

An Empirical Investigation of Employees' Participation in Non-Mandatory Training Programs in Financial Institutions in Sri Lanka

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Abstract

The importance of non-mandatory training is rapidly growing across the globe to raise it to a level near to that of compulsory training. However, research evidence indicates that if the training is non-mandatory, employees are generally reluctant to participate in training programs. The purpose of this paper is to identify and explain the employees' participation in non-mandatory trainings and explore the factors which influence employees' participation in non-mandatory training program. For this purpose, the researcher focus the survey method and select 10 financial institutions in Sri Lanka, from that the researcher selected 120 employees. The result reveals that employees are not willing to participate in the training programs which are non-mandatory or voluntary in nature. Further in this paper the important factors which influence the employees' participation in the context of non-mandatory training were discussed.

Keywords: non-mandatory training, employees' participation,

Introduction

Training is an organization's most important human resource development strategy to facilitate, provide, and enhance the employees' capabilities to perform their respective jobs (Noe & Schmitt, 1986). Furthermore, Barney (2002) states that organizational training activities are recognized as being very effective in providing a competitive advantage through their impact on employees' productivity, achieved by improving employees' skills and performance and through inducing positive behavioral changes. Therefore, if the training connects the individual's competencies to the organizational performance, then employees must be motivated by some means to pursue continuous skills development activities. As to exactly how this could be achieved can prove to be a key aspect in influencing effectiveness of training programs within an organization (Noe et al., 1986).

Training is defined as a learning process that involves the acquisition of knowledge, sharpening of skills, understanding of concepts and rules, as well as changing of attitudes and behaviors to enhance the performance of employees (Shah, 2012). A fundamental aspect in the implementation of a training program relates to the nature of trainee attendance, specifically, whether such attendance is mandatory (compulsory) or non-mandatory

(voluntary). In the context of non-mandatory training, it is defined from different perspectives and criteria by different scholars. For example, Cloutier, Reanud & Morin (2008) defines any type of structured learning, linked to the career, undertaken on the employee's own time and which does not require the employer's approval (e.g. an undergraduate course on finance) as non-mandatory training. In other words, non-mandatory training refers exclusively to external voluntary training activities. This type of training activity differs from internal non-mandatory training (e.g. a seminar on stress management) as well as from mandatory training, whether internal or external (e.g. a training program on negotiating a contract), which are both training activities organized and paid for by the employer and where the employee usually takes part during working hours. At the same time, Renaud & Cloutier (2006) define non-mandatory or external training as the demand for training or training that an employee can undertake without the employer's approval. Apart from that, Sweeney & Martindale (2012) define non-mandatory training as any training opportunity that is not required or insisted upon as part of their continued successful employment within an organization. By drawing from these different perspectives of non-mandatory training definitions, non-mandatory training will be defined for the purpose of this study as "any type of structured learning, linked to the career, taken on the employees' own decision and which is not forced by the employer, irrespective of whether it is organized and paid for or not paid for by the employer or by external parties". Further, for the purpose of this study, mandatory training will be defined as any training that an employee must attend as an essential component of his or her job.

In organizations, competencies can be developed through mandatory and non-mandatory training activities (Goldstein & Ford, 2002; Noe, 2005; Wexley & Latham, 2002). Non-mandatory training is growing in popularity rapidly across the globe mainly because the responsibility for the learning process is increasingly being placed on the individual (Renaud et al., 2006). Further, Renaud et al. state that in Canada, in response to the new deregulated environment, many banks have chosen a combined training approach. They developed their internal training programs and concurrently facilitated access to non-mandatory training by forming partnerships with colleges and universities as well as the Canadian Bankers Association. With the growing use of distance and online learning, offering non-mandatory training has become more cost effective and easier to accomplish, especially for larger companies with employees stationed around the world (Sweeney et al., 2012).

Apart from that, from the individual employee's perspective, there is evidence of a growing interest in "lifelong learning," often accompanied by the perception that individuals should accept greater responsibility for their own development (e.g. Rosow & Zager, 1988). These learning activities may have no immediate relevance to the person's current job but are advocated to increase self-confidence, interest in new ideas, and enthusiasm for additional learning and to enhance employability and long term career success (Corney, 1995). Further, non-mandatory training may be considered to be the more desirable alternative as Machin and his colleagues have noted that as employees have no choice but to attend training that is mandatory, this may result in lower levels of motivation to learn (Machin et al., 2004).

Unfortunately, despite the numerous benefits and advantages that can be ascribed to non-mandatory training as compared to mandatory training, there appears to be significant resistance by employees toward participating in these programs for various reasons. This has been the experience of many countries, and as the researcher found out, that appears to be the situation in this country too.

Problem Statement

When the researcher carried out the research on “impact of personal and situational factors on employees’ motivation to participate in training in non-governmental organizations in Eastern Province, Sri Lanka”, the researcher got a sample of 100 social workers from local and international non-governmental organizations and also the United Nations organization stationed there. During the survey the researcher observed that, in the organizational training context, if the choice is voluntary that usually led to a lack of participation in training activities in non-governmental organizations. Further, to revalidate this problem statement, the researcher has found that the same phenomenon exists in many other countries. Having examined this phenomenon, Valeo in his detailed study conducted in 1998 concluded that, when the enrollment and attendance are voluntary such as in the ESL Canadian training program, the participation decision in training may be negative. In addition to that, Tsai and Tai’s (2003) study of bank employees in Taiwan attending government sponsored training has confirmed that employees who attended training on a mandatory basis showed higher motivation for training than those who attended on a voluntary basis. Confirming this, Kulik, Pepper, Roberson & Parker, (2004) stated that in most of the diversity training programs provided on a voluntary basis, employee resistance to such programs has been an ongoing problem (Burke & Black, 1997; Flynn, 1999; Kidder, Lankau, Chrobot-Mason, Mollica, & Friedman, 2004). Furthermore, Sweeney et al. (2012) emphasized that non-mandatory training is typically a part of the companies’ strategy to improve employees’ knowledge, skills and job performance. Further, they observed in their empirical study in Canada that firms have difficulty in getting employees to participate in non-mandatory programs.

Therefore drawing from this gap, the researcher realized that, problem of employees’ participation in non-mandatory training is an ongoing problem in the international context. However, this paper tries to investigate whether this problem exists only in non-governmental organizations or in other competitive industries in Sri Lanka. Further researcher dedicated to find out what are the individual and organizational factors that influence the employees’ participation in non-mandatory training programs.

Literature Review

Introduction to Non-mandatory Training

The notion of further training during an individual’s life has its roots in the works of Becker (1962) and Ben-Porath (1967), both of them express the need for coherent modified human resource development through training. One of the main goals of human resource development plans is to improve workers performance and raise their productivity. In order to achieve this goal, companies aim to increase skills and knowledge of existing workers in order to maintain a company’s competitiveness (Watanabe, 2010). Fritsche in 2012 indicates that with the issue of increasing importance of training, human resource unit in the organizations have to identify

the need for this critical issue to be understood. Further he states that, in western knowledge societies large amounts of money are invested in continuous training programs.

In this context a survey conducted in 2002 by the Canadian Federation of Independent Business revealed that 56% of the 6,700 members interviewed increased their training investments - time and money - between 1999 and 2002 (Dulipovici, 2003). In the United States, businesses with over 100 employees planned to spend over 50 billion dollars for training in 2004 (Dolezalek, 2004). Further he states these considerable investments do not include, in general, dollars invested in non-mandatory (Voluntary training) training which refers to continuous learning or voluntary training taking place throughout adult life once the qualification training has been completed (MEQ 2002). Today, protecting an organization's human capital increasingly requires focusing on both mandatory training and on non-mandatory training (Noe and Colquitt 2002). Accordingly, numerous organizations strongly encourage their labour force to develop themselves on their own on a voluntary basis via, for instance at Bell Canada, the offering of thousands of online courses (Messier 2003).

Many scholars defined non-mandatory training and mandatory training in different perspectives, for an example, Renaud et al., 2006 defines Mandatory or internal training refers to employer-provided training or the supply of training whereas non-mandatory or external training refers to the demand for training or training that an employee can undertake without the employer's approval. Apart from that, Sweeney (2012) defines non-mandatory training as any training opportunity that is not required (non-mandatory) as part of their continued successful employment within an organization. Further, Cloutier et al., 2008 defines voluntary training refers to any type of structured learning, linked to the career, taken on the employee's own time and which is not require the employer's approval (e.g., a credited undergraduate course on finance). In other words, voluntary vocational training refers exclusively to external voluntary training activities. This type of training activities differs from internal non-mandatory training (e.g., a seminar on stress management) as well as from mandatory training (internal or external) (e.g., a training program on negotiating a contract) which are both training activities organized and paid for by the employer and where the employee usually takes part during working hours. Therefore, for this study purpose non-mandatory training is define as "any type of structured learning, linked to the career, taken on the employees' own decision and which is not forced by the employer, irrespective of whether it is organized and paid or not paid for by the employer or by external parties".

The training literature is divided on the value of non-mandatory training (Tomlinson, 2002). Requiring that employees attend training can be ineffective, as some participants will already have the required skills and no need for training (Bernardin & Russell, 1998). Though, the success of non-mandatory training depends on the 'right' people volunteering based on their self-assessed need (Guthrie & Schwoerer, 1994). Ideally, a non-mandatory training program would attract those individuals who are most in need of skill development, and who are in positions where improved skills in the training domain would be of greatest benefit to the organization (Renaud,et.al., 2006).

The International institute of education and planning conducted a survey on adult literacy and life skill survey in 2003, by selecting OECD countries. The output indicates in the table 1.

Table 1: Adult literacy and life skill survey in 2003

| Country | Adult education training in program | | Adult education training in courses | |
|---------------|-------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| | Job-related participation rate | Non-job related participation rate | Job-related participation rate | Non-job related participation rate |
| Bermuda | 28.0 | 9.2 | 14.6 | 3.3 |
| Canada | 30.6 | 7.6 | 13.5 | 2.2 |
| Italy | 10.9 | 3.8 | 4.6 | 2.3 |
| Norway | 37.6 | 8.9 | 16.8 | 3.9 |
| Switzerland | 33.4 | 11.6 | 15.3 | 1.9 |
| United States | 31.2 | 6.7 | 16.5 | 2.8 |

Source: ALL survey 2003

The above table 1 illustrates that, in the OECD (Organization for Economic Co-operation and Development) countries the participation rate of job-related and non-job related are differ from each other. It explains that, participation rate of job-related programs and courses are higher than participation rate of non-job-related programs. Therefore, Rubeson, 2005, indicates that individual reasons for engaging in adult learning are varied. Generally, they are closely related to one's own life situation and interaction with the external environment. Further he exemplifies, learning for job-related reasons can be linked to goals of finding a job, finding a better job, being promoted at work, keeping a job and /or becoming more efficient in one's current job. Non-job-related reasons include learning for personal and social-related reasons.

In the context of non-mandatory training participation researches indicate, employees' resistance to participation in non-mandatory training activities is has been an ongoing problem (Burke & Black, 1997; Flynn, 1999; Kidder, Lankau, Chrobot-Mason, Mollica, & Friedman, 2004). And demonstrate that there is a negative relationship between non-mandatory training and employees' participation.

Employees' Participation in Non-mandatory Training

According to Cross (1981), the concept of participation in learning fundamentally relies on Adult Learning theory. Adult learning theory, rooted in humanistic philosophy (Henschke, 2007) is well suited to democratically oriented societies. Andragogy and Self-directed learning are considered as the bedrocks of the Adult learning theory. Knowles (1961) defines Andragogy as the science of teaching adults. On the whole it comprises six assumptions, which are that adults show: (1) self-concept, (2) role of experience, (3) readiness to learn, (4) orientation to learn, (5) internal motivation and (6) need to know. Many of the criticisms of Andragogy stem from the lack of empirical evidence to support these assumptions (Brookfield, 1995; Burge, 1988). Andragogy has been called a "theory, method, technique or set of assumptions" (Davenport & Davenport, 1985). Hartree (1984) was critical of Andragogy, stating that it failed to encompass an underlying epistemological base.

However, Andragogy has grown to be popular among educators and researchers in many countries, and its research body has been growing (Savicevic, 1991). According to Savicevic, Andragogy has been adopted by at least ten European countries such as Germany, England, Poland, France, Finland, Netherlands, Czechoslovakia, Russia, Hungary, and Yugoslavia.

The Andragogical approach has been adopted in multiple disciplines such as education (Bolton, 2006), medicine (Bedi, 2004), criminal justice (Birzer, 2004), and management (Forrest & Peterson, 2006).

According to Robinson (2002), the informality of andragogy encourages the involvement of learners in their learning experiences and sets the parameters of those experiences. According to Merriam (2001), andragogy contributes to an understanding of how adults learn, in what context, and the process of learning. Moreover, andragogy is a rallying point for separating adult education from other areas of education. Davenport and Davenport (1985) state that andragogy is considered “as a theory of Adult education, theory of Adult learning, theory of technology of Adult learning, method of Adult education, technique of Adult education, and a set of assumptions” (cited in Merriam, 2001, p. 5). In the same article, Houle (1996) is cited as saying that Andragogy reminds educators to engage adult learners in their teaching programs and to create conducive learning environments that would help them learn their best. Henschke (1998) notes that Andragogy is a science discipline involving teaching and learning that helps adults to realize their potential and achieve their full level of humaneness (cited in Merriam, 2001).

In addition to the andragogy in Adult learning theory, Self-directed learning was introduced by Houle in 1961. Self-Directed Learning (SDL), grounded in a humanistic philosophy posits that self-directed learning should have as its goal the development of the learner’s capacity to be self-directed (Leach, 2000). Knowles describes self-directed learning as “a process in which individuals take the initiative without the help of others in diagnosing their learning needs, formulating goals, identifying human and material resources, and evaluating learning outcomes” (p. 18).

Knowles (1975) mentioned that, underlying all attempts to engage adults in self-directed learning are the beliefs that, (a) self-directed adults will learn more, learn better, retain the knowledge longer, and make better use of it than do reactive learners; (b) effective adult living requires lifelong, continuous, focused, and creative self-guided learning; and (c) the motivations, attitudes, inner resources, and skills needed to engage in this lifelong learning can be developed and enhanced by participating in well-designed learning situations that provide the opportunity to practice them in a conscious way.

Apart from that, Cross (1981) postulated the Characteristics of Adult Learners (CAL) theory. This theory was mainly based upon two categories of variables, personal characteristics and situational characteristics. The personal characteristics comprise the psychological aspects. These were presented along a continuum, which reflects growth from childhood to adulthood. The situational characteristics on the other hand, focus on variables that are unique to the adult’s participation in self-directed learning activities; namely, part-time versus full-time versus compulsory participation. Within the literature of adult learning, a good deal of attention has been given to ‘non-participation’ as well as to ‘participation’. As McGivney (1993) comments, a common finding in participation research is that non-participants have little or no knowledge of the educational opportunities available. One way of looking at some of the barriers to participation is to differentiate between situational, institutional and dispositional factors.

Research Methodology

The quantitative method is most suitable for this study context. Quantitative techniques can measure specific characteristics through structured data collection procedures from a large representative sample, so that the result can be projected to the entire population (Davis, 2000). As mentioned in the earlier section, the main strength of this research approach is to provide a concise answer to the research question through the acquisition and analysis of information that can be aggregated from the survey data (Beedles, 2002).

A cursory examination of the different types of non-mandatory training would suggest four possible scenarios. These would be respectively, non-mandatory training organized and provided by the employer, with and without financial support from the organization, and non-mandatory training organized and provided by entirely external parties with and without financial support provided by the employer.

In the context of the first two scenarios, i.e. non-mandatory training organized and provided by the employer, whether with or without financial support, most employees would consider these as compulsory training activities as they are conducted by their own organization. In the case of the last two scenarios, these training activities differ from internal non-mandatory training as they are external non-mandatory training activities, conducted by external parties. According to Cloutier et al. (2008), non-mandatory training refers exclusively to external voluntary training activities not funded or sponsored by the employer. By acknowledging Cloutier et al.'s findings, this study will not take into account the first and second scenarios. Apart from that, the third scenario too, where the non-mandatory training program is organized by external parties but conducted with financial support from the employer, would not qualify for this study as it does not reflect voluntary behavior on the part of employees who may have been chosen and pressurized to participate in the training program to ensure proper utilization of the resources provided by the organization. Participation of employees in training programs organized by external parties but funded by the employer does not really reflect voluntary behavior.

Due to these considerations, this study only focused on and analyzed the fourth scenario, the non-mandatory training program provided by external parties and without financial support from the employer organization. This might be expected to realistically reflect the voluntary behavior and self-directedness of employees to seek the opportunities to improve their skills and capabilities in order to return their obligations by improving the organization's performance by means of the skills, capabilities and competencies so acquired.

In this regard, by drawing a sample from the population of Sri Lankan financial institutions employees those who fall under middle and first line managers' categories, the researcher intends to find the problem of participation in non-mandatory trainings and factors influences for non-participation. From these financial institutions, researcher only took 10 institutions and from that 120 middle and first line employees for the study purpose. This study only used quantitative data, which have been collected by using self-administrated questionnaire. The questionnaire contains employees' personal information, information regarding their training participation in past two years in both mandatory and non-mandatory trainings, information regarding their willingness for participation in the trainings which are

non-mandatory in nature and finally the influencing circumstances for participation and non-participation in non-mandatory training programs. Those information were gathered through structured questions.

The data were analyzed through graphs, pie charts, bar charts and descriptive statistics to explain the condition of participation and non-participation of employees, and causes for non-participation in the context of non-mandatory training programs.

Results

This study took survey methodology and participants were public and private financial institutions in Sri Lanka. Further this category; data were collected through questionnaire from both 60 female and 60 male from public and private financial institutions in Sri Lanka. Out of 120, only 103 (with 86% response rate) were responded. The data were coded and enter in the SPSS 20 version statistical package.

Demographic Characteristics

Table 1: Adult literacy and life skill survey in 2003

| Variable | Category | Frequency | percentage |
|----------------|-------------|-----------|------------|
| Gender | Male | 57 | 55.3 |
| | Female | 46 | 44.7 |
| Age | 18-28 | 51 | 49.5 |
| | 29-38 | 44 | 42.7 |
| | 39-48 | 04 | 3.9 |
| | >49 | 04 | 3.0 |
| Job level | Top | 32 | 31.1 |
| | Middle | 39 | 37.9 |
| | First line | 16 | 15.5 |
| | Operational | 16 | 15.5 |
| Marital status | Single | 57 | 55.3 |
| | Married | 46 | 42.7 |

This section presents the demographic characteristics of the respondents of the survey questionnaire. Results of participants' gender, age, job level and marital status are shown in Table 2. The above table illustrates that 57% of respondents are male and remaining 46% of respondents are female. At the same time about 49% of employees are fall under age between 18 to 28 years, 42.7% of the employees are fall under 29 to 38 years. Remaining 3.9% and 3% of employees are fall under 39 to 48 and above 49 respectively. Apart from that, about 55% of employees are single and about 43% of employees are married. Further the highest number of employees is in the middle managerial level and about 31% of the employees are in top level grade.

Information regarding Training and Participation

The table 3 illustrates the total number of mandatory and non-mandatory training attended by employees of selected financial institutions.

Table 3: Total mandatory and total non-mandatory training Cross tabulation

| | | Non-mandatory | | | | Total |
|-----------|-------|---------------|-----|------|-------|-------|
| | | 0 | 1-5 | 6-10 | 11-15 | |
| Mandatory | 1-5 | 8 | 66 | 0 | 6 | 80 |
| | 6-10 | 1 | 9 | 4 | 1 | 15 |
| | 11-15 | 1 | 2 | 1 | 2 | 6 |
| | >15 | 0 | 2 | 0 | 0 | 2 |
| Total | | 10 | 79 | 5 | 9 | 103 |

Only 8 employees attended 1-5 mandatory training and they did not attend any non-mandatory training for last two years. At the same time 66 employees’ from selected financial institutions attend both 1-5 mandatory as well as non-mandatory training for last two years. Further, only 4 employees’ attended 6-10 mandatory and non-mandatory training for last two years. Meantime 6 employees attended 1-5 mandatory and 11-15 non-mandatory training programs for last two years. In summary the total number of employees’ participation in 1-5 number of mandatory and non-mandatory training is almost same, that is 80 and 79 respectively.

Non-mandatory Training Opportunities and Level of Participation

Figure 1. illustrates the participation in non-mandatory training programs by those employees who are working in financial institutions for the last two years. It demonstrates that about 66% of employees who had the opportunity to receive non-mandatory training did not participate. At the same time about 34% of employees who had access to non-mandatory training opportunities participated in those programs over the last two years.

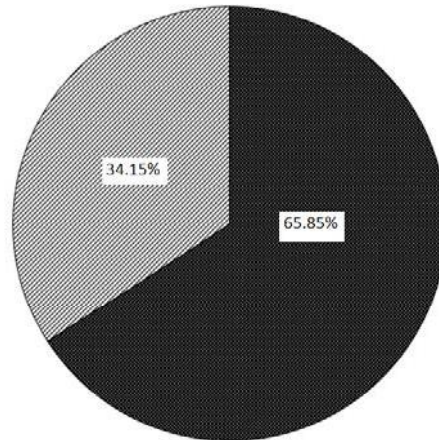


Figure 1: Non-mandatory training opportunities and level of participation

Mandatory Training Opportunities and Level of Participation

Figure 2 illustrates the participation in mandatory training programs by those employees who are working in financial institutions for the last two years. It demonstrates that about 53% of employees who had the opportunity to receive mandatory training did not participate.

At the same time about 47% of employees who had access to mandatory training opportunities participated in those programs over the last two years.

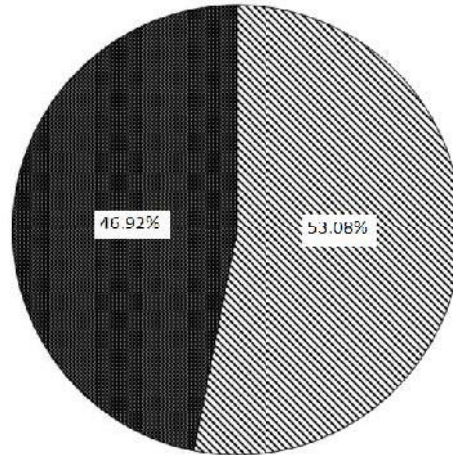


Figure 2: Mandatory training opportunities and level of participation

Employees’ Willingness to Participate in Future Non-mandatory Training Programs

Figure 3 demonstrates the employees’ willingness to participate in future non-mandatory trainings. About 16% of the employees stated that they are always willing to participate in non-mandatory training programs in future. At the same time, about 22% of employees stated that they are mostly willing to participate in non-mandatory training programs in future. Further, about 26% of employees proved to be indecisive as to whether they will participate or not. At the same time about 11% of employees stated firmly that they were not willing to participate in non-mandatory training programs in future. In summary, about 61% of employees stated that they are mostly not willing to participate in non-mandatory training programs.

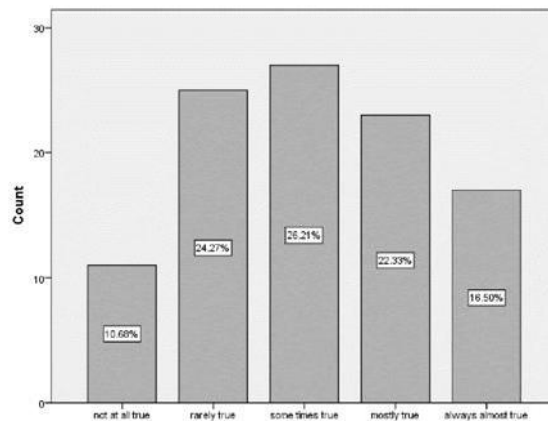


Figure 3: Employees’ willing to participate in future non-mandatory training programs.

Reasons for Non-Participation in Non-Mandatory Training Programs

Figure 4 depicts the reasons for non-participation in non-mandatory training programs

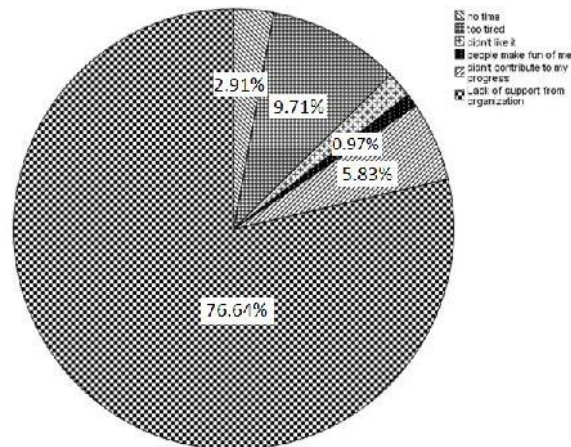


Figure 4: Reasons for non-participation in non-mandatory training programs

In answer to a question ‘why you did not participate and you are not willing to participated in non-mandatory training programs’, the respondents listed several reasons for their reluctance to participate in non-mandatory training programs. These are: lack of time, feeling too tired, did not think they would learn anything useful from the program, no support from supervisor, managers and peers, will not contribute to their progress, people make fun of them, etc. Further, about 78% of respondents mentioned that they do not have a supportive work environment in the context of continuous learning and about 9.4% (didn’t like it, people make fun and didn’t contribute to my progress) of employees stated that the contents and attributes of the non-mandatory training programs did not match their expectations, further about 12.6% (too tired and no time) of employees states the because of the work over loaded and tiredness they reluctance to participate in non-mandatory training programs.

Discussion and Implication

This paper focus to investigate the existence of the problem of non-participation and level of participation in non-mandatory training programs in Sri Lankan financial institutions. The results reveals that the majority of employees, those who are working in the financial institutions, Sri Lanka were not utilized their non-mandatory training opportunities for last two years, at the same time they are also not willing to participate in non-mandatory training programs in future. This result replicates the findings of Burke & Black, 1997; Flynn, 1999; Kidder, Lankau, Chrobot-Mason, Mollica, & Friedman, 2004; Tsai and Tai’s 2003; Valeo, 1998. Further this paper investigated the reason for non-participation, those are lack of support from the organization, too tired due to the work over load, non-mandatory training attributes are not met with their expectation, peer will make fun with them, and no time.

Traditionally, training researchers have focused on the methods and settings that maximize the training outcomes, such as reaction, learning, result and behavioral changes of trainees (Tannenbaum & Yukl, 1992). But later researchers have turned their attention to training motivation (Tannenbaum & Yukl, 1992) and analyzed the influence of different variables on it. At the same time, in the training participation context, although the issue of participation in decision making is not new, its application in training is relatively a recent one (Puchner, 1995). Therefore, by drawing on Adult Learning theory, this paper focused to find out the existence of the problem of non-participation and level of participation in non-mandatory training programs. Indeed, this study will make an important contribution to non-mandatory training literature by adding new predictors for non-mandatory training participation decisions of employees in training activities.

While considering the practical applicability of this study, Sweeney et al. (2012) emphasize that non-mandatory training is typically a part of the companies' strategy to improve employees' knowledge, skills, and job performance. Therefore, non-mandatory training is most important because organizations dedicate significant resources to non-mandatory training, and those finite resources must be utilized as effectively as possible. Organizations expending resources on training programs want their employees to learn and grow by participating in learning and development opportunities, and they need to know how to design and promote non-mandatory training so that employee participation increases. Hence, if the factors that influence non-mandatory training participation are better understood by organizations, then solutions can be implemented to address non-participation. From this paper, by examining the organizational support, needs and motivations, and other training related attributes of employees in organizations, it may be possible to influence the employees' decision of participation in non-mandatory training programs.

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