

**ASSESSMENT OF CAREER DEVELOPMENT PRACTICE IN
COMMERCIAL BANKS IN TANZANIA: THE CASE OF NMB
WAMI BRANCH**

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COMMERCIAL BANKS IN TANZANIA: THE CASE OF NMB
WAMI BRANCH**

By

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**A Dissertation submitted to the School of Public Administration and
Management (SOPAM) in partial fulfillment of the Requirements for the
Award of Master of Human Resources Management (HRM) of**

Mzumbe University

2015

CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a dissertation entitled **Assessment of Career Development practice in Commercial Banks in Tanzania: The Case study of NMB Wami Branch**, in partial fulfilment of the requirements for award of the degree of Master of Human Resources Management (HRM) of Mzumbe University.

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I, **Rachael Edwin**, declare to the Senate of Mzumbe University that this dissertation is my own original work and that it has not been presented and will not be presented to any other University for a similar or any other degree award.

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DEDICATION

I would like to dedicate this work to my beloved husband Jani Yohana and my begotten daughter Lucky Yohana who prayed for me, and gave me hope, support and encouragement during the whole period of my study. God bless you all.

LIST OF ABBREVIATIONS AND ACRONYMS

NMB	National Microfinance Bank
URT	United Republic Of Tanzania
ILO	International Labour Organization
ECFDVT	European Centre for Development of Vocational Training
HR	Human Resource

ABSTRACT

The research assessed career development practice in Commercial Banks in Tanzania with reference to NMB Wami Branch.

Generally the study revealed that, the NMB career development policy (2013) ensured the bank was resourced at all times with staffs who had appropriate skills, knowledge and experience for the bank to achieve its objectives. On the other hand, respondents reported that, managers were so rigid when it came to allocation of resources that would favour employee's developments. Findings showed that, management assumed resources were always limited, which could not be enough to develop each individual in the branch. Meeting skills demand in terms of relevance and quality as to ensure the matching of skills supply and demand is essential because skills policies need to develop skills that are relevant, promote lifelong learning.

It was concluded that, career development was a very crucial thing at NMB Wami branch, however the process was accompanied with lots of challenges. Career development should be part of the bank practices. Management should frequently develop staff's human and business skills, because it is very important for workers who facilitate other resources in the Bank through unleashing their potentials for the betterment of the NMB bank.

The study recommended some measures for improving the current situation. Bursary policy must be reviewed to remove all the unnecessary bureaucracy, management's decision on career development should be fair to allow employees to attain their career objectives, Bank culture should sound in the way that attracts employee's career development, from the co-operate strategy it should be indicated that, career practices be part of the Bank and Workload should be reduced to allow employees to master and carry their career objectives.

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CHAPTER ONE

PROBLEM SETTING

1.0 Introduction

This chapter exposed the background of the study, statement of the problem, research objectives and questions, the significance, limitations, scope, organisation of the study and definitions of terms.

1.1 Background of the study

The quality of human resources of an organization is essential to its success (Mwanje, 2010). Thus every organization must seek to improve the quality of its work force. One way of achieving this is the use of career development plan through training (Ely, 2004). The importance of career development can only be appreciated with a clear understanding of its direct impact on employees performance as an improvement in employees performance leads to an improvement in an organization's performance at large (Deng *et al*, 2003). Moreover, improved capabilities, knowledge and skills of the talented workforce have proved to be a major source of competitive advantage in the current global market (McKinsey, 2006). Therefore, developing the desired knowledge, skills and abilities of the employees to perform well their tasks and duties is of importance and requires effective programs that may also effect employee's motivation and commitment to the job (Meyer and Allen, 1991).

Employees often hope to grow in their professions and to achieve a distinguished career objectives. The probability that this will come to fruition is the underlying thrust of career development prospect (Okurame and Balogun, 2005). The mere expectation of moving up an organization's hierarchy through promotion and obtaining beneficial career development experiences increases an employee's effort and motivates a strong involvement in organizational and career activities (Lieberman and Williams, 2003). Indeed, empirical investigations have shown that such optimism is accompanied by job effectiveness, increased job attendance, a greater willingness to remain with an organization, and pro-social actions from employees (Avey *et al.*, 2010).

Again, when employees have favourable perceptions of prospects for career development, they tend to be more willing to go along with work changes and strive to stay up-to-date on their work activities even if it is not particularly convenient for them (Lieberman and Williams, 2003).

The development of people, their competencies and the process of development of the total organization are the main concerns of human resource management (Pareek and Rao, 1992). The expectancy approach to employee efficiency suggests that bank employees will constantly be encouraged to exert effort to perform well in needed organizational functions when there is an expectation that this will always be followed by valued career outcomes (Okurame and Balogun, 2005). Social cognitive theory argues that individuals are capable of reflecting on previous actions and utilize the outcomes of such reflections as a guide for determining future behaviour especially in challenging moments (Nevid, 2009). Unless an individual believes he or she can accomplish a desired outcome, sufficient inspiration to act or persevere will be lacking (Bandura, 2001). High performing organizations increasingly pay close attention to the validity of their recruitment practices and are becoming equally vigilant about developing their employees in order to ensure they achieve optimum performance both in the present and in the future (Mwanje, 2010).

According to Armstrong (2001) career development is of great importance to both the individual employee and the organization. This is so because there is interaction between the organization for which he/she works and the development of the organization through the employees' career. An employee develops his/her career through a continuous acquisition of managerial or professional skills and experience which may bring about rewards and promotion. Graham and Bennett (1995) agree with this and contend that career development involves higher status and responsibilities which can take place in one organization or through movement between organizations or a combination of both. Employees could move from one institution to another not necessarily in the same career, but probably from one field to another or from one level to another.

In addition, career development which is associated with training leads to the development of new skills and competencies; increased job satisfaction (more challenging work, greater variety etc.) aligning work with personal values and motivations; provides a map for employees to see how they might be able to move laterally or vertically in the organization; provides individuals with a degree of influence and control over the direction of their careers and an ability to identify and plan their development (Mullins, 2005).

Indeed it is argued further that career advancement makes it possible for an organization to have a well motivated workforce - and this creates among others: improved ability of managers to plan ahead for the staffing of key positions for example, succession planning (Armstrong, 2001). There is enough evidence to show that employees who underwent career development and got trained on a regular basis are the ones who provided a higher quality services to the customers (Jadhav, 2013). Mullins (2005) contends that to develop an integrated and proactive training and development strategy there is requirement of coherent corporate culture rather than ad-hoc programs. In a service oriented industry such as banking, people are among the most important assets and a bank must efficiently manage its employees during every phase of employment in this competitive arena. It is from this background that this study aimed at assessing the effectiveness of career development at NMB Wami branch.

1.2 Statement of the Problem

Given the significance of career development practices for employees performance, many organizations have made efforts to be responsive to the career needs of employees through education, mentoring, training and upward promotion for deserving employees (Ely, 2004). It is expected that, this would increase the possibility of career development and encourage employees to go extra mile in the discharge of their assigned duties (Mwanje, 2010). However, career development has become a major challenge for employees in modern organizations due to drastic organizational changes (McKinsey, 2006).

In Tanzania, the phenomenon is clearly evident in the banking sector and has raised concerns for obvious reasons. For example; employees in the banking sector have great expectations of career development in their organizations but prevailing circumstances in the sector make meeting such expectations a challenge (Mukamba, 2008). Lack of career advancement after training is a problem. However, how lack of career development affects the motivation of employees remains not well understood in NMB Wami branch (Kombo, 2009).

In the prevailing circumstances, bank employees need to work even harder to merit being put up for the limited career development openings (Kombo, 2009). The NMB career development policy (2013) narrates that, in views of an officer who wishes to excel his/her career through further studies, the bank enables them, as the policy recognizes assistances through two bursaries of which both are under “executive management decision.” Although, the literature suggests that these changes may offer opportunities for development experiences and content advancement, opportunities for advancement for some banks do not occur although stated in their policies, hence hinder favorable perceptions of career development prospects for employees (Heslin, 2005). The challenge lies on how to implement the policy along with inadequate funds and sometimes labour turnover that can be necessitated by green pasture searching. Moreover, there is lack of career development after training at NMB Wami Branch, this is likely to seriously affect the motivation of employees to perform their duties. This seriously affects their motivation. If motivation is affected, the Bank’s performance will suffer and will not achieve its objectives, therefore the study sought to assess career development practices at NMB Wami Branch.

1.3 Research Objectives

The research objectives for this study were divided into two parts, which are, general objective and specific objectives as shown hereunder.

1.3.1 General Objective

The general objective of the study was to assess the career development practices at NMB Wami Branch

1.3.2 Specific Objective

The study intended to realize the following objectives:

- i) To explain the roles and significance of career development at NMB Wami Branch
- ii) To determine the challenges of career development at NMB Wami Branch
- iii) To suggest measures for mitigating the existing challenges on career development at NMB Wami Branch

1.4 Research Questions

The study was guided by the following questions:

- i) What are the roles and significance of career development at NMB Wami Branch?
- ii) What are the challenges of career development at NMB Wami Branch?
- iii) What would be measures for mitigating the existing challenges on career development at NMB Wami Branch?

1.5 Significances of the Study

The study helped the researcher to gain a better understanding of the career development practices. Another significance is that, the research will be so much meaningful for scholars when reading the issues related to career development practices, thus will enable them to acquire knowledge and get broad evidence and fact when answering the issues related to career development. Also the research will be so much potential for other researchers who will be interested on conducting the research on the issues of career development to get secondary data's for their research when going through literature review.

Finally, the findings offer's employees who are committed to a career in the banking sector, valuable insights into how prospects for career development can be enhanced.

1.6 Scope of the Study

This research intends to assess career development practices in commercial banks with reference to NMB Wami Branch. It aimed at explaining the roles and significance of career development, determine the challenges and suggest measures for mitigating the existing challenges on career development at NMB Wami Branch.

1.7 Limitations of the Study

First, data's for the study are subject to the usual limitations of a case study research design, as they were obtained from self-report instruments. This call for caution as under or over reporting cannot be totally ruled out despite the use of psychometrically sound measures.

Second, the data's came from NMB Wami branch employees, which is a single organization in banking sector, something that may not typify banking industry in general. This calls for caution in generalizing study findings to include employees in the banking sector in general or in other organizational contexts.

1.8 Definition of key terms

a) Career

A career refers to all of the jobs that people hold during their working lives. A job or series of related jobs that you do especially a profession that you spend a lot of working life in (Gupta, 2011). However, it can be referred to as a sequence of positions occupied by a person during the course of his/her life; to where one is going in ones working life (Venkatesh, 2011).

b) Career Development

Career development refers to all of the technical and managerial skills employees acquire to achieve their career plans. Beardwell *et al.*, (2004) noted that individual development interacts with the organization and its development through the individual's career. Career development would then meet the needs of both the individual and the organization. As opposed to carrier planning, refers to the activities and processes undertaken by the organisation to help employees attain their

carrier objectives. It is the process by which an individual's career is accomplished. For example, an organisation may provide developmental training to employees to help them perform better at their jobs (Argawala, 2010).

c) Bank

An establishment authorized by a government to accept deposits, pay interest, clear checks, make loans, act as an intermediary in financial transactions, and provide other financial services to its customers (Graham, 2013). A bank is a financial intermediary that accepts deposits and channels those deposits into lending activities, either directly by loaning or indirectly through capital markets. A bank links customers that have capital deficits and customers with capital surpluses (Mwanje, 2010).

d) Commercial Bank

This is a financial institution providing services for businesses, organisations and individuals (Mwanje, 2010). Services include offering current deposits and saving accounts as well as giving out loans to businesses. Commercial banks are defined as a bank whose main business is deposit-taking and making loans. This contrasts with an investment bank whose main business is securities underwriting, advisory, asset management and securities trading. Commercial banks make their profits by taking small, short-term, relatively liquid deposits and transforming these into larger, longer maturity loans. This process of asset transformation generates net income for the commercial bank. Note that many commercial banks do investment banking business although the latter is not considered the main business area (Graham, 2013).

e) Motivation

In this study, motivation will mean the process through which employees are given the impetus to maintain high performance levels through among others rewards, supervision, incentives and work situations. As noted by Armstrong (2001) motivation can be best described as goal directed behaviour.

1.9 Organisation of the study

The study is organised into five chapters. Chapter one presents the problem setting of the study regarding the effectiveness of career development practices in commercial banks. Chapter two provides the literature review from various studies. Chapter three focuses on the methodology adapted when carrying out the research. Chapter four presents and discusses the findings while chapter five presents the conclusion and recommendations. It ends with the references and appendices attached with this report.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents a review of literature on career development practices in commercial banks as discussed by different authors. It provides the reader with an up to date account and discussion of the research findings in a particular topic. Specific issues covered in this chapter includes; theoretical literature review; empirical literature review; and conceptual framework.

2.1 Theoretical Review

2.1.1 The concept of Career Development

In contemporary business environment, the traditional notions about career and career development have taken on entirely new dimensions for both employees and organizations. Business decisions such as mergers, acquisition lay-off, and restructuring all have influenced the way individual and organization view careers and career development (Tanuja, 2008). Basically the organization role is to build the employees self-reliance and to help the employees to maintain their marketable skills through continuous learning. This support includes clear communication, creating growth opportunity, offering financial assistance, providing the time for employees to learn etc (Robbins, 2003). Career development is the life long series of activities such as workshops that contribute to a person career exploration, establishment, success and fulfilment (Dessler, 2005). Career development is an umbrella term that describes the many training experiences, work assignments, and mentoring relationships that move people ahead in their vocations. Any company that aims to retain its most valuable people and to fill vacancies caused by retirements, defections, and growth from within must dedicate resources to career development (Avey *et al.*, 2010).

Armstrong (2001) agrees and points out, that today's dynamic environment requires continuous professional and managerial development. Stakeholders should put in place, if not already available, a range of structures and processes to support the development of the workforce we need now and for the future. Pareek and Rao (1992) concur and argue that training and development of employees should be seen as an investment, not a cost; and that bad performance, ignorance and low commitment to duty are very costly barriers in business. It is pointed out that the key to high levels of performance lies in having employees who are willing to work, are well managed, well led, well motivated and are always re-skilling. Career development covers an employee's working life. It starts with, for example staff orientation, on-job training, experience, short courses, professional courses, post graduate degrees or diplomas (Mwanje, 2010).

2.1.2 Successful Career Development Programs

Career development is an ongoing and interactive process, conducted as necessary throughout employee's careers. In many cases the process of identifying development plans which satisfy both employee and organisation needs may require great creativity, patience and commitment from both managers and employees (Heslin, 2008). A successful career development process requires that employees first have an understanding of their own talents and interests. Secondly, they need to understand the organisation and the talent needs of the organisation. A successful career development process should include at least three phases according to Sanders and Maxwell (2003): Looking inward – The first phase of the process is designed to help employees clarify their interests and abilities and to better understand how they are perceived by others. Next, Looking outward – this second phase of the process is primarily a data gathering phase, designed to increase employee's understanding of the organisation and the talent needs. The third phase is Looking forward of the career development process. This phase is designed to help supervisors/managers and employees identify and implement development goals that satisfy employee's interests, as well as the needs of the organization.

Gavin (2012) commented that ongoing career development also may involve relocating to areas with greater potential, implementing new objectives, and taking action to achieve new goals given individual career choices. Some career seekers may have to follow their jobs to new communities given their career choices. Others may be able to target desired communities and locate employment there within their chosen career fields (Nevid, 2009). Either way, relocation requires careful research and planning to ensure that the new community will help promote personal needs and goals as well as career needs and goals. Key aspects of new communities to research include the unemployment rate, the cost of living, the educational and cultural possibilities, and the career and job opportunities available (Ely, 2004). To develop skills required for the different roles an employee takes on as he/she progresses/advances through the ranks takes time: the progress is facilitated by training and the development of managerial and professional skills (Heslin, 2005). Mullins (2005), points out that training provides more opportunities for 'career progression' because it may boost competence levels of individuals and the organization. Training is, therefore, seen as vital for career advancement for employees in general and managers in particular.

2.1.3 Career Development Procedure

According to Charter Partners Accounting and Business Advisors (2009) the responsibility of human resources manager is to carry out a review of each team member's performance and recognise and reward their achievements to discuss future development goals and document this in an action plan, also performing career development review for each team member every six months. The team member's supervisor/manager should be present at the review interview. The following are the steps to be followed by human resource manager when practicing career development in the organisation.

Step 1: Locating, in the team member's personnel file a number of documents that have to be located for the review, documents like: current job description, individual employment agreement, Copies of past reviews and action plans, and any other documents relevant to the team member's performance and development.

Step 2: Printing off or emailing a copy of the career development review form to the team member.

Step 3: Arranging for the time to meet with the team members, considering if there is any sensitive information in the review form, in a particular responses relating to the team members, supervisor/manager need to handle this information appropriately. Discussing with the supervisor/manager any areas that have been highlighted by the review form. Asking for their opinion on the team member's review comments and their performance to date and documenting discussions.

Steps 4: Reviewing the career development review form with the supervisor/manager's, comments from the meeting and note any suggested areas for development, Investigate options and costs if training is needed. Refer to the training team, training procedure for assistance. Set a date and time for the review with the team member and their supervisor/manager.

Steps 5: Hold the career development review meeting with the team member and their supervisor/manager. Cover all issues raised, acknowledge accomplishments as well as discuss areas and opportunities for development.

Steps 6: Draw up an action plan on the Career Development, action form for the team member's development plan up to the date of the next review.

Steps 7: Provide a copy of the finished action plan to the team member, their supervisor/manager and file one in the team member's personnel file.

2.1.4 Theories of career development

2.1.4.1 Career development theory

This study considered the Holland's career theory which is based on the assumption that an individual's career choice is based on his or her personality and thus, the

individual must combine specific career information with self knowledge to make the appropriate choice (Srimannarayana, 2011). By so doing an individual enhances his/her skills from the choice made and manages the work he/she is assigned. Moreover, putting career and development together, it is noted that, “career development is the lifelong process of fostering and cultivating the shape of the individual’s working life so as to make the best use of inherent talents, skills, knowledge and interests for that person” (Peel, 1992). According to Hirsch and Jackson (1995), employees are gradually taking more responsibility for their own career development, whilst the employers are taking less. Organizations now perform supportive role, not directive role, in enabling employees’ career success (Nevid, 2009).

Contemporary inquiry and practices in HRM is directed towards the development and maintenance of workplace environments which foster the commitment of workers to their employing organizations (Millward *et al.*, 2000). This according to Legge (2005), is described as forced involvement which brings compliance rather than commitment. Organization tends to move away from the internal labour markets demarcated on the basis of core and periphery lines. The core workers, being privileged employees, may have a career with the organization, while peripheral workers provide labour to the firm as when required (Lepak and Snell, 1999). Such business strategy and SHRM practices to staffing may directly challenge the career competencies of affected workers and may also cause confusion, insecurity and loss of identity for such workers. The core workers may enjoy a temporary boost of self-esteem with the resulting sense of responsibility to learn new skills, and further develop their core identities to continue in their employment (Legge, 2005). The failure to achieve the balance between both personal satisfaction and efficient production may lead to frustration and obsessions; a further neglect of this human function of production could cost a high price in restricted output and a vast sea of human waste (Ekundayo, 2015).

2.1.4.2 Human Capital Theory on Career Development

The theory consists of the value that people can contribute to the organisation toward goals achievement. Human capital consists of the skills, knowledge and abilities of people employed in an organisation (Okurame and Balogun, 2005). The consideration of abilities of human capital as either innate or acquired has attributable and valuable value in investments. It defines the link between practice and business performance in terms of asset rather than business processes (Armstrong, 2009). According to Arthur and Rousseau (1996), many employees experience “boundary less” career which is independent of traditional organizational career arrangements. In a “boundary less” career, employees attempt to advance their careers through whatever means necessary, unlike in the past where employees were more or less passive concerning their career when they entered an organization. Then, employers were responsible for planning employees’ career and gave them little or no control over their own progress, preferring to place and promote them without consultation (Beer *et al*, 1984).

However, under the current uncertain economic conditions this attitude no longer suffices. In other words, employees are expected to plan their own careers (Jadhav, 2013). Discussion of the changing context of organization careers has led to revised models of traditional career development in view of the psychological contract which is affecting the ownership and management of careers (Boxall and Purell, 2003). Part of the new model being offered by employers include less job security and feelings of powerlessness by engaging in transactional form of employment relationships. This, in contrast according to MacNeill (1985), is short term, and is predicted on performance based pay. It involves lower levels of commitment by both parties and allows for easy exit from the agreement. This has created a world of work characterized by high levels of anxiety and uncertainty, temporary relationships, decreased mutual commitment between employers and employees. It further places less emphasis on long term career growth sponsored by employers (Ekundayo, 2015). Hall (1976) suggests that career is best conceptualized as progressing through a systematic sequence, from one position to another, within an individual profession.

Therefore, any job within an occupational grouping, which does not offer individuals the opportunity for systematic progression is not regarded as continuing a career.

2.2 Policy and Legal Framework for Career Development in Tanzania

The standing order for public service in Tanzania (2009) states that it is the Government policy that Tanzania should be self-sufficient in trained and skilled human resources to manage its economy; systematic approach should be employed by public institutions to build human capital capable of delivering services to the expectation of the citizens. Such approach should take cognisance of growing public private partnership and long term training and development plans of the organisations. For that case, all organisations are required to draw up specific in-service training programmes based on their identified training needs. Every organization shall make sufficient financial provision for training purposes in the annual budget and every employer is responsible for planning and conducting induction and orientation programs which will provide newly appointed employees with knowledge, basic concepts and legislations pertaining to public service and work management to enable new employees adopt to the new job requirements. Moreover, every public servant serving in a supervisory capacity has a duty to assist in training and developing junior public servants and shall endeavour to train himself on the job while performing his duties. Where a public servant is admitted to attend a local in-service course of more than twelve months in duration, any course fees e.g. tuition, subsistence allowance and related charges shall be met by sponsoring organisation or the public servant's employer.

Moreover, some employers in banking industry don't comply with this assertion due to various reasons among them being the inability to meet the financial obligations accompanied by the skills development of employees. However, Wei (2006) suggests that firms can gain sustainable competitive advantage through strategically managing their human resources, operationally exercised as strategic human resource management (SHRM). According to Fierman (1994) the use of contract staff and temporary workers have sought to become more efficient by using human capital in a just-in-time fashion. For many individuals, working on a contingent basis has

become a permanent way of life. These approaches to staffing directly challenge the career competencies of affected workers; which further results into changed playing field for the individual management of careers, with a new set of individual behaviours and actions required. Employment relationships may be seen as having the characteristics of social exchange that individual HRM practices impact on employee perception of organization support (Ekundayo, 2015)

2.3 Factors that Affecting Career Development

2.3.1 Trainings and Development

An important part of every manager's job is that of continuing the development of the people who work under his/her direction to ensure a productive workforce and the on-going ability to meet changing job requirements (Mullins, 2005). There is a clear strategic value in training and developing employees continuously in order to enhance the organisation's ability to meet its mission and to increase the ability of employees to achieve rewarding careers within the organisation. This is the case for management training programs needed to gain managerial skills (Tharenou, 2012). Human resource training can also create more effective career planning programs, mentoring and networking opportunities that respond to employee's needs. As Fernandez (2011) suggested that this can be accomplished through assessment and analysis of needs, listening to employee's aspirations and goals, assisting employers in establishing goals, committing to specific plans and holding management accountability for the changes implemented. The absence of these issues, employees' career development may not be enhanced.

2.3.2 Supportive Policy

It is critical to assure that government policies create a supportive umbrella for organizations to operate (Warrick, 2013). This means that goals for policies at both levels should be aligned. Secondly, top management commitment and support is needed for any organisational change to happen once this is achieved, and a system that allows tracking career advancement for employees should be in place. Thirdly, as part of the process, it is critical to understand the nature of mentoring and

networking programs that work better to help employees advance. Lastly, commitment towards granting more access to training and development programs for employees, as well as more specific knowledge about the types of training and development initiatives that help employees advance is also needed (Nevid, 2009). However, policies that require employees to remain in a job for a set period of time before they are allowed to seek other positions need to be rectified. Such policies were often designed to discourage internal job-hopping, but fail to take into account that top performers are often ready to move on sooner than average performers (Wei, 2006).

2.3.3 Organisation Culture and Good leadership

It was found that organizations that maintain cultures that promote career equality are more likely to have an increasing number of competent employees than the one which does not have. On the issue of good leadership, Stillman (2012) found that employees want to know whether their leaders have the right vision, the right strategy, the right people, and the personal character and competence to lead the organisation where it needs to go.

2.3.4 Career counselling

Siagian (2011) suggest that the better career counselling provided by the bank, the more effective career development of employees. Career counselling can help employees set career goals and finding the right way to achieve it. The career counselling help employees in selecting a preferred occupation as well as observe and interpret the attitudes, skills and other psychological work.

2.3.5 Organizational Structure

Organizations structures often mirror the society's ideas on what groups of workers are appropriate for certain jobs. Hiring and promotion often express the informal expectations about gender, race and class of people that are best suited for a particular Position, which in turn produce race- and gender-stratified work forces. People of a particular gender become identified with certain kinds of women.

Occupations that are usually labelled as “men’s” jobs are not equally distributed across different racial groups (Leffler and mattis 2014).Those who advocates a „colour blind“ or „sex blind“ approach to hiring and promotions ignore the fact that the usual racial and sexual biases will persist without intervention this affect career development of employees.

2.3.6 Personality of employees and performance

Tregaskis (2012) explains that Employee's personality and motivation is necessary prerequisite for working on certain job positions. Personality of employee and superior ideas about personality profile for concrete job is one of key factor with the direct affect to career development.For typical example we can use job positions in management level. The employee could be the great specialist, but the same person can be very bad boss or manager. Also Performed job position must be in accordance with career goals. If employee wants to build specialist career in research area, he must find adequate job place in adequate company, which allow him correct job and career developmentJob performance and result attained at word should be one of the key factors with influence for career and for advancement in within organizational structure. But in company games they are not only job performance a work results as factor affecting career development. Equally important and many times more important is the superior view and evaluations of job performance. And superiors decide about career progress of their subordinates.

In addition Based on the analysis of performance appraisal influence the career development of employees at bank, and appropriate performance appraisal system can be used for the organization's strategic interests include promotion and career development. Assessment of performance can enhance the productivity of employees, but must be implemented in a manner so as to increase the commitment of employees to be more productive, Mondy and legen (2011).

2.3.7 Education level

Adequate education, completed courses and training programs are one of basic factor with direct influence for career and for promotion in organizational structure. In

some companies it is very difficult for employee without university degree to decide achieve advancement to major work and employee with university degree has obvious advantage career development (brown 2013).

2.3.8 Organization situation

Jeddawi (2010) examined that Situation at company has significant influence for employee career. The employee can have all prerequisites and assumptions for promotion, but situation at company does not allow career development. Reasons for these conditions could be different, for examples well-qualified and well-evaluated persons on required job positions or economic situations of company or market. In these states of affair is almost impossible to reach of promotion. Sometimes it is necessary to change job position, department or employers for promotion or job career development. In the event that employer does not allow career progress, employee has only one option- to search new job and change employer.

2.3.9 Gender Inequality

Banducci (2002) revealed that Gender inequality is particularly prominent in the professions today, where women are concentrated in those occupations which are relatively low in the professional hierarchy Turner 1986. Gender issues in today's workplace can be traced to the different ways that women and men perceive the world Banducci adds that people are different and we need to understand those differences and act in a way to maximize the value of these differences.

These gender inequalities are costly to any country's economic development as well as the well-being of its people (World Bank, 1995). One lesson that was learnt from past experiences has been that educating girls is one of the most effective ways to promote development. While women have made considerable progress towards equality in the workplace, gender issues continue to surface in today's work environment.

2.4 Importance of Career Development

2.4.1 Enhancement of career focusing technological changes

Lent (2011) examined that career development prevent skills obsolescence because technological change is often a cause of skill obsolescence in engineering, science, and the professions. Because of the rapidity of change, the knowledge half-lives in electrical engineering and computer science are five years and two and one-half years, respectively. In addition, other professionals and managers run a risk of having their skills become obsolete because of changes in technology and methods. Technological change appears to affect individuals differently, as some grow and develop along with new technology while others fall behind, because technological obsolescence can limit an organisation's strategic alternatives, obsolescence in this area can be devastating and companies should have a strong incentive to invest in its prevention (Jadhav, 2013). Likewise, Armstrong (2008) examined the strategic human resource management and explains that human resource career development makes a major contribution to the successful attainment of the organisation's objectives, and investing in it benefits all the stakeholders of the organisation. By doing so, human resource development plans and programs should be integrated.

2.4.2 Facilitation of career planning tools

Career development program tend to have a new focus today (Dessler, 2005). As corporate career development programs used to focus on the employees' future with that particular firm; in other words on managing the person career to the firm. Today, the reality for most people is that work lives. The emphasis now is thus of facilitating self-analysis, development and management. Providing the employers with the career planning tools gives the employer a perspective of learning ones career option, and what he or she can do to pursue the most attractive ones (Mullins, 2005). Furthermore, Dessler (2005) pointed out that a person develops the skills he or she needs. For the employer, the career development partnership has several functions. Employers provide the tools, environment and skills development opportunities for employees and then employees are better equipped to serve the company and build it to its potential.

Additionally, European Centre for the Development of Vocational Training (ECFDVT) (2008) pointed out that to provide effective career development support to employees is important not only for individuals but also for the organisations that employ them. For both of them, an individual employee and organisation, it is part of a strategy of achieving resilience to handle changes more effectively particularly on how skills and knowledge are deployed and spread within organisations by employees moving from one job to another, in response to where they are needed. ECFDVT (2008) further elaborated that deployment and knowledge-sharing is critical to organisational flexibility. Also, career movement is how culture and values of the organisation are transmitted, and how personal networks are extended and strengthened.

2.4.3 Facilitation of company's strategic goals

Another importance of career development is that, training and development play significance role in achieving company strategic goal (Meltz, 2011). Training is so crucial to bring about change and the operation of world class organisation. Recognition of cultural difference and differences in work practices and approaches is much more important than training and development programs must be monitored to respond to changing need (Rob, 2007). The process of career development starts at individual level, where a passion to develop oneself continuously lays the foundation for personal growth and success. If the individual leaders manage to achieve high levels of self-development, it is likely that they will also stimulate the people they work with to develop this competency in themselves. Charles (2002) stated that it is hard to argue against a position that says individuals have a responsibility to do the best they can be to improve their career, and employers have a responsibility to ensure they are getting the best results from each employee before terminating them. This means that the employer has an obligation to coach and counsel as well as to provide appropriate training programs. Training programs provide the opportunity to improve existing skills and/or acquire new ones. It is the employer's responsibility to make such opportunities available, and it is the employee's responsibility to take advantage of them, because heavy investments in training will be necessary for future strategies and competitive advantage (Mwanje, 2010).

2.5 Empirical Literature Review

Andrew (2005) in his investigation on effectiveness of career development among private organization in Tanzania observed that the effectiveness based on career program is typically assessed against employee performance and employer need, which must be correlated to the business goal. On the other hand, Srimannarayana (2011) in his study found that training and career development are very important components in the modern human resource management and the scope of training and career development vary from one organization to another. The study was based on primary data. Data were collected from 105 HR/Training professionals working in manufacturing, IT/ITES and service sector with a minimum experience of three year in their respective organization in the functional area of training and development. The study revealed that more than 75% of respondents believed that performance improvements made was due to training that is an extremely valuable measure and 70.48% believed that transfer of learning is extremely important. Almost 95.24% respondents mentioned that they collect feedback of the participants after completion of the training programme routinely. The study left a gap which was observed between the measures that are used actually in assessing training and development and HR/Training professionals that do not have control over data that is required for measuring training and development. However, the studies could not explain the roles and significance of career development in banking industry.

Jadhav (2013) studied the training and career development programmes undertaken by banks for their employees. The main objectives of the study were to analyze the effectiveness of training and development programmes for employees to discharge their duties and to study how training and development programmes helps to achieve customer satisfaction. For this study primary data was collected through questionnaire filled by the bank employees. A sample of 40 employees was selected by the using random sampling from different banks like HDFC, ICICI, Vijaya bank, Bank of Baroda and Dena Bank located in suburban area of Mumbai. It was concluded that private and public Indian banks undertake training and career development programmes for their employees to increase their efficiency.

Banks provide training programmes to enhance their knowledge and skills to satisfy the customers. Growth of banking sector in India was envisaged to result from skilled manpower which is the outcome of training and development. Moreover, his study could not determine the challenges of career development in banking industry.

Weekly (2005) in his study concerning “successfully career planning” stated that human resource professionals develop career planning with a mandate received from chief executive officer (CEO). However, the application of the process was not sure. It was further stated that to put the plan in process and the organization to follow a few techniques that the CEO must put, requires support and active participation; the line management must own the process with HR playing a supportive role; career planning must be consistent with other programs; employees are to be held accountable for their own planning and should focus on the selection process and the planning process has to be reviewed quite often. Similarly, a study by Roline (2010) on the effectiveness of career development revealed that many managers question the wisdom of spending money on training. They worry that the money they spend on training will be wasted when the trained employees leave the organisation stems from the fact that some employees quit the place of work and go to work for other companies. Yet, their worst fear is that they will become a training ground for their competitors. Employers are doubtful at training them since they are not sure of retaining them. Furthermore, it was found that, training is an investment in employee productivity and retention and must be available in a variety of ways. However, the studies could not suggest measure for mitigating challenges on career development in banking industry.

2.6 Research gap

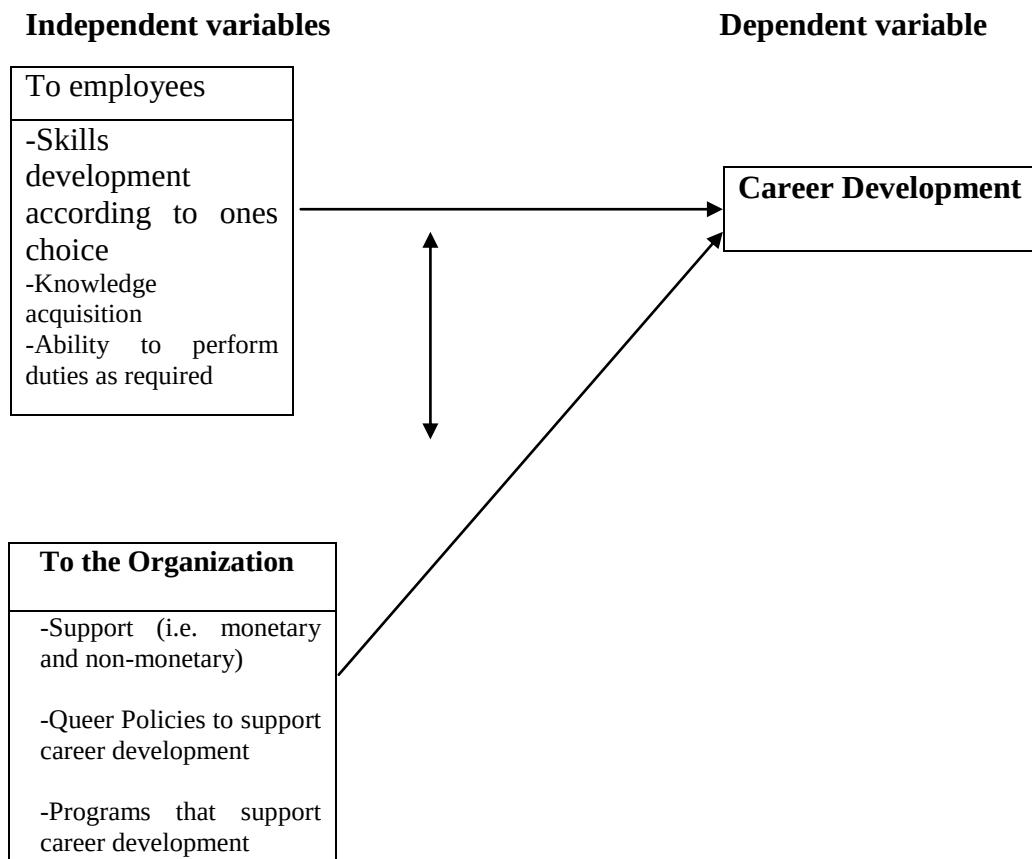
From the literature reviewed, it was found that career development leads to motivation among employees (Jadhav, 2013). The study is expected to support this assertion. However, most of the research reviewed failed to reflect a Tanzanian setting regarding the banking industry as there are few researches regarding the matter.

Furthermore, the literature has failed to identify the challenges and measures to mitigate existing challenges that seem to prevail regarding the effectiveness of career development practices in banking industry.

2.7 Conceptual Framework

Figure 2.1 provides the conceptual framework. This is defined as an abstract idea or a theory used to develop new concepts or to re-interpret existing ones (Kothari, 2004). It gives the relationship between the independent and dependent variables. In the figure, the dependent variable is career development while independent variables include; skills development according to ones choice, knowledge acquisition, ability to perform duties as required, support (monetary and non-monetary), queer policies supporting career development and programmes that support career development.

Figure 2:1 Conceptual framework model



Source: Researcher's construct, 2015

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter focuses on the description of the procedures that were employed in the study. Mugenda and Mugenda (2003) states that this chapter should specify the research design, study area, population and sample size, sampling procedures, data collection methods, data analysis, reliability and validity of research instruments and ethical considerations.

3.1 Research design

Case study research design was selected because it enables the researcher, among other things, to focus attention on a particular group of people within a specific context. Yin (2003) noted that a case study focuses on a contemporary issue. In addition, case study research facilitates the in-depth examination of all variables at once with a view of providing rich data and a more comprehensive understanding of issues and problems applicable in a real-life situation. Basing on those factors the researcher selected NMB Wami Branch to be a case study area.

However, case study research has been criticized for subjectivity, high costs and ethical concerns (credibility and integrity). In conducting this study, the researcher has been objective. There has been no conflict of interest or preconceived notions and the cost has not been prohibitive. The findings of the study are based on actual data collected by the researcher. On issues of validity, reliability and generalization, the study has combined qualitative (through face-to-face interviews) and quantitative methods (through self-administered questionnaires) in data collection.

Therefore the research design was allocated with the case study research design because it allowed the studying of phenomena in its natural settings and gathered information's from various sources to study few cases with many variables. Basing on those factors the researcher selected NMB Wami Branch to be a case study area.

3.3 Study Area

The study was conducted at NMB Bank Morogoro, Wami Branch. NMB Bank has many branches but the researcher chose Wami Branch. The researcher selected NMB Bank to be the area of study because of its easy accessibility of information based on the topic of the researcher. The selection of the research area is vital; it provides the usefulness of the information. In Tanzania, NMB has 113 branches all over Tanzania mainland, the researcher picked one branch (Wami Branch) for reasons related to the fact that it is not easy for the researcher to study all the branches of NMB.

3.4 Population and Sample size

3.4.1 Population

The study included population of 30 respondents, which included 2 managers and 28 from general staffs. The respondents participated in study from NMB Wami Branch made the total number of 30 respondents. According to Sekaran (2003) population is a group of individuals, objects or items from which samples are taken for measurement or it is an entire group of persons, or elements that have at least one thing in common.

The population was appropriate for the study because it was not easy to study the whole branches of NMB Bank. However, key informants in this study included senior management of the branch and officials charged with implementing bank policy.

Table 3:1 Categorization of the NMB Population

No	Categories	Population
1	Branch manager	1
2	Customer Service Manager	1
3	Back office Manager	1
4	Commercial Manager	1
5	General Employees	52
Total		56

Source: Research data, 2015

3.4.2 Sample size

Sekaran (2003) advises that too large a sample size could become a problem and recommended sample sizes between 30 and 500. Similarly, Enon (2002) recommends that, a minimum number of samples for research should be 30. Therefore, the sample size of 30 respondents for the study was sufficed in giving the data that is required.

Table 3:2 Sample of Employees

No	Category	Sample size
1	Managers	2
2	General Employees	28
Total		30

Source: Research data, 2015

3.5 Sampling procedure

Kothari (2004) describe sampling as a process of obtaining information about an entire population by examining only a part of it. It is a selection of some parts of an aggregate or totality on the basis of which a judgment or inference about the aggregate is made.

3.5.1 Purposive sampling

Purposive sampling enables a researcher to use judgment to select cases that will best enable the researcher to answer research questions and to meet study objectives (saunders et al, 2007:230) in this procedure certain groups of the respondents was selected due to their characteristics and knowledge of the study, respondents who would provide key information's about the phenomenon under the study.

Therefore, the researcher utilized purposive sampling method to select the targeted respondents as indicated because, it is a non-random sampling procedure in which personal experience of the respondents was considered to be a key derived from the position one held or the roles she/he played in relation to a particular activity. All respondents were selected purposively to fulfil the target put.

However, the selection was deliberate and focused and centred on those who were willingly agreed to participate in the research regarding the career development practices in the bank.

Purposive sampling is relevant to this study because it proved room only for respondents who had knowledge of the career development practices at NMB Bank.

3.6 Data collection methods

Both primary and secondary data collection methods were utilised. This included questionnaires, interviews and documentary reviews. It was through this guide the researcher anticipated to obtain sufficient data from NMB which provided answers to all questions.

3.6.1 Interview method

Interview method was used in order to supplement a number of areas, hence anticipated to avail the requisite clarity. The researcher used interview method to some two managers and to the general employees in order to understand the extent of awareness and real practice of career development at NMB Bank. This was performed after questionnaires had been given to respondents. Needs for additional information becomes evident, hence adopted in order to add or refine information on questionnaires. The method also ensures high response rate as compared to questionnaires and helps to learn the non-verbal messages which may appear on the respondents.

3.6.2 Questionnaires

The researcher used both open and closed ended questions in order to collect data. The method was deployed to some employees. Through questionnaires the researcher aimed to get the extent in which employees understood the significance, challenges and measures for mitigating the existed challenges on career development. The Researcher got easy response from open ended questions for the sake of stimulating respondents and provided ambience for them to express their opinions on the study. Closed ended questions motivated respondents to express their freedom of expression.

The advantage of this is that, it is free from bias, less expensive, and does not exert much pressure on the respondents hence makes them be more comfortable. Questionnaires are useful to respondents who cannot easily be approachable.

3.6.3 Documentary Reviews

The researcher collected data through reading books, articles, and magazines. This included the NMB Annual report of year 2009, NMB new product magazine 2011, NMB human Resource policy 2013, NMB bank tellers training handouts 2013, and NMB customer service training handout 2012. The advantage of all these is that, they helped the researcher in the process of data interpretation.

3.7 Data Analysis

The data scanned and scrutiny technique was deployed from available questionnaires and interviews and data output were presented. For example, the researcher had to collect all data' concerning the research topic and then verifying and arranging them into groups, then coding. After that, data' were categorically entered into the computer, then those which were collected through documentary reviews were analysed through descriptive analysis to support the data collected from questionnaires and interviews. Finally, data's were presented into numbers and arranged in a good way and placed in different tables.

Moreover, quantitative and qualitative techniques and SPSS programs with combination of Microsoft excel program were used as a computerised systems to support data analysis after being collected. This is because, using both quantitative and qualitative techniques helped the researcher to make a good analysis of the data. Since SPSS program is easy to use and comprehend, it helped to make clarification of data's required for analysis and addressed the problem in questions.

3.8 Reliability and Validity of Data's

The respondents can give incorrect information to impress the interviewer, this kind of error is very difficult to correct. Also, respondents may appear uniform therefore the researcher must be suspicious to compare the information (Babbies, 1986). For this case, the researcher used open ended, closed ended questions and NMB documents to validate the data's which controlled the possibility of respondents to give false information's. This made the data's to be valid and reliable.

3.9 Ethical considerations

The researchers whose subject are people or animals must consider conducting research and giving attention to the ethical issues associated with carrying out their research (Kombo *et al*, 2006). Therefore, respondents were assured that the informations they provided was basically to be used for academic purposes only, nowhere else would the information be used to discriminate or as an evidence for prosecuting any of the respondents.

Nevertheless, respondents were informed on their discretionary powers to participate in this research or not. The questionnaires reflected the same statements that announced clearly on ethical matters. Other ethical considerations were that of requesting permission from the responsible authority for the researcher to undertake this research in their organisation. Also for the purpose of privacy and confidentiality respondents were given freedom not to mention their names.

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF FINDINGS

4.0 Introduction

This chapter presents and discusses results from the data analysis regarding the assessment of career development practice at NMB Wami branch. The findings are presented and discussed under three main sections namely; the first section presents the roles and significance of career development, the second section determines the challenges of career development; and the third section suggests measures for mitigating existing challenges on career development at NMB Wami branch.

4.1 Roles and Significance of Career development at NMB Wami Branch

4.1.1 Practice of career development

The results from the review of the NMB career development policy (2013) indicated that NMB policy ensures that the bank is resourced at all times, with staff who have appropriate skills, knowledge and experience to enable the bank to achieve its objectives. The policy encourages staffs to manage their own career development when funds are inadequate, with the support from their line managers for the benefit of the staff and NMB at large. This was observed in an interview with one of the managers who stated that,

“When our staff needs to upgrade his/her knowledge, upon the availability of fund in terms of loan schedule, he/she can be allowed to advance the career. Upon the completion of the course, the disbursement of loans commences till he/she completes his/her loan”

The affirmation above is in line with Dessler (2005) who pointed out that a person develops the skills he or she needs. For the employer, the career development partnership has to be developed whereby employers provide the tools, environment and skills development opportunities for employees and then employees are better equipped to serve the company and build it to its potential.

Moreover, line managers have been given the role to monitor career development of employees, act as a development coaches, providing assistance to formulate their team member's career development plans, in identifying career aspirations and job moves. They are responsible in giving feedback on performance both formally and informally through the performance management processes. Also they advocate for development and deployment aspirations of their team members to their senior managers. This is supported by one of the respondents that;

“There sometimes that the bank provides career opportunities in collaborations with other institutions. When that happens employees utilize well the opportunities to match expectations with the requirements of the organisation. As observed, this has happened twice at NMB where a few employees managed to get the coaching on IT related issues for the smooth running of the bank”.

What the line managers require for that purpose is to identify actions that will help achieve the development needs of employees who wish to focus on the years to come ahead. The action plan may include job learning, special projects or assignments, training, networking, etc as supported by Mwanje (2010).

4.1.2 Bursary policy and career development

Furthermore, NMB Human Resource policy (2013) shows that, NMB Plc has structured an internal bursary scheme to provide financial assistance in respect of education and training needs of its employees who have a need to further qualifications, as well as to employees who are identified as having potential to obtain formal qualifications that may constitute present or future organizational needs within NMB. Customer service manager was in opinion that when interviewed as follows;

“In lieu of NMB policy, the firm shall support and assist employees in furthering their education in terms of the internal bursary scheme. All bursaries shall be awarded at executive management's discretion. Budget availability, operational requirements, the employee's personal development

plan, the employee's overall work performance, the human resources needs and the succession NMB Human Resource Policies, planning and development imperatives shall be determining factors before a bursary is awarded. All beneficiaries of a bursary must enter into a written agreement with the company. The internal bursary shall operate under two schemes, Self-Initiated Schemes and Company Initiated training Schemes”.

It was observed that this is awarded upon the need from the bank not otherwise. This is in line with Mwanje (2010) who advised that, upon the need of the organisation expertise, schemes should be put in place according to the policy in order to support those employees seen to undertake career development for the service of the firm.

Moreover, one of the respondents was in opinion that, there sometimes when employees get no time to go for career development for some reasons. For example;

“I am serving at least a number of 250 customers per day, which makes me so busy the whole day, and at the close hours, I am supposed to make sure that daily transactions do balance, which always delay me from the office and so having no time for further studies, as the Career Plan doesn't give room for the employees to go full time for their further studies”.

Yet, It was obviously presented that in implementing NMB annual report (2013) the bank put aside Tshs. 2,164 million for staffs training and career development in order to improve employees technical skills, knowledge, ability and hence effectiveness, accuracy and reliable customer service. The budget was distributed to all NMB branches, based on the need and performances of branches. Therefore at NMB Wami branch, all career development related costs were incurred, processed and facilitated by the NMB Head Office from board of directors. Table 4.1 shows the trainings undertaken for various years to support the policy.

Table 4:1 Career Development Plan Trend

Staff	2011/2012		2012/2013		2013/2014	
	Short courses	Long courses	Short courses	Long courses	Short courses	Long courses
Intended	All	5	20	5	30	5
Actual	All	3	13	1	19	2
Remained	Nil	2	7	4	11	3
Reasons for un accomplishment of career development plans at Wami branch	Introduction of new banking system	Operation requirement Insufficient budget	-Poor personal development plan. -Insufficient budget. -Inability to undergo training due to social problems	- Insufficient budget. -Human resource needs	- Insufficient budget -Inability to be trained for some staffs (un-trainable) due to age,	- Insufficient budget. -Operation requirement

Source: Research data, 2015

Table 4.1 show that apart from irregularities at NMB Wami branch, career plan as shown above indicates some remarkable achievements from the implementation of the plan. There is substantial impact at the Wami branch level from training and other initiatives that have brought about noticeable impact within the branch, such as Increased competency in ICT knowledge as every staff at Wami branch is well versed with internet banking systems, mobile banking systems and general use of computer applications in serving branch customers accurately, efficiently and business wise. One of the respondents stated that;

“Internet banking being considered as a fast means of serving customers without queuing has solved the problem of queuing and; there are branch product ambassadors at the ATM machines whose duty is to educate customers on how they can access their bank account details through a mobile phone or internet to even pay their bills, money transfer etc. Acquisition of modern and competent customer care services, and new working system that is FLEX CUBE for efficiently serving customers, as the previous system seemed overloaded and thus causing unnecessary inconvenience to customers, so with the use of this new system it has enabled Wami branch to deliver its services efficiently as far as customers are

concerned in Morogoro municipality. Although, the challenges haven't completely ended, to some extent have been reduced to minimum"

This affirmation is supported by Mullins (2005) that, with enhanced technology through career development plans implemented in the banking industry, customers can now enjoy the services firms provide.

However, despite the usefulness and the good outcome of the career development plan at NMB Wami branch, respondents reported that there have been a number of challenges in implementing the plan such as, inefficient staff development plans as stated by two respondents that;

"Some employees have devoted much of their time to their job requirements, and thus they don't think they will have a chance to go for further studies"

In addition, with inadequate resources to finance all training needs, staffs who wanted to go for further studies that were of necessity and only short trainings for the enhancement of the branch operations were afforded. For example, one bank teller said;

"There are some few privileged staffs who got the opportunity to go for further studies, despite rejected bursary application due to insufficient bursary budgeted"

Respondents also stated that there were other reasons like, inadequate training for the trainers, short term trainings that did not add much value to the branch, inability to be trained for some staffs (untrainable) due to age, inability to undergo training due to social problems and lack of transparency and fair approach in allocating training to branch staffs. For example; one of the staff who has been in the Wami branch for 8 (eight) years, was not given an opportunity for long term training courses despite her ambition to go for further studies while another staff with the same experience was been given many opportunities for long and short course trainings that made him more competent and acquired prestigious posts in the branch.

4.1.3 Career development effects

It was reported by respondents that the primary decision criterion for all promotion decisions at NMB Wami branch is a consistent performance. Performance and potential considerations should generally override other criteria such as seniority, period of service, or educational qualification. In all circumstances performance should be wholly quantifiable (i.e. objectively measurable), Under no circumstances may promotion decisions be based or influenced on the grounds of aspects such as gender, age, race, ethnicity, family linkages or personal sympathy. For instance one respondent said that,

“I provide a minimum of 5 loans to customers per day which in a month totals 120 customer loans which is above the branch minimum level requirement for a month”

From that background, this means that if this performance will be consistent, then this staff will be eligible for promotion after that performance. This is supported by Nevid (2009) who emphasize that with today’s competitive business environment, the performance of the employees should be judged in line with ones performance. Table 4.2 provides the importance of career development as provided by respondents.

Table 4.2: Effects of career development

Role	Frequency
Career development increases employee’s competence	16
Career development brings good working environment	6
Career development reduces hiring costs	2
Career development helps on customer’s retention	3
Increases skills and knowledge	1
Reduced labour turnover	2
Total	30

Source: Research Data, 2015

4.1.3.1 Increased Employees Competence

16 respondents reported that career development contributed a lot in employee's competence at NMB Wami branch. This is because career development helped formulate approaches for matching individual needs with job opportunities. It is a good method of helping employees develop performance effectively and ways to smoothen their personal goals. Likewise, when looking through documentary review, the researcher found that, NMB Human resource policy explained the need for line managers to assist employees in career development which included mentoring, promotion and advising employees on what to be done to attain career objectives. The management itself understood that, they needed competent employees and by developing employee's careers, it is when competence at job gets achieved.

Career development helped in increasing productivity of the employees that helped the branch to achieve its long-term goals through producing creative, critical thinkers and innovative employees. This can be traced from the introduction of new electronic products like NMB Mobile that attracted customers as argued by manager;

“At first it was unimaginable if the internet and mobile banking systems will work out successfully, for we thought educating our customers on how to use these services will be a tough job, and might even take us some time to accomplish that, as we were always thinking of how to save customers time at the banking hall. It is through a comprehensive training that we made it possible. Apparently, we can register not less than 500 customers in mobile banking per day, and our bank tellers can serve much more customers per day up 1500 customers faster without long queues, and all customers' queries are accurately attended, this brings NMB Wami branch to a new “Global Business Outlook”.

4.1.3.2 Good Working Environment

Career development helps in creating a healthy working environment. 6 respondents commented that, there would be healthy and as much more comfortable working place if the employee's career objectives were to be prioritized. It is advisable to

build good employee relationship and customers' relationship so that employee's goals align with bank goals. One of respondents had a comment as follows;

"I see NMB Wami branch as a comfortable place to work, our managers assists us in every matter that concerns customers who are really our reason for existence as a branch, and we are provided with enough working tools that enables us to give best services to our customers so as to win our business rivals. And through opportunities to advance our careers we increase efficiency at work and utilize our skills, knowledge and releasing our potentials for the good performance of our Wami branch."

The argument above is in line with Legge (2005) who contended that good working environment that is supported with working tools for workers to use enables them to attain their goals as well as the goals of the organisation. Therefore, when the bank is sensitized to the needs and benefits of employees and their duties, it is more likely that output will outshine the bank from its business rivals through a supportive working environment. For example in 2010 the NMB bank introduced electronic learning where by employees were able to learn anything through internet at their spare time.

4.1.3.3 Reduced Hiring Cost

Table 4.2 shows that 2 respondents indicated that, career development helped the management reduce cost of hiring new staffs at Wami branch. One of the respondents said that;

"Within one year the branch hired not less than seven product ambassadors, this is cost full in the branch. What was observed after that incidence is that we started educating our staffs and training them on every new bank product. We want them to be our product ambassadors of all NMB products and reduce periodic hiring costs of new staffs. This is because career development initiatives aimed at retaining experienced and talented, giving opportunities for knowledge, sharing, enhancing and tapping into knowledge capital within

the NMB Wami branch, and ensuring that such valuable knowledge is not lost.”

NMB documents showed that, Tshs 2.164 Billion are incurred almost in every year for trainings, seminars, and developing employee careers and little recruiting new staffs, thus internal managers and staffs are given new skills to be promoted and take top positions, which appear at NMB to help the bank diverging from the cost of hiring new managers/staffs from outside.

4.1.3.4 Helped in Customer's Retention

Furthermore, Table 4.2 shows that 3 respondents reported that career development assisted in customers' retention. This point was well explained by respondents in lieu of NMB motto that expresses that *“serving the customers is our pride”*. It is calling for greater need of career development, with that good number of customers to retain. Also by using documentary reviews, the researcher found that, the NMB manual is mostly directed to customers. Even one of the core values is *“customer focus”* as a core value.

“NMB Wami branch wants its Vision to be realistic by becoming the best and affordable bank in Tanzania, through prioritizing employee's career development. This is because with good career development plan all employees will be much productive and thus able to serve the customers with the best expertise. So we are doing all that we can to make sure that we retain the customers we have through provision of best services and our focus is to make more new customers as much as we can.”

Moreover, it was found that career development will need to address unique needs in an increasingly more diverse in customers' needs in order to retain them. Thus, the branch should not in any way underestimate the issues of employee' development. Respondents suggested that, employee's perspectives, goals and needs must be addressed and understood if NMB wants to serve/retain and create more new customers through competitive employees.

4.1.3.5 Increased Skills and Knowledge

The results in Table 4.2 shows that 1 respondent argued that, with career development, skills gap was filled out hence objectives were successfully achieved. One of the respondents was in opinion that;

“I have been created, developed and built here at NMB Wami branch to be an asset for NMB, I have been given enough chances to participate in different activities, detailed training sessions and learning comprehensive issues concerning banking profession, I started just as a bank officer, and am now one of the NMB Managers in the field, it is through the skills and knowledge as well as experiences I have acquired that credited me for the post, and so as a team we all work together with one business purpose on a road to meeting our Major Business Goals.”

4.1.3.6 Reduced Labour Turnover

The results from Table 4.2 show that 2 respondents reported that career development reduced labour turnover at NMB Wami branch. This is due to the fact that, staff were given opportunities to advance their professionals and never turned away from their employer, as they had a long plan to stay in the branch as their career plans were considered. One of the respondents had the following to give;

“I have been given many opportunities to advance my career objectives. I have attended many trainings, seminars, workshops, and even given bursary assistance for my post graduate degree on 2011, so I owe NMB Wami branch so much, as it is the place which has made me a better and competent business professional, so I don't think to quit NMB and I am here to stay, for I have been well equipped through various trainings, on how to asses and issue Loans to many customers a month, dealing with various customer queries, being efficient and accurate in all banking business dealings”

This showed that, one of the reasons that brought about employees turnover was lack of career development opportunities. This can be supported by a study conducted by Catalyst (1998), who found that the major factor contributing to employee's retention

and development within organisations is the implementation of training programs and creating environments that are supportive for employee's career development. As the world is vastly changing and customer's needs are diversified. Daily new ideas, skills and knowledge are introduced. It is the time now for managers to look ahead on what staffs have in terms of ability to compete on global business competition.

4.1.4 Significance of career development

4.1.4.1 Efficiency on serving customers

It is clear that, employees are the driving engine to meeting any business purpose, and goals set. Well developed, trained, equipped and well organised staffs are the secret to a business flourish. This fact is what NMB Wami branch staff has expressed, claiming that, their efficiency is and will be based on their career development.

“We don't have long queues nowadays in our branch, most of our customers use internet banking system, we have trained our staffs and so they educate our esteemed customers on how to use it, to save time, and inconvenience.”

This affirmation is in line with Fernandez (2011) who suggested that this can be accomplished through assessment and analysis of needs, listening to employee's aspirations and goals, assisting employers in establishing goals, committing to specific plans and holding management accountability for the changes implemented. The absence of these issues, employees' career development may not be enhanced.

4.1.4.2 Motivation to employees

Career development practices at NMB Wami branch helped in motivating and upraising employees at the branch. One of the privileged few said that;

“I feel good to know that the bank values and cares for my career advancement, this has changed everything to me. I feel so secure, competent, and valuable as my contribution to the bank has earned me my Master's Degree, and have been upraised to this Administration level, and I am proud

to work with NMB. I always encourage my co-workers to do the best on their positions. Career development is for real at NMB.”

Because every employee has his/her own career development objectives, accomplishment of this depends mostly on the employer's policy. Most of the respondents cited that, when employee's career objectives are met, efficiency will increase, and there will be commitments to the assigned tasks, and reduced labour turnover. This is supported by Jadhav (2013) that professionals and managers run a risk of having their skills become obsolete because of changes in technology and methods. Technological change appears to affect individuals differently, as some grow and develop along with new technology while others fall behind, because technological obsolescence can limit an organisation's strategic alternatives, obsolescence in this area can be devastating and companies should have a strong incentive to invest in its prevention. This is what the bank has invested on employees so as to get rid of obsolete skills.

4.1.4.3 Less supervision to employees

Well trained staffs will be able to do their works at a minimum supervision, and delegation of power by supervisors and managers can be done in the absence of the duty personnel, for example; in the past years, cash handling was done by managers and supervisors only, but nowadays; even a trained junior new employed staff can handle cash. One of the respondents had some comments as follows;

“I have just attended the freshman orientation. I was told what I am supposed to do as a cashier, and a bank officer on serving the customers, its only nine month since I was employed but I am now doing my duties as a bank teller, efficiently without supervision. I just have to make sure that my transactions balance.”

The affirmation above is supported by ECFDVT (2008) that for both of them, an individual employee and organisation, it is part of a strategy of achieving resilience to handle changes more effectively particularly on how skills and knowledge are deployed and spread within organisations by employees moving from one job to another, in response to where they are needed. ECFDVT (2008) further elaborated

that deployment and knowledge-sharing is critical to organisational flexibility. Also, career movement is how culture and values of the organisation are transmitted, and how personal networks are extended and strengthened.

4.2 Challenges for career development at NMB Wami branch

4.2.1 Manager's Decisions on Career Development

Respondents indicated that, the decisions to further career developments sometimes were done unfairly and in a dishonest manner. The findings showed that, managers at the branch always stood for the bank point of profit only and not for employee's development. For that case, they encourage employees to cater for themselves in furthering their careers rather than depending on bursary assistance. Some managers exposed to be biased due to their different perceptions and interests. In that manner, respondents reported that, managers were so rigid when it came to allocation of resources that would favour employee's developments. Findings showed that, management assumed that resources are always limited, that cannot be enough to develop each individual in the branch. One of the respondents reported as follows;

“During introduction of NMB Mobile Services in 2011; 161,093 customers had been registered by then. That meant the Bank gained a lot of profits which could also be of help in employees career development, but still little has been done for employees. I suggest that, Wami branch initiatives are more likely to be successful, if managers will recognize the need to implement strategies for advancing employees WITHOUT PREJUDICES OR BIASENESS. This will improve our efficiency and competence to ensure that we provide best services to our esteemed customers.”

The primary responsibility for creating a supportive environment rests on the NMB Wami branch managers. This is supported by Ronald (2010), who argues that unwillingness of managers to encourage or approve employees' movement to positions in other departments is one of the greatest obstacles to the career growth and advancement of high performers. As a result, such “blocking” behaviour drives top talent out of companies.

During the interview with managers, the researcher found that, there were big gaps of time laps from freshman orientation courses to other relevant training courses as stated by respondents.

“I have more than three years since freshman orientation course, ever since there have been numerous new NMB products introduced like NMB pesa fasta, account chap chap, and NMB mobile services, but some privileged few staffs were trained on those aspects, and I have never been to another training for all this time, I don't know which criteria is used by managers to appoint staffs for training as every staff must be well conversant with all the products and services that we provide to customers here, to avoid double standards on marketing those NMB products. Managers always tell us that there is no enough fund to train each of us as it is very expensive to facilitate regular trainings within the branch”

This is in line with the views of Sivakumar (2010) who examined that many managers question the wisdom of spending money on training, especially during down business cycles. They worry that the money they spend on training will be wasted when the trained employees leave the work for other companies. Their worst fear is that they will become a training ground for their competitors. It comes down to this that you have to train your employees so that they can't leave, or else they'll leave. On another way, what if you don't train them and they stay? Training is an investment in employee productivity and retention and must be available in a variety of ways.

4.2.2 Nature of the Job

Empirical studies have demonstrated that, career development in banking industry becomes so difficulty due to characteristics of banking activities. The problem is that banking activities with career development becomes very difficult because employees are so much engaged to official activities that they cannot get time to advance their careers and even think of it.

“We are so busy everyday even in weekends as we have a lot of customers here at Wami branch, it is not easy to leave the office before cash balancing time, and everyone has to ensure that a day’s work is done and approved by line managers, even if the regular working hours are over. So it has been our custom to come out late from the office, this really undermines our career development.”

Some respondents claimed that, it took long time for one to move to higher positions within the branch.

“Banking activities are very sensitive which needs individuals to be trusted so much by the management so as to be given higher access to control over potential responsibilities in the branch, it requires one with high integrity and confidentiality.”

In addition, it was found that, there were a lot of gender (women) challenges on career development than men’s at NMB Wami branch. Women have multiple roles, family responsibilities like: taking care of children’s (breastfeeding, maternity leave) and employers responsibilities consume a lot of women’s time hence hinders them from career development as they always have limited time. Unlike men who can spend little of their time with family issues and job responsibilities. So they have time for their career objectives. This undermined women career development at NMB Wami branch as stated by respondents as follows;

“I am supposed to post salary checks from our corporate customers before 1:00pm, at the same time I have to go back home to breast feed my 4month baby, and after two hours I have to come back to work to proceed with my routines. Then at the close hours when I go home, I have a lot of family duties that await me. This gives me no time for career advancement”.

This is supported by Mwanje (2012) who found that inevitability of conventional domestic obligations as a home maker leaves little time for career growth and combining domestic work and office work leaves no time for making them fit for higher posts. He therefore concluded that physical strain necessitating longer hours of stay in the office leads to difficulty of better judgment and quick decision, as a

requirement for higher posts. It is reported that staffs at NMB Wami branch have multiple roles which result to work overloading. An employee can have a lot of activities to perform at once as a staff can have more than twenty customers to serve at once while every customer might have a different need/request. With that work overloading, it is very difficult for staffs to develop, since much of the time has been spent at the office.

4.2.3 NMB Culture

Culture includes: norms, values, perceptions, attitudes and beliefs which reflect the bank practices. It was reported by respondents that NMB culture undermines career development as the bank entertains the readymade employees who are competent with their systems than unskilled employees. Respondents said that even in the bank core values; a few issues have been explained concerning employees career development. This undermines career development at NMB Wami branch.

Through documentary review, the researcher found that, NMB Bank entertained candidates with high education level from the point of recruitments to the time of promotion, because one of the qualifications of one to be selected as a bank officer is to be a holder of an Advanced Diploma or a Degree. However, when it comes to the issues of promotion, employees with only advanced certificates of secondary education employed before restructuring of NMB cannot be qualified to managerial posts. This culture undermines career development at NMB Bank.

“I am a long time serving as a bank officer here, with 20 years of service at Wami branch. I have not chanced higher posts as I didn’t go for further studies, I only possess an advanced secondary certificate, many who were employed together with me, are now managers and some supervisors. I applied many times for bursary assistance but I was not successful, and because of my family dependence I didn’t afford costs to advance my career”

In lieu of that, Legge (2005) found that organisation culture is among the factors that are central to promote or undermine a supportive work environment. Organisations are based on norms, beliefs, attitudes, and assumptions, which in turn influence

organisational practices, tacit norms and values. It was found that organisations that maintain cultures that promote career equality are more likely to have an increasing number of competent employees than the ones which does not have

4.3 Measures for Mitigating existing Challenges on Career Development

Respondents provided measures that could mitigate existing challenges at NMB Wami Branch from the fact that, if these are eliminated the firm can have happy employees hence quality customer services. Table 4.3 provides the respondents opinions as follows;

Table 4.3: Measures taken

Measures	Frequency
Review of the Policy Agreed: Dis agreed:	28 2
The bank support Agreed: Disagreed:	30 0
Giving employees enough information on their career Development Agreed: Disagreed:	29 1
Regular evaluation on career Development system Agreed: Disagreed:	30 0
Equality Agreed: Disagreed:	26 4
Supportive culture Agreed: Disagreed:	30 0
Transparency Agreed: Disagreed:	30 0
Support and encourage growth at work Agreed: Disagreed:	30 0

Source: Research data, 2015

The results in Table 4.3 show that 28 of respondents expressed their eagerness on the review of the NMB career development policy. It was stated that in the normal practice of the policy there is biasness and bureaucracy. There are long procedures

for one to undergo before getting the bursary assistance. An interview with one manager revealed the following;

“Unless the policy is changed, I am not convinced to even ask for bursary assistance. I have seen most of my colleagues who have applied for bursary could not get it. The policy now is just like a political statement, as it is there to make things look prettier but on the ground, only lucky few have been assisted with the NMB Bursary system, and this sometimes would open doors for labour turnover. So if I were in a decision making position, I would have had emphasis on the review of the policy to a win-win, as for now it only favours the Bank to be seen as it has a good policy while not applied on the other hand while employers are striving hard to make it for their careers.”

Therefore, the career development policy is a tool which supports employees to link their growth with that of the bank. It empowers experience, development needed and an appropriate action plan to attain these goals and have them approved on employment development plan.

It was found and recommended that there is a very crucial role for the NMB bank to play, and that is to make sure that the Bank supports its employees, for them to grow professionally as individuals, and encourage them to grow at work so as to increase efficiency, but much more making the bank full equipped with staffs who are very competent as business professionals so as to combat business environment and increase performance hence increase profit. One of the respondents commented as follows;

“We really need the bank to assist us on our further studies, just as you know; University tuition fees are so high, leave alone other requirements and expenses, so our salaries cannot in anyway afford that. The bank wants us to be as much productive as possible, so as to generate much more profit, but the Bank also must remember that, to advance our careers is what will change everything, so they cannot escape or do away with the fact that it has to support us.”

The results in Table 4.3 show that despite the serious need to change the NMB bursary policy so as to favour the bank and the employees, still there is a challenge. One of the managers stated that;

“There is no enough fund for every employee to go for further studies, you know this is a Business, our every running expenses depends on the profit generated, and that’s why not everyone seeking for bursary assistance will be assisted. We sometimes have to focus on what is best for business, so our priority most of the time relies on who will bring the best advantage on his/her career development in-terms of adding value in the branch as an asset, depending on our banking needs. It is still a challenge and we are looking on how to have a sustainable policy that will suit our banking needs yet developing our employees’ careers”

Transparency was reported by respondents (30) in Table 4.3 as a great need so as to relieve employees’ doubts as to how they can be assisted by the bank to undertake career development. One of the respondents reported that;

“We need a system that will give us quick and reliable answers as to who can be qualified for career development assistance, budget set for each branch for developing employees careers, concrete reasons as to why this one goes first and another one next or to wait”

In addition, respondents reported that, the NMB culture should attract and entertain career development as a drive force towards attaining its business goals, the priority should be on the human resources as the hub. The bank should be ready to incur costs on training new employed staffs and not relying on readymade personnel, as this will increase the scope and range of its competent business professionals.

Experience shows that all countries that have succeeded in linking skills with organisational productivity have targeted their skills development policy towards three objectives:

(i) *Meeting skills demand in terms of relevance and quality:* so as to ensure the matching of skills supply and demand, skills policies need to develop skills that are relevant, promote lifelong learning and ensure the delivery of high levels of competences and a sufficient quantity of skilled workers. Furthermore, equality of opportunity as reported by 26 respondents in access to education and work is needed to meet the demand for training across all sectors of society.

(ii) *Mitigating adjustment costs:* the reorganization of work in line with new demands and technologies results in some skills becoming redundant. The ready availability and affordability of training in new skills and occupations help to insure against prolonged unemployment or underemployment and to maintain the employability of workers and the sustainability of enterprises.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter provides the conclusion and recommendations. It starts with the conclusion, recommendations and finally a need for further research is given.

5.1 Conclusion

Career development is a very important aspect in banking industry due to the increase of competition and the vast increased demand for banking services at NMB bank and in Tanzania at large. The researcher found that, career development increased competence to employee's performance and enhanced achievements of goals, but the whole process of career practice is accompanied by a lot of challenges. The nature of the job has been observed as the big challenge that hindered employees development, also NMB bank policy itself does not sound in a way that need to support employee's development, for that reason proper actions should be taken to overcome the situation.

Furthermore, it should be understood that, career development practices does not end with the acceptance of a job on a desired career track. Instead, it continues through one's entire work life. However, people who desire successful careers will continue to upgrade their skills and further their educations in preparation for the inevitable job changes. They will participate in training and development programs designed through individual efforts or jointly with supervisors or managers. Continuous training and development are essential for workers who want to keep up with changes in their fields and see the effects of the changes on their career paths for the betterment of individuals and bank as a whole.

5.3 Recommendations

In light of the above conclusion, the following are the recommendations;

a) Career development in any organization is a crucial thing that the practice of it should be in a very smooth way so that individuals and the organization enjoy the success in the organization. It is important that, the NMB Wami branch maintains competent employees within the Bank.

The following are recommendations to be done so as to strengthen the practice of career development at NMB Bank.

First of all, Bursary policy must be reviewed to remove all the unnecessary bureaucracy that undermined the practice of career development. For instance; the application for career advancement should be attended at branch level. The branch managers should recommend the employees and fill the necessary documents that will complement the applications of the employees for any career advancement, and then the documents be sent directly to chief and chief human resource officer at Head office for approval and allocation of bursary/post to the applicant in order to reduce bureaucracy. Instead of having long procedures when employees need to go for their further studies such as; approval for employees' career development be approved by all heads of departments at branch level, then line managers, goes to zonal managers, to senior managers, then the application be approved by chief and chief human resource officer.

Secondly, the management' decision on career development should be fair to allow employees to attain their career objectives which will also benefit the Bank. Managers should not only concentrate on profit making. They should also consider employees who are the real deal for their profit making and implementation of banks strategies, and create good working environments, that will suit and stand out as motivations to employee's performance.

b) Bank culture should sound in the way that attracts employee's career development. From the co-operate strategy it should be indicated that, career

practices be part of the Bank culture than focusing only on customers. The bank should put much effort to promote employees career objectives in order to compete in a vast changing business world. Rather than leaving employees struggle themselves to attain their career objectives as it was written in NMB Human resource that, staffs are responsible for their own career development, but the manager at NMB Wami branch should be at the front line helping employees to develop their careers so as to increase productivity, creativity and understand ability of their potentials as assets and human resources in the bank.

c) Workload should be reduced to allow employees to master and carry their career objectives. It was reported that, employees stayed at work place for long hours doing routine duties that they cannot get time to attain their career objectives. Therefore line managers at NMB Wami branch should play their roles that, career practices should be done within the right level. It was written in NMB Human resource policy that, a line manager should act as a development coach, providing help/assistance, to formulate their team members, guiding their training efforts and assisting in identifying career aspirations and job moves, assign on tasks and projects in line with career aspirations and business requirements. This should not only be in NMB Bank documents only, it should rather be in practical aspect.

d) Meeting skills demand in terms of relevance and quality as to ensure the matching of skills supply and demand is essential because skills policies need to develop skills that are relevant, promote lifelong learning and ensure the delivery of high levels of competences and a sufficient quantity of skilled workers.

5.4 Need for Further Studies

This study has assessed the career development practices with reference to NMB Wami branch. However there is an area which still needs further consideration as to evaluate if there is a need to asses strategic recruitment process and making sure that there is a strong strategy of developing employee's careers. This knowledge will be of help to NMB management on their way to becoming the leading Bank.

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APPENDICES

Appendix 1

Questionnaire

Dear Respondent!

I am a student from Mzumbe University, doing a research which is entitled: Assessment of career development practice in commercial banks: A case of NMB Wami branch. This is part of the requirement for an award of a Master's Degree of Science in Human Resource Management (M sc. HRM).

I kindly request you to assist this field work through filling and providing answers to the questions asked. Whatever you'll write on this form is sought to be true to the best of your knowledge. Please note that all responses supplied are for academic purposes only and won't be used to punish or implicate or raising or rather be dispute for your participation in this research.

Thank you in advance.

SECTION I: PERSONAL PARTICULARS

1. Gender

Male	Female

2. Your age

Tick one

i.	20 to 30 years	
ii.	31 to 40 years	
iii.	41 to 50 years	
iv.	51 to 60 years	
v.	Over 60 years	

3. Which department are you working? Tick one

I	Customer Service	
ii	Commercial	
iii	Back Office	

4. How many year have you been working at this Bank?

Tick one

i.	1 to 5 years	
ii.	6 to 10 years	
iii.	11 to 15 years	
iv.	16 to 20 years	
v.	21 above	

5. Education level

tick highest level

i.	Certificate	
ii.	Diploma	
iii.	Advance Diploma	
iv.	Post graduate diploma	
v.	Bachelor degree	
vi.	Master degree	

SECTION II: SPECIFIC QUESTIONS

6. Establishing role of career development at NMB Bank

	Based on your experiences in this organization do you agree or disagree with the statements below	disagree	I agree	I don't know/no opinion
i.	Career development reduce labour turnover			
ii.	Career development increases employees competence			
iii.	Career development brings good working environment			
iv.	career development help on customers retention			
v.	Career development reduce hiring cost			
vi.	Career development increase skills and knowledge			

7. On factors that challenge career development at NMB WAMI

	Based on your experiences in this organization do you agree or disagree with the statement below	I agree	I disagree	I don't know/no opinion
i.	Do you have any confrontations with your supervisor/manager on your decision for further studies?			
ii.	Do you think that bursaries offered under bank assistances are offered free from bias?			
iii.	Do you think that discretionary powers of your supervisors/manager on decisions for further career development are being done under fare and honesty?			
iv.	Do u think Nature of the job stand as challenge on your career development?			
v.	Do you think organization culture support career development			

8. On the measure to be taken do your agree or dis agree on the following measures

Measurement	Agree	Dis agree
Review of the policy		
Support from the bank		
Regular evaluation on career development system		
equality		
Supportive culture		
transparency		
Giving employees information related to their career development		

SECTION III: BRIEF EXPLANATION

9. Kindly comment/write very briefly on what you observe to be your management action in the struggle for problems that hinders rights and any other information you think can contribute to improvement of career development at your working places.

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10. What are the significances of offering career development to employees?

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11. What are the roles of career development at Nmb wami branch

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12. Do you think career development activities impact the promotion process?

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13. What are the main challenges that hinder the whole process of practice of career development?

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Thank you in advance for your co-operation

Appendix II

Interview guide

1. Do you have training programs in your organisation?
A) Yes b) No ()
2. How does NMB practice career development.
3. Does the career development policy favour all employees?
4. What do you think are the major factors that affect the whole process of career development?
5. To what extent do you think career development increase employees skills, knowledge and competences?
6. What are the main factors that undermine career development at NMB Bank?
7. Does the nature of the job affect career development at NMB Bank.?
8. To what extent do you achieve your daily work targets
9. What type of activities or opportunities are available at NMB Wami Branch.
10. What are the roles of career development at NMB Wami Branch?
11. Does opportunities to work in a variety of work assignment influence your decision to stay employed?
12. Do you think career development activities impact the promotion process?

Thank you in advance for your co-operation