

Training Requirements for Managers an Applied Study in the Jordanian Banking Sector

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Abstract

The study aimed at identifying the training requirements for managers, vice- managers and heads of departments in the Jordanian banks sector. The study sample consisted of (241) managers, vice-managers and heads of departments of Jordanian banks. For achieving the aim of the study, a questionnaire was designed based on theoretical literature and previous studies, measuring a number of concepts relating to training requirements, training methods being practiced and preferred by Jordanian banking sector. The results showed that the determination of training requirements for the managers of Jordanian banks represents one of the important ways of constituting an efficient managerial systems at a time which needs caring about the different variables and challenges represented in knowledge flow, technology and training programs development in order to work in harmony with modern time and cope with recent developments. On the other hand, the obstacles which face the employees and managers in the process of determining their training requirements were represented in the non-awareness of banks managements of the importance of determining the training requirements for workers as well as the non-existence of a plan to determine that. The study recommended the necessity for charging an authorized department in the state to work for controlling the standards of training excellence, to reconsider the practiced training methods and to develop training programs in light of the global developments occurring in the banking system.

Key words: training requirements, banking sector, Jordan.

Introduction:

Training is considered as one of the development basics adopted by modern organizations and institutions in both industrial and under developed countries for building an administrative system capable of coping with functional productive changes imposed by modern environmental industrial changes, represented in knowledge flow, technology, economic blocs and globalization. This study deals with the importance of determining the training requirements for the managers of Jordanian banks in enhancing and guiding training programs to be in harmony with modern times and to cope with recent developments, because determining those requirements in a scientific and sound way represents the starting point and the pillar of a series of connected links which start with determining requirements, then planning for training process finally evaluating them in order to reach in their combination the training process which aims at developing and improving performance.

The study concluded by determining the problems which accompany the process of determining training requirements and the suggestion of their solutions. The study ended by the presentation the most important results and recommendations.

Problem and Questions of the Study

Business organizations in underdeveloped countries, including Jordan, face administrative problems resulting from the non availability of qualified and trained cadres who are capable of confronting environmental or organizational changes. For encountering such problems, business organizations should design training programs based on the training requirements for their cadres.

Therefore the problem of the study was formed in the following questions:

- What are the followed basics in determining the training requirements for the managers of banks in Jordan?
- What are the favorite training strategies of banks managers?
- What are the obstacles encountered by managers in the process of determining their training requirements?
- What are the aspects of knowledge and skills that managers should be greatly trained in?

Study Aims

- Shedding light on the concept of training requirements, their types, significance, determination stages and their components.
- Identifying the most important basics employed in determining training requirements.
- Discussing the difficulties and problems which accompany the process of determining training requirements.
- Presenting the appropriate suggestions and solutions to deal with the problems of determining training requirements in a way that could contribute in enhancing the effectiveness of the training process.

Study Importance:

The importance of the study is reflected through:

- 1- This study contributes in presenting the concepts and visions which support the success of business organizations in general and banks in particular in light of strong competition and speeding technological variables.
- 2- It is hoped that the study will help Jordanian banks to identify their managers' training requirements and to adopt the best ways to determine their training needs.
- 3- It will help banks to choose and build up perfect training strategies that conform to managers' needs and desires with the aim of promoting their performance in a way that is positively reflected on the level of the services offered to clients by banks.

Study Methodology

For identifying and dealing with the study problem, the following approaches were taken:

- 1) Office study: it aimed at collecting and analyzing the data which may contribute in achieving the study aims through the investigation of previous studies, researches, references and scientific periodicals related to the topic of the study.
- 2) Field study: it is an investigating diagnostic study which describes training programs for commercial banks managers and determines the weak points which occur through the sample's responses by using a questionnaire distributed to managers.
- 3) Descriptive analytical approach: it was used to clarify the importance of determining the training needs for Jordanian banks managers, and the problems that occur to them. This approach was followed by an analysis of the data and information related to the problems, conclusions to their results, and the use of the deductive approach to determine the best ways for enhancing and guiding training programs for managers.
- 4) Questionnaire Design: the questionnaire was designed in the following stages:
 - A- Reviewing the literature and studies relating to the topic.
 - B- Developing and revising the questionnaire with people specialized in training fields.
 - C- Distributing a number of questionnaires to check the understanding of the phrase and words used in them. The value of internal harmony co-efficient of the questionnaire was (0.82). Lickert Five- point response scale was used for answering the question.
 - D- Face validity Test of the questionnaire was conducted to check the clarity of its phrases, then the test of how the items expressed the study dimensions and its reliability by using (Gronbach Alpha).

Study population and Sample:

The study population consisted of (146) Jordanian commercial branch banks. The sample comprised managers, vice- managers and some heads of departments. (300) questionnaires were randomly distributed. (250) questionnaires were returned, but (9) of them were excluded for invalidity. (241) questionnaires underwent statistical analysis by using SPSS.

Study Sample Characteristics:

The study examined the following demographic and job variables of the study sample: sex, qualification, years of experience, age category and job title. The study sample was described as follows in table (1):

Table (1) a description of the study sample in regard to demographic and job variables

Variable	Variable categories	No.	Ratio
Sex	Male	175	72.6
	Female	66	27.4
Age	Under 30 years	52	21.6
	31 – 40 years	87	36.1
	41 – 50 years	75	31.1
	More than 51 years	27	11.2
Qualification	B.A. and less	135	56.0
	Higher Studies	106	44.0
Job Experience	Less than 10 years	61	25.3
	From 10 to less them 15	98	40.7
	15 years and more	82	34.0
Job	Manager	107	44.4
Title	Vice – manager	76	31.5
	Head of Department	58	24.1

Table (1) shows that most of the subjects were males.

Their ratio was (72.6%) while that for females was (27.4%) of the total number of the study sample. Concerning the age variable, the age category (31-40 years) was the highest with (36.1%), while those of (51 years and more) had (11.2%) of the study subjects as the lowest ratio. In regard to qualification, B.A. and less had the highest ratio of (56%), followed by (higher studies) with a ratio of (44%) as the lowest. Concerning the variable of years of experience, the highest ratio was to the advantage of the category (10 to less than 15 years) which was (40.7%) and the lowest ratio was (25.3%) for the category (less than 10 years). In regard to job title, (44.4%) of the subjects were managers with a number of (107) subjects. (31.5) of the sample of (76) subjects. Finally, the ratio of the heads of departments was (24.1%) with a number of (58) subjects.

Previous Studies:

The theoretical review of training requirements will be presented as follows according to their time sequence 1- A study (Muftah, 1996) titled "Training Requirements for Directory Managers and Heads of Administrative Departments in Lybian universities" which aimed at giving answers to the following questions:

1. What is the degree of training requirements for directory managers and heads of administrative departments in Lybian universities?
 2. Do training requirements for directory managers and heads of administrative departments in Lybian universities vary according to (job rank, qualification, and years of experience, specialization and university)? The study sample consisted of (330) administrative distributed to the following two categories: Directory managers (123) and managers and heads of departments (207). The study concluded the existence of a very great degree of a training need and the order of training requirements as follows: supervision, performance assessment, decision taking, communication, organization and coordination, human relationships time management, the existence of statistically significance differences that could be attributed to job rank to the advantage of heads of departments and the non-existence of differences on the degree of training requirements that could be attributed to the type of university.
2. A study (Mann, 1996) titled "what should training Evaluations Evaluate" which was conducted in Britain and aimed at identifying the reality of training programs and the most important obstacles which restrict their efficiency from the points of the views of these in charge of the training process. The study included a study case for one organization and was based on the method of interview to collect information.

The most important results of the study were the emphasis on the importance of evaluating training programs as on importance part of the training process and the most important obstacles which hinder the evaluation process are what and how they can evaluate training programs (evaluation mechanism).

3- A study (Oleiwat, 1996) titled " Determination of Training Needs: A comparative study Between Jordanian Banking Sectors, public and private". The study aimed at identifying the fact of determining the training needs in the Jordanian banking sector as well as the determination of the obstacles which face the banking sector in this respect. This study was conducted on (137) people in charge and workers in the units of human resources. This study concluded the following:

- Concern about the determination of training needs in private banking sector is more than that in public one.
- There is no determination of training needs in the different banking sectors.
- The bank sector does not use a variety of scientific methods in the determination of training needs and the methods were greatly confined to questionnaires and the observation of individuals while working.

4- A study (Abu Dawleh, Ayyoub, 2003) titled "The Reality of Training Needs for the Two levels of Medium Administration and Supervision Administration in the sector of Jordanian Banks", which aimed at the identification of the actual fact of the process of the determination of training needs at the two levels of medium administration and supervision administration in the sector of Jordanian banks. The study sample consisted of (253) employees.

The study concluded the following results: the most used method of the process of determining training needs for the levels of medium administration (management) and supervision management was the continuous and regular evaluation of performance; the least used method was the getting of the help of external expert and advisor. The obstacles which face the process of determining training needs was represented in the non-existence of strategic plans and clear aims for the process of determining training needs and the managers themselves did not believe in the process of determining their training needs.

Study Theoretical Frame:

The concept of Training Needs:

Vand yk (2001) identified the training needs as the gap between what is existing and what should be. Dinisi and, Griffin (2001) stated that the analysis of the training need depends on the evaluation of jobs' needs and requirements in any organization and the evaluation of the present capabilities of the employees who occupy jobs. Brown (2002) identified the process of determining the training needs as a continuous process of collecting necessary data information in order to determine the training need in a way that helps in the development of an efficient training program which is capable of helping organizations to achieve their aims.

He identified training as an organized and continuous process to enhance the individual's knowledge and attitudes of the individual or the group to improve performance and to acquire the organized experience, change their behavior and refine their skills and capabilities through continuous stimulation for learning and using modern methods to conform with their personal ambitions. All this can occur through management designed programs taking account of their needs and the needs of the organization and society. It seems clear from the above mentioned that the training need is the group of changes required to be added to the skills of an individual who occupies a specific job in order to make him capable of occupying it through the balance between the requirements of the present job and the capabilities of the person who occupies it.

The Stages of Determining Training Needs:

The stages of determining training needs are represented in the following:

- 1- Conducting field studies to identify the problems which face the employees' performance.
- 2- Analyzing the organization, examining the work's systems and procedures and their evaluation.
- 3- Studying work powers in the state.
- 4- Analyzing work for the determination of employees' characteristics, skills and the required capabilities which should be available in the worker.
- 5- Studying the individual's capabilities, qualification, skills and job behavior (Batainih, 2003).

The organizations adoption of the processes of determining their employees' training needs is the key to the success of any training program. Holding any training program without the process determining the employees, the training needs will lead to the training program's failure, and will consequently give the employees more or less training than they need or provide them with the training that they don't need (Sa'ati, 1998).

Ways of collecting Information for the Determination of Training Needs:

Abu-Doleh and Weir (1997) said that collecting the necessary data and information for determining training needs can be done by many ways, of which are the following: interviews, questionnaires, tests, problem solving, observation, checking registers and reports, performance assessment (Long enecker and Gioia, 1993; Herbert and Dover spike, 1990), workers' views and advisers (Dockery and Sahi, 1998).

People in charge of the Determination of Training Needs:

The process of determining training needs usually starts when the employee's direct boss thinks that there is a certain problem which needs training solutions. If specifying the problem is not exact, this will require the opinion of specialists from outside the organization. So, there may be more than one side responsible for determining training needs: the employee performing his job, the employee's direct boss, the person responsible for training in the organization, an adviser or a training specialist from outside the establishment. It is worth mentioning that individuals' efforts cannot be perfect without support from the higher management in order to facilitate their tasks and work for their success (Abu-Kafah, 2003).

Presentation of Results, Conclusions and Recommendations:

The following is a presentation of the study results which basically aimed at identifying the training needs for the managers of the branches of Jordanian banks and their strategies, based on the questions previously determined in the frame of describing the study problem, taking into account the gradation of the scale used in the study as follows:

Strongly agree	Agree	Neutral	Disagree	Strongly disagree
5	4	3	2	1

Based on that, the values of arithmetic means which the study reached will be dealt with, in order to interpret the data, as follows:

Arithmetic mean	Estimate degree
From 1.00 to less than 2.5	Low
From 2.5 to less than 3.5	Medium
From 3.5 to 5	Great (High)

Based on that, if the value of the arithmetic mean of the items is more than (3.5), the level of estimates will be big. This means that the subjects agree with the item, however, if the value of the arithmetic mean is (2.5 – 3.5), the level of the estimates will be medium. If the value of the arithmetic mean is less then (3.5), the level of estimates will be low. For answering the first question of the study, the arithmetic means and standard deviations of the subjects' responses about the basics adopted for determining the training needs of banks' managers were calculated. Table (1) shows that.

Table (1) Arithmetic means and standard deviations of the basics adopted in measuring the training needs of bank's managers ordered in sequence:

Item No.	Item	Arith. mean	Stand. Dev.	Est. Deg.	Ra- nk
5	Managers training needs are determined in light of technological developments used in bank sectors.	4.09	0.29	great	1
4	Managers' training needs are determined according to the results of their performance evaluation.	3.96	1.35	great	2
1	The bank in which you work determines its managers' training needs in a continuous way	3.83	0.82	great	3
3	Managers' training needs are determined according to their job description	3.79	0.83	great	4
2	The bank in which you work has clear policies and plans in regard to the determination of its managers training needs	3.74	0.60	great	5
The total arithmetic mean		3.88	0.76	great	-

* Arithmetic mean out of (5) grades

Table (1) shows that arithmetic means ranged between (3.74-4.09) and standard deviations between (0.29 – 1.35) and a big estimate degree for all items. Item number (5), which reads "the determination of managers' training needs occurs in light of the technological developments used in the sector of banks, came with an arithmetic mean of (4.09) and a standard deviation of (0.29), followed by item (4) which reads "the determination of managers' training needs occurs according to the results of their performance evaluation" with an arithmetic mean of (3.96) and a standard deviation of (1.35), followed by item number (1) which reads "the bank in which you work continuously determines its managers' training needs" with an arithmetic mean of (3.85) and a standard deviation of (0.82), followed by item number (3) which reads "managers training needs are determined according to their job description" with an arithmetic mean of (3.79) and a standard deviation of (0.83). Item number (2) which reads "the bank in which you work has clear policies and plans in regard to its managers' training needs" came in the final rank with an arithmetic mean of (3.74) and a standard deviation of (0.60).

The whole arithmetic mean was (3.88) which implied a great degree of taking care of the bases for the determination of the training needs of Jordanian banks.

Second question: what are the obstacles which the managers encounter in the process of determining their training needs?

For answering the second question of the study, the arithmetic means and standard deviations of the items which measure the level of the existence of obstacles which face managers in the process of determining their training needs, Table (2) shows that.

Table (2) shows the arithmetic means and standard deviations of the items which measure the obstacles which face managers in the process of determining their training needs in sequence:

Item No.	Item	Arith. mean	Stand. Dev.	Est. Deg.	Ra- nk
6	The non-awareness of banks managements of the importance of determining their managers' training needs	4.02	0.92	great	1
10	The non- existence of a plan for the determination of managers' training needs	3.83	1.00	great	2
7	The managers' feeling of embarrassment at the process of his performance evaluation and the determination of his training needs	3.79	1.48	great	3
8	Interest in the quantity rather than the quality in training programs	3.75	1.42	great	4
9	The non-availability of sufficient time for determining managers' training needs	3.64	1.20	great	5
11	The non-availability of a cadre capable of determining managers' training needs	3.57	1.63	great	6
	Whole arithmetic mean	3.76	1.25	great	-

Table (2) shows that the arithmetic means of obstacles ranged between (3.57-4.02) with standard deviations between (0.92-1.63) and a great estimate for all items. Item number (6) which reads "the unawareness of banks managements of the importance of determining their managers' training needs" come in the first rank, with an arithmetic mean of (4.02) and a standard deviation of (0.92), followed by item number (10) which reads "the non-existence of a plan to determine managers' training needs" exam in the second rank, with an arithmetic mean of (3.83) and a standard deviation of (1.00), followed by item number (7) which reads "the manager feels embarrassed at the process of his performance evaluation and determination of his training needs", with an arithmetic mean of (3.79) and a standard deviation of (1.48), followed by item number (8) which reads "the interest in quantity rather than quality" with an arithmetic mean of (3.75) and a standard deviation of (1.42), followed by item number (9) which reads "the non-availability of sufficient time for determining managers' training needs", with an arithmetic mean of (3.64) and a standard deviation of (1.20), followed by item number (11) which reads "the non-existence of a qualified cadre capable of determining managers' training needs, with an arithmetic mean of (3.57) and a standard deviation of (1.63).

The whole mean of the items which measure the obstacles which face managers in the process of determining their training needs was (3.76) which is a high mean which shows the existence of determining their training needs with a great degree.

Third question: What are the managers' favorite training strategies?

For answering the third question, frequencies and percentages of the training strategies favored by managers were calculated as well as the arithmetic means and standard deviations. Table (3) shows this.

Table (3) the arithmetic means and standard deviations of the training strategies favored by managers in sequence.

Item No.	Item	Arith. mean	Stand. Dev.	Est. Deg.	Rank
14	I prefer that the trainer should be from within the bank rather than from outside the bank	3.91	1.32	great	1
13	The aims of training programs conform with the aims and aspirations of the bank in which I work	3.77	1.28	great	2
16	I prefer the programs held in the bank more than those held outside	3.74	1.34	great	3
12	The choice of training programs is based on training needs	3.44	1.45	medium	4
15	I prefer the training programs which focus on the present job rather than these which focus on the future job	3.42	1.59	medium	5

Table (3) shows that the arithmetic means ranged between (3.42-3.91) and the standard deviations between (1.28-1.59). Item number (14) which reads " I prefer that the trainer should be from within the bank rather from outside "come with an arithmetic mean of (3.91) and a standard deviation of (1.32) with a great estimated degree, followed by item number (13) which reads "the aims of training programs conform with the aims and aspirations of the bank in which I work", with an arithmetic mean of (3.77) and a standard deviation of (1.28), with a great estimate degree, followed by item number (16) which reads " I prefer the programs held in the bank more than those held outside", with an arithmetic mean of (3.74) and a standard deviation of (1.34) with reads "the choice of training programs is based on training needs, with and arithmetic mean of (3.44) and a standard deviation of (1.45) with, medium estimate degree, followed by item number (15) which reads " I prefer the training programs which focus on the present job rather than those which focus on the future job " come in the final rank, with an arithmetic mean of (3.42) and a standard deviation of (1.59), with a medium estimate degree.

Fourth question: what are the aspects of knowledge and skills which managers greatly need to be trained in?

For answering the fourth question, the arithmetic means and standard deviations of the aspects of knowledge and skills in which managers need to be greatly trained. Table (4) shows that.

Table (4) the arithmetic means and standard deviations of the aspects of knowledge and skills which managers need to be greatly trained in sequence.

Aspects of Knowledge and skills	Arith. mean	Stand. Dev.	Est. Deg.	Rank
Strategic planning	3.95	1.55	degree	1
Management of human resources	3.95	1.76	great	1
Time Management	3.60	1.59	great	3
Leadership and team building	3.35	1.63	medium	4
Skill of negotiation	3.27	1.71	medium	5
Stimulating employee	3.25	1.61	medium	6
Marketing Skills	3.17	1.64	medium	7
Communicating with others	3.14	1.68	medium	8
Creative thinking	3.02	1.66	medium	9
Skills of using computer	3.02	1.70	medium	10
Crises management	2.73	1.66	medium	11
Management of Comprehensive goodness	2.54	1.60	medium	12
Accounting Skills	2.53	1.67	medium	13
Observation	2.00	1.53	low	14

Table (4) shows that the most important responses of the study subjects about the aspects of knowledge and skills which they needed to be trained in were "strategic planning", "management of human resources" with an arithmetic mean of (3.95) and "time management" with an arithmetic mean of (3.60) and a great estimate degree, while the lowest arithmetic mean (2.00) was for the skill of "observation", with a low estimate degree. It is noticed that there is a great difference in arithmetic means and standard deviations as a result of the in harmony in the responses of the subjects on this question.

Conclusions and Recommendations

Conclusions:

In light of the previous results, the study reached the following conclusions:

- 1- The international developments occurring in the banking sector are amongst the most important bases followed in the determination of the training needs for banks' managers in Jordan, in a way that makes it possible for trainees to encounter what might happen in regard to changes in the international environment.
- 2- The existence of obstacles which face managers in the process of determining their training needs represented in the non-awareness of banks' managements of the importance of the determining training needs and the non-existence of a plan to determine managers' training needs.
- 3- The conformity of the aims of training programs with the bank's aims and aspirations is one of the most important favorite managers' training strategies as well as the preference of the trainer to be from within the bank and not from outside the bank.
- 4- The most important aspects and skills that managers need to be trained in were strategic planning, management of human resources, time management, leadership and team building, negotiation skills, employees, stimulation, marketing skills, communicating with others, creative thinking and the skills of using the computer.

Recommendations:

In light of the study results, the following recommendations may be suggested:

1. The necessity of resorting to the way of analyzing the problem for the determination of the training needs for banks' managers in Jordan, and the work for building up training programs that is in harmony with the actual facts of solving the problems which they face.
- 2- Building up plans that ensure the evaluation of managers' performance based on correct scientific foundations and examines training need during specific time intervals to make it easier for decision makers to provide necessary training programs to increase managers' competence.
- 3- Building and designing training programs that help managers in creative thinking in a way that deepens the future bank policies in the minds of workers and clients.
- 4- Focus on the preparation of training programs for managers for the present job more than the future job.
- 5- Involving managers in training programs that might help them to increase their capabilities in leading the team work in the bank, stimulating workers and good negotiation with clients.
6. Assigning an authorized department in the state to work as a reference responsible for controlling the standards of training goodness with all its types and coordinating between the different institutions and government departments that have something to do with training to establish a reference base responsible for dealing with the drawbacks in the sector o training and conducting studies relating to the efficiency of training and its products goodness and offering the standards to refer to as a measure of goodness and classifications.

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