

Lady Anne Magbitang-Murillo, MBA

Business Administration, Nueva Ecija University of Science and Technology, Philippines

Vivien Amor Viloria

Business Administration, Nueva Ecija University of Science and Technology, Philippines

Email Correspondence: ladyannemurillo20@gmail.com

ABSTRACT

The current pandemic reduces microfinance institutions'' financial efficiency. Still, it increases its social efficiency, indicating that, while the economic slowdown lowers Microfinance financial performance, the role of creating a social impact is seemingly prioritized during COVID-19. This study aims to assess a Microfinance Institution's business continuity amid the COVID19 pandemic. This study used a quantitative research design. Purposive sampling was used and the respondents were the twelve (12) area managers of the selected Microfinance Institution. Data collection was done with a 4-point Likert scale questionnaire facilitated online. Percentage, frequency distribution, and weighted mean were used to analyze the data. Among the twelve areas, all are still operational. The majority of the areas experienced cash flow shortages, and a decrease in revenue and loan applications while their workforce was not affected by the COVID19 pandemic. The Microfinance institution's portfolio Quality and profitability were poor while its financial management and efficiency and productivity were good. It is recommended for the MFI to keep on innovating, go digital and continue to strengthen the use of their procedures, and embrace additional best practices to make changes if necessary.

KEYWORDS: Training and Development, Learning, Effectiveness, Training Delivery



Introduction

The research is primary aims to determine the effectiveness of Instructor Training and Development at the Armed Forces of the Philippines' Artillery Training School in Fort Magsaysay, Nueva Ecija. The study identifies the considerations in terms of Trainer Training Program Effectiveness, Training Delivery, Impact of Learning and Knowledge, and Impact Behavior.

Employee performance impacts the bottom line of an organization. For this reason, it is the responsibility of organizational leaders to be aware of importance of training and development's impact on the performance and evaluation of employees. Employee training and development assists the organization and employees in attaining diverse goals, such as improving morale, sense of security, employee engagement, and overall competencies necessary to perform a particular job. (Rodrigez & Walters, 2017) Employee development is the ongoing effort to improve job performance through methods such as coaching, training sessions, and leadership mentoring. Training is a specific event that teaches new information or skills, and it is frequently provided to new or recently promoted employees. Both are critical functions for human resource personnel, who are typically in charge of planning and implementing these efforts.

Once Douglas Macarthur, 1933 said it is astounding what well – trained and dedicated Soldiers can accomplish in the face of death, fear, physical, and an enemy determined to kill them. Proper training and development allow those who serve to fight, win, and return to their families. The purpose of the study is to determine the effectiveness of Instructor Training and Development program at Artillery Training School. Specifically, the study sough to find answers for the following questions:

- 1. How may the Profile of the respondents be described in terms of:
 - a) age
 - b) gender
 - c) years in service
 - d) rank
- 2. How may the effectiveness of the the training and development program be described in terms of:
 - a) Trainer
 - b) Training Delivery
 - c) Impact on learning and knowledge
 - d) Impact on behavior

3. Is there a significant relationship of age to the effectiveness of Instructors training program?

4. Is there a significant relationship of years in service to the effectiveness of Instructors training program?

Method

This section presents the research methods that were used, the respondents of the study, where the study was conducted, materials and instruments that were used, data collection, and the procedure of analysis.

RESEARCH DESIGN

The researchers followed the descriptive analytical approach in conducting the research. This research is categorized under applied research that depends mainly on data collection from primary sources through distributing a questionnaire that is designed especially for this research. Questionnaires targeted the study sample and the collected data will be analyzed in Excel.

RESPONDENTS OF THE STUDY

Respondents of the study were the participants of the Instructor Training conducted in an Artillery Training School, Army Artillery Regiment, Philippine Army located in Palayan City, Nueva Ecija. A total of 79 respondents participated in the study.

LOCALE OF THE STUDY

The study is conducted in Palayan City, Nueva Ecija.

MATERIALS AND INSTRUMENTS

The researchers utilized a survey questionnaire that was facilitated online in collecting data from the respondents. A questionnaire is a research instrument consisting of a series of questions for the purpose of gathering information from respondents. (McLeod, 2018)

The purpose of using a questionnaire in the study is that it is practical; a cost-efficient way to quickly collect massive amounts of information from a huge number of people in a relatively short period of time. The designed questionnaire was adapted from "Adaptation of Kirkpatrick's Four-Level Model of Training Criteria to Evaluate Training Programmes for Head Teachers" by Alsalamah, A.; Callinan, C. conducted in 2021.

The questionnaire was preceded by an introductory letter that introduces the researcher, explains the purpose of the research, and disclaimer about the Data Privacy Act of 2012. After the introductory letter follows the two-part questionnaire;

1. The first part contained general information about the employees' demographic information.

2. The second part consists of statements about the effectiveness of the training program in terms of trainer, training delivery, impact on learning and knowledge and impact on behavior.

The types of questionnaires that were utilized in this study were:

- 1. **Open-ended**, it is a type of questionnaire that requires a specific response. The researchers used this on the first part where respondents asked questions about personal information such as age, rank, and years in service.
- 2. Checklist Format, a type of questionnaire that is considered as a totally structured format is used in the first part where respondents asked questions about personal information such as gender.
- **3.** Likert Scale, it is a rating system, used in questionnaires, that is designed to measure people's attitudes, opinions, or perceptions. Subjects choose from a range of possible responses to a specific question or statement; responses typically include "strongly agree," "agree," "neutral," "disagree," and "strongly disagree." Often, the categories of response are coded numerically, in which case the numerical values must be defined for that specific study, such as 1 = strongly agree, 2 = agree, and so on. The Likert scale is named for American social scientist Rensis Likert, who devised the approach in 1932. (Jaimieson, 2013)

The weighted mean of the responses to each item in the instruments was computed and interpreted using the following scale:

Data Analysis Parameter	Verbal Interpretation	Qualitative Description
3.25-4.00	Strongly Agree	Highly Effective
2.50-3.24	Agree	Effective
1.75-2.49	Disagree	Ineffective
1.00-1.74	Strongly Disagree	Irrelevant

Table 1. Interpretation For The Weighted Mean

Result

Table 2 Frequency and Percentage Distribution of Responses in terms of Age

Age	Frequency	Percentage (%)
20-25 years old	54	68.35
26-30 years old	16	20.25
30 years old and above	8	10.13
Prefer not to say	1	1.27
Total	79	100.00

Table shows the age of the respondents. 54 or 68.35% are 20-25 years old, 16 or 20.25% are 26-30 years old, 8 or 10.13% are 30 years old and above while 1 or 1.27% prefers not to say his age. The data implies that majority of the respondents are 20-25 years old.

Table 3 Frequency and Percentage Distribution of Responses in terms of Gender

Gender	Frequency	Percentage (%)
Male	74	93.67
Female	5	6.33

Total 79	100
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Table shows the gender of the respondents. 74 or 93.675% are male while 5 or 6.33% are female. The data implies that majority of the respondents are male.

Rank	Frequency	Percentage (%)
Sergeant	1	1.27
Technical Sergeant	3	3.80
Corporal	5	6.33
Staff Sergeant	2	2.53
Private First Class	67	84.81
Total	79	100.00

Table shows the rank of the respondents. 1 or 1.27% are sergeant, 3 or 3.80% are Technical Sergeant, 5 or 6.33% are Corporal, 2 or 2.53% are Staff Sergeant, 67 or 84.81% are Private First Class and 1 or 1.27% are Master Sergeant. The data implies that majority of the respondents are Private First Class.

Years in Service	Frequency	Percentage (%)
One year and below	54	68.35
2-10 years	13	16.46
11 years - 19 years	3	3.80
20 years and above	9	11.39
Total	79	100.00

Table 5 Frequency and Percentage Distribution of Responses in terms of Years in Service

Table shows the years in service of the respondents. 54 or 68.35% are in service for at least one year, 13 or 1646% are in service for 2-10 years, 3 or 3.80% are in service for 11-19 years and 9 or 11.39% are in service for 20 years and above. The data implies that majority of the respondents are at least one year in service.

Table 6 Weighted Mean and Verbal Interpretation of the effectiveness of the training
program in terms of Trainer

Statements	Weighted Mean	Verbal Interpretation	Qualitative Description
The trainer was an effective communicator with trainees.	3.96	Strongly Agree	Highly Effective
The trainer prepared the learning materials in an appropriate manner and in accordance with the objectives of the training program.	3.92	Strongly Agree	Highly Effective

The trainer prepared training activities appropriately and in accordance with the objectives of the training program.	3.92	Strongly Agree	Highly Effective
The trainer used appropriate training methods that were compatible with the course objectives.	3.92	Strongly Agree	Highly Effective
The trainer achieved the goals of the program	3.91	Strongly Agree	Highly Effective
The trainer gave trainees an opportunity to discuss and ask questions.	3.95	Strongly Agree	Highly Effective
Average Weighted Mean	3.93	Strongly Agree	Highly Effective

As indicated in the table, the respondents described the effectiveness of the training program in terms of the trainer based on the following statement :

"The trainer was an effective communicator with trainees." got a weighted mean of 3.96; statements "The trainer prepared the learning materials in an appropriate manner and in accordance with the objectives of the training program.", "The trainer prepared training activities appropriately and in accordance with the objectives of the training program." And "The trainer used appropriate training methods that were compatible with the course objectives." got 3.92; "The trainer achieved the goals of the program" got 3.91; and "The trainer gave trainees an opportunity to discuss and ask questions." got a weighted mean of 3.95. With an overall weighted mean of 3.93, the respondents strongly agree that the trainers of the training program are highly effective.

Table 7 Weighted Mean and Verbal Interpretation of the effectiveness of the trainingprogram in terms of Training Delivery

Statements	Weighted Mean	Verbal Interpretation	Qualitative Description
The training took place at a suitable time for me	3.95	Strongly Agree	Highly Effective
The subject content in the program was relevant to my job	3.95	Strongly Agree	Highly Effective

The training program combined theory and practice.	3.94	Strongly Agree	Highly Effective
The content of the training program included up-to-date theory and practical information.	3.94	Strongly Agree	Highly Effective
The audio-visual aids were effective.	3.87	Strongly Agree	Highly Effective
The length of the training program was suitable and adequate.	3.89	Strongly Agree	Highly Effective
The handouts provided will help me to meet all my training needs	3.91	Strongly Agree	Highly Effective
The training program was linked to my training needs and my current job tasks.	3.91	Strongly Agree	Highly Effective
I feel that the program will help me do my job better in the future.	3.92	Strongly Agree	Highly Effective
The organization of the training room was appropriate for the nature of the training.	3.92	Strongly Agree	Highly Effective
The training techniques were appropriate for the training situation.	3.92	Strongly Agree	Highly Effective
Average Weighted Mean	3.92	Strongly Agree	Highly Effective

As indicated in the table, the respondents described the effectiveness of the training program in terms of the training deliver. The statements, "The training took place at a suitable time for me" and "The subject content in the program was relevant to my job" got a weighted mean of 3.95; "The training program combined theory and practice." And "The content of the training program included up-to-date theory and practical information." Got a weighted mean of 3.94;" The audio-visual aids were effective." got 3.87; "The length of the training program was suitable and adequate." got 3.89"; statements "The handouts provided will help me to meet all my training needs" and "The training program was linked to my training needs and my current job tasks." Both got 3.91 while statements "I feel that the program will help me do

my job better in the future.", "The organization of the training room was appropriate for the nature of the training." And "The training techniques were appropriate for the training situation." All got a weighted mean of 3.92.

With an overall weighted mean of 3.92, the respondents strongly agree that the program's training delivery is highly effective.

Statements	Weighted Mean	Verbal Interpretation	Qualitative Description
My knowledge and information developed as a result of the training.	3.95	Strongly Agree	Highly Effective
Through the training program, I learned about some laws, theories, and practices and learned information I did not know before.	3.96	Strongly Agree	Highly Effective
The training program provided me with practical skills in my field that I did not have before.	3.96	Strongly Agree	Highly Effective
The training program provided an opportunity for the exchange of new information, knowledge, and experiences among participants.	3.96	Strongly Agree	Highly Effective
The training program helped me to succeed in my work in a way that I would not have been able to before.	3.96	Strongly Agree	Highly Effective
The training program motivated me and made me interested in learning more.	3.97	Strongly Agree	Highly Effective
The training program has helped to change my attitude towards the topic and training area.	3.96	Strongly Agree	Highly Effective
Average Weighted Mean	3.96	Strongly Agree	Highly Effective

Table 8 Weighted Mean and Verbal Interpretation of the effectiveness of the trainingprogram in terms of the Impact on learning and knowledge

The table shows the respondents' perception on the impact of the training program on their learning and knowledge. The statement "My knowledge and information developed as a result of the training." got a weighted mean of 3.95; statements "Through the training program, I learned about some laws, theories, and practices and learned information I did not know before.", "The training program provided me with practical skills in my field that I did not have before.", "The training program provided an opportunity for the exchange of new information, knowledge, and experiences among participants.", "The training program helped me to succeed in my work in a way that I would not have been able to before.", and "The training program motivated me and made me interested in learning more." Got a weighted mean of 3.97. With an overall weighted mean of 3.96, the respondents strongly agree that the training program has is a high positive impact on their learning and knowledge making it highly effective.

Statements	Weighted Mean	Verbal Interpretation	Qualitative Description
The training program helped me organize my instructor role more effectively.	3.94	Strongly Agree	Highly Effective
The training program inspired me to improve my achievement.	3.94	Strongly Agree	Highly Effective
The training program increased my ability to perform well in my job role	3.94	Strongly Agree	Highly Effective
The training program helped me to develop leadership behavior	3.95	Strongly Agree	Highly Effective
The training program helped me to prove myself in my work as an instructor	3.94	Strongly Agree	Highly Effective
My behavior changed positively after completing the training program.	3.96	Strongly Agree	Highly Effective
Average Weighted Mean	3.94	Strongly Agree	Highly Effective

Table 9 Weighted Mean and Verbal Interpretation of the effectiveness of the training program in terms of the Impact on behavior

The table shows the respondents' perception on the impact of the training program on their beahvior. The statements "The training program helped me organize my instructor role more effectively.", "The training program inspired me to improve my achievement.", "The training program increased my ability to perform well in my job role" and "The training program helped me to prove myself in my work as an instructor" got a weighted mean of 3.94; "The training program helped me to develop leadership behavior" got 3.95; and "My behavior changed positively after completing the training program." got a mean score of 3.96. With an overall weighted mean of 3.94, the respondents strongly agree that the training program is highly effective as it has high positive impact on their behavior.

Factors	R-Value	Verbal Interpretation
Trainer	0.11	Negligible Positive Correlation
Training Delivery	0.02	Negligible Positive Correlation
Impact on Learning and Knowledge	-0.20	Negligible Negative Correlation
Impact on Behavior	-0.16	Negligible Negative Correlation

Table 10 Test of Relationship between Age and Effectiveness of Instructor Training Program

*Legend:

±1.00 = Perfect Positive (Negative) Correlation
± 0.91 to ± 0.99 = Very High Positive (Negative) Correlation
± 0.71 to ± 0.90 = High Positive (Negative) Correlation
\pm 0.51 to \pm 0.70 = Moderately Positive (Negative) Correlation
\pm 0.31 to \pm 0.50 = Low Positive (Negative) Correlation
± 0.01 to ± 0.30 = Negligible Positive (Negative) Correlation
0 = No Correlation

The table above shows the significant relationship of age to the effectiveness of training program in terms of trainer, training delivery, impact on learning and knowledge and impact on behavior, all of which shows negligible correlation. The data implies that age has no significant relationship on the effectiveness of training program in terms of trainer, training delivery, impact on learning and knowledge and impact on behavior

Factors	R-Value	Verbal Interpretation
Trainer	0.13	Negligible Positive Correlation
Training Delivery	0.02	Negligible Positive Correlation
Impact on Learning and Knowledge	-0.21	Negligible Negative Correlation
Impact on Behavior	-0.12	Negligible Negative Correlation

Table 11 Test of Relationship between Years in Service and Effectiveness of Instructor Training Program

*Legend:

 $\pm 1.00 =$ Perfect Positive (Negative) Correlation ± 0.91 to $\pm 0.99 =$ Very High Positive (Negative) Correlation ± 0.71 to $\pm 0.90 =$ High Positive (Negative) Correlation ± 0.51 to $\pm 0.70 =$ Moderately Positive (Negative) Correlation ± 0.31 to $\pm 0.50 =$ Low Positive (Negative) Correlation ± 0.01 to $\pm 0.30 =$ Negligible Positive (Negative) Correlation

0 = No Correlation

The table above shows the significant relationship of years in service and the effectiveness of training program in terms of trainer, training delivery, impact on learning and knowledge and impact on behavior, all of which shows negligible correlation. The data implies that the length of time spent in service has no significant relationship on the perception of the respondents on effectiveness of training program in terms of trainer, training delivery, impact on learning and knowledge and impact on behavior.

Table 12 Test of the Difference Between Gender and Effectiveness of Instructor 1	raining
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Challenges	T-stat	T-Critical	Verbal Interpretation	Measure of Differenœ
Trainer	-76.79	1.65	Accept Null	NotSignificant
Training Delivery	-76.60	1.65	Accept Null	Not Significant
Impact on Learning and Knowledge	-87.30	1.66	Accept Null	Not Significant
Impact on Behavior	-78.26	1.65	AcceptNull	NotSignificant

*Legend: T-stat > T-critical = Significant T-stat < T-critical = Not Significant

The table above shows the test of significant difference on the perception of respondents on the effectiveness of training program in terms of trainer, training delivery, impact on learning and knowledge and impact on behavior based on their gender.

The data implies that regardless of sexes, the respondents' perception on the effectiveness of training program in terms of trainer, training delivery, impact on learning and knowledge and impact on behavior is the same.

Challenges	F	F-Critical	Measure of Difference
Trainer	2.97	1.31	Significant
Training Delivery	6.12	1.29	Significant
Impact on Learning and Knowledge	2.20	1.30	Significant
Impact on Behavior	2.68	1.31	Significant

Table Test of the Difference Between Ranks and Effectiveness of Instructor Training

*Legend: F < F-critical= Not Significant F > F-critical= Significant

Discussion

The table above shows the test of significant difference on the perception of respondents on the effectiveness of training program in terms of trainer, training delivery, impact on learning and knowledge and impact on behavior based on their ranks.

The data implies that the perception of the respondents on the effectiveness of training program in terms of trainer, training delivery, impact on learning and knowledge and impact on behavior differs significantly based on their ranks.

Conclusion

- 1. Majority of the respondents are 20-25 years old, male, Private First Class and is in the service for a year.
- 2. The Instructor Training Program conducted in the Artillery Training School is the highly effective in terms of trainer, training delivery, impact on learning and knowledge and impact on behavior.
- 3. There is no significant relationship between age and years in service and the perception of the respondents on the effectiveness of training program in terms of trainer, training delivery, impact on learning and knowledge and impact on behavior.

There is no significant difference between male and female respondents' perception on the effectiveness of training program while a significant difference exists on the perception on the effectiveness of training program in terms of trainer, training delivery, impact on learning and knowledge and impact on behavior based on ranks.

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