productivity in Banking Institutions in Uganda.

1.3 Specific Objectives of the study

The study was guided by the following specific objectives.

(a). To analyze the methods of on job training used at Centenary Bank, Kabale branch.

(c). To investigate the factors that influence of employee productivity at Centenary Bank, Kabale branch.

(b). To assess the relationship between onjob training and employee productivity at Centenary Bank Kabale branch.

1.4 Research Questions

The study was guided by the following research questions.

(a). What are the methods of on job training used at Centenary Bank, Kabale branch?

(c). what are the factors that influence of employee productivity at Centenary Bank, Kabale branch?

(b). What is the relationship between onjob training and employee productivity at Centenary Bank Kabale branch?

1.5 Scope of the Study

The study covered content, geographical and time scope for in depth data collection by the researcher.

1.5.1 Content scope

The study established the effect of on the on job training on employees performance in banking institutions in Uganda. It was limited to; Methods of on job training, the factors that influence of employee productivity and the relationship between on job training and employee productivity in Centenary Bank Kabale branch.

1.5.2 Geographical scope

The study was conducted from Kabale Municipality, Kabale District taking Centenary Bank as a case study. Centenary Bank is located in Central Division along Kabale Katuna Highway and Kigongi road. Kabale District is a District in Western Uganda. As with most other Ugandan districts, it is named after its 'chief town', Kabale. Latitude: -1° 14' 60.00" S Longitude: 30° 00' 0.00" E.

1.7.3 Time scope

The researcher considered literature or secondary data ranging from 2017-2021 and it took a period of 3 Months from October 2022 to December 2022. This was the period within which the researcher will collect data, interprete, analyze and present findings in form of a research report.

1.9 Significance of the Study

The findings enabled the company management to understand the methods of on job training relationship, relationship between on job training and employee productivity and other factors that affect employee productivity in a company.

This study may be relevant to government agencies, international organizations, business organizations and institutes that are involved in policy designing related to on job training issues.

This study will also contribute in minimizing the gap in the literature and thereby establish the basis to understanding of some aspects of human resource management in general and on job training particularly in Uganda.

The findings from the study will enable future researchers who will be carrying out research on job training relationship, relationship between on job training and employee productivity.

1.7 Definition of Key Terms

On job-training: Refers to activities carried out at a person's workplace to develop their work-related knowledge, skills and attitudes (Richard, 2005).

Employee Productivity: Employee productivity is the measure of output per unit economically. It is the long of net sales over total employees (Rohan & Madhumita, 2012).

Employee: Is a person who works for another person or for a company for wages or a salary. (Kim, 2000).

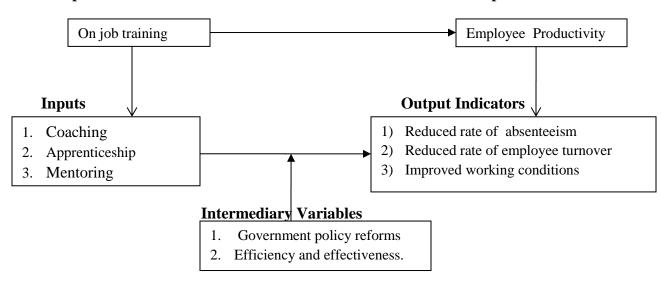
Productivity: Is defined in oxford dictionary (2007) as the efficiency with things are being produced.

1.8 Conceptual Framework

The above table shows the relationship between independent variables for on job training with indicators such as coaching, apprenticeship and mentoring. The dependent variables employee productivity indicators included reduced rate of absenteeism, reduced rate of employee turnover and improved working conditions. Intermediary variables includes government policy reforms and efficiency and effectiveness. Relatedly, Centenary bank can seek the options which reducing the costs, in other words optimizing the operations enhancement. Automation tools can also help improve staff productivity by enabling the bank to handle more transactions and greater volumes of activity with the same number of personnel.

Independent Variable

Dependent Variable



CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction.

The Chapter focuses on the review of what other researchers and scholars have written or published on the topic of the study. The literature has been reviewed under the following sections; the methods of on job training used by an organization, the factors influencing employee productivity in an organization and the relationship between on training and employee productivity in an organization.

2.1 The Methods of on-job training used by an organization

Coaching is a one to one training. It helps in quickly identifying the weak areas and tries to focus on them. It also offers the benefit of transferring theory learning to practice. The biggest problem is that is perpetrates the existing practices and styles. In India most of the scooter mechanics are trained only through this method (Anderson, 2010).

Apprenticeship is a system of training a new generation of practitioners of a skill. This method of training is in vogue in those trades, crafts and technical fields in which a long period is required for gaining proficiency. The trainees serve as apprentices to experts for long periods. They have to work in direct association with and also under the direct supervision of their masters. The object of such training is to make the trainees all round craftsmen. It is an expensive method of training. Also, there is no guarantee that the trained worker will continue to work in the same organization after securing training. The Apprentices are paid remuneration according the apprenticeship agreements (Arun Paul, 2012).

On the job training is a system used to oversee the flow of products and service in and out of an organization. A company may decide to incorporate one key on job training technique or combine a variety of techniques to meet organizational needs. Business utilize on job training methods to create invoice and purchase orders, generate receipts and control inventory related accounting.

Inexperienced employees learn new methods of production through observing peers or managers performing the job and trying to initiate their behaviours. These methods do not cost much and are less disruptive as employees are always on the job, training is given on the same mechanics and experience would be on already approved standards and above all the trainee is learning while earning (Allaerdy, 2005).

Mentoring as a training method, focuses on the development of attitude. It is used for managerial employees. Mentoring is always done by a senior inside person. It is also one to one interaction, like coaching (Menoria, 2009).

Job rotation is the process of training employees by rotating them through a series of related jobs. Rotation not only makes a person well acquainted with different jobs, but is also alleviates boredom and allows to develop rapport with a number of people. Rotation must be logical (Johnson & Paul, 2010).

Job instructional technique (JIT) is a step by step (structured) on the job training method in which a suitable trainer prepares a trainee with an overview of the job, its purpose and the results desired, demonstrates the task or the skill to the trainee, allows the trainee to show the demonstration or his or her own and follows up to provide feedback and help. The trainees are presented with the learning material in written or by learning machines through a series called "frames'. This method is a valuable tool for all educators (teachers and trainers). It helps us, to deliver step by step instruction, to know when the learner has learned and to be due diligent in many work place environments (Ondiek & Odera, 2012).

Apprenticeship is a system of training a new generation of practitioners of a skill. This method of training is in vogue in those trades, crafts and technical fields in which a long period is required for gaining proficiency. The trainees serve as apprentices to experts for long periods. They have to work in direct association with and also under the direct supervision of their masters. The objective of such training is to make the trained all round craftsmen. It is also expensive method of training. Also there is no guarantee that the trained work will continue to work in the same organization after securing training. The apprentices are paid remuneration according the apprenticeship agreements (Arun Paul, 2012).

Under this study, in this method a superior gives training to a subordinate where he learns through experience and observation of participating in handling day to day problems. The basic purpose is to prepare subordinate for assuming the full responsibilities and duties (Hornberger, 2003).

Beryl et al (1997), presented a study on perceptions of the value and effectiveness of Outdoor Training Programs. It pointed out that the companies believed in this form of training and their own perception but there was no clear defined answer to its effectiveness. Winfred Arthur Jr. Pamela S. Edens and Suzanne T. Bell, (2003) recognized many design and evaluation techniques linked to the effectiveness of training based on pertinent literature. In this review, they focused on evaluation methods, execution of training program based on needs assessment and similarity between task and training delivery method.

Joseph Paul Pulichino (2007) conducted a detailed study on four levels of training evaluation methodology based on previous literature review. It is conducted to enable training practitioners to understand the usage and benefits of training program of all levels.

Skylar Powell and SerkanYalcin (2009), in this review, they found out there has been little progress in efficiency of training program and also this study suggested the people to learn and face challenges in order to learn in the workplace.

Diamantidis, Anastasios D; Chatzoglou, Prodromos D (2012), examined the effects of training programs in organizations where training was used for development of employees. It indicates the design of training program is most critical factor ad it has major impact on performance in their job.

Giasuddin Bellary, Pulidindi Venugopal & Ganesan (2014), reemphasized that the training program's success depends on training outcomes. It pointed out that training is being conducted by many corporate, but insufficient research has been done in this area.

Training is organized way in which organizations provide development and improve the quality of new and existing employees. It has systematic approach of learning and development that improve individual, group and organization (Goldstein & Ford, 2002).

2.3 The factors that affect Employee Productivity

Maimuna Muhammad & Dr.Rashad Yazdami Fard (2013) state that Motivation is very important for our life because when we have motivation we will perform well. The important aspect associated with motivation is the employee's morale which is the attitude or feeling about the job, about superiors and about the firm itself. That means that an employee with high morale will be dedicated and loyal to the job. High morality of the employee results from difference aspect to positive job and the firm such as being recognized in the work place and being financially secured. Simple motivation is a process of providing reasons for people to work in the interests of the organization.

Motivation as a process started with a need in human being which creates a vacuum in a person. In an attempt to fill the vacuum an internal driving force is generated which starts and sustains a chain of action and reaction. It is at that point that the vacuum is also filled. With this background information, Nanabuife (2009) as the internal or external driving force that produces the willingness to perform an act to a conclusive end.

Motivation is concerned with why people do what they do. It answers such questions as why do managers or workers go to work and do a good job. This tries to explain what motivates people to act the way they do, with primary focus on the work place. It is the primary task of the manager to create and maintain an environment in which employees can work efficiently and realize the objectives of the organization.

Working environment can be defined as a manner and extent to which roles, power and responsibilities are delegated, controlled and coordinated, communication and instrument between employee and management (Robbins, 2008). This instruction depends entirely on organizational objective and the strategy chosen to achieve them. Environment is made up of the administrative, technological, political, economic, socio-culture and stakeholder factors. This environment provides multiple contexts that affect the organization and its performance (Salman & Muamad, 2011).

Working environment which refers to working environment and all existing circumstances affecting labour in the work place, including job hours, physical aspects, legal rights and responsibility, organizational climate and workload. Rolloos (2007) defined the productivity as that which people can produce with the least effort. Productivity is a ratio to measure how well an organization (or individual, industry, country) convers inputs resources (labour, material, machines etc) into goods and services.

In Africa, many research studies have been regarding the impact of working conditions on employee productivity. Levert, Lucas and ortlep (2000) conducted a research study on South African nurses and found high burnout on three levels: emotional exhaustion, depersonalization and low personal accomplishment. They attributed the nursing burnout to a high workload and other organizational factors with in the hospital.

Noble (2009) states that more attention should be paid in identifying and dealing with working condition because when employees have negative perception to their environment they sometimes suffer from chronic stress.

The condition in the working environment is very important to the organization if the employees have negative perception of their working conditions, they are likely to be absent, have stress related illness and their productivity and commitment tend to be low. On the other hand, organizations that have a friendly, trusting and safe environment, experience greater productivity, communication, creativity and financial health (Kreisler et al, 2010).

Productivity is related to working conditions which in turn relates to absenteeism, retention, the adoption of new methods and technologies. All these things are related to how people are trained, encouraged and generally treated within the system (Hamilton, 2007).

The management must take an active role in not only defining the physical environment of the workplace and making it conductive for workers but also offer the management style to suit the employees. This refers to changing aspects like ethics, behavior, commitment, professionalism, drive and interpersonal relations in employees for the better. Management deals with human beings and their social interaction and both the external and internal environment are in a constant state of flux. Strategy will only improve employee productivity if its formation the fundamental unpredictability of the world into account (Peter, 2005).

Management involvement involves practices such as team working, empowerment, idea capture schemes, information sharing on quality, customer feedback and business results, organizational productivity-related rewards system and extensive training and development, including the social and problem solving skills required for high involvement working. It is conceived as an alternative to control model based on job implication, tightly defined divisions of labour, rigid allocations of individuals to narrowly defined tasks and minimal employee participation in higher decisions (Stephen, 2007).

Management involvements are providing opportunities for communication, clarification, share strategic understanding and commitment with the employees. Employee productivity management

is probably the most difficult process that can be used to improve organizational success and ye it offers the largest potential return for the company (Sharipah, 2011).

Conclusively, on job training is very vital to the success and growth of organizations. The entire profitability of an organization is tried to thee volume of products sold which has direct relationship with the quality of the product, disappointment of seasoned customers, loss of profit and social responsibility (Johnson, 2008).

2.4 The relationship between on job training and Employee productivity.

On job training is a most effective way of motivating and retaining high quality in human resources within an organization. Besides, it is a way of enhancing employee commitment and maximizing their potential (Kate H. et al 2009).

Konings and Varnomelingen (2009), on job training is an instrument that fundamentally affects the successful accomplishment of organizations' goals and objectives. However, the optimum goal of every organization is to generate high revenue and maximize profits and a vital tool to realize this is through an efficient and effective workforce. Thus, a workforce is only efficient and effective if the appropriate training and development is provided for such and therefore leading to productivity.

On job training has been invaluable in increasing productivity of organizations. It does not only enhance employees resourcefully, but also provides them with an opportunity to virtually learn their jobs and perform more competently. Hence, increasing not only employees productivity but also organization's productivity. Various researches indicate the positive impact of training on employees' productivity. On job training as a process is one of the most pervasive methods to enhance the productivity of individuals and communicating organizational goals to personnel (Ekaterini & Constantinos-Vasilios, 2009). Rahan & Madhumita (2012) also supported that investing in training employees on decision making, team work, problem solving and interpersonal relations has beneficial impact on the organization's level of growth as well as impacting on employees' performance. On job training affects employees' behavior and their working skills which results into employees enhanced performance as well as constructive changes (Satterfield & Hughes, 2007).

On job training and development must be designed and delivered to meet the needs of all employees in such a way that the employees will not only productive but also be satisfied. On job training and development has a positive impact on the employees to carry out their work more effectively, increasing their personal and technical abilities, team work, job confidence and work motivation (Kate Hutching, Cherrie, Brian, Cooper, Yiming zhang and Sijun Shao, 2009).

On job training in organizations holds the key to unlock the potential growth and development opportunities to achieve a competitive edge (Rama & Nagurvali Shaik, 2012). Organizations train and develop their workforce to the fullest in order to enhance their productivity. Thus, knowledge, skills and abilities are determinants of employees' performance which organizations need to continuously invest in wisely in order to improve their employees' productivity. As supported by (Noe, 2006), organizations spend an enormous amount of money and time job training in order to aid employee's learning of job related competence's thus it is important to fully provide the results from training efforts (Dowling & Welch, 2005).

On job training ultimately upgrade not only the productivity of employees but also of the organization. It has rightly been said, employee development is the key to organizational sustainable development. Organizations must have employees who are able to quickly adapt to an ever changing world market. Companies need to invest in ongoing employee training and development in order to keep both employees and be successful. The 21st century will be favourable to those organizations which are able to learn faster and adapt to changes than their competitors. On job training enhances employees initiative and quality of work, thereby assisting them to be more committed to achieving the organizational goals and objectives and in turn enhancing employees' effectiveness within the organization (Ramie, 2012).

On job training and development impacting on employee productivity has not only improved the wellbeing of organizations, but also aid the prosperity of most countries that has put ito consideration the design and delivery of training and development of workforce at national level. As the national policies aim to improve nation's human capital, this optimally in turn results to the economic growth of the nation. However, it is recommended for management of organizations to give training and development of employees a priority in order to get the best out workforce as well as improving the organization's productivity (Kate Hutchings, 2009).

The important practice in HRM is that training programs, which has positive impacts on quality of workers knowledge, skills and capabilities and that results in higher performance in their jobs. This performance ultimately contributes to supreme level of organizational performance (Guest, 1997). Training is the only ways of identifying the desired needs of employees and their competency level which improve their performance to achieve organizational goals. (Farooq M & Aslam. M.K., 2011).

According to study of Harrison (2000), learning through training influence the organization performance by greater employee performance and it is the key factor in achieving the corporate goals. The way of implementing training program will provide the solution to cover performance issues such as filling the gap between standard and actual performance of employee in effective way (Swart et al, 2005). Employee's ability changes based on the effectiveness of training program and it not only improves the performance of the employees, but also it enhance their knowledge, skills and attitude of the workers for future job. The competency level of employees develop through the training programs and enable them to implement the job efficiently and achieve firm objectives in a competitive manner (Wright & Geory, 2001).

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

In this Research Methodology chapter, the following areas were covered: Research Design, Area of study, Target Population, sample size, Data Collection Tools, and Construction of Data validity, Data analysis, and challenges and how they will be managed.

3.1 Research Design

Research design is a procedure that provides answers to issues such as techniques to use to gather data, the kind of sampling strategies and tools to be used and how time and cost constrain was dealt with (Kothari, 2002). The study adopted a cross sectional research design. This design also provided more representatives, reliable and precise measures which generate statistical values that answer the research questions thus providing in-depth understanding of the study.

3.2 Area of study

This study was carried out from Kabale Municipality taking Centenary bank as a case study. The study area was chosen due to its policy of training employees on the different new changing technology of carrying out duties.

3.3 Study Population

Target Population is the entire aggregation of respondents that meet the designated set of criteria within a study (Kothari, 2002). The study considered a total of thirty employees (30) taking Centenary bank as a case study. The respondents included branch manager, heads of departments, tellers and credit managers who were added up to get a total of 30.

3.4 Sample Size

A sample is defined as a small proportion of an entire population; a selection from the population. Using Krejicie and Morgan table of determination of sample size from a given study population (1970), the Study population was put into strata namely 7 departmental heads, 21 Staff members from Centenary Bank, Kabale District. The research engaged a total of twenty eight (28) respondents.

3.4 Sampling Techniques

Simple Random Sample was used to select each individual who was chosen randomly and entirely by chance, such that each individual has the same probability of being chosen at any stage during

the sampling process. Simple random sampling was used to select the twenty eight (28) respondents. That is 28 staff members in order to reduce bias in Sampling.

Purposive sampling was also used to select the key Informants who were from Centenary bank, Kabale District. This sampling method was used to select respondents who were believed to be more informed and updated with the content of the study.

3.5 Data Source

The data for the study was gathered from both Primary and Secondary sources to enable easy comparability of Secondary data available with responses from the Primary data sources that was generated from the field in order to drive to meaningful interpretation of findings.

3.5.1 Primary Data

Primary data is data that is collected by a researcher from first-hand sources, using methods like surveys, interviews, or experiments. It is collected with the research project in mind, directly from primary sources (Kimberly, 2001). The primary data was gathered from the respondents that was selected for the study. The researcher used Observation guide, Questionnaires and Interview guide to gather data from respondents.

3.5.2 Secondary Data

Secondary data is data gathered from studies, surveys, or experiments that have been run by other people or for other research (Kimberly, 2001). Typically, the researcher began a project by working with secondary data. This allowed time to formulate questions and gain an understanding of the issues being dealt with before the more costly and time consuming operation of collecting primary data. The Secondary Data/information was obtained through an extensive Literature review on the records management and transparency. Secondary data was gathered from the information resources and reports, Newsletters, and books/publications from different Libraries and from the websites.

3.6 Data Collection Methods

For the purpose of this study, data refers to the facts, figures and other relevant materials, past and present, serving as bases for study and analysis. The following data collection methods were used for this research during data collection.

3.6.1 Interview Method

Interview is a technique designed to elicit a vivid picture of the participant's perspective on the research topic (Polit & Hungler, 1999). The researcher used Interviews as one of the major methods of data collection during data collection. The researcher used in-depth interviews. The aim of using an interview method was to explore the respondents' views, feelings, perceptions and experiences and due to the context, society or tradition in which the study was conducted. Therefore, the interviewing method helped in collecting data directly through face-to-face interactions especially to the respondents who were not having time to fill the questions and this provided more in-depth information.

3.6.2 Observation Method

During the study, the researcher employed participant observation to assess inter-respondent relationships. The researcher actively participate during the study in order to become familiar with the respondents in order to whether employees are being trained.

3.6.3 Questionnaire Method

The researcher constructed an easy, clear, and straight-forward questionnaire for the comfort of respondents' understanding, interpretation and feedback. A structured questionnaire consisting of both open-ended and close-ended questions based on a set of questions in relation to the study objectives were administered in order to gather relevant in-depth information.

3.7 Data Collection Instruments

Data collection instruments refer to the process of collecting data after the researcher has identified the types of information needed which is based on the research questions guiding the study.

3.7.1 Questionnaire Guide

Questionnaire guide is a self administered data collection tool that is addressed to the respondents to express their opinions in writing (Kothari, 2002). The researcher used primary data for the study and a structured questionnaire were used as a tool to collect Primary Data. Structured questionnaires are easier to administer and analyze in terms of time and money. The Questionnaires were issued to the respondents through informal self-introduction. Each entity within the questionnaire was developed to tackle a specific research question to fit best in the

research problem. Structured questionnaires were more convenient since respondents and were expected that they would have less time to take part in oral interviews.

3.7.2 Interview Guide

An interview is a face to face conversation between an interviewer and respondents conducted for the purpose of obtaining information (Kothari, 2002). The researcher used interview guides because some of respondents are time conscious and would not be able to fill questionnaires. The researcher used interview to derive information from respondents by face to face interactions which has an advantage to the interviewer, the use of interviews helped to avoid misinterpretation of the questions as the researcher was assisted to interpret questions that were properly understood by the respondents such that immediate responses were obtained.

3.8 Data Quality Control

It refers to the process of bringing order structure and mass of information gathered from the research study. In data quality control process, validity and reliability of data collection instruments are explained.

3.8.1 Validity of Instruments

Validity refers to the degree to which results obtained from the analysis of data actually represents the phenomenon under study. It is the extent to which a research tool measure what it is exactly supposed to measure (Mugenda & Mugenda, 2003). The researcher considered validity of instruments to ensure efficiency and effectiveness of the tools to arrive to dependable findings, conclusions and recommendations as demanded by the study objectives and topic.

3.8.2 Reliability of Instruments

Reliability is the extent to which a research instrument provides the same results on repeated trials (Mugenda & Mugenda 2003). The researcher carefully planned an interview guide and questions in different themes in advance for different categories of respondents in order to acquire data of various characteristics desired for the study. The researcher visited Centenary bank and saw how data collection instruments were used to determine whether they are going to produce the intended results from the respondents in the researchers study area.

3.11 Data Analysis

It is the process of bringing order and more meaning to the mass information gathered from respondents after the research study (Mugenda & Mugenda 2003). The Data units was sorted

according to the study objectives in order to produce coherent meaning. Data was then organized, entered into the computer and analyzed using Microsoft Excel a computer-based statistical application program. The study results were presented in form of tables for easy interpretation. Conclusion and recommendation were further drawn in the same arrangement with the study objectives accrued from the study findings.

3.12 Ethical Considerations

In this, some of the ethical considerations included things like not exposing the information for other purpose but using it for only academic purposes since it is the main issues for collecting such information form the company. In addition, the participants in the research had access to the results of the study.

This also included getting a Letter from the Head of Department of Business Administration seeking permission to conduct the study after being directed by the supervisor to do so. This helped the researcher to interact with the respondents freely without being scared of being questioned on how she got there.

To ascertain the practice of ethics in this study, the following activities were implemented by the researcher. All the questionnaires and respondents were coded instead of reflecting the names that provide anonymity of the respondents.

3.13 Research Procedure

Research Procedure refers to the steps that are taken into consideration by the researcher before going to the field for data collection (Mugenda, & Mugenda 2003). The researcher requested for a letter of introduction from the Research Coordinator of Kabale University. A copy of this letter was presented to the respondents that were approached during data collection. Questionnaires were distributed to the selected literate respondents; observation was done; and interviews were held; and check list field diaries were used and kept to record events that were very important during the interpretation and analysis of the results.

3.14 Limitations and how they were handled

The researcher got a challenge of failure of respondents to reveal the truth of their information and even others dodged answering some critical questions an incident which may result into the researcher missing very important information. However, the researcher made sure that she uses all the tricks possible to convince and entice respondents to provide relevant information in its fullness.

The researcher faced the challenge of limited funds because of hectic family responsibilities by her parents and other expenses as in School dues and on top of research which were not much resource demanding. However, the researcher used all efforts and fundraised from well-wishers and optimally used his personal savings and adhere to the stated study budget so as to avoid unexpected expenses that hampered the research process.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, AND INTERPRETATION OF FINDINGS

4.0 Introduction

This chapter presents the study findings as collected from the field study that was set out to assess on job Training and Employee Productivity in Banking Institutions in Uganda: A case study of Centenary Bank Kabale Branch. The study was guided by the following objectives; To analyze the methods of on job training used at Centenary Bank, Kabale branch, To investigate the factors that influence of employee productivity at Centenary Bank, Kabale branch and to assess the relationship between onjob training and employee productivity at Centenary Bank Kabale branch.

4.1 Categories of Respondents

The respondents' demographic characteristics which include age, sex, marital status and level of education were considered. The researcher managed to issue out questionnaires to each respondents', conducted interviews and carried out observations during the collection of data for the study.

4.2.1 Age of the Respondents

The researcher collected data from respondents on age and the results were tabulated below.

Age group	Number of Respondents	Percentages %
20-30	4	14
30-40	12	43
40-50	10	36
50+	2	7
Total	28	100

Table 4.1 Age of the Respondents

Field Data, 2022

The respondents who participated in the study were in the age group of 20-30 and they accounted for 4(14%) of the respondents. The other respondents who accounted for 12(43%) were in the age group of 30-40 and this appeared to be the age group with highest number of respondents.

The other respondents in the age group of 40-50 and 50 and above years respective accounted for

10(36%) and 2(7%) respectively bringing the total to 28 and 100%.

4.2.2 Sex of the Respondents

The researcher found out information from the sex of the respondents as shown in the table below.

Table 4.2:	Showing the Sex of Respondents	
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Sex of Respondents	No. of Respondents	Percentage (%)
Males	10	38
Females	18	62
Total	28	100

Field Data, 2022

From the table above, the respondents who participated in the study were males and females who accounted for 10(38%) and 18(62%) bringing the total to 28 and 100%.

4.2.4 Education Level of Respondents

The respondents had different education levels starting from Certificate, Diploma and Degree from different Universities and higher Institutions of Learning.

Table 4.4: Showing the Education Level of the Respondents

Education Levels	Number of Respondents	Percentages %
Certificate	5	16
Diploma	10	36
Degree	13	46
Total	28	100

Field Data, 2022

From the table above, the respondents who participated in the study had obtained certificate and they accounted for 5(16%). Some others who included tellers had completed their diplomas from higher institutions of learning and they accounted for 10(36%). The other respondents who included departmental heads and some tellers were university graduates and they had obtained 13(46%) of the respondents.

4.3 The Methods of On job training used at Centenary Bank

The researcher collected data on the methods of on job training used at Centenary Bank and results were presented, analyzed and discussed as shown in the table below.

Response	Number of Respondents	Percentages %		
Coaching	5	16		
Job instruction	10	36		
Apprenticeship	6	21		
Job rotation	7	25		
Total	28	100		

4.3 Showing the Methods of On job training used at Centenary Bank

Field Data, 2022

From the table 4.3 above, the respondents who participated in the study revealed that coaching is one of the methods used by centenary bank Kabale branch. They revealed that with this form of on job training, the trainee is placed under a particular supervisor who functions as a coach in training the individual. Relatedly, the supervisor provides feedback to the trainee on his performance and offers him some suggestions for improvement. Often the trainee shares some of the duties and responsibilities of the coach and relieves him of his burden hence this accounted for 5(16%) of the respondents.

The other respondents who accounted for 10(36%) revealed that another form of on job training is Job Instruction which can as well be known as training through step by step. Under this method, trainer explains the trainee the way of doing the jobs, job knowledge and skills and allows him to do the job. More so, the trainer appraises the performance of the trainee, provides feedback information and corrects the trainee.

The other respondents who accounted for 6(21%) revealed that apprenticeship is also another method of on job training used by centenary bank. They argued that, apprenticeship is a formalized method of training curriculum program that combines classroom education with on-the-job work under close supervision. The training curriculum is planned in advance and conducted in careful steps from day to day. Most trade apprenticeship programs have a duration of three to four years before an apprentice is considered completely accomplished in that trade or profession. This method is appropriate for training in crafts, trades and technical areas, especially when proficiency in a job is the result of a relatively long training or apprenticeship period.

The other respondents who accounted for 7(25%) mentioned Job Rotation as another form of on job training used by centenary bank. This type of training involves the movement of the trainee from one job to another. The trainee receives job knowledge and gains experience from his supervisor or trainer in each of the different job assignments. Though this method of training is common in training managers for general management positions, trainees can also be rotated from job to job in workshop jobs. This method gives an opportunity to the trainee to understand the problems of employees on other jobs and respect them. This method of on job training has an advantage where an employee are eliminate boredom of an employee, encourage development, give employees a break from strenuous job duties, helps HR manager identify where employee work best and gives HR manager a backup plan if an employee leaves.

The other respondents mentioned Internship as one of the on-the-job training methods. Individuals entering banking are provided with thorough instruction though theoretical and practical aspects. Apprenticeship training programmes are jointly sponsored by colleges, universities and industrial organizations to provide the opportunity to the students to gain real-life experience as well as employment. Exhibit presents the benefits of apprenticeship training.

4.4 The factors that influence of employee productivity at Centenary Bank

The researcher collected data on the factors that influence of employee productivity at Centenary Bank and results were presented, analyzed and discussed as shown in the table below.

Response	Number of Respondents	Percentages %
Employee training	5	18
Technology	8	28
Proper Tools and Equipment	6	21
Managerial Communication	3	11
Diversity at workplace	4	14
Encouraging physical activities	2	7
Total	28	100

4.4 Showing the factors that influence of employee productivity at Centenary Bank

Field Data, 2022

From the table above, the participants who participated in the study revealed that Employee Training is the factor that influence employee productivity. They argued that when employees are not given training, they end up spending hours trying to figure out the basics of the work instead of doing actual productive work. However, merely having an employee training program isn't enough. Training is a significant productivity factor that should be comprehensive and thorough. Take your time, talk to your employees, and explain how their role affects the organization's operations, so they see the big picture. This way, you increase their capability of handling general things on their own, rather than merely giving them role-specific know-how and limiting their learning hence this accounted for 5(18%) of the respondents.

The respondents who accounted for 8(28%) noted about Technology as also another factor that influence employee productivity. They argued that at centenary bank, almost everything is highly reliant on technology these days, and they're always on the lookout for the next best app or tool. It's important to note that this technological change is crucial for achieving productivity level increase. Improving technical factors like these can help the employees do more with less and tremendously increase productivity.

The respondents who accounted for 6(21%) noted that Proper Tools and Equipment also influence employee productivity. They argued that at centenary bank, provision of employees with effective tools and up to date equipment enabled them to improve employee productivity. Investing in more modern equipment and save the time and effort of employees to allow for more work to be done!.

A statement from one of the key respondent revealed that,

"Once you have provided the employees with all of the necessary equipment and tools, you will notice how much faster the work can be completed; there will no longer be extraneous delays to their work because a piece of equipment has broken at the worst possible time".

The respondents revealed that, Managerial Communication is also another important factor that influence employe productivity. They argued It is no surprise, managers are important to their employees and their overall engagement at work. A manager is usually that person who is required to give regular guidance and open feedback to their employees. While a manager might often seem like a strict person, they should also know how to recognize a job well done and be ready to reward his/her employees for it hence this accounted for 3(11%).

The respondents also revealed that diversity at workplace is very important factor. Diversity is great; it is amazing and makes all of your employees have a great time interacting and working together. Hiring employees who have different personal values, religion, culture, and tradition is an amazing way of having your office share and understand different values in life. The more diversity you have in your office, the more your employees will learn one from another, they will share their experiences, get to know each other and create a lot more productive environment and this accounted for 4(14%).

The respondents also noted that, encouraging Physical Activity as another important factor that influence employee productivity. They argued that employees do not have to be sitting all day in their office chair to realize physical activity is crucial for his/her wellbeing and health. There are many companies out there who simply ignore the need for physical activity; this can have a negative effect on the employees, everyone needs to keep active, no matter the work they do. Giving the employees a chance to do physical activities is a great way to make them more productive and this accounted for 2(7%).

4.5 The relationship between onjob training and employee productivity at Centenary Bank Kabale branch.

The researcher collected data on the relationship between on job training and employee productivity at Centenary Bank Kabale branch and results were presented, analyzed and discussed as shown in the table below.

4.4 Showing the relationship between onjob training and employee productivity at Centenary Bank Kabale branch.

Response	Number of Respondents	Percentages %	
Enhanced Job Knowledge, Skills and Abilities	5	18	
Saving Time and Costs	7	25	
Boosts Employee Satisfaction	1	4	
Employee Satisfaction	6	21	
Self-Fulfilling Prophecy	3	11	
Raises Confidence Levels	4	14	
Supports a Performance-Based Culture	2	7	
Total	28	100	

Field Data, 2022

From the table above, the study revealed that enhanced Job knowledge, skills and abilities are the main causes of on job training and employee productivity. They argued that where Employees are unable to perform properly if they lack the necessary knowledge and skills required to do a particular job. Training & Development helps the employees in gaining the right set of skills and abilities to perform better and thus improve their performance. Training programmes also help the employees to improve their attitude towards the work, which is also an important factor necessary for improved performance hence this accounted for 5(18%).

The respondents revealed that both on job training and employee productivity Saves Time and Costs Poor performance of the employees happens when they are not sure about what, when and how they are supposed to do a particular task. On job Training helps to solve these performance problems by explaining the details of the job and equipping the employees with the necessary skills to perform well. This reduces duplication of effort in the workplace and time spent in correcting

the mistakes. Thus, it saves time and costs which in turn improves the employees' productivity hence this accounted for 7(25%)

The respondents who accounted for 1(4%) revealed that on job training and employee productivity Boosts Employee Satisfaction as Satisfaction is essential for a productive workplace. Employees are satisfied when they're given the skills and knowledge they need to perform their duties optimally. On job Training is an important step in providing the skills your employees need to perform their best.

The other respondents who accounted for 6(21%) revealed that on job training and employee productivity promote Employee Satisfaction as Training & Development of the employees improves the knowledge, skills and attitudes of the employees. Thus, they are more confident regarding their work which naturally improves their self-esteem and satisfaction levels. This new found satisfaction brings about a kind of organizational citizenship behavior in the employees. They work harder as they feel a part of the organization which results in their improved performance.

Other respondents who accounted for 3(11%) revealed that Self-Fulfilling Prophecy as another important relationship between on job training and employee productivity. They noted that one of the larger aspects of training is the actual organizational focus on the employee to become better, either as a person or as a contributor to the growth of centenary bank. The attention by the organization coupled with increased expectations can lead to a self-fulfilling prophecy of enhanced output by the employee. Employees who receive regular, scheduled feedback, including training, along with an increase in expectations, actually have a higher level of worker output.

The other respondents who accounted for 4(14%) revealed that, both on job training and employee productivity raises Confidence Levels as Learning and maintaining skills can boost employees' confidence. With greater confidence, they will enjoy a greater sense of value and enthusiasm on the job. This often translates into increased productivity.

Others noted that on job training and employee productivity supports a Performance-Based Culture. This inspires and motivates employees by giving them attainable goals to reach on a regular basis. However, thee culture should also have a clearly defined definition of success. When

employees know what they are reaching for, they are able to achieve it in an optimal way hence this accounted for 2(7%) of the total participants.

CHAPTER FIVE

DISCUSSION OF THE FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter covers a summary of the findings, conclusion and recommendations in line with study objectives and research questions with reference to the topic under study.

5.1 Discussion of the Findings

The findings of the study on objective one revealed that other respondents who accounted for revealed that on job training is Job Instruction which can as well be known as training through step by step. Under this method, trainer explains the trainee the way of doing the jobs, job knowledge and skills and allows him to do the job. More so, the trainer appraises the performance of the trainee, provides feedback information and corrects the trainee as revealed 10(36%). This concurs with (Ondiek & Odera, 2012) who revealed that Job instructional technique (JIT) is a step by step (structured) on the job training method in which a suitable trainer prepares a trainee with an overview of the job, its purpose and the results desired, demonstrates the task or the skill to the trainee, allows the trainee to show the demonstration or his or her own and follows up to provide feedback and help.

Relatedly, on the same objective the findings revealed that coaching as another method of con job training used by Centenary Bank Kabale branch. With this form of on job training, the trainee is placed under a particular supervisor who functions as a coach in training the individual. Relatedly, the supervisor provides feedback to the trainee on his performance and offers him some suggestions for improvement hence this accounted for 5(16%) of the respondents. This was in agreement with (Anderson, 2010) who argues that Coaching is a one to one training. It helps in quickly indentifying the weak areas and tries to focus on them. It also offers the benefit of transferring theory learning to practice. The biggest problem is that is perpetrates the existing practices and styles.

Findings on objective two revealed that Managerial Communication is also another important factor that influence employee productivity. They argued It is no surprise, managers are important

to their employees and their overall engagement at work as this accounted for 3(11%). This was in agreement with Sharipah, (2011) who revealed that, Employee productivity management is probably the most difficult process that can be used to improve organizational success and ye it offers the largest potential return for the company. Management involvements are providing opportunities for communication, clarification, share strategic understanding and commitment with the employees.

The findings of the study on objective three revealed that, enhanced Job Knowledge, Skills and Abilities is the main relationship between on job training and employee productivity. On job Training & Development helps the employees in gaining the right set of skills and abilities to perform better and thus improve their performance. Onjob Training programmes also help the employees to improve their attitude towards the work, which is also an important factor necessary for improved performance as this accounted for 5(18%). This was in agreement with Harrison (2000) who revealed that on job training influence the organization performance by greater employee performance and it is the key factor in achieving the corporate goals. The way of implementing training program will provide the solution to cover performance issues such as filling the gap between standard and actual performance of employee in effective way.

5.3 Conclusions

From the study findings, the researcher concludes that various methods of on job training used by centenary bank like coaching, job instruction, apprenticeship and job rotation and internship prgrammes should be enhanced as this enables the newly recruited employees to gain more knowledge and skills regarding the performance of different activities.

The researcher also concludes that since there are different factors that influence on job training and employee productivity among which is a significant productivity factor that should be comprehensive and thorough. Centenary bank should Take its time to talk to the employees, and explain how their role affects the banks operations, so that they see the big picture.

The researcher also concludes that the on job training and employee productivity Saves Time and Costs Poor performance of the employees happens when they are not sure about what, when and how they are supposed to do a particular task. On job Training helps to solve these performance problems by explaining the details of the job and equipping the employees with the necessary skills to perform well.

5.4 Recommendations

Basing on the findings of the study, the researcher makes the following recommendations in line with specific objectives of the study.

The researcher recommends that there should be provision of monetary and non-monetary rewards to employees. This calls on centenary bank top management to promote a good environment where employees skills can be increased to improve on staff welfare.

It is recommended that the Ministry of Finance, Planning and Economic Development should establishes mandatory training workshops for all newly recruited employees in the banking institution routinely to refresh and update their skills. This promotes professional growth and re-energizes them hence reducing their turnover.

5.5 Suggested areas for further Research

The study was set to find out on job training and employee productivity in banking institutions in Uganda: A case study of centenary Bank Kabale Branch. However, due to geographical scope and time scope, the researcher was unable to cover other branches of centenary bank and other aspects relating to provision of on job training and employee productivity and therefore suggests the following areas.

- The role of motivation and employee performance in the selected financial Institutions in Uganda
- The relationship between the recruitment and deployment of female employee and access to quality financial services.

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APPENDICES

APPENDIX I: QUESTIONNAIRE FOR KEY RESPONDENTS.

Dear Respondents,

I am NAKERO SARAH a student of Kabale University offering a Bachelors Degree in Business Administration carrying out a study on; "On job Training and Employee Productivity in Uganda: A case study of Centenary Bank Kabale Municipality, in Kabale District". You are kindly requested to spare me a moment of your precious time and join in gathering information about the study.

SECTION A

Social Demographic Characteristics of Respondents

Please tick the appropriate answer: or provide an appropriate answer where necessary

1. Sex of the Respondent

Male

Female

2. Education Level

Certificate

Diploma

Degree

3. Age group.

20-30	
30-40	
40-50	
50+	

50 +

6. What are the methods of on job training used by an organization?

7. What are the factors influencing employee productivity in an organization?
8. What is the relationship between onjob training and employee productivity in an organization?

Thanks for your Co-operation

APPENDIX II

INTERVIEW GUIDE FOR KEY RESPONDENTS

I am NAKERO SARAH a student of Kabale University offering a Bachelors Degree in Business Administration carrying out a study on; "On job Training and Employee Productivity in Uganda: A case study of Centenary Bank Kabale Municipality, in Kabale District". You are kindly requested to spare me a moment of your precious time and join in gathering information about the study.

Dear Respondents,

- 1. What are the methods of on job training used by an organization?
- 2. What are the factors influencing employee productivity in an organization?
- 3. What is the relationship between onjob training and employee productivity in an organization?
- 4. Any other comment on job training and employee productivity in an organization?

Ν	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
ote: "	"N" is S" is sam	population	size						

APPENDIX III: KREJCIE AND MORGAN SAMPLING TABLE.