Despite the minimalist approach of Grameen Bank training program, similarities may be drawn between its practice and the models offered by Kirkpatrick and others

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Abstract

This paper compares and contrasts training evaluation different models and theories specially applies Kirkpatrick's (K & K) training evaluation model: four levels of measurement and their application in the Gramen Bank (GB) training program. The objective of the paper is to know training evaluation models offered by Kirkpatrick and others, and their applications and usefulness to Grameen Bank and other microfinance institutions (MFIs). The paper uses literature review for analyzing of different models of training evaluation. Although K & K how training evaluation model of measuring training depend upon the training program and the demands of top management including stakeholders and donors, this K & K training evaluation model's four-level training evaluation steps are simple enough that Grameen Bank Bangladesh and other micro-financing institutions (MFIs) can adopt it in GB training evaluation process, which can assist GB and other micro-credit micro-management processes in monitoring employees' performances.

Keywords: change behaviors; effective learning outcomes; knowledge retention; micro-finance institutions (MFIs); training evaluation

Despite the minimalist approach of Grameen Bank training program, similarities may be drawn between its practice and the models offered by Kirkpatrick and others

1. Introduction

Many organizations have training departments that provide training for their employees or hire external trainers for staff training and education, but many of those trainers and training programs are not evaluated. The perception is that the evaluation piece of training is something added on that requires extra staffing and arrangements that are expensive, requiring a separate budget line. Moreover, some trainers and executives do not know how to evaluate and believe evaluation to be important. Some fear of negative feedback from frontline staff. Others believe that evaluating training is a complex and lengthy process. However, training evaluation is an easy way to gain feedback from employees (Kirkpatrick, 1979). Training evaluation is very important for staff and organizational capacity building because it can improve staff skills-their on-the-job performance and develop future programs for organizations. Evaluation can also be used to address anyone who did not pass the training previously, determine whether a program should be continued or dropped and justify the existence of the training department entirely. Kirkpatrick's training evaluation steps are simple in the use of evaluating training programs although many training evaluation experts have critiqued this model and expanded it in developing their own models.

The objective of the study is to know training evaluation models offered by Kirkpatrick and others, and their applications and usefulness to Grameen Bank and other microfinance institutions (MFIs). The paper uses literature review for analyzing of training different evaluation models.

2. Importance of training evaluation

Training evaluation is very important because it can improve future programs of organizations, to address anyone who did not pass the training, determine whether a program should be continued or dropped and justify the existence of the training department and its budget. However, many organizations have training department and provide training to their employees or hire trainers from outside to train their staffs. The reasons they think training evaluation is an extra job that need extra manpower and arrangements are expensive, it require extra budgets. Moreover, they do not know how to do it; bosses do not considering them urgent, or important or too busy. Full time permanent staffs find job security. Some organizations like Grameen Bank (GB) Bangladesh CEO does not pressure to GB training department to do training evaluation or fear of negative feedback from the grass roots staffs. Some MFIs practitioners think training evaluation is a complex lengthy process and adds extra costs for the organization. However, Kirkpatrick simple four level training evaluation steps are classical that are simple and make attractive to organizations to evaluate their training programs for employees skills development and to work better for the organizations although later many training evaluation experts critics this model and expanded and extended Kirkpatrick's training evaluation taxonomy.

3. Kirkpatrick's training evaluation model

Kirkpatrick's training evaluation model developed in 1977, it has four levels of measurement. Level-1 is reaction, level-2 is learning, level-3 is behaviour change and level-4 is results. These four steps of measuring of a training program depend upon the training program and the demands of top management including stakeholders and donors. K & K models of training reaction looks at how training participants feel about the training. This model learning looks at what knowledge and skills trainees learned or developed. Moreover, it explores the on-the job behaviour of training participants and results including improved productivity, better quality output, lowered costs, reduced accidents, lowered turnover and ultimately, more profits and/or better service.

Usually the first level, reaction, is easy to measure and can be done immediately after training is concluded or included in the latter part of the training. The *Smile Sheet* was designed to measure trainee reaction as suggested by Kirkpatrick. However, the list does not include an analysis of the efficacy of the methods that the leader uses for maintaining interest and attaining desired attitudes, knowledge and skills. To measure learning, Kirkpatrick suggests the use of a '*paper and pencil test*'. This will measure knowledge and attitudes, in addition to using the performance test to measures skills. Learning measures can help trainees to improve their knowledge and do assignments correctly. The third level measures behaviour. This is very difficult to assess and is intensive. There are four necessary conditions to measure the third level: (1) desire to change, (2) having the knowledge of what to do and how to do it, (3) the ideal climate and (4) a reward for changing. The fourth one is a control group and an experimental group is needed to compare the difference in pre-training and post-training on-the-job behaviour.

To measure behaviour, trainers can review employees' performance on-the-job and receive responses immediately (through surveys). However, it takes time to trainees to allow them for changing their behaviours. Moreover, if the environment does not support new behaviours then the trainee becomes faced with a challenge in applying his or her learning and skills on-the-job. A manager may discourage a trainee from implementing new skills, directly or indirectly. In this situation it is difficult for an employee to change his or her behaviour.

Results are a measure of the final results that occur due to training, including increased sales, higher productivity, increased profits, reduced costs, less employee turnover and improved quality. Results evaluating is difficult and complex to measure especially when it relates to return on investment (ROI), but it is important for MFIs entrepreneurs to know their social return on investment (SROI). It can be done in certain areas such as MFIs' sales training program in Bangladesh. Because K & K model (2006) says that the program impact results can be sources of evidence of the social and economic success of the services of MFIs, but not necessarily proof (p.73). In order to see results, Kirkpatrick Jr. suggests for a balanced score card (BSC) that is a visual and numeric representation of strategy in action that can be used by MFIs training institutions like PalliKarma Shauk Foundation (PKSF) training division in Bangladesh too.

Training measures at levels 1-3 are interrelated to change behaviour, because a positive reaction to training enhances trainee learning. Trainees can feel positive about the training program, if the training meets their expectations and if they clearly learn on-the-job training strategies and practices. These may impact their views toward organizational objectives and motivate them to pay attention to the organisation's practices and strategic planning. Therefore, training reaction, learning and change behaviour are interrelated to each other. The results of the level measured depends on the previous level(s). Sometimes training evaluation results don't show tangible benefits easily, but case study analysis can give detailed ideas about the intangible impact of post-training on the experimental group.

3.1 Benefits of Kirkpatrick's training evaluation model

Before Kirkpatrick's work, people didn't think or draw attention to systematic training evaluation steps. Kirkpatrick's different levels of training evaluation make up the first (classical) model that chronologically measures trainees' training progress and their training outcomes as a product of training. It is a very simple model. The formal training evaluation brings accountability to the training, helps donors in determining further funding and places value on the program. It brings about a sort of logic to justify funding for training programs of any organization.

3.2 Pitfalls of Kirkpatrick's four-levels training evaluation

Kirkpatrick's four-levels training evaluation only provides a vocabulary and a rough taxonomy for training criteria. Many people think that level-1 and level-2 cannot determine actual training outcomes, despite this; most people include the first level in their evaluation. Levels-1 and level-2 are not enough to measure trainee training

performance unless trainees change their behaviour or are motivated to do their job better. The author thinks a positive reaction to a training program does not always indicate learning has taken place. However, the good thing is the first two levels do not require as much funds to evaluate as compared to level-3 and level-4. Again, learning is not sufficient to indicate that there will be a behavioural change. Readiness to change and positive organizational attitude are more important for staff behavioural change.

Many organizations do not have the expertise in evaluating change behaviour and results; this is especially true of the latter (4th level). It is very difficult to quantify and expensive (from a qualitative standpoint) to determine the impact on trainees' jobs. Moreover, many CEOs are not interested in looking at the quantitative results of training impact. Big corporations need to measure return on investments (ROI), which is absent in Kirkpatrick's training evaluation taxonomy. In post-training situations, trainees change their behaviours depending upon their reception to the training content (positive reaction), training materials, training schedules, the skills they gain from the training, etc. Hence trainees' change behaviours on-the-job are linked to the measures of level-1 and level-2.

Kirkpatrick's four-level model, although, not entirely perfect, remains the most influential though in the field of organizational trainees training evaluation. However, the meta-analysis facilitates a further understanding of the relationships among training criteria of the model by augmenting it. The Augmented Framework gives us additional in-depth information about trainees that describes below. Moreover, the paper also asserts below different training evaluation models that are identified by many training evaluation thinkers.

4. Different models of training evaluation

Following are various training evaluation models developed by various training experts, Alliger and Janak (1989); Alvarezs et al. (2004); Bates (2004); Eseryel (2002); Kevin (2001); Holton (2005); Kraiser et al. (1993); and Tannenbaum and Yukl (1992).

The Augmented Framework of training evaluation is developed by Eseryel (2002). Here managers and supervisors of an organization need to welcome an employee's participation in a training program. Eseryel asserts that encouraging conditions and rewards can be intrinsic (pride), extrinsic (praise) or both, where a feeling of satisfaction, and positive achievement of results happen. This is one of the solutions to the barrier of the transfer of learning. That is why he (Eseryel) points out Kirkpatrick's four-level training evaluation is a goal-based training evaluation approach because it measures trainee reactions, and learning. However, Kirkpatrick's all training evaluative steps target the organizational benefits of positive post-training feelings.

Alliger and Janak's (1989) training evaluation discussions are around what they outline as the Augmented Framework for training criteria based on Kirkpatrick's model. Alliger and Janak make two types of contributions to the improvement of Kirkpatrick's model: (1) clarifying the relationships among the four outcome levels and (2) expanding the number of outcome levels of the training criteria. Although Alliger and Janak's model has 4 levels of training evaluation, they divide the first level (reaction) into two sub-categories-(1) affective reactions and (2) utility judgements. However, under the learning Augmented Framework, there are three subdivisions: (a) Immediate knowledge, (b) Knowledge retention, and (c) Behaviour/skill demonstration. The third (behavioural) level of Kirkpatrick's model is named 'transfer' in the Augmented Framework. The Augmented Framework seeks more effective and deeper training information from training participants than Kirkpatrick's taxonomy. Level-4 has the same name as Kirkpatrick's-results. Despite the simplicity of Kirkpatrick's model, it is also a liability. Alliger and Janak (1989) note that the augmented framework of Eseryel (2002) has served as useful heuristic process for training evaluators whereas Kirkpatrick's model of evaluation data is more informative.

Although Kirkpatrick's training evaluation model is the foundation of the Augmented Framework, its effective learning may not thoroughly measure simple reactions and the knowledge gained on the part of participants after learning has taken place. In this situation, the Augmented Framework has sub-divisions in affective reactions (satisfaction or dissatisfaction) and utility judgements (happy or unhappy) similar to that of

Kirkpatrick's level-1 reactions. Kirkpatrick's third level is similar to that of transfer of training to the job environment. Here, behavioural learning predicts 'transfer". Transfer or on–the-job-performance is the function of both knowledge acquisition and the favorability of the work environment for allowing new skills to be applied to the training evaluation models described by Baldwin and Ford (1988); Tracey, Tannenbaum, and Kavanagh, (1995). Kirkpatrick provides detailed guidelines for each level of training evaluation, however, these are absent in the Alliger and Janak model.

The application of knowledge is the same as Kirkpatrick's level-3 evaluating behaviour or change of behaviour or transfer of training on-the-job. It is the training outcome behaviour of trainees that they transform their learning into practice while on-the-job. Trainees, however, cannot change their behaviour until they have an opportunity to do so. The use of training knowledge needs time to allow for behavioural changes to take place (K & K, 2006, p. 53). Despite the fact that Grameen Bank does not evaluate trainee's transfer of learning in post–training periods, GB supervisors encourage excellent job performance by giving employees letters of thanks on behalf of Grameen Bank's CEO. This would fall under the rewards criterion that Kirkpatrick speaks to.

According to Alliger and Janak (1989), another problem with Kirkpatrick's framework is that it is fairly vague about results criteria. Alliger and Janak counter this with the use of the term 'transfer' in the Augmented Framework as a more appropriate way of demonstrating the movement of knowledge from the classroom to the job. This paper agrees with Alliger and Janak that not all training programs aim to affect change at all levels, so, we can get effective reactions and learning of trainees by following the Augmented Framework. However, it is not easy to follow the Augmented Training Evaluation Criteria. It needs more in-depth questionnaires, resources, and skilled staffing to follow it. Moreover, executives may not be interested in seeing more detailed information on the deep impact of training on employees in their job.

Contrarily, Reid Bates (2004) raised several limitations of the both aforementioned model and the potential risk for training evaluation clients and stakeholders. He puts more emphasis on needs assessment. According to him, the augmented model eliminates pre-course measures of learning or job performance measures. Reid Bates critics and comments on the Alliger and Janak's model is incomplete because this model does not consider individual or contextual influences. The model failed to make causal links to learning and change in behaviour etc. Hence Bates (2004) suggests for an ethical principle of beneficence, which should be a central concern of training evaluation. He points to the terms: autonomy, non-malfeasance (no-harm), justice fidelity and beneficence. Beneficence is the quality of doing well or to promote action for the benefit of others. He has raised the issue-the gap in forming a causal link between effective learning and change behaviour in the training model. The causal link can foster a narrowed-down focus on reaction measures, which is also absent in the Kirkpatrick model.

Kraiser, Ford, and Salas (1996) propose to apply and test an alternative training evaluation method by developing a classification scheme for evaluating learning outcomes. They propose three categories of learning outcomes: (1) cognitive, (2) skill-based and (3) effective learning outcomes (relevant to training) and recommend potential evaluation measures. This classification is different from Alliger and Janak's learning sub-levels (immediate knowledge and knowledge retain) training evaluation model and the Kirkpatrick model. Kraiser et al. (2002) learning classification has a multidimensional perspective. The learning constructs a cognitive category that includes verbal knowledge, knowledge organization and cognitive strategies. Skill-based outcomes include skill compilation and automaticity. The cognitive learning objectives have three categories of cognitive evaluation measures: Verbal knowledge, knowledge organization and cognitive strategies. Its knowledge evaluation has very little from Kirkpatrick's measured learning. Kirkpatrick's learning evaluation is more general than that of Kraiser et al. detailed learning evaluation. Kraiser et al. (2002) model has three areas of evaluation serve as an umbrella for the six evaluation measures proposed by the combined works of Kirkpatrick, (2002); and Tannenbaum and Yukl (1992).

Kraiger, Ford, and Salas (1993) training evaluation model shows multiple detailed methods in charting the

measurements and potential evaluation methods of different learning outcomes. In comparison to the Kirkpatrick model, Kraiser et al. model is an expanded and detailed training learning evaluation mechanism. Kirkpatrick's training evaluation model is very simple, one-dimensional and linear in measurement. However, different learning evaluations are needed to measure the different methods suited to specific organizational contexts and trainee perspectives. Despite this, it is difficult for microfinance institutions (MFIs) to follow all the paths of Kraiser et al. learning outcomes of evaluative training steps. Because they are very technical, detailed and has the potential to be expensive.

D. J. Abernathy training theory (1999) emphases on Return on Investment (ROI), which is the fifth level of Philip and Stone's (2007) training evaluation, which is absent in the Kirkpatrick model. ROI can give training measure a concrete picture of both soft–skilled performance and hard-skilled performance. According to Abernathy, Phillip, and Stones, ROI is the payoff from the training as compared to the resources input versus the cost of the training. Benefit is seen in monetary terms. It measures tangible (hard data-items assembled, money collected, item sold, etc.) and intangible (soft data-job satisfaction, communication, customer satisfaction, etc.) training outcomes. Hard data is easy to measure in order to convert to monetary value, but soft data is difficult to measure and quantify, difficult to assign monetary value to, less credible as a measure of performance and usually behaviourally oriented. Although Abernathy has a balanced view that considers hard-skilled and soft–skilled performance gauges and tangible and intangible benefits in training evaluations; however, Abernathy does not discuss the evaluation mechanisms for tangible and intangible training benefits.

Many evaluators follow Kirkpatrick's training evaluation model or make small changes to improve upon his training steps. For example, J. Kevin Barge (2001) gives the following names to Kirkpatrick models: level-1: Smile Sheet evaluation, level-2: Testing understanding of information, level-3: job improvement and level-4: organizational improvement. Here trainee job improvement means change trainees behaviours and organizational improvement and in the final results, training impacts upon an organization.

According to Deniz Eseryel (2002), the above mentioned all models do not represent the interactions between the training design and training evaluation. None provide tools for evaluation. Therefore, Ross and Morrison (1997, in Eseryel 2002) suggest training evaluation that should have two categories of functions: (1) the automation of the planning process and (2) the automation of the data collection process, which are embedded in instructional design tools that are efficient and an integrated solution for organizations. Eseryel (2002) calls it an ADAPT (IT) instructional design. However, this model's exercise needs an expert evaluator who specializes in system technology. This model lags behind in dissemination conceptualization and it needs further research for collaborative automated evaluation.

Holton (2005) points out that Kirkpatrick's four levels do not have a causal relationship and conclusion that are a necessary part of an evaluation. However, Holton does not create a complete new model, rather he uses Kirkpatrick's model and renames the stage of behaviour as performance. He substitutes results with organizational results. Holton recognises Kirkpatrick's four-level model only as taxonomy instead of a complete feasible training evaluation model.

Alvarezs, Salas, and Garofano (2004) integrated model of training evaluation and effectiveness (IMTEE) has four levels. IMTEE displays a relationship between post-training attitudes, training effectiveness variables and relationships between post-training attitudes and the other targets of evaluation. Post-training self-efficacy criteria are included in this training framework. The second and third levels of the IMTEE efficiently combine the four models of training evaluation as shared by Kirkpatrick. Alvarez's IMTEE model demonstrates interaction between the three sets (individual characteristics, training characteristics and organizational characteristics) and it proposes relationships between post-training attitudes and training effectiveness variables as well as relationships between post-training attitudes and other targets of evaluation. These four levels classify different steps of training outcomes, which is different from Kirkpatrick. IMTEE acknowledges integrated transfer performance results can be found in Kirkpatrick's model.

Microfinance institutions (MFIs) have a minimalist cost approach in microcredit operations. A training evaluation expert with advanced quantitative and statistical analysis is more intensive, expensive and time consuming. However, MFIs particularly GB does not has funds for intensive training evaluation. Therefore, IMTE training evaluation model must handle properly so that the IMTEE model of training evaluation reduce evaluation cost and time consumption; otherwise the interpretation of the IMTEE evaluation may be diverted away from the actual facts. Therefore, the paper doesn't think it is always necessary to measure training at all four levels. It may be impossible in some cases. However, if possible, additional funds and time may be needed for MFIs to follow Alvarezs et al. (2004) training evaluation model. Although Alvarezs et al. (2004) training evaluation approach provides a systematic integrated framework with a needs assessment for conducting training evaluation and training effectiveness, MFIs do not have expert manpower and funds for intensive training need assessment.

From the above discussion, it shows that all training evaluation approaches are around/within the Kirkpatrick model and it is still the most influential framework. No one refutes Kirkpatrick's classical ideas, theories and steps for training evaluation. Different training evaluation models include new points and sub-features in their training frameworks. Even Kirkpatrick, D. & Kirkpatrick J. (2006) included more points for correctly identified the necessary factors for training evaluation in Kirkpatrick's ten steps and 8 factors in order to have effective training and an improved training program. This is the improve version of Kirkpatrick original model (1977). Kirkpatrick's four levels have been used for a long-time in training evaluations at various organizations. However, various frameworks for the evaluation of training programs have been proposed under the influence of goal-based and system-based approaches.

5. Application of training evaluation methods to micro finance institutions (MFIs)

Different training programs and training workshops, especially community micro financing organizations' training programs and their training evaluations can help MFIs in community organizing and in community micro-financing development work. However, training evaluation is almost missing in MFIs particularly GB. Through training and training evaluation following above stated different training evaluation models, community organizers particularly GB field workers can know how to work better in the community to improve their micro-financing services and to improve poor people's lives by improving their training programs. However, training quality can be improved by evaluating MFIs trainings and training modules. MFIs employee development can be developed through MFIs employees training program and training evaluation, and their (employees) positive attitudes towards training can make training more effective in community banking. Trainees' learning evaluation can be done by training evaluation. Employees' behaviour change is effective in achieving the objectives of the program. Therefore, trainees' change behaviour is important and is the pillar of training effectiveness. Therefore, if employees have a readiness to change, then positive change can happen in the organization and in the community. Kirkpatrick, D. and Kirkpatrick, J.'s four-level training evaluation model is simple enough that Grameen Bank Bangladesh can adopt it in its training evaluation process, which can assist GB micro-management processes in monitoring employees' performances.

There isn't any formal evaluation system in Grameen Bank like Kirkpatrick's training evaluation model. Even Grameen Bank (GB) does not follow something similar to the four models as shared by Kirkpatrick. However, what Grameen Bank supervisors do is they closely observe and monitor trainees` activities. They assist staff in doing their job correctly. GB is conducting monthly review meetings where staff reviews their activities over the course of the month. They also improve their on-the-job skills by reading the bank manual and by getting and exchanging experiences from the field staffs.

Grameen Bank has a training institution at Dhaka for training its employees. GB sends its newly recruited employees to Grameen Bank branch offices for receiving hands-on practical training on GB operation system. Its training policy is 'trainees learning by doing jobs' for learning GB credit operation system staying at the Grameen Bank branch. The training period is for six months. However, these newly recruited employees reside

in the Grameen Bank Dhaka training complex for seven days of every two months during their six months training period. During this six months period, they report to Grameen training institution three times. During staying in Grameen Bank training institute at Dhaka, the GB training instructors review trainees' praxis learning on Grameen micro-credit operations. It is like internship (western style) practical learning to gain practical experience on the group-based micro-credit operation in Bangladesh.

Moreover, GB has in-service refresher training program for its employees. Usually Grameen Bank has been conducting this refresher training for employees those are promoted and assigned for upgraded new jobs. This refreshers training model also has six month training period for its promoted employees. The newly promoted employees, the newly upgraded assignment holders, learn their new assignments by staying in GB branch offices, area offices, audit offices, zonal offices and head office based on promotion level for getting hands-on- practical experiences on their new assignments. For example, a newly promoted employee, promoted to upper next level (non-officer to officer rank), needs to work in branches assigned by GB training institute that are different from his/her pre-promotion working branch place. In the assigned branches, he/she practically learn about his/her new jobs from the branch employees. However, every two months he/she requires reporting to Dhaka GB training institute. The instructors of GB training institute review his/her praxi knowledge progress and capability to carry the new upper level job. If the instructors satisfy with the trainees' praxi knowledge, then the newly promoted employee posted to GB another branch for doing their upper label assigned jobs.

The same training system also applicable to upper layers (area office, zonal office, audit office) promoted officers; however, the difference is the promoted officers other than branch employees require to apprenticeship in the offices that are equivalent to his/her promoted office level. For example, if a newly promoted upper level officers need to be assigned as area managers, and then these trainee officers have to stay in area offices assigned by the training institute. Grameen Bank training institute receives praxi knowledge performance report of the trainees from the respective trainees mentor offices. The instructors of the institute assess the progress of paxi knowledge of the trainees. The training institute evaluates trainees' upper level knowledge achievement by receiving both field reports and instructors' reports. However, GB is not evaluating its training modules. Rather managers write beneficial confidential reports annually (ACR) as it relates to employees. Good ACR is one kind of rewards system from GB that drives employees to work in a qualitative manner and use their bank credit operation management skills in their daily job performance. However, training module evaluation of GB can be valued and helpful in applying learning to job-related behaviour and to overcome difficulties, such as fear in the application of new training knowledge.

Although GB does not follow formal training evaluation procedures prescribed by the above mentioned training experts, the application of a training evaluation system can impact better results on Grameen Bank trainees that ultimately can impact community economic development in Bangladesh. The gap that the study have identified in GB's training institute, the author sends this report to Grameen Bank and requests GB executives for thinking about GB staff training evaluation to identify and measure strengths, weakness and opportunities of GB training system.

The branch managers of Grameen Bank observe trainees feeling/attitude to their (trainees) daily routine jobs performance like dealing with clients: how they correctly do official works, do they follow loan operation manual, how much they are dedicated to learn GB peer lending strategies through their day-to-day jobs during their job shadows in the branch and or other label office of Grameen Bank. Although GB does not exactly follows Kirkpatrick level-1, level-2, level-3 and level-4 to measure employees reaction, learning and change behaviour, GB managers evaluate trainees' through observing trainees performance and writing performance confidential reports (PCR) bi-annually that are unlikely Kirpatrick training evaluation model. However, the study finds GB training evaluation system at the branch level and or at other levels is an alternative of Kirkpatrick's four levels of training evaluation. However, GB can get better results if it can follow Kirkpatrick four levels of training evaluation because this training evaluation model is systematic and effective to improve training module.

6. Conclusion

Through careful training evaluation of GB trainers, the less experienced trainers can be benefited by knowing different types of training evaluation models particularly the Kirkpatrick 4 level training model. The study finds trainees cannot change their behaviour until they have an opportunity to do so. Moreover, the author believes trainees' change behaviour is the pillar of training effectiveness. If employees have a readiness to change, then positive change can happen in the organization and in the community. Despite the fact that Grameen Bank does not evaluate trainee's transfer of learning in post–training periods, GB supervisors encourage excellent job performance by giving employees performance rewards.

This study can enhance GB and other MFIs' training evaluation capacity to provide effective quality training, mentoring their employees and to drive employees better outcomes to clients' socio-economic development, collaborative working relationships both one-o-one and in team activities with their colleagues. Moreover, GB new employees could get ideas in all phases of their work including loan design, field work, screening and selecting clients, collecting background information about the clients, and recording, interpreting information, and report writing etc. if GB can follow training evaluation modules. Besides MFIs executives, trainers and field staffs can also get ideas and knowledge to mobilize their tasks and to improve their organizations' operational systems, training evaluation modules and mentoring systems.

Kirkpatrick, D. and Kirkpatrick, J. (2006) four models of effective quality training mechanisms and other models mentioned in the paper are related to trainers capability training skills development even related to training planning activities for both newly recruited employee trainees and in-service employees training. Although GB has reputation for facilitating many national and international training sessions to MFIs including its own employees training, by reading this paper Grameen Bank trainers would be able to effectively participate in a large-scale collaborative organizational training evaluation partnership program with other MFIs in order to train other MFIs' staffs within national and international level in addition to Grameen Bank's own in-house training service. Moreover, GB trainers could develop skills of effective training thought to their professional practice by knowing different training models that mentioned in the paper.

Moreover, this paper could be beneficial and could have enhanced career opportunities to MFIs' trainers and community organizing trainers because of their familiarity with different models and steps of effective training, effective learning process, and different types of training evaluation methods that mentioned in the paper. The above mentioned training models also touched on cultural sensitivity which is very crucial for acceptance of training modules and training evaluation by trainees. Because the above mentioned different models of training evaluation are careful to cross-gender, cross-cultural sensitivity and the training methods that have a strong professional training practice focus on partnership development between client service provider and clients; relationship development, positive attitudes and values development toward trainers and trainees. Therefore, trainers and trainees can gain understanding and skills development by following training different theories, models, professional practices and dialogues and different training evaluation techniques in ways that are difficult to achieve individually and institutionally.

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