

TRAINING NEEDS ANALYSIS FOR MALAYSIA CREDIT CO-OPERATIVES

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ABSTRACT

Education is important for developing human capital and intellectual strength, enhancing business knowledge and inculcating positive values. The main objective of this study is to identify training programmes that are appropriate for members of credit co-operatives. The findings from this study are important for Co-operative College of Malaysia (CCM) as a guideline in formulating training programmes suitable for all co-operatives in Malaysia. The respondents in this study comprise staff of 136 credit co-operatives from the medium and large clusters, selected randomly. Questionnaire forms were sent to these co-operatives but only 72 of them (52.9%) returned a total of 196 completed forms. The data were analysed using frequency tables, the chi-square test of association study and gap analysis of the respective mean scores. The results of the study show that the supervisors are satisfied with the skills of their staff in performing five tasks. However, the former are of the view that the skills exhibited by the staff in 12 other more challenging tasks are only at the moderate level. Based on the staff's self-evaluation, they are found to be highly committed to their organisations and able to work in a team, but have some problems in fulfilling promises and lack the spirit of give and take. The study also examines the relationship between level of knowledge on the one hand, and the background of respondents on the other, vis-à-vis, length of service, age, gender, education level and cluster of the co-operatives. It was found that only two factors are significantly related to the level of knowledge, namely, education level and the co-operative cluster. The findings are suitable for use by those involved in the development of co-operatives such as the Ministry of Domestic Trade, Co-operatives and Consumerism (MDTCC), the Malaysia Cooperative Societies Commission of Malaysian (MCSC), CCM and the co-operative movement itself. In particular, the findings of this study should be used as a guideline in identifying and formulating suitable training programmes for the staff of credit co-operatives to enhance their management performance.

Key Words : Credit Co-operatives, Training Needs Analysis , Training Programme

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INTRODUCTION

In NCP 2011-2020, one of the five core strategies for implementation is “*Establishing and enhancing the capability of the co-operative movement’s human capital*”. This core strategy is aimed at raising the capability of members, board members, internal audit committee and staff of co-operatives who are responsible for the success of the organisations. The above is to be achieved by developing human capital’s intellectual strength, increasing their knowledge in business and instilling positive attitudes, all of which are realised mainly through education.

As an institution of co-operative education in Malaysia, Co-operative College of Malaysia (CCM) plays an important role under the NCP 2011-2020 to help transform co-operatives to be more creative, innovative and competitive. This is in line with CCM’s mission of raising the competency of the co-operative movement’s human capital through education and knowledge-based services that take into cognizance the interest of customers and the principles of co-operatives.

Credit Co-operatives

The Malaysia Cooperative Societies Commission (MCSC) defines a credit co-operative as the one registered under the credit function and its main activity consists of lending, taking deposits and giving other credit facilities to members as provided by the co-operative by-laws.

As of December 2011, there were 589 credit co-operatives (*Data Korporat SKM, 2011*) grouped into four clusters based on size with the distribution of co-operatives by cluster as follows: 57 large, 79 median, 121 small and 332 micro. According to MCSC, as of June 2012, the credit co-operatives altogether had 1.8 million members with a share capital of RM4.7 million, total asset of RM9.4 billion and total revenue of RM1.1 billion. This study focuses on credit co-operatives as they account for the largest proportion of the overall co-operative income in Malaysia. In terms of performance, credit co-operatives were ranked as the top three co-operatives among the 100 best co-operatives in 2011.

However, for this study, two co-operative banks (*Bank Rakyat* and *Bank Persatuan*) were omitted because of the vast differences between these banks and other credit co-operatives with respect to operation system, membership size, products, modus operandi and regulations, as well as total income.

PROBLEM STATEMENT

As of today, there has been no standard operating procedure that can be used to formulate and monitor CCM’s training programmes. Any form of training has to be preceded by training needs analysis (TNA) (Goldstein and Ford, 2002; Salas and Canon-Bowers, 2001). TNA examines the returns on training investment and it is the initial step in the cycle of training. It helps one to minimise the risk of making mistakes in training programme development and ensure the effectiveness of the training programme concerned (Elbadri, 2001) Tung-Chun, 2001)

OBJECTIVES OF STUDY

The objectives of this study are to evaluate the attitudes and knowledge of staff in credit co-operatives and determine the gap in skills between the former and their supervisors with the aim of identifying the courses they require. Other factors related to competencies are also examined.

IMPORTANCE OF STUDY

The findings from this study are important to CCM in particular, and to other relevant parties in general as a guideline in formulating training programmes suitable for the staff of all co-operatives in Malaysia. Specifically, the findings of the study are useful for the following purposes:

- i) Formulating strategies in developing training programme for the co-operative movement in the future
- ii) Developing training programmes that are more focused and with clearly defined directions
- iii) Identifying the required training programmes by priority
- iv) Identifying the training method that is systematic and meeting the needs of participants
- v) Ensuring that the training programmes designed have a positive bearing on the growth and success of co-operatives

REVIEW OF LITERATURE

Most definitions on training pertain to the training needs of individuals, whether from the perspective of behaviour or knowledge. In the context of an organisation or workplace, Dessler (1997) states that training is a process of teaching basic skills to perform their tasks. Through training, one can provide the needs of individuals and new employees .

Training is a process closely associated with the effort to raise the working skill of an individual. Ab. Aziz (2001) viewed training as a process relating to changes in knowledge, skills and attitude of an individual. Rozhan (1997) on the other hand, described training as the effort by an organisation or institution to enhance the capability of a person to carry out his/her task and fulfil the role given by his/her organisation. It is thus noted that a training that is based on current need is preferred.

Moreover, training entails the important function of development and management of human resource (De Simone *et al.*, 2002; Tannembaum & Yuki, 1992) It is invariably linked to planned learning process which is designed to raise the capability of workers to solve current and future problems, ensure the effectiveness of workers and competitiveness of organisations (De Simone *et al.*, 2002)

On the basis of the various definitions above, it is concluded that training is an activity in which organisations seek to raise the skills, knowledge and ability of their employees with the aim of

enhancing the quality of work. It is also an investment by organisations. Despite the myriad of trainings, the objective is similar, that is, to enhance worker capability and performance.

Training Needs Analysis

Before embarking on the development of a training programme, one needs to conduct a training needs analysis (TNA). This is to determine the venue, what to teach and who should attend such training (Goldstein, 1993).

TNA is a systematic process to identify the type of training needed and the targeted participants. The analysis looks at the needs from the perspective of the organisation concerned, the jobs and individuals. There are two types of needs, namely, training needs and non-training needs which include workflow, intake, policy and type of work.

Kaufman *et al.* (1993) defined TNA as a process of identifying and determining the acceptable gap between current and desired needs. Molenda, Pershing and Reigeluth (1996) had a similar view that TNA was to determine the type and extent of problems related to performance and the method of overcoming it. Meanwhile, Noe *et al.* (2009) described TNA as a process of evaluating an organisation and the function of its employees in order to determine the type of training needed.

Thus, the purpose of TNA is to identify performance needs, knowledge, skills and capabilities that workers must have to help an organisation achieve its needs. Evaluation must be made on the resources required to achieve the organisational mission, increase productivity and provide quality products and services. TNA examines the gap between expected performance and current performance and identifies the causes of gaps, if they exist. This will help organisation to find ways to reduce or remove performance gap completely.

Based on the various definitions of TNA by several authors, it is generally accepted that such evaluation is made so that the training developed for an organisation helps to achieve its strategic objectives. In conclusion, TNA is deemed a prerequisite to the development of an effective training programme. Goldstein (1993) felt that a sub-optimal training programme would not help an organisation achieve its performance objectives, but instead was a waste of money and other resources of the organisation. Sub-optimal training programme is also not effective in helping an organisation solve its problem (Abu Doleh, 1996; Branine, 1996). In conclusion, TNA must be carried out systematically and follow specific steps. The analysis is done at three levels, namely, organisation, operation and individuals.

Analysis of Staff Competency on Tasks And Operation

Analysis on the competency of a task is carried out based on its importance or priority within a specific job function. The analysis focuses on three elements for an organisation to perform well, and employers must be in control of the three elements.

According to Hoffman (1999), competency referred to features such as knowledge and skills or ability possessed by an individual to perform well. By analysing the level of competency of its employees, with respect to knowledge, skills and attitude, an organisation would be able to design and develop the appropriate training programmes needed. The analysis begins with the evaluation of attitude, followed by knowledge and skills.

METHODOLOGY OF STUDY

Figure 1 depicts the study framework. It shows the relationship between job functions, current competency and training programme required using the method suggested by McGehee and Thayer (1961). It looks at three aspects, namely, attitude, knowledge and skills.

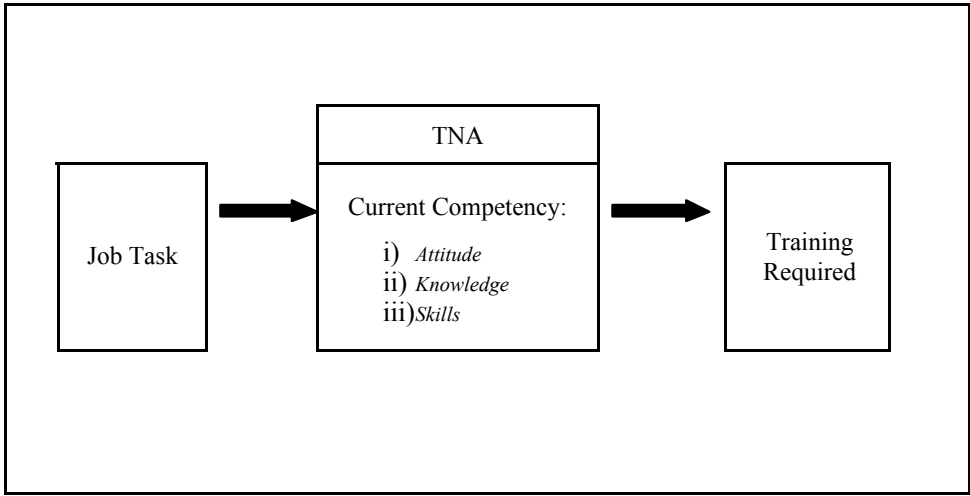


Figure 3-1: Study Framework

An analysis on attitude is important in determining whether an organisation is on the right track, while an analysis on knowledge determines whether tasks performed follow the correct procedure to ensure good results. Meanwhile, an analysis on skills looks at both knowledge and experience. From these analyses, one would be able to identify any weaknesses and determine the best way to address it.

Scope of Study

As at 31 December 2011 there are a total of 589 active credit co-operative in Malaysia. This study involves a sample of 136 credit co-operatives under the large and medium clusters. A total of 72 large and medium cooperative with 196 in total of questionnaires were answered and returned. The respondents comprise staff of these co-operatives in particular those managing the credit division.

The study examines the level of competency of the staff in knowledge, skills and attitude according to the staff themselves (self-evaluation) as well as according to their supervisors. Face-to-face interviews of respondents could not be carried out because of the wide geographical area in which co-operatives selected were located and also due to a time constraint of only 4 months to complete the study. The credit co-operatives included in the study must have at least one office staff. Information about these co-operatives as of 31 December 2011 was sourced from MCC.

Data Analysis Techniques

The analytical techniques used to achieve the study objectives are listed in Table 3.4. A test of reliability was carried out using Cronbach alpha to determine the internal consistency of skills and attitude dimensions.

Table 3.4: Method of Analysis by Objective

Objective	Analysis
1. Evaluate the attitude and skill of staff in the credit division of co-operative	Summary statistics of the mean scores
2. Determine the gap in the evaluation by staff themselves and that of their supervisors	Gap analysis
3. Identify factors related to competencies	Chi-square test of association

RESULTS AND DISCUSSION

Data for the study were obtained from 196 completed survey forms received from 72 of the 136 co-operatives (52.9%) selected. This response rate is considered satisfactory as in general data collection by post seldom achieves more than 30 per cent return rate (Sekaran, 2000).

Background of Study Sample

The study sample is divided into three groups as follows:

- i) Co-operatives
- ii) Supervisory staff of co-operatives
- iii) Staff of co-operatives

Background of Co-operatives

More than half (58.0%) of the co-operatives in the study sample are medium-cluster co-operatives, while the remainder (42.0%) are large cluster ones. The number of respondents (both supervisory and non-supervisory) selected per co-operative ranges from one to three people. Credit co-operatives have multiple financial sources. All of the co-operatives use members' fees as their capital, while about two-thirds (64.2%) also have access to share capital. Meanwhile, 22.9 per cent have bank loans, whereas the remainder (17.1%) have other financial sources such as government grant and 'Tabarru' Fund.

The majority (80.0%) have civil servants as members, while quite a large proportion (35.0%) have pensioners as members. A small proportion has members from the military, police and other individuals linked with religious institutions, as in the case of co-operatives for mosque congregations.

Profile of Supervisor Respondents

Female supervisors made up slightly more than half (55.1%) of the sample and that the majority (87.8%) are Malays. The largest proportion are 50 years and older (36.2%), followed by those in the 41-50 years age group (35.7%). However, not many among them belong to the younger age-group of 18-30 years old (12.2%).

More than half of the supervisors (57.7%) have *Sijil Pelajaran Malaysia* (SPM) qualification while quite a large proportion (34.1%) have tertiary education of a bachelor's degree or higher. The rest (23.5%) have STPM/Certificate/Diploma. Many (63.8%) have been in the co-operative service for more than 10 years, and are likely to be experienced in their jobs. Those with 5-10 years service account for 17.3 per cent.

In the last two years, about three-quarters (74.5%) of the supervisors have attended at least one course, with the largest proportion (39.3%) having attended one to three courses. On the other hand, as many as a quarter (25.5%) among them has never attended any courses.

Background of Cooperative Staff Respondents

The staff sub-sample comprises mostly females (75.0%) and Malays (90.3%). About two-thirds (67.3%) are below 40 years of age followed by those in the 40-50 age group (26.0%), while only a small proportion (6.7%) are more than 50 years old. Further, more than half (55.1%) have SPM qualification while one-third have STPM/Diploma (34.2%). In contrast to the supervisor sub-sample, only a small number (1.0%) have bachelor degree or higher.

In terms of working experience, slightly more than half (54.5%) have been working with co-operatives for more than five years, while quite a large proportion (37.2%) has more than 10

years experience. However, a substantial proportion (35.2%) has never attended any courses, while slightly less than half (45.9%) has attended one to three courses while in service.

Attitude of Staff

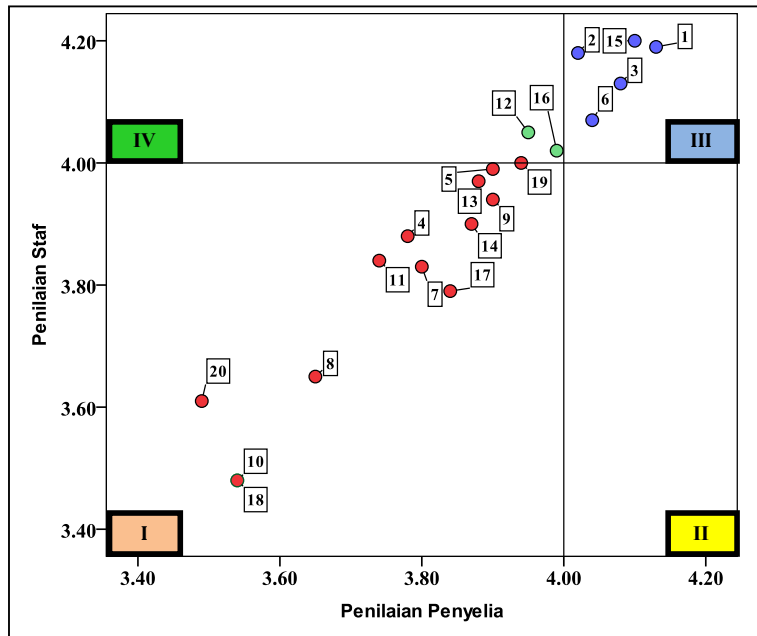
The staff sub-sample generally has positive values based on the median score of at least 4.0 for most of the actions evaluated. However, their commitment for fulfilling promises and their personal conviction is rather low as indicated by the median score ranging from 3.0 to 3.5 only. That is, cooperative staffs generally have positive values, are highly committed to their organisations and can work as a team, but are less committed in fulfilling promises and less positive in situations where they need to have a spirit of give and take.

Level of Skills of Credit Co-operative Staff

The results show that supervisors in credit co-operatives are less convinced in the ability of their subordinates staff to manage meetings (3.54), make effective presentation (3.54) and market the co-operatives' products (3.49). This is not surprising as the three tasks require good communication skills usually achieved through higher level education and experience, whereas they are more familiar with the daily clerical work routine.

However, there is not much difference in the ranking of the perception scores between the groups of respondents. The staff acknowledged that they can perform well in eight of the 20 tasks, whereas the supervisors believe that the former can perform well only in five tasks. However, statistical tests results indicate that the evaluation of supervisors and staff's self-evaluation are similar in 18 of the 20 skills investigated. Their evaluation only differs in two skills, namely, recording borrowers' details correctly and preparing payment vouchers for borrowers.

Further analysis focuses on the identification of skills that need to be improved based on the evaluation of the staff themselves and that of their supervisors. In Quadrant III of Figure 4.3, it is clear that both supervisors and staff are satisfied with five tasks performed by the latter. However, in Quadrant I, it is evident that both supervisors and other staff are of the opinion that 12 job tasks have not been performed satisfactorily. Quadrant IV indicates that superiors and staff differ in perception on the latter's performance in two tasks. Specifically, supervisors give lower scores than the staff on skills related to the computerised loan system. The results in Figure 4.3 concur with the results of the gap analysis discussed earlier.



I. Both Supervisors and Staff are not Satisfied	IV. Both Supervisors and Staff are Satisfied
S4: Preparing loan report for the higher-up	S1: Checking application form against prevailing condition on loan
S5: Making decision on approval or rejection of application based on prevailing condition	S2: Recording borrower's information accurately
S7: Collecting loan repayment as scheduled	S3: Explaining loan application procedure to borrowers accurately
S8: Scrutinising list of non-payment of more than 6 months (Non-performing loan)	S6: Communicating with clients
S9: Obtaining information from loan applicants	S15: Using office facilities
S10: Setting up meetings	IV. Supervisor's Evaluation is Higher than that of Staff
S11: Preparing documents such as notices and the like to be sent to borrowers and guarantors	S12: Using the co-operative's computerised loan system
S13: Preparing payment vouchers for borrowers	S16: Keeping data on borrowers manually or using computer system
S14: Updating and keeping data on borrowers	
S17: Reporting problems related to credit	
S18: Making presentation effectively	
S19: Managing working hours effectively	
S20: Expediting the marketing of credit products	

Figure 4.3: Comparison of Evaluation of Skills of Staff between supervisors and Staff

Level of Knowledge of Credit Co-operative Staff

Further analysis focuses on staff's knowledge based on their responses to a set of ten questions on general procedures. Generally, their level of knowledge is fairly high with 63.5 per cent answering eight of the questions correctly. However, only a small proportion (9.2%) could answer all questions correctly. Meanwhile, 11.7 per cent could only answer 6 questions correctly.

Level of Knowledge by Question

The analysis here is to identify job functions that are less understood by respondents. The level of understanding on the essence of the first five questions is high with more than 90 per cent of them answering correctly. Nevertheless, their understanding of the next three items is only moderate, while it is very low for the last two questions.

It is noted that the above two questions require one to have a basic knowledge of balance sheet and general accounting principles. This could have contributed to the fact more than two-thirds (67.3%) could not provide correct answers to the questions concerned. For the question "The Islamic method of financing allows interest to be incurred on loan", as many as 33 respondents, 24 of whom are Malays, answered wrongly. This is surprising because being Malays, they should be aware that interest is forbidden in Islam.

Factor Related to Level of Knowledge

Based on the percentage of those having good knowledge, it is noted that male staff have a slightly higher knowledge than their female counterparts. In general, there is no clear-cut relationship between length of service and level of knowledge. Nevertheless those who had been in service for at least five years are slightly more knowledgeable than those who have been with the co-operative for less than five years.

Further, staff members who have not attended any courses tend to have the least knowledge, accounting for 15.9 per cent of the sub-sample. Also, level of knowledge seems to increase in tandem with the number of courses attended, even though not supported statistically.

It is noted that staff's knowledge and educational level are positively related. Specifically, more than half (56.3%) of the staff with at least a bachelor's degree were found to be more knowledgeable. However, there is significant association between age and level of knowledge. The Chi-square test of association was used to identify factors that may have an impact on the level of knowledge defined earlier. The five factors considered are length of service, age, gender, educational level and cluster of the co-operatives.

Although there is an indication that those who have been in service longer have a slightly better knowledge than their counterparts, however, there is no evidence that length of service is a significant factor of knowledge. Also, there is no gender difference in knowledge even

though males are nominally more knowledgeable (40.8%) than females (34.0%). Also, staff's knowledge is not associated with educational level or age.

In retrospective, level of education has a clear cut bearing on the level of understanding of job functions. Specifically, more than half (56.2%) of those who have at least a bachelor's degree have a good knowledge compared with only about one-third of those with diploma or lower qualifications. Level of knowledge also differs between clusters, with staff of medium cluster co-operatives (43.4%) being more knowledgeable than their counterparts from the large cluster (27.8%).

CONCLUSIONS AND RECOMMENDATIONS

This study has come up with findings that could be used as a guideline in determining the training needs of credit co-operatives. The supervisors of credit co-operatives perceive their staff to be capable of performing their clerical function and serving clients well. However, they think that the ability of their staff in 13 other tasks which are more challenging is only moderate and this needs to be improved. Among these functions, are preparing report, writing letters and checking on delays in loan repayment. The supervisors are also less convinced of the staff's ability to set up meetings, make presentation effectively and market the co-operative's products. These tasks require one to be able to communicate well, apart from the need to have a much higher qualification and experience unlike clerical and other lesser job functions.

In general, the supervisors' evaluation on staff's skills in performing 20 tasks related to loan management is consistent with that made by the staff themselves, except in two functions, namely, accurate record keeping of data on borrowers and preparing payment vouchers for borrowers. Specifically, supervisors are less convinced of their staff's ability in these two functions.

Overall, the level of knowledge of the staff respondents about their job-related tasks is fairly good with more than half (63.5%) of them answered correctly eight questions. However, their understanding of questions related to accounting principles and balance sheets, in particular the concept of liability and non-performing loan is very low.

It is noted that knowledge is related to educational level, with those having degree qualification have a better knowledge than those with lower qualification. Level of knowledge also differs between medium cluster and large cluster co-operatives, with those from medium cluster being more knowledgeable. This situation may arise due to the fact that staff of medium cluster co-operatives has to perform most of the job tasks, whereas those in the large cluster ones are presumably assigned more specific jobs as there are more staff available.

From the perspective of the co-operative staff, they are positive about themselves and are highly committed towards their organisations as well as able to work as a team, but are less positive in fulfilling promises and tend to have the tendency to rescind.

Factors that are related to knowledge are length of service, age, gender, education and cluster. However, the results indicate that only education and size of the co-operative as indicated by the cluster type are related to knowledge. In particular, knowledge increases in tandem with education level, while those from the medium cluster co-operative are slightly more knowledgeable than their counterparts from the large cluster.

The findings of the study are important to those with interest in the cooperative movement, such as the Ministry of Domestic Trade, Co-operatives and Consumerism (MDTCC), MCSC CCM and the co-operative movement itself. The following recommendations are made to identify and formulate suitable training programmes for the credit co-operative staff and are expected to help make the management of a co-operative more effective.

CCM as a co-operative educational institution needs to increase the number of short courses it is currently providing to include loan management, basic accounting co-operative financial management, preparation of manual on work procedure, and management of records and files. Courses on marketing of products and services, preparation of reports, related credit activities and managing meetings should be widely promoted.

Courses on finance in the form of practical sessions should be formulated and carried out according to the current needs. New courses in self advancement and spiritualism such as motivation, positive thinking and other related courses are also important. To ensure that the courses offered are effective, there is a need to have a benchmark to be used for identifying and courses that are pertinent to all the functions of co-operatives. In addition, CCM needs to carry out a TNA based on function in phases and focus on specific function each year.

The co-operative movement must provide incentives to co-operatives staff who attend courses that are recommended by CCM. This is to encourage all board members and staff to attend these courses. There is a need to have a co-operative training policy that would specify the number of courses to be attended by staff and management team of co-operatives each year. It is also imperative that evaluation be made before and after the courses on the participants. Moreover, each co-operative must conduct TNA on its staff to determine the training that would enhance their competency. To encourage participation on such courses, in particular e-learning, co-operatives may recommend the award of incentives in the form of scholarships.

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