

UNIVERSITY OF CAPE COAST

EFFECTIVENESS OF TRAINING AND DEVELOPMENT PROGRAMMES
FOR STAFF OF STATE INSURANCE COMPANY LIMITED OF GHANA,
ACCRA BRANCH

BY

JUSTICE ADDAE AMOAKO

DISSERTATION SUBMITTED TO THE INSTITUTE FOR DEVELOPMENT
STUDIES OF THE FACULTY OF SOCIAL SCIENCES, UNIVERSITY OF
CAPE COAST IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR
THE AWARD OF MASTER OF ARTS DEGREE IN HUMAN RESOURCE
DEVELOPMENT

MAY, 2012

UNIVERSITY OF CAPE COAST

**EFFECTIVENESS OF TRAINING AND DEVELOPMENT
PROGRAMMES FOR STAFF OF STATE INSURANCE COMPANY
LIMITED OF GHANA, ACCRA BRANCH**

JUSTICE ADDAE AMOAKO

2012

DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is a result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature:..... Date:.....

Name: Justice Addae Amoako

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature:..... Date:.....

Name: Dr. K. Barima Antwi

ABSTRACT

Usually the organisation of training and development programmes for staff in institutions are carefully planned. This study is an investigation into the effectiveness of training and development programmes for State Insurance Company (SIC) staff within the Accra Metropolis. The general objective of the study was to explore the effectiveness of training and development programmes for the employees. Based on this general objective, five research questions were answered.

A 37-item questionnaire with the inclusion of the 4-point likert scale was administered to the thirty-one employees of the target organisation. Purposive and stratified random sampling methods were employed for the selection of the respondents.

The study established that SIC was the major source of funding of training programmes for their staff. Besides, training interventions organised for the employees enhanced their work performance and the skills and knowledge gained from the training programmes were applied on the job. It is recommended that all that is needed by the staff to ensure effectiveness of training and development programmes of the company be provided. With these the management will be able to realise their aims and objectives and derive enormous benefits for the company in terms of output.

ACKNOWLEDGEMENTS

My profound, invaluable and unreserved gratitude goes to my venerable supervisor Dr. Kwabena Barima Antwi (Head, Department of Geography and Regional Planning) whose meaningful contributions and constructive suggestions actually made this work a success. Many thanks should also go to my cousin, Attaa Stella who in one way or the other assisted me to write this dissertation.

Also worthy of mention is my typist, Sophia who meticulously exhibited her great typing skills to enable me to accomplish this research programme.

DEDICATION

To my wife and siblings

TABLE OF CONTENTS

Content	Page
DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENTS	iv
DEDICATION	v
TABLE OF CONTENTS	vi
LIST OF TABLES	ix
LIST OF FIGURES	x
LIST OF ACRONYMS	xi
CHAPTER ONE: INTRODUCTION	1
Background of the study	1
Statement of the problem	7
Objectives of the study	8
Research questions	9
Scope of the study	9
Significance of the study	10
Organisation of the study	11
CHAPTER TWO: REVIEW OF RELATED LITERATURE	13
Introduction	13
Evaluation of training	23

Theoretical framework	26
CHAPTER THREE: METHODOLOGY	36
Introduction	36
Study institution	36
Study design	40
Study population	40
Data sources	42
Sampling procedures	42
Instruments for data collection	43
Field work	44
Ethics	44
Field challenges	45
Data analysis	46
CHAPTER FOUR: RESULTS AND DISCUSSION	47
Introduction	47
Socio-demographic characteristics of respondents	47
Age	47
Sex	49
Educational qualification	49
Category of staff	50
Staff previous job	51

Work experience	52
Selection for training	53
Venue for training	54
Sources of financing training programmes	55
Nature of training and orientation programmes for employees	56
Attitudinal and behavioural change due to training	59
Effectiveness of training	62
Recommendations for effective training	65
Reasons for continuation of training programmes	67
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	69
Introduction	69
Summary of findings	69
Conclusions	71
Recommendations	72
Areas for further research	74
REFERENCES	75
APPENDICES	78
A: INTERVIEW GUIDE FOR MANAGEMENT OF SIC	78
B: QUESTIONNAIRE FOR STAFF OF TRAINING DEPARTMENT OF SIC	80
C: QUESTIONNAIRE FOR EMPLOYEES OF SIC	86

List of table

Table	Page
1. Full-time employees of SIC (supporting offices – Accra)	41
2. Sample size determination	43
3. Age of respondents	48
4. Educational attainment	50
5. Category of staff	51
6. Category of staff by previous job	52
7. Category of staff by work experience	53
8. Selection of employees for training programme	54
9. Venue for training	55
10. Sources of financing training programmes	56
11. Nature of training and orientation programmes for employees in percentage	57
12. Attitudinal and behavioural change in the staff in percentage	60
13. Effectiveness of training in percentage	62
14. Recommendations for effective training	65
15. Reasons why training must go on	67

LIST OF FIGURES

Figure	Page
1 Open system in relation to its internal and external environment	27
2 Model of systematic approach to learning	30
3 SIC Organisational chart	39

LIST OF ACRONYMS

CBA	Cost-Benefit Analysis
DMD	Deputy Managing Director
GMTOs	General Manager Technical Operations
HRD	Human Resource Development
HRM	Human Resource Management
HRP	Human Resource Planning
KSA	Knowledge, Skills and Attitude
MD	Managing Director
OD	Organisational Development
SIC	State Insurance Company
T & D	Training and Development
T/LM	Teaching Learning Material
TD	Training Department
TUC	Trades Union Congress
UNDP	United Nations Development Programme

CHAPTER ONE

INTRODUCTION

Background of the study

An organisation which aspires to grow must be in tune with the changing needs of the society. Therefore, if any organisation seeks to expand and develop in business as well as becoming effective and efficient with the view to minimising cost and maximising profit it becomes necessary for that business organisation to organise effective training programme for its personnel. Some hundred years ago, change and for that matter training programme was like the slow, steadily flow of an untroubled river, but today, we have a very different picture, change in training programmes is the norm. Not a gradual change but a hectic, ever-accelerating explosion of change (Clegy, 2000: p 1).

Training and development (T & D) programmes have therefore been seen as an essential component of every business, the engine of growth of every organisation. It is against this backdrop that Blanchard and Thacker (2006, p.11) remarked that;

‘Most moderate – sized to large organisations have a centralised training area, often called a human resource development (HRD). HRD is typical part of a human resource (HR) unit. Other HR might include recruitment, selection and compensation. The role of the HRD is to improve the

organisations effectiveness by providing employees with the knowledge, skills and attitudes (KSAs) that will enhance their current or future jobs performance. The focus is on the development of job related KSAs. At the same time, effective training must address the personnel needs of employees, helping them to learn to grow and cope with the issues that are important to them. Focusing on KSAs that do not meet the needs of the organisations is not productive’.

It is believed that the most crucial resource for human development and for that matter the wealth of nation is human resource. Humans are the active agents who accumulate capital, exploit natural resources, and build social, economic and political organisations and carry forward national development. A country which is unable to develop the skills and knowledge of its people and to utilise them effectively in the national economy will be unable to develop anything else. Human resources are the energy, talents, skills and knowledge of people who potentially can or should be applied to the production of goods or rendering of services. It is the inherent capabilities of people which push them to work. HRD develops the capabilities and effectiveness of employees in the organisation. It improves untapped energy, performance and creativity of HRD (Gupta & Gupta, 2005).

Good training programmes will enhance in-depth knowledge, development of new skills, attitudinal change, participation, accountability, establishment of systems of checks and balances in order to achieve social and economic well-being. Any employee that possesses the skills in learning and

transferring and is able to apply them in different environments will be an asset to the company where roles change with new technologies, new product and new market. Barnett's study of why learning is crucial to earning (as cited in Turner, 2004) shows that a company that has the vision to invest in relevant training, development and learning support for its staff can measure the effect on the bottom line and therefore can do well.

It is a gainsaying that practitioners must articulate the concept of 'human development' and people should be the centre of delivery that would take place and such advocacy will ensure the promotion of balanced economic growth and social development. This brings to the fore the concept of human resource development (HRD) which is concerned with the development of human resource in an organisation. It must be acknowledged that, even though the history and origin of HRD is not very old, its emergence since the early 1970s has been felt and its activities are gaining enough grounds. 'Raw' human resources from experience can make only limited contribution towards the achievement of the organisation objectives. Hence the demand for the 'development' of human resource is continuously increasing (Ghosh, 2000).

The global view now is in the development of human resource for it is believed that, the knowledge human possesses is the pivot for achieving an increase in total factor of production. Human resource development or staff development is seen as an activity that directly affects the knowledge, practice, skills and attitudes of individuals that will assist them to perform roles at present or in the future. Thus a person cannot be seen as constituting a human resource

unless his / her talents or potentials are developed or tapped. “The real strength of the country lies in the development of the human mind and body”. The need for HRD is very crucial so much such that an eminent philosopher of China, Kuang Chung Trum in the 7th Century B. C. remarked that; “If you wish to plan for a year, sow seed; If you wish to plan for ten years, plant trees; and If you wish to plan for a life time, development” (Gupta & Gupta, 2005).

Training is aimed at introducing planned change. This is why training on the job becomes necessary to bridge the gap between what is possessed by the incumbent and what is required to perform on the job efficiently and effectively. It therefore, becomes important in every organisation that care is taken not to resort to training when it is not the answer to the human resource problems. To resort to training that does not bring about development in the employee and the organisation in general leads to heavy loss in terms of time and finances. Weightman (2006) explains that individuals can feel very demotivated if training given them seems a waste of time.

It is necessary to realise that before any effective training programmes would yield good result there is the need for the following questions to be answered: a. will training programmes achieve the objectives? b. will the participant learn anything? c. If yes, will the participants transfer what they have learnt onto the job? It is only by learning new things and transferring these onto the job that training can be said to have been effective and has thus contributed to enhancing the attainment of organisational goals.

HRD professionals believe that individuals in an organisation have unlimited potential for growth and development. Given the opportunities and the right type of climate in an organisation, individuals can give full expressions of their potentials and talents. Because of the importance of HRD, the government of India has created a ministry under the control of a fully fledged cabinet minister (Gupta & Gupta, 2005). Training in HRD enables the gap between performance of the organisation and the felt need of changing society to be neutralised. The training received in schools may not adequately equip the individual to perform the task assigned them hence the organisation of training programmes in work places to contribute to organisational effectiveness.

In Ghana several service organisations such as the Banks, Electricity Company of Ghana, the Civil Service, Ghana Airways Corporation, the Custom Excise and Preventive Service, the State Insurance Company of Ghana Ltd (SIC) etc have training schools which provide training for staff when the need arises. In some cases, such training programmes are supplemented with external programmes either inside or abroad. The questions one may ask about these training programmes could be:

- Are all these training efforts necessary?
- Do the programmes meet their objectives?
- Do participants learn any new thing which they transfer onto their jobs?
- Is there any mechanism in these training activities to determine whether or not training has been effective?

It is only when these questions are answered in the affirmative that training can be validated. It is not an over statement that most, if not all the training programmes in institutions are aimed at enhancing efficiency and effectiveness of these organisations in respect of service and or product delivery in so far as the programme seeks to provide knowledge or improvement in the quality and capability of the employees.

The state insurance company limited (SIC) is one of the leading insurance enterprises in Ghana. Since its inception about five and a half decades ago, the company has put in place several training and development (T & D) programmes as a major component with intention to equip the staff of the company with the knowledge and skills that is required for efficient and effective performance of their duties. This is in consonance with what Brown's (2000) total review model (as cited in Antwi, 2008) which suggests that only competent and motivated employees can deliver high quality service and achieve competent advantage for their organisation be it private or public.

SIC has outlined a variety of training programmes for its staff. The duration of each training programme depends on the needs and urgency of the organisation. The training programmes which lasted for at most five days were specialised courses, property insurance and risk management and claims for fire, accident and marine and basic engineering and bonds insurance. Basic insurance and advanced insurance were training programmes which lasted for four weeks. Other training programmes were the management development programmes

organised for officers and managers and whose duration depends on the specification of the organisation.

Executive development course was a course organised for executive staff of the company which conflicts very much with the management development programme. Individual courses were also organised for the staff and these were run by institutions recognised by law which included Ghana Employers Association, JEK Moses and Management Development and Productivity Institute. Retired planning seminar was a course organised for staff of the company who were nearing retirement.

Statement of the problem

For any public or private organisation to become viable and highly operational, it takes the collective effort of both the individual and the group that compose the organisation in the face of recent social, economic and technological changes that have gripped the modern economy of today to engage in training and development programmes to propel their organisation to the highest pedestal. The individuals and the management alike ought to be updated and equipped with the necessary tools to meet the manpower needs of the organisation for present and future job requirement.

The awareness of the importance of HRD at the management level has been slow in Ghana and for this reason, this discipline has not yet gained much roots in Ghana perhaps because of its recent emergence. Owing to this, there were some challenges facing HRD departments and mention can be made of

inadequacy of people with required skills and competence, inadequate logistics and equipments to facilitate work, low job satisfaction due to low salaries and inadequate funds for training and development opportunities (Antwi, 2008).

Others include inadequate functional human resource department with trained professional staff at all levels and unequal training and development opportunities for all the staff. SIC as an institution also faces challenges pertaining to training of their personnel to be efficient and effective performers. It has therefore put in place training and development programmes for their staff. However, the effectiveness of these training programmes have not been explored and thus raises certain questions which need to be investigated.

Objectives of the study

The general objective of the study is to explore the effectiveness of training and the development programmes for the employees of SIC.

The specific objectives of the study are to:

1. Examine the types of training programmes organised for employees, their selection and duration;
2. Ascertain employees orientation programmes and response to training as a motivation;
3. Assess employees attitudinal and behavioural change after training programme;
4. Examine whether the training programmes enhance or improve the abilities and capabilities of employees;

5. Assess effectiveness of training programmes for employees; and
6. Make recommendations for the consideration of training programmes.

Research questions

1. What types of training programmes are organised for employees, the mode of selection and duration?
2. How has employees responded to orientation programmes organised for them and the level of motivation?
3. To what extent has training programmes affected the attitude and behaviour of employees?
4. In which ways has training programmes helped employees to perform well on their job?
5. How effective has training programmes been for employees?
6. What recommendations are available for staff of SIC to enable them solve future challenges as far as training programmes are concerned?

Scope of the study

The study to a large extent examined the effectiveness of training and development programmes for staff of SIC. The major emphasis was laid on the training and development programmes for staff. The study was limited to SIC, the largest insurance company of Ghana whose activities related to rendering of insurance services to the staff and the general public as well as to the international markets.

The data collected included information on the type of training programmes organised for staff, how these training programmes affected their attitude and behaviour toward their work and how employees were able to apply the knowledge and skills acquired to their job. Managers, the training department and a sample of the staff were consulted for the study.

Significance of the study

State Insurance Company of Ghana Ltd (SIC) was established mainly to provide innovative and competitive insurance and other financial services to its customers and also to dominate in the insurance industry as the most profitable, innovative and customer friendly in the insurance company.

Undoubtedly, before this vision would become a reality and successful, there were a host of interventions packaged to achieve the set target as mention can be made of its human resource department which was charged to train their employees from time to time in order to instill or inculcate knowledge, skills, attitudes and competence into them to make them efficient and effective. Thus the significance of this study lies in its emphasis on the systematic approach to conducting training activities. As a contribution to literature and body of knowledge of the subject matter, the study draws out how training can be made by following a systematic sequence of each stage of the process.

Human resource developers and other practitioners in the training and development industry will benefit from the findings of the research as it provides valuable information on the benefits of thorough training evaluation as well as

servicing as a source of reference to academic, researchers and students for further research work.

The study will again raise the awareness among officials involved in HRD in SIC on the need for a comprehensive and systematic approach to the process of training in the company. This, it is hoped will improve the quality of training and make it more efficient and effective. It is also believed that the research findings and recommendations will go a long way to enhance the performance appraisal techniques of the company as it provides a means of assessing the job performance of the staff.

Organisation of the study

The study is organised into five chapters. The first chapter focuses on the introduction of the study which comprises the background, the statement of the problem, the objectives, research questions, scope of the study, significance of the study, and the organisation of the study. The second chapter deals with the literature review on the effectiveness of training and development programmes which incorporates among others the human resource development (HRD), training programmes, human resource functions with the highlights of evaluation of training programmes and theoretical frame work.

Chapter Three focuses on the methodology adopted for the study which comprises mainly the introduction, the study institution, study design, study population, data sources and sampling procedure. Others include instruments for

data collection, fieldwork, ethics, field challenges and data analysis. Chapter Four deals with the result and discussion of the data.

Chapter Five is the concluding chapter and deals with the summary of the findings of the study, conclusions drawn and some recommendations for improving the training activities of State Insurance Company of Ghana, Ltd (SIC) and further research.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

This chapter reviews the relevant literature which informed the study. It examines issues such as the overview of Human resource management (HRM), meaning of human resource development (HRD) and human resource planning (HRP). It also explores training and development (T & D) as well as evaluation of training programmes and concludes with the theoretical framework adopted for the study.

Armstrong (2006) defines HRM to be a strategic and coherent approach to the management of an organisation's most valued assets – the people working there who individually and collectively contribute to the achievement of its objectives. Storey's definition (as cited in Noe, 1999) states that HRM can be regarded as a set of interrelated policies with an ideological and philosophical underpinning. Human resource activities play a very crucial role in attracting, motivating, rewarding and retaining employees. Other practices of HRM include recruiting employees, selecting employees, work design, compensation and promoting good labour and employee relations.

According to Gupta and Gupta (2005), HRD is the process of increasing knowledge will and capacities of all the people in a given society. HRD believes

that every individual in an organisation has unlimited potential for growth and development and therefore this potential can be tapped, developed and multiplied through appropriate and systematic efforts as well as good planning.

Armstrong (2006) explains that, human resource development (HRD) policies are closely associated in that aspect of HRM that is concerned with investing in people and also the development of the organisation's human capital. HRD is one of the components of HRM. Other components are organisation, resourcing, reward management and employee relations. HRD is concerned with the development of human resource in an organisation.

Human resource planning (HRP) is very vital to the survival and growth of every business of today. This includes the identification, analysis, forecasting and planning of changes needed in the human resources area to help the organisation to meet changing business needs. HRP offers the chance to the organisation to anticipate the movement of human resources in the company because of turnover, transfers, retirements, or promotions. Thus human resource plans can help identify where employees with certain types of skills are needed in the organisation.

Training thus can be used to prepare employees for increased responsibilities in their present and future jobs, promotions, lateral moves, transfers and downward job opportunities that are predicted by the human resource plan. Beardwell and Holden (1994) believe that, training is just one of the instruments at the disposal of human resource (HR) department and the organisation in creating HR strategy.

Training and development are terms which are sometimes used interchangeably. According to Blanchard (2004), training is described as focusing on the acquisition of knowledge, skills and attitudes (KSAs) needed to perform more effectively on one's current job. Blanchard added that development is used by many to refer to the acquisition of KSAs needed to perform in some future jobs. Weightman (2006) explained that whereas training refers to specific activities geared towards improving the skills and knowledge needed to achieve short term objectives, development refers to less distinct objectives that are achieved in the longer term.

Development is seen as an activity which concerns managers. In contrast therefore training has a more immediate concern and has been associated with improving the knowledge and skill of non-managerial employees in the present job. This is the reason why Ghosh (2000) remarked that training does indicate the process involved in improving the aptitudes, skills and abilities of the employees to perform specific jobs and that training helps to update old talents and develop new ones. However, it must be noted that such a distinction is too naive in an age characterised by human resource professionals in the sense that the present days of development of all the employees is critical.

Training, development and learning are seen as a vehicle for human resource development and this has to do with improving the skills and capabilities of the employees by employers and also to enhance their competencies to be able to cope with the ever-changing demands of the work environment. This in no doubt also makes a positive contribution to the empowerment of the employees.

This is why Analoui's submission (as cited in Antwi, 2009) states that the burden of responsibility lies on the shoulders of leaders of organisations in that if they fail to lead people, the self-confidence and self esteem of the human resources of their organisations will be eroded, resulting in a work force reluctant to gain a better self-image and self awareness.

Training and development are very necessary as training is assuming an ever-increasing importance in the industry due to the following reasons; many unskilled jobs are gradually fading away. Therefore if employees are to remain employed, they must engage in training programmes in order to upgrade themselves for more skilled positions and production techniques. Also, as new management techniques and technical developments appear, higher level employees need refresher courses. The professionals among them need to keep up with the current developments in their fields of specialisation. This may explain why Armstrong (2006) remarked that the most vital asset in any organisation is its people.

Consequently, companies like the SIC continue to invest in training despite difficult economic times for the sake of development. This trend creates many opportunities for training to expand its role and influence in the organisation. Besides, big organisations deal in the extremely complex problems of co-ordination and integration of activities. Thus current developments in information technology like computers promise to curtail or alleviate many of these problems that are associated with training and retraining of personnel.

In Sloman's review (as cited in Turner, 2004), 'By 2,000 the relative growth of new technology as a delivery mechanism was far greater than other forms of training techniques'. This is the main reason why every modern business uses new forms of technology to facilitate its product, service and personnel. Yet still the most effective ways of investing in human resource is to train people in order to improve their job performance because it is believed that the most valuable and crucial organisational resources are people.

College graduates are hired not because of their present management skills but because of their potential and capability to become managers. Trainees who are successful move to the top or higher levels of responsibility in the organisation. The investment by both the trainee and the company in this process makes it quite costly for both parties, when the trainee fails to develop or quit. Kiggundu and Analoui study of the HRD capacity (as cited in Antwi, 2008) believe that training has become the most popular prescription for curing all organisational pathologies in many developing countries. An organisation should train its employees if the need arises because training is the means of equipping employees to perform competently in their present or future jobs so as to increase the efficiencies of the organisation and their job satisfaction.

According to Denmark (2003) capacity is the ability of individuals and organisations or organisational units to perform functions effectively, efficiently and sustainably. Training is very essential for the organisation for the following reasons: reduction of learning time and cost, people learn the job quickly to required standards, safely and with minimum waste of materials or damage to

equipment, improved quality work done on time. Others are less supervision through reduction of problems such as absenteeism, lateness and accidents; better recruitment and selection of training opportunity help to attract the right type of employees; reduced labour turnover by developing employees potential and their job satisfaction; reduced costs resulting from above benefits and increased customer satisfaction through improved goods and services.

Kowu's study of Environmental Protection Agency (as cited in Antwi, 2008) concluded that training alone is not enough to produce effectiveness in the work-place, especially among senior managers rather there is the need to create conducive work environment aimed at providing a high level of job satisfaction and to recruit enthusiastic, broad-minded individuals prepared to disregard their personal prejudices for the good of the organisation. In order to get the right calibre of people for job performance, a specific number of people need to undergo training to be able to perform effectively at their departmental level where their services would be required most.

According to Gode (1976) the following may have to undergo training: school leavers and graduates are unlikely to have any knowledge or experience and need to be trained; adults may have previous work experience, though not necessarily the kind needed in the particular organisation and all new employees require induction training in order to familiarise themselves with the organisation, its product or services, its personnel, policies and practices, job knowledge and skill. This may be the reason why Gupta and Gupta (2005) put forward that

training acquaints the employee with the requisite skill, real situations of work and helps him in the faultless accomplishment of the work.

It is not any sort of training programmes that benefit the organisation. The amount and quality of training varies from organisation to organisation but an important observation is that training is frequently done for the wrong reasons and in the wrong way Reilly (1979) and many organisations meet their needs for training in an ad hoc and haphazard way Cole (1997). Training programme must be designed to address a specific performance improvement opportunity through a viable training process. This training process according to Noe (1999) involves: conducting of needs assessment necessary to identify if training is needed; ensuring employees' motivation and basic skills necessary to master the training content; to create learning environment, ensuring that trainees apply the training content to their jobs; develop evaluation plan; choose the training method and evaluating programmes.

Training should provide employees with the requisite knowledge and skills to perform more effectively and prepare them to meet the inevitable changes that occur in their job. This view was supported by Turner (2004) who opines that employees have to be trained to perform their role in a customer-focused, efficient and professional way.

According to Blanchard (2004), there must be an understanding of business reasons for the training and the ways by which training will affect employee performance. Blanchard added that in order to maximise the effectiveness of training the following principles should be followed: understand

the needs of the organisation and the trainees; develop clear objectives for what the training should accomplish for both the organisers and the trainees; design and develop training to meet the objectives; provide a supportive learning environment for the training, design and conduct the training in a manner that motivates trainees to learn; work with others in the organisation to identify and remove barriers to using the new knowledge and skill on the job and evaluate appropriately as feedback for improvement.

With the above information on hand, the employee must know exactly his/her expectation from the training session and the ways to apply the training to the accomplishment of the work place objectives. This may be the reason why Sahu (2006) explains that too often participants of training are unsure of expectations from management, facilitators, and programme designers as to what business measures they should derive from the training programme.

Gupta and Gupta (2005) remarked that training offers a lot of benefits to both the employer and the employees. Thus it makes the employee more useful and productive to an organisation. They added that training is needed to achieve the following purpose: newly recruited employees require training so as to perform their tasks effectively; training is necessary to prepare existing employees for higher level jobs (promotion); existing employees require the fresher training so as to keep abreast of the latest development in job operations; training is necessary to make employees mobile and versatile and training is needed in order to bridge the gap between what the employee has or know and what the job demands.

Like every employee of any organisation, managers also have a very vital role to play just as how managers and other human resource development professionals do in the SIC. This may be the reason why Rao (1999) explained that, real skill in working with others should become a part of individual's system and thus be a continuous activity as human skills are required in almost every responsibility a manager undertakes.

These responsibilities are as follows;

Managers need to be competent, skilful and efficient in the area they operate; they are accountable for the performance of the entire area they manage; their achievements of the company's objectives should heavily depend on the roles and the capabilities of their employees; managers must participate in training needs and the type of training to meet those needs; and they should play a role in judging training effectiveness.

According to Gode (1976) the manager's role in training is vitally important. He is the one in a position to measure the return on training investment, by monitoring the progress of training before and after the training. There is the need for every organisation to organise training for the employer, the employee and even their customers due to the following reasons: training is a means of equipping employees to perform competently in both their current and future jobs; reduction of learning time and cost; improved job performance; less supervision; better recruitment and selection training opportunity; reduce labour turnover and increase customer satisfaction through improved goods and services.

Clearly, training is part of every manager's job, whether it is explicitly in the job description or implied from the objectives. It is important to give due recognition and the need for capacity building in every organisation in order to strengthen and reactivate its activities. Capacity building as a concept is closely related to education, training and institutional development.

Capacity is the power or ability of something - a system, and organisation, a person to perform and produce properly. Groot & Van der Molen (as cited in Denmark, 2003) point out that capacity building develops the knowledge, skills and attitudes of individuals and groups of people relevant in design, development, management and maintenance of institutional infrastructures and processes that are meaningful. Capacity building thus addresses the need of individuals, groups and the organisations as a whole to function efficiently and effectively within the entity and within the broader system.

It is prudent to say that HRD is about assessing the capacity needs and addressing the gaps through adequate measures of education and development programmes of which SIC has set as one of its major priorities. Beckhard (1969) states that organisational development (OD) is a response to change, a complex educational strategy intended to change benefits, attitudes, values and structure of organisations so that they can better adapt to new technologies, markets and challenges and the dizzying rate of change itself.

This is in consonance with Blanchard (2004) submission that organisational development is a set of processes or interventions designed to improve the ability of an organisation to adapt to the demands of its environment

as well as meeting the needs of its employees. Its main motive is to facilitate the change values, beliefs, attitudes, procedures, systems and structure in an organisation to match more closely with requirements imposed by external forces. Blanchard again remarked that OD then is a set of planned activities that systematically change the way an organisation operates to conform to external conditions.

According to Rana (as cited in Turner, 2004) the success of Trades Union Congress (TUC) network of 2,000 learning representatives and the dissemination of basic skills training is perhaps a testament to the recognition of the learning, training and development needs of the individual. Consequently, employee training is very vital and must enhance the company's adaptability to changing conditions and to be more effective in the market place. This assertion agrees with what Rao (1999) said that if people are trained properly by recognising their talents, developing their capabilities and utilising them appropriately, organisations are likely to be dynamic and grow fast.

Evaluation of training

Evaluation must form a critical part of all aspects of the HR plan. In terms of training plan for the organisation like the State Insurance Company of Ghana Ltd, it may be necessary for metrics that demonstrate performance improvements to be prepared. The purpose of doing so according to Bee and Bee (as cited in Turner, 2004) is as follows; improve the quality of the training: in terms of the delivery; assess the effectiveness of the overall course, trainer, training methods;

justify the course: to prove that the benefits outweigh the costs; and rationalise the role of training for budget purposes in cutback situations. Evaluation forms the pivot of the training function as it constitutes the stage of judging and validating the training programme. Training programmes are the measurement or the assessment of the various stages that has already been described.

Hablin (1994) commented that the purpose of evaluation is not to determine if desired changes did occur but rather to determine what should happen next. Evaluation is thus the means of ascertaining whether or not training programme has been effective, and whether what ought to be done has been done. Where everything has been done as prescribed, training is highly likely to be effective and efficient. This may be the reason why Holcomb (1998) remarked that evaluation can show you how to make your training worth every penny. Thus increasing pressure to prove that training is effective and valuable means, in-depth evaluation is vital for both personnel and training professionals.

Indeed evaluation of training means more than ascertaining the reaction of participants to the presentation of trainees' skills, the training environment and so on. Considering the benefits of training evaluation, Sahu (2006) believes that evaluation is undertaken to improve training processes or to decide the future of a programme. He added that most common purpose of evaluation is to determine the effectiveness of an HRD programme's various elements and activities.

Noe (1999) explains that evaluation helps to identify the programme's strengths and weakness. It assesses whether the content, organisation and administration of the programme contribute to learning and the training content

on the job. He added that evaluation enables one to identify which trainees benefited most or least from the programme. Evaluation to him helps to gather data and to compare costs and benefits of training versus non-training investment and also to compare costs and benefits of different training programmes to choose the best programme. He indicated that cost-benefit analysis (CBA) also plays a crucial role in evaluation process in that CBA is a process which determines the economic benefits of a training programme using accounting methods that look at training costs and benefits.

According to Cascio (1982) cost-benefit analysis of evaluation training involves assigning monetary values to the cost of training and its benefits to the organisation. However, some managers pose problems to trainees when they return from training programmes and attempt to have considerable influence on changes on the job. That is to say that the attitudes of management in some instances can be a hindrance to the effectiveness of training programmes leading to encapsulated development. When this happens the purpose of the training programme is defeated.

Sahu (2006) emphasised that from inception through evaluation and follow-up, management active involvement is critical to the success of any programme. Sahu added that the training staff must see how important it is to evaluate and also how necessary it will be to include the process as an integral part of the training agenda. If possible, each staff member should participate directly in some phase of the evaluation process.

For Blanchard and Thacker (2006), good management practice dictates that the organisational activities be routinely examined to ensure that they are occurring as planned and are producing the anticipated results. A change of attitude by managers towards subordinate's innovation will go a long way to propel the effectiveness of training programmes.

Finally, if training programme is to enjoy the high profile it deserves, Noe (1999) pointed out that learning and transfer of training must occur. To him training programmes usually have objectives related to both training and transfer. That is to say that trainees need to acquire knowledge and skill and also to demonstrate the use of the knowledge or strategy in their on-the-job behaviour. As a result, to ensure an adequate evaluation, it is important to collect outcome measures related to both training, and transfer. Whatever the situation may be, training evaluation will be very beneficial and critical to any organisation that delves in it.

Theoretical framework

The system theory which is sub-divided into the system approach and systematic approach is the main theory underlying this study. Even though systematic approach is derived from the systems theory, there still exists a distinction between the two. A system in this context is described by Blanchard (2004) as a business organisation responsive to the needs and demands of its environment because the environment provides the input needed for the system to replenish itself. In this regard, a system is so identified because of the

interrelationship and interconnectedness between its various sub-systems with the interdependency on its component parts being the prime characteristic. In addition however, there are other features of the system which were encapsulated in Figure 1.

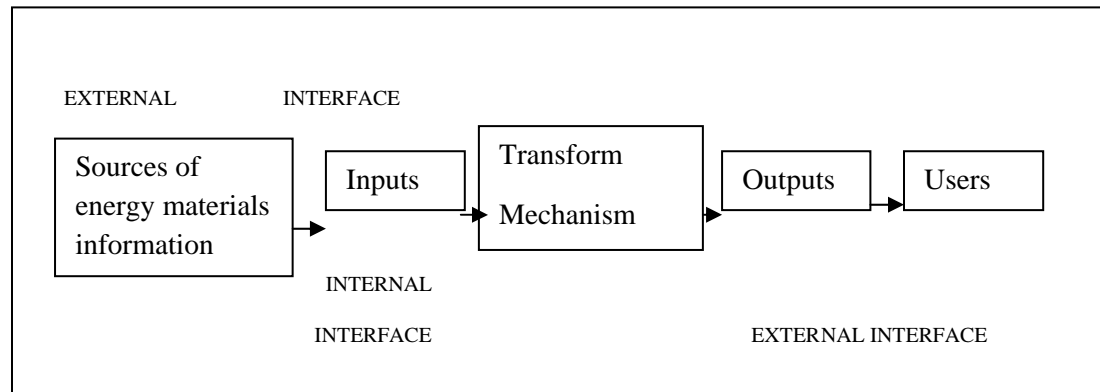


Figure 1: Open system in relation to its internal and external environment

Source: French and Wendell, 1987

As the diagram depicts, a system receives inputs from source in both external and internal environments. These inputs are then transferred to the “black box” or the transforming mechanism where they are processed into outputs which are then made available as finished products to the end users. As the final product gets to these users the system gets a feedback regarding the suitability or otherwise of the product. This feedback, which may concern either quantity or quality enable the entire system to regulate its current output or cause changes in the nature of the output.

In adopting this model of study, the State Insurance Company of Ghana (SIC) as a whole is viewed as a system consisting of such sub-systems as the

Training, Accounts, Public Relations, Corporate Affairs Departments among others. The training department as a sub-system therefore receives input in the form of personnel, materials, information among others from the other functional departments (sub-systems). These inputs constitute what goes into the training process which in this context becomes the black box or transforming mechanism.

Outputs from the black box are in the form of the new knowledge, skills and attitudes learnt or required by the trainees. This may be the reason why Phillips (2006) puts forward that skills and knowledge learned in the training programme have to be translated into improved behaviour on the job. The users of this output are the various departments who need them for the entire organisation to function normally. To avoid entropy or disorderliness, the users of such “trained personnel” need to generate feedback or report on how the personnel’s are performing the roles after training. This feedback goes to reactivate the information components of the input either to regulate or correct any defects in the system. Thus being an open system, it is able to renew itself for better performance.

In order for training to be efficient and effective in an open system such as SIC, trainers need to be productive, they need to be aware of and responsive to the realities of and changes in the other sub-systems and even their external environments in the form of both competitors and user organisations which may impact on the form, content and conduct of their training efforts. Thus trainers in SIC need to ensure that training packages are designed to meet the organisational needs as well as the training needs of the employees. Training also needs to be

conducted to ensure effective learning. The top manager in the company plays a crucial role in determining the importance of training and learning in the company.

Noe (1999) pointed out that the chief executive officer (CEO) plays an active role in governing learning, including reviewing goals and objectives and providing insight on how to measure training effectiveness. In order to validate training, all programmes must be evaluated. For Sahu (2006) good methodical evaluation produces good, reliable data. Conversely, where little evaluation is performed, little is ever known about the effectiveness of the training. Whilst this is being done, it is prudent to be mindful of development taking place within the entire industry. To achieve this, the training function needs to be developed and conducted systematically from one stage to the other. This is where the concept of systematic approach is relevance.

The systematic approach, in its application to the training function in SIC is a logical relationship between the sequential stages in the process of investigating training needs, designing and developing the content, delivering the product and finally evaluating the entire programme. The emphasis here on the logical and sequential planning and action therefore is what makes it more appropriate to describe the process as systematic.

Mindful of the fact that a system approach may be viewed as being quite different from systematic approach, it is quite clear that when applied at different level of training they are compatible. Whereas the system approach is applied at the organisational level to examine the broad issues of the purpose, function and

appropriateness of training, a systematic approach can be applied directly to the every day activity of the training department. Blanchard (2004) commented that, the effective trainer needs a basic understanding of organisational development. Helping organisations and employees change to become more effective is at the heart of the training enterprise.

The determination of the effectiveness of training which is what this study is about requires a systematic evaluation of each step within the training cycle to ensure its appropriateness and conformity with what ought to be. This point is clearly illustrated in Figure 2 describing the systematic approach to training delivery.

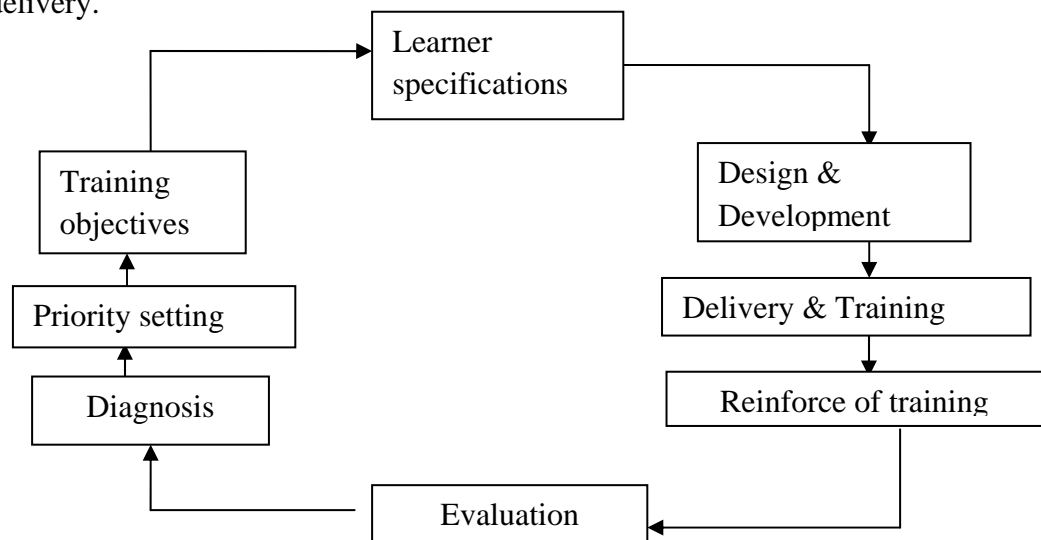


Figure 2: Model of systematic approach to learning

Source: Armstrong, 2006

This model sets up evaluation as the pivot around which the entire training activities revolve. It symbolises how each stage of the function must be carefully monitored and evaluated to ensure that each particular stage within the process is

not only efficient but effective as well. The details of stages of a systematic approach to training are described as follows:

Diagnosis is the choice made as far as a systematic approach to the training is concerned when trainers become convinced that training is the most critical measure to overcome a current or anticipated shortfall in performance.

The starting point of any training programme has to be needs identification stage which is the period of diagnosing what is needed to enhance the performance in the organisation. This brings to bear with the analysis of the merits and demerits of the organisation and the employees in the arena of their skills, knowledge and attitudes. Supervisors are among the major stake holders in this exercise of the prospective trainee. Diagnosis will indicate what needs to be known and not what is beautiful to know if done properly.

According to Sahu (2006) from inception through evaluation and follow-up, management's active participation will enhance the success of the HRD programme. This enables managers and supervisors to view themselves as partners in the training programmes and therefore trainees not only given the needed encouragement and the guidance but more importantly the chance to transfer what has been learnt unto their careers.

Priority Setting before one chooses a training method is important to identify whether training is necessary Noe (1999). Priority for action must be set once the diagnostic information has been collected and the indications are that training is what is needed. The availability of funds, preferences (running the courses they enjoy most), organisational politics and organisational strategy are

the factors of priorities. Conversely, it must be borne in mind that opportunities for effectiveness attainment can be improved by making the basis of priorities explicit. Given the co-operation between trainers and managers with training regarded as an integral part of corporate effectiveness, the allocation of resources between competing training projects should be treated much more like any other investment decision.

After putting the right priorities in place, it is then critical to set the training objective before the course content is to be assembled. Learning objectives should for instance state in clear terms what a person will be able to do contrary to the result of the training. Training may be ineffective if the objectives set are not clear. Phillips (2006) puts forward that in the preparation of objective skills, clear statements should describe desired output. Thus clearly defined objectives have a bearing on the appropriateness of the course content and eventually make programme evaluation easier than any vague objectives.

When training is well designed, it definitely takes into account the previous knowledge of the trainees, their work experience and their previous experience of the training process itself. Where detailed work is needed, it becomes expedient to investigate the literacy competence of the trainee. Besides, effective training programmes consider the learning styles of the trainees involved. Training is only an “opportunity” for learning but what is learnt depends on many factors such as the design and implementation of training, the motivation and learning style of the trainees, and the learning climate of the organisation (Blanchard, 2004). Also the social background and the age of the

trainees need to be analysed in order to make provision for the best possible framework within which the training process can be conducted.

Design and development is one of the vital stages of the process. It is important to note that even when good diagnostic work has been taken good care of, there can still be a failure to translate specific learning needs into the training “product”. In this situation Sahu (2006) puts forward that too often, a training programme is conducted to correct problems that cannot be corrected by training. There may be other reasons for performance deficiencies such as procedures, work flow, or the quality of supervision. In the same way, Weightman (2006) explained that not all problems can be solved by training. Some might be better solved by improved recruitment or investment in equipment.

Delivery of training is a stage of training programme when participants and trainers are put together for trainers to impart to the participants what is needed to be taught and learnt. Consequently, the result is that most training evaluation is mostly found at this stage of the training process. This enables most managers and trainees to judge training as to whether training is good or bad on the strength of the trainers performance in creating an end – of course euphoria.

The effectiveness of training delivery must therefore be looked at in the work of Holden (2002) who explains that effective training or development depends more on knowing what results are required for the individual, the department and the organisation. When budgets are limited and there is the need for cost-effective solutions, all organisations must feel secure in that the resources

invested in training are targeted at areas where training and development is needed and a positive return on the investment is guaranteed.

Reinforcement of Learning is the next stage which has to do with the provision of a support system to revitalise in the trainees what has been learnt from training. Its greatest strength lies in the optimum co-operation that lies between the trainees and the managers alike. It is therefore safe to mention that training effectiveness is highly possible where there is a mutual dialogue between managers and trainees and managers take up the duty to encourage trainees to implement what they learnt at training on their return to their job. According to Holcomb (1998), managers need to collaborate with others in the organisation, motivate employees through rewards and reinforcement skills learnt in training and employees also need to share responsibility for their development.

Evaluation forms the pivot of the training function. This is the main reason why Holbeche (1999) remarked that evaluation is perhaps the most critical from the business perspective. It constitutes the stage of judging and validating the training programme. Training evaluation is the measurement or assessment or better still the measuring rod of the various stages described in figure 2. It is important to appreciate that increasing pressure with the view to proving that training is effective and valuable symbolises that detailed evaluation is critical for both personnel and training practitioners.

To evaluate training programmes means more than ascertaining the reaction of the participants to the presentation skills of trainers, the training environment etc. If the training loop is to be closed then evaluation is the aspect

of the programme that is critical. Thus it assesses whether the other stages of the training programme have been effective from the incipient stage of needs assessment to the transfer of training onto job performance.

CHAPTER THREE

METHODOLOGY

Introduction

This chapter deals with the procedures employed in collecting and analysing data that was used for the study. They relate to the study institution, study design, study population, data sources and sampling procedures. It also looks at instruments for data collection, field work, ethics, field challenges and data analysis.

Study institution

State Insurance Company Limited of Ghana, (SIC) is one of the competitive insurance companies in Ghana. Specifically, it started operation in November 1955 with the name “Gold Coast Insurance Company,” then in 1957 the company’s name was changed to “Ghana Insurance Company” and through several metamorphoses the name has now been established as State Insurance Company of Ghana, Ltd (SIC). According to Koomson (1979) on February 27th 1970 (Act 724), the life business was separated from the general insurance business. The life business became known as SIC Life whilst the Non-Life Business became SIC insurance company. Hitherto, SIC established a few agency offices in the capital towns to tap insurance potential in these areas. Like other insurance companies, SIC has classes of insurances and products carefully

packaged to meet the needs of the insuring public. It has very reputable Reinsurers and Reinsurance Brokers.

The Company operates SIC Financial Services which is wholly-owned subsidiary of the SIC Insurance Company Ltd – the largest insurance company in Ghana. This has its vision, mission and objectives and offer services to the staff and the public as well as the international market. SIC has lined up various varieties of training programmes to upgrade the requisite knowledge, skills and attitudes of their staff needed for current and future of the company.

It has a host of branches throughout the country. In Accra, it has seven supporting offices and eight underwriting departments. These underwriting departments include Accra shopping mall, broker relations department and corporate and special risk. However, my main concentration or target was the supporting offices which comprised of the Administrative unit, training school, accounts, information services department, Bob Freeman clinic, records management and sales and marketing department. The numerical strength of the supporting offices as at March 2012 stands at sixty-nine. All these offices are located in the heart of Accra – Greater Accra region.

The government appointed the Board of Directors to oversee the activities of the organisation and to report back to the government. The government again appointed the Managing Director (MD) who managed the affairs of the company. The MD had two deputies namely Deputy Managing Director (DMD) who was in charge of the technicalities in insurance and DMD in charge of finance and administration. The Heads of Information Services Department, Corporate

Secretariat, Corporate Planning, Audit and Inspectorate and Corporate Affairs all reported directly to the MD. The Head Reinsurance, General Manager Technical Operations (GMTOs) and Head Sales and Marketing reported to the DMD technical.

Under the supervision of DMD finance and administration were the General Manager Finance, Head of Human Resource and Head of Estates and Mortgages. Head, Purchasing and Supply and Stores were under the supervision of Head, Corporate Planning. Heads of Claims, Marine/Aviation, Accident, Motor, Fire, Insurance units and Accra shopping mall all reported directly to GMTOs. Head of Personnel, Transport, Training, Library, Records and Mails were all under the supervision of the Head of Human Resource.

The structure depicts a little complex line of authority which symbolises that line of command was also a bit complex. It also indicates that the institution was characterised by some bureaucratic tendencies.

SIC INSURANCE COMPANY LIMITED
ORGANISATIONAL CHART

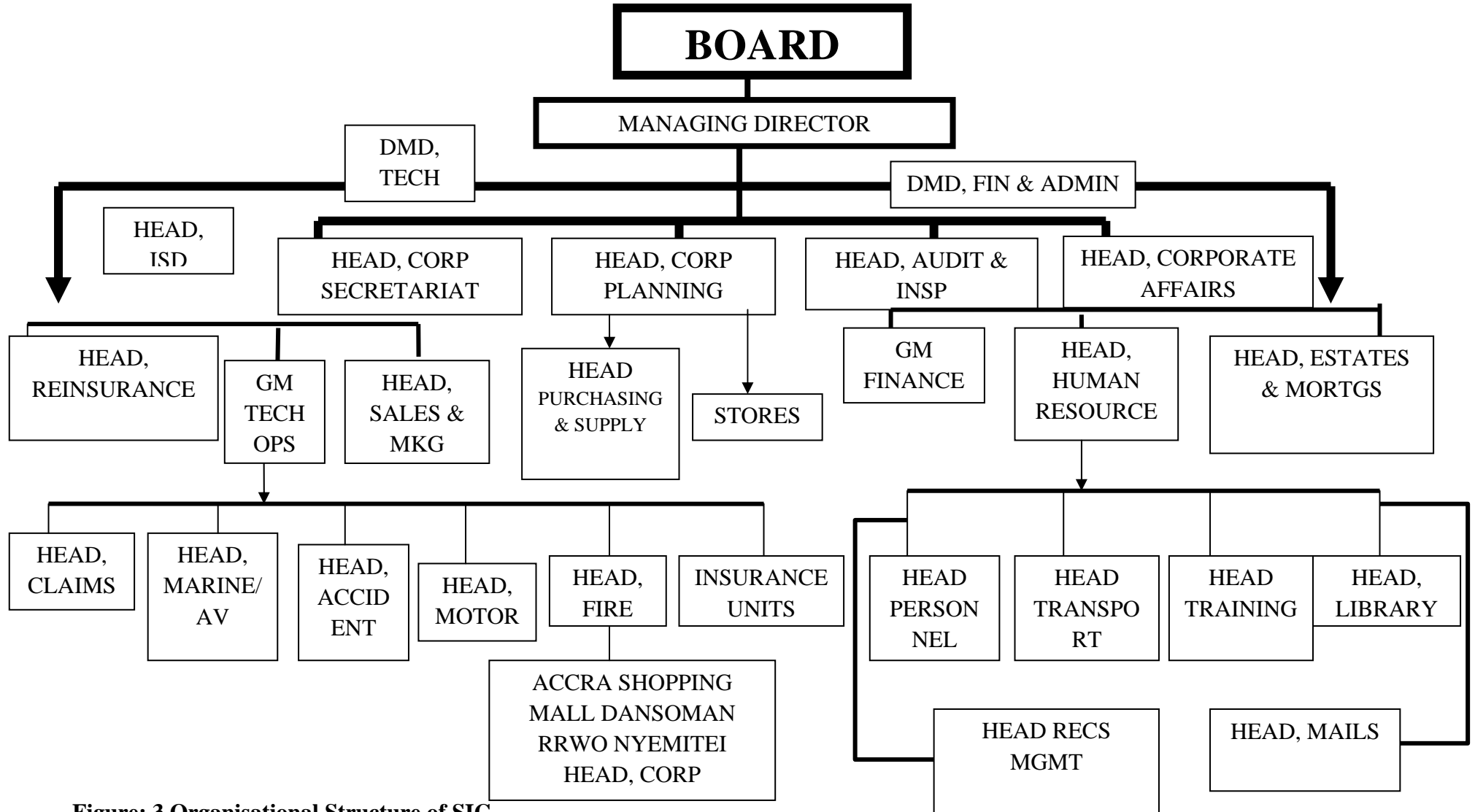


Figure: 3 Organisational Structure of SIC

Study design

The study under consideration sought to collect data by adopting an exploration research design. Although researches have been undertaken on the subject of training programmes for employees in some organisations, the present one was the first of its kind at SIC. It was a premier research that was sought to sample views of employees and management on effectiveness of training programmes for staff of SIC, Accra branch. Thus the investigation dealt with an exploratory and descriptive study design. The methodology embodies two main things, namely the procedure that was used to select respondents as the units of analysis and the instrument deployed to source information from the units selected. Sampling was given preference by the researcher in the study due to cost and time factor. Because of the large size of the organisation it was difficult to cover the entire population.

Study population

State Insurance Company Ltd of Ghana (SIC) has seven supporting offices in Accra. The study population consists of all the employees in the supporting offices of the company and the number of employees working in each office.

TABLE 1. FULL-TIME EMPLOYEES OF SIC (SUPPORTING OFFICES – ACCRA)

DEPARTMENT	JUNIOR STAFF		SENIOR STAFF		MANAGERIAL		EXECUTIVE		TOTAL		TOTAL
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Total
Administrative unit	3	2	0	1	0	1	0	0	3	4	7
Training school	0	1	2	0	0	1	0	0	2	2	4
Accounts	1	4	3	3	0	1	0	0	4	8	12
Information services department	1	0	3	1	2	0	0	0	6	1	7
Bob freeman clinic	7	5	1	4	6	2	0	0	14	11	25
Records management	1	1	1	0	0	0	0	0	2	1	3
Sales and marketing	1	1	6	2	0	1	0	0	7	4	11
Total											69

Source: State Insurance Company Ltd, Ghana 2012

Data sources

Data for this study was of two main types namely primary and secondary data. The data helped in the provision of the basis for the conclusions drawn and recommendations made with regard to SIC activities and the extent to which this institution has been able to achieve its set targets. The primary data came from the employees who answered the questionnaires. Secondary data was obtained from the SIC head office. It comprised employees' personal records which were used to apply for jobs. Literature was reviewed from journals and published books.

Sampling procedure

For this kind of study, it became very expedient to grant interview to employees who have worked in the organisation for more than two years. This was to obtain appropriate responses because of their rich store of experience with the organisation. In all fifty questionnaires were distributed out of which thirty-one were retrieved for the study. The proportional sampling technique was used to determine the sample size to ensure fair representation of the population. The sample size was determined proportionally as follows:

$$M_1 = M_2/M_3 * m_1$$

Where m_1 = sample size

M_1 = number of employees selected from each department

M_2 = total number of employees in each department

M_3 = total employees

From the above the sample size was calculated as shown in the table.

Table 2: Sample size determination

Department (offices)	Proportion	Sample
Administrative unit	7/69* 31	5
Training school	4/69* 31	4
Accounts	12/69* 31	5
Information services department	7/69* 31	3
Bob freeman clinic	25/69* 31	7
Records management	3/69* 31	3
Sales & marketing	11/69* 31	4
Total		31

Source: Field work, 2012.

Instruments for data collection

The main instruments used for data collection were questionnaires and interview guide. Fifty questionnaires were distributed out of which thirty-one were retrieved for the study. The questionnaires had items covering four broad themes. Section A focuses on the background information of respondents including age, sex, educational qualification, category of staff by previous job etc. Section B deals with issues on training experience, selection procedure for training, how training was financed, number of times one has attended the training among others. Section C focuses on attitudinal and behavioural change with regards to training which entails training intervention, employee's performance on the job, management's observation of employees performance on the job etc.

The last section relates to training effectiveness which borders on motivational packages, provision of rewards and recognition, promotion as a result of training, application of knowledge and skills gained for the benefit of SIC etc. The items were made up of open ended and close ended questions. In addition to this, structured interview schedule was prepared to solicit information from management of SIC. This interview was done on one-on-one basis using the semi-structured interview guide.

Field work

As part of the field work, permission was sought from the Director of the Human Resource Department (HRD) of SIC with the view to interviewing the employees. The questionnaires were distributed by the researcher with the assistance of the HRD. The questionnaires were administered to all the seven supporting offices of SIC. In addition to these, an interview guide was prepared for Management to solicit their views at their various offices.

Ethics

With regards to ethical issues the researcher sought permission from the Head of the human resource department in the company after the researcher meticulously explained the objectives of the study. The manager introduced the researcher to the personnel in charge of the training department who offered all the necessary assistance. With the help of the head of the training department sufficient information about the objectives of the research was explained to the

participants (employees) of the company and this ensured their participation. Fortunately participants contributed to the research being undertaken. The researcher made sure that information received from participants in the institution was treated with confidentiality and nobody's name appeared in any statement or views on issues. The researcher applied the appropriate and necessary methodology that suited the study.

Field challenges

Most questionnaire administration if not all are characterised by a host of problems. During this study, administering of questionnaire at various study area was very exhausting and laborious such that it nearly marred the smoothness and the peaceful nature of the work. One factor which was a bit discouraging was when I had to go round all the study area to administer the questionnaire. This emanates from the fact that the study area was not located at one particular place but were scattered within the Accra Metropolis.

Worse of this was the retrieval of the questionnaire where I had to 'chase' the respondents several times before getting in touch with some of them and even I was not able to retrieve all the questionnaires. The major problem was lack of financial support to enable me go round to gather the data coupled with the fact that I had to solicit information from the respondents on my personal phone as to when and where to meet them for possible collection of the answered questionnaire.

Data analysis

In analysing the data descriptive statistics was used. With the help of coding system the questionnaires were coded to translate the responses on the questionnaires into numbers and this was to ensure the validity of the exercise. After a careful examination of the data to ensure the sections and associations, the vital features and their relations were determined. The results were presented using frequency distribution and percentages.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter which presents the results and discussion is divided into two main parts. The first part deals with the socio-demographic characteristics of participants of the study while the second part deals with the analysis of the main results. It incorporates results obtained from the employees including the training department and interview conducted for the Management of SIC.

Socio-demographic characteristics of respondents

It is very prudent to consider the socio-demographic characteristics of respondents under this study. Analyses of these characteristics have helped to place the workers under their suitable categories to enhance generalisations of the results. In all, 31 SIC Staff were involved in the main study. The socio-demographic characteristics considered in the study were age, sex, educational qualification, category of Staff and previous job.

Age of respondents

Table 3 displays the age category of the respondents. In terms of age, the respondents were grouped into four main categories of age ranges.

Table 3: Age of respondents

Age –range	Frequency	Percentage
20 – 29 years	3	9.7
30 – 39 years	15	48.4
40 – 49 years	9	29.0
50 – 59 years	4	12.9
Total	31	100.0

Source: Fieldwork, 2010

From Table 3, almost 10 percent of the respondents were within the age-range of 20 – 29. About 48.4 percent of the respondents fell within the age- range of 30 – 39. Nine of the respondents, representing 29 percent, and four representing 12.9 percent were between 40 – 49 years and 50 – 59 years respectively. The few respondents within the age-range 20 – 29 might have resulted from the fact that in Ghana, because of the New Educational Reform, students complete Senior Secondary School around the age of 18 before entering into post secondary or other tertiary institutions.

This most invariably, makes it impossible for them to be below 20 years of age after post secondary since in majority of such institutions, the training lasts for three years. The few respondents within the age range 50 – 59 could be that some of the respondents might have gone on compulsory retirement before their time was due for actual retirement.

Sex

It is necessary to consider the sex of the respondents under the discussion. The researcher saw the importance of this inclusion due to the fact that a lot of attention has been shifted towards gender issues and for that matter gender balance.

From the study, almost 52 percent of the respondents were males while (48.4%) were females. It was also realised that, the number of male respondents were slightly more than their female counterparts. The reason was that, generally, SIC had more male workers than female. It also means that more males were sampled for the research than females.

Educational attainment

This research work could hardly be made possible without considering the educational qualification of the respondents. This is obvious because SIC considers educational qualification as one of the essential criteria before one was employed into the company. Table 4 shows the educational background of the respondents.

Table 4: Educational attainment

Qualification	Frequency	Percent
Diploma	6	19.3
HND	2	6.5
Bachelor Degree	19	61.3
Masters Degree	4	12.9
Total	31	100.0

Source: Fieldwork, 2010

From Table 4, the highest educational attainment was bachelor's degree with 61.3 percent of respondents. About 19 percent (19.3%) had Diplomas, and 6.5 percent were HND holders. Almost 13 percent (12.9%) had Masters Degree as their highest educational qualification. It is evident from Table 4 that, Diploma was the lowest acceptable qualification in SIC. Holders of HND being the least might be due to the fact that this qualification is recent.

Staff members

No institution or organisation can be viable or function effectively without having their workers ranked in order of qualification. This is because employers' functions differ from those of employees. Owing to this, SIC has all their workers placed under categories as far as qualification and work experience are concerned.

Table 5: Category of staff

Staff	Frequency	Percent
Junior Staff	7	22.8
Senior Staff	21	67.6
Managerial	3	9.6
Executive	-	-
Total	31	100.0

Source: Fieldwork, 2010

As shown in Table 5, almost 23 percent (22.8%) respondents were of the Junior staff category. The senior staff category formed almost 68 percent of the respondents. At the managerial level, the respondents were almost 10 percent (9.6%). However, none of the members belonged to the executive position.

Staff previous job

In some of the institutions or work places of today, it is believed that some of the workers have ever worked elsewhere before finding themselves in their present work place. This is due to the fact that everybody is seeking for more lucrative job. The number of SIC workers who had worked elsewhere before joining the company is shown in Table 6.

Table 6: Category of staff by previous job

Form of previous job	Frequency	Percentage
Unemployed	6	19.4
Civil Servant	12	38.7
Artisans & businessmen / Women	13	41.9
Total	31	100.0

Source: Fieldwork, 2010

Table 6 indicates that about 19.4 percent of the respondents were unemployed before they had the opportunity to work with SIC. Civil Servants formed 38.7 percent and artisans and businessmen / women formed 41.9 percent. This shows that, concerning previous jobs, most of the staff at SIC had been engaged in other businesses before joining the company.

Work experience

This indicates the number of years respondents had worked with SIC. Work experience, to say the least, has a link with behavioural change. Consequently, it is very expedient to consider the number of years one has worked with the company. Table 7 gives the detail of years that the respondents have worked with SIC.

Table 7: Category of staff by work experience

Years	Frequency	Percent
More than 15 years	11	35.6
10 – 15 years	6	19.2
5 – 9 years	6	19.2
1 – 4 years	6	19.2
Below 1 year	2	6.8
Total	31	100.0

Source: Fieldwork, 2010

Table 7 reveals that, out of the 31 respondents about 35.6 percent of them claimed that they have worked with the company for more than 15 years. About 19 percent (19.2%) respondents each have worked with SIC between 10 – 15 years, 5 – 9 years and 1 – 4 years respectively. Only 6.8 percent of the respondents said they have worked with SIC for less than a year. This presupposes that, the company hardly employs new workers. It also symbolises that it had more people who have rich store of experience in the company.

Selection for training

Selection made for training programmes does not take place by chance. This study sought to find out how respondents were selected to undergo training. There were different criteria which governed selection of employees to attend training programmes, and SIC was not exempted. Table 8 demonstrates how selection for training was made in SIC.

Table 8: Selection of employees for training programme

Selection Procedure	Frequency	Percent
Through random selection	4	12.8
Through application	2	6.4
Through nomination	9	29.2
Through training needs	14	45.2
Appointment	2	6.4
Total	31	100.0

Source: Fieldwork, 2010

In Table 8, almost 13 percent (12.8%) were randomly selected for training programmes. About 6.4 percent of the respondents were selected through application while 29.2 percent were selected through nomination. Through training needs of the company, about 45.2 percent were selected and about 6.4 percent were selected through an appointment for training. The Table indicates that it was the priority of SIC to organise training programmes for its employees.

Venue for training

Table 9 shows the places where respondents had their training programmes – whether within the country or outside the country. This was assessed to ascertain the impact of location of training of respondents on their job performance.

Table 9: Venue for training

Programme	Frequency	Percent
In the work place	7	22.6
Outside the work place	9	29.0
Both within & outside the work place	12	38.6
Foreign Land	3	9.8
Total	31	100.0

Source: Fieldwork, 2010

As indicated in Table 9, almost 23 percent (22.6%) of the respondents had their training in the workplace, (SIC) to be exact. Twenty-nine percent had their training outside the workplace, almost 39 percent (38.6%) went through training programmes both within and outside the workplace and almost 10 percent (9.8%) of respondents had their training abroad. The table shows clearly that SIC gives priority to training within the country as against training outside the country.

Sources of financing training programmes

There is no training programme organised that can achieve its desired result without taken into consideration its sources of finance or the monies needed to make the training programme achieve its aims or objectives. Table 10 gives a breakdown of the sources of finance for training programmes at SIC.

Table 10: Sources of financing training programmes

Source	Frequency	Percent
SIC	28	90.1
Both SIC and Self	2	6.6
International donors	1	3.3
Total	31	100.0

Source: Fieldwork, 2010

Majority of the training programmes in SIC were financed by the SIC company itself as depicted by Table 10 and about 90 percent (90.1%) of the respondents confirmed this. While a few of the respondents admitted that their source of finance was by both SIC and themselves, only one respondent revealed that the training programmes were financed by an International Non-Governmental Organisation. This concludes that most of the staff of SIC were sponsored by the company.

Nature of training and orientation programmes for employees

Responses were sought on the nature of training and orientation programmes they have taken part. A four – category Likert scale namely strongly agree, agree, disagree and strongly disagree was used to capture this as presented in Table 11. For easy discussion, the responses have been categorised under three namely Agree, Disagree and Uncertain.

Table 11: Nature of training and orientation programmes for employees in percentage

Statement	Agree	Disagree	Uncertain
Given pre-notification before training	96.8	3.2	9.7
Report form filled and submitted after training	32.3	58.1	3.2
SIC Management alone organised training programmes	54.8	41.9	-
Training programme organised by personnel outside Company	25.8	74.2	6.5
Training programme organised by both Management and personnel from outside	80.6	12.9	-
Benefiting from the training programme	100.0	-	-
Orientation course organised for employees	90.6	9.4	3.1
Orientation course was interesting	87.5	9.4	-
Orientation course helped me have good perception of SIC	80.0	20.0	-

Source: Fieldwork, 2010

It is clear from Table 11 that 96.8 percent of the respondents said they strongly agree that they were notified before training interventions were organised for them, 3.2 percent disagreed while 9.7 percent were uncertain.

In the table 32.3 percent of the respondents admitted to filling and submitting a report form after training while 58.1 percent did not go through this

process and only 3.2 percent of the respondents revealed that they were not sure and for that matter cannot tell.

There was an indication in the statistics that almost 55 percent (54.8%), of the respondents agreed, while 41.9 percent disagreed as far as the organisation of training programme by management was concerned. On this note the Training Department (TD) indicated that training programmes were organised by them but external trainers were used when the need arose.

Unlike the above assertion, almost 26 percent (25.8%) of the respondents agreed that training programmes were organised by personnel outside the company. While 74.2 percent disagreed with this claim, 6.5 percent of the respondents were not sure of themselves. Almost 81 percent (80.6%) agreed that training programmes were organised by both the management and personnel from outside the company and almost 13 percent of the respondents (12.9%) disagreed. This affirmed the views of the management of the company that both internal and external trainers were used for training organisation for their staff because they may not get certain competent skills in the company hence the consultation of other resource personnel outside the company.

On whether respondents benefited immensely from the training programmes or not, all the respondents agreed that they benefited. Both TD and the management mentioned the benefits derived from training programmes or capacity building, to include efficiency of work, speed, accuracy and good customer service.

In consonance with this results, UNDP (1998), (as cited in Denmark 2003) states that capacity building helps the individuals and organisations to perform functions effectively, efficiently and sustainably. In terms of organisation of orientation programme for newly recruited employees, almost 91 percent (90.6%) of the respondents said that orientation course was organised for them while about nine percent of the respondent disagreed and 3.1 percent of the respondents mentioned that they were not sure as to whether orientation course was organised for them or not. The TD affirmed that orientation course was organised for employees after recruitment.

Most of the respondents agreed that the orientation course was interesting while 9.4 percent mentioned that it was not. The TD supported the view of the majority that orientation programme was interesting. As to whether orientation course helped employees to have good perception of the company, 80.0 percent of the respondents agreed as against 20 percent who disagreed. To affirm the views of the respondents who agreed the TD echoed that the orientation programme actually helped the trainees to identify themselves with the activities of the company.

Attitudinal and behavioural change due to training

Table 12 illustrates the attitudinal and behavioural change in staff after training interventions. It shows whether training interventions have a link with attitudinal and behavioural change in the staff of SIC. The results indicate that

about 93.3 percent of the respondents agreed that training had influenced their attitudes and behaviours while almost seven percent said they disagreed.

Table 12: Attitudinal and behavioural change in the staff in percentage

Statement	Agree	Disagree	Uncertain
Training instilled attitudinal and behavioural change in me	93.3	6.7	-
Attitudinal and behavioural change helped me to perform well on the job	90.0	10.0	-
Management has seen this behavioural and attitudinal change in me through job performance	76.7	20.0	3.3
Attitudinal and behavioural change contributed positively towards SIC goals achievement	82.8	10.3	6.9
Training intervention helped me to have good outlook of the company	96.6	3.4	-
Attitudinal and behavioural change was Measured after training programme	48.3	37.9	13.8

Source: Fieldwork, 2010

On the issue of whether attitudinal and behavioural change has helped respondents to perform well on the job, 90.0 percent agreed while 10 percent did not agree. This attitudinal and behavioural change in the employees also depends on the congenial atmosphere created by the Management during training session.

Whether Management has seen or observed this behavioural and attitudinal change in the employees through job performance would depend on responses of the workers. On the whole 76.7 percent of the respondents did agree while 20.0 percent did not agree. To substantiate the fact that the above statement was true, both Management and the TD confirmed that, they experienced tremendous change in the trainees and these include more professionalism, good human behavior and good approach to work.

With the statement 'The attitudinal and behavioural change is contributing positively towards the achievement of SIC goal', almost 83 percent (82.8%) of the respondents agreed as against 10.3 percent who disagreed. As to whether 'Training intervention has helped employees to have good outlook of the company', the majority of the respondents agreed as against a few respondents who did not agree.

The table indicates that about 48.3 percent of the respondents as against almost 38 percent (37.9%) revealed that attitudinal and behavioural change of staff was measured after training programmes whereas almost 14 percent (13.8%) of the respondents were uncertain about the statement. In relation to this Holbeche (1999), explains that evaluation is perhaps the most critical from the business perspective.

Effectiveness of training

Table 13 displays the results on training effectiveness in the study organisation. This was to ascertain whether the training interventions conducted for staff of SIC was effective or not.

Table 13: Effectiveness of training in percentage

Statement	Agree	Disagree	Uncertain
Motivational packages provided during training programmes	48.3	44.8	6.9
Management provides rewards and recognition after completion of training	37.9	58.6	3.4
Training programmes helped me get promotion when the need arises	23.3	73.3	3.3
Feedback form was given to me after training	50.0	40.0	10.0
Application of skills and knowledge gained for the benefit of SIC	100.0	-	-
Training programme has boosted my confidence in the job	100.0	-	-
Teaching / Learning materials used were relevant to job description	90.0	10.0	-
I had satisfaction from the training programme	83.3	16.7	-
I was assessed by my trainer after a specific	70.0	30.0	-

period			
Before /after training tests organised for me by			
Human Resource Department	43.3	50.0	6.7

Source: Fieldwork, 2010

The results as presented in Table 13 suggest that 48.3 percent of the respondents agreed, while almost 45 percent (44.8%) disagreed. With the statement that ‘Management provides rewards and recognition to trainees after completion of training’ almost 38 percent (37.9%) agreed as against 58.6 percent who disagreed. In view of this, management of SIC intimated that they provided rewards and recognition such as cash and certificates to workers. They also sponsored staff to attend certain relevant courses.

In response to the statement ‘Training programmes helped me get promotion when the need arises’, 23.3 percent of the respondents supported this while 73.3 percent disagreed. In consonance with the opinion of 73.3 percent of the respondents, management agreed that promotion was given to staff when the person was due for it. As to whether a feedback was given to respondents after training, half of the total respondents agreed, 40.0 percent did not agree while 10.0 percent of the respondents were not sure.

As far as the application of skills and knowledge gained after training for the benefit of SIC is concerned, all the respondents agreed. Coincidentally, TD had also clarified that staff of SIC applied the skills and knowledge gained after training for the benefit of the company. This is not different from Rao’s (1999) assertion that real skill in working with others should become a part of

individual's system and thus be a continuous activity as human skills are required in almost every responsibility a manager undertakes the respondents also agreed that training programmes have boosted their confidence levels in their jobs.

About 90 percent of the total respondents said that Teaching / Learning Materials (T/LM) used during training session were relevant to their job description. However, 10 percent of the respondents claimed that they did not see the relevance of T/LM in the course of the training. All the same, TD did agree strongly that T/LM helped in a great deal in their training programmes for staff. This goes to support what Blanchard (2004) put forward that what is learned in training depends on many factors such as the design and implementation of training, the motivation and learning style of the trainees and the learning climate of the organisation.

As to whether respondents had a lot of satisfaction from the training programmes 83.3 percent said they did as against 16.7 percent who did not. Like the TD, management agreed that most of the trainees had a lot of satisfaction but in the situation where management was not satisfied with the training conducted for staff, retraining was done.

With the statement that 'I was assessed by my trainer after a specific period', 70 percent of the total respondents did agree while 30 percent disagreed. Just like most of the responses in the above statement, TD confirmed that trainees were assessed after a specific period of time to ascertain their competence. On the statement 'Before and after training tests were organised for me by the Human Resource Department (HRD), 43.3 percent of the respondents responded agreed

but 50.0 percent disagreed. Here, TD mentioned that before training no test was conducted for the trainees, but rather during the training period. That was what they normally used for the trainees to ascertain whether they had grasped what they were taught.

Recommendations for effective training

Most of the training intervention programmes organised for employees or staff of a company may not be very perfect. In other words there could be some loopholes that may crop up. For this reason, there is the need for some recommendations to make the programmes effective if future untoward occurrences are to be avoided. Table 14 presents some of the recommendations made by the respondents to ensure effectiveness of training programmes by SIC.

Table 14: Recommendations for effective training

Suggestions	Frequency	Percentages
Training should be interactive	12	24.5
Supply of training needs	4	8.2
Rewarding / Motivating trainees	6	12.2
Training properly/regularly organised	7	14.3
Training needs identified	12	24.5
Feedback system put in place	8	16.3
Total	49	100.0

Source: Fieldwork, 2010

According to Holden (2002), effective training or development depends more on knowing what results are required for the individual, the department and the organisation.

From the table, 24.5 percent of the respondents suggested that there was the need for effective training to be interactive. As to whether it was necessary to supply training needs during training session, about eight percent of the respondents did suggest that the supply of training needs during training session was very paramount and management shared the same opinion with the trainees. About 12.2 percent did mention that, it is very important that trainees are motivated or rewarded during training to boost their morale.

Furthermore 14.3 percent of the respondents voiced out that training programmes need to be properly and regularly organised to enhance efficiency. In relation to this, TD and the Management of SIC were of the view that as soon as employees are employed they are given relevant training to become abreast of the company's activities. They added that training is necessary when the company is encountering some technical lapses.

As to whether training needs were identified 12 respondents out of the total did agree and finally 16.3 percent suggested that feedback mechanisms should be put in place to ensure effectiveness of the training programmes organised for the employees/staff.

Reasons for continuation of training programmes

In every training intervention programmes organised for a company or an institution for the achievement of its desirable aims and objectives good training should be the hallmark for its continuity and long lasting. Based on this, trainees of SIC have given their reasons as to whether training must continue or not.

Table 15: Reasons why training must go on

Statement	Frequency	Percentage
Quality service delivery	2	10.0
Improved work experience	10	50.0
Broadens staff knowledge	5	25.0
Enhance work ethics	1	5.0
Company growth	2	10.0
Total	20	100.0

Source: Fieldwork, 2010

In table 15, two out of the total respondents were of the view that it was very necessary for training to continue because training ensures quality service delivery. Like the TD, the management was confident that training must persist. However, they added that the training depends on the particular training needs. That is if the training needs would benefit the company. In relation to this claim, Cascio (1982) believes that cost benefit analysis of evaluation of training involves assigning monetary values to the cost of training and its benefits to the

organisation. Similarly, Noe (1999) affirms that before a training method is chosen, it is important to identify whether training is necessary.

In terms of improved work experience, 50 percent of the respondents admitted that training should go on. Five respondents confirmed that training should not cease because it broadens staff knowledge. Management added their voice that training enhances staff performance. This might be the reason why Ghosh (2000) points out that training improves the skills, aptitudes and abilities of the employees to enable them perform specific duties. He added that training enhances the updating of old talents and new talents are developed.

As far as enhancement of work ethics is concerned only one respondent confirmed that training should thrive. Two of the respondents wanted training to continue with the reason that training enhances the growth of the company.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This concluding chapter of the research involves the summary of the research findings which focuses on issues concerning the types of training programmes for employees, their selection and duration, orientation course organised for employees and their response as a motivation, employees attitudinal and behavioural change as a result of the training, employees abilities and capabilities after training and the effectiveness of training programmes. The chapter also looks at the conclusions that could be drawn from the study, recommendations that could be made and some areas for further research have been considered.

Summary of findings

This study focuses on the effectiveness of training and development programmes for staff of some of the branches of SIC in Accra. Purposive and stratified random sampling methods were employed for the selection of the respondents of the State Insurance Company Limited (SIC), Accra Branch. The main objective of this study had to do with ascertaining of effectiveness of training and development programmes of the company and also to assist management put some structures in place with the view to making training and

development programmes effective. A 37- item questionnaire was used to collect data on how effective training and development programmes were in the company.

Results for research question one indicates that on-the job training was the main strategy used to train staff. Subsequently, workshops/seminars were also conducted for the staff. A few of the staff members underwent professional courses especially outside the country. In terms of selection for training the indication was that about 45 percent of the total respondents were selected through training needs, about 6.4 percent by appointment, 6.4 percent through application, almost 13 percent (12.8%) and about 29.2 percent through random selection and nomination respectively.

For duration of training, the TD and management admitted that the duration depends on the specific training programme. Under research question two, it was realised that orientation course was organised for employees which was interesting and this gave them good perception of the company. Also, the majority of the respondents were of the view that Teaching/Learning materials used for training were very relevant to the job description. However, motivations that were being given the trainees were woefully inadequate.

Research findings on employees attitude and behavioural change under research question three revealed that majority of the employees affirmed to the assertion that training has changed their attitudes and behaviours for the better and this was observed by the management. This enabled the employees to contribute positively to the achievement of SIC goals.

Statistical figures under research question four disclosed that training programmes have enhanced or improved the abilities and capabilities of the employees. The statistics indicated that 90 percent of the employees clarified that training programmes have helped them to perform their jobs well. This was supported by both management and the training staff who were spoken to. Similarly, all the trainees did say that they applied or transferred the knowledge and skills acquired during training to benefit the company.

In terms of assessing the effectiveness of training programmes under research question five in relation to assessment made by trainers after a specific period of time and conducting tests for trainees by the human resource department, the indications were that 70 percent of the total respondents affirmed that they were assessed as against 30 percent who were not in agreement to this. This was done by management to ascertain the competence of the trainees. Conversely, management falls short in organising before and after training tests for employees because some of the respondents attested to this fact.

Conclusions

Based on the results and discussions and the main findings of the study the following conclusions were drawn:

On-the-job training programme was given the highest recognition among all the training courses organised for employees even though employees attended workshops and seminars and some even attended outside programmes. Among

the strategies used to select employees, selection through training needs was prioritised. Each training programme had its specific duration.

Employees went through some orientation programmes and this gave them a good perception and broad outlook of the organisation. Teaching/learning materials used for the training programme enhanced employees understanding. However motivations for the employees for training were not adequate.

Training programmes conducted for the employees were commendable. These programmes changed employee's behaviour and attitude positively. Owing to this they were able to perform well on the jobs assigned them.

Training programmes enhanced employees' abilities and capabilities on the job. This enabled them to perform well as they were able to transfer the skills and knowledge gained for the benefit of the organisation. Management even attested to this assertion.

Management was able to assess the effectiveness of training programmes for employees. They were able to do this through conducting of tests during the training period. This was done with the view to knowing whether the employees had the competence for the job. However, pre-training and after - training tests were not given due attention.

Recommendations

It is being recommended to both the Management and Training Department as well as other employees of State Insurance Company Limited from the findings of the study that:

1. Management should periodically visit trainees during training sessions because this will go a long way to boost their confidence and morale on the job;
2. In order for the company to increase their productivity and to boost the confidence level of their customers, training programmes should regularly be organised for the staff to acquire more knowledge in order to satisfy their clients and be competitive on the job market;
3. There is the need for the management to continue conducting training programmes for employees. This is due to the fact that both management and employees have seen the need for it because of its immense contribution to the organisation. Eventhough the training programmes have some few lapses, the advantages outweigh the disadvantages;
4. Relevant adequate teaching/learning materials need to be provided to make training programmes more interesting and successful. Also adequate motivation should be given to trainees/staff. This will go a long way to boost their moral and enhance their performance during training session;
5. Trainees/staff should be evaluated, especially after training programmes have been organised for them by management to know their abilities and capabilities;

6. The company need to recruit and train more young people to bring fresh energies, talents and knowledge to help future betterment of the company; and
7. The employees who possess the requisite qualifications should be given the opportunity and necessary support by the Board of Directors of the company to pursue professional courses in insurance. This in no small way will enable them acquire the necessary skills and knowledge so that they can effectively deliver to benefit the organisation.

Areas for further research

Since this study cannot be generalised to cover the whole nation, it is proper for further research work to be conducted into the following areas:

- Positioning the human resource in the achievement of organisational goals.
- Positioning of training needs to attain organisational goals.
- The role of Human Resource Development in the national economy.
- The challenges faced by Human Resource Practitioners in attaining their goals.

REFERENCES

- Antwi, K. B. (2008). Challenges in building the capacity of human resource development in decentralised local governments: evidence from Ghana. *Management Research News* (3) 11.
- Antwi, K. B. (2009). Renewing the holy grail of human motivation in the delivery of public service: evidence from Ghana's Local Government Service. *Journal of Management Development* (2) 5.
- Armstrong, M. (2006). *A handbook of human resource management practice*, (10th ed.). India: Kogan Page.
- Beardwell, I & Holden, L. (1994). *Human resource management* London: Pitman Publishing.
- Beckhard, R. (1969). *Organisational Development strategic and models*: Reading Mass. Addison – Wesley publishing.
- Blanchard, N. & Thacker, J. W. (2006). *Effective training systems, strategies and practice* (2nd ed.). India: Asoke K. Ghosh.
- Blanchard, P. N. (2004). *Effective training systems, strategies and practices* (2nd ed.) India: Prentice Hall.
- Cascio, W. F. (1982). *Managing human resource: productivity quality of work life profits*: Toronto McGraw Inc.
- Clegy, B. (2000). *Training plus - Revitalising your training*. London: Kogan Page.
- Cole, G. A. (1997). *Personnel management: Theory and practice*. Letts Educational.

- Denmark, S. E. (2003). *Understanding the concept of capacity building and the Nature of land administration system*. Paris: Ts 2. Best practice in capacity building.
- French, B. & Wendell, L. (1987). *The Personnel management process: resources administration and development* (6th ed.), Boston: Houghton Mifflin company.
- Ghosh, B. (2000). *Human resource development and management*. New Delhi: Vikas Publishing House Pvt.
- Gode, W. (1976). *Training your staff*. London: Bryanston Square.
- Gupta, S. & Gupta S. (2005). *Human resource development: concepts and practices*. New Delhi: Deep and Deep publications Pvt. Ltd.
- Hablin, A. L. (1994). *Evaluation and control of training*. London: McGraw Hill.
- Holbeche, L. (1999). *Aligning human resources and business strategy*. India: Replika Press.
- Holcomb, J. (1998). *Training evaluation made easy*, United Kingdom: Guildford.
- Holden, T. (2002). *Training needs analysis* London: Berkshire.
- Koomson, B. (1979) (Ed.) *The Insurer*, Accra: Clear-type Press.
- Noe, R. A. (1999). *Employee training and development*. Michigan, USA: McGraw-Hill.
- Phillips, J. J. (2006). *Handbook of training evaluation and measurement*. Mumbai: Jaico Publishing House.
- Rao, T. V. (1999). *Appraising and developing managerial performance* New Delhi: Naraina.

Reilly, W. (1979). *Training administrators for development: an introduction for public servants and government training officers*. Heineman Educational

Sahu, R. K. (2006). *Training and development all you need to know*. New Delhi; Anurag Jain.

Turner, P. (2004). *Encyclopaedia of Human Resource Development, Human Resource forecasting and Planning Volume 1* London: CIPD House.

Weightman, J. (2006). *Institute of personnel management*. New Delhi; Pearl off set Press Pvt.

APPENDICES

APPENDIX A

INTERVIEW GUIDE FOR MANAGEMENT OF SIC

1. When does it become necessary for training programmes to be conducted for staff/employees of SIC?
2. Does the management of SIC incorporate funds for training programmes in the annual budget of the company?
3. Does the management earmark adequate funds for training programmes?
4. (A) After the training needs are submitted by the Human Resources Department, do you make some modification?
(B) If yes, kindly tell why this modification
5. (A) Do you blend both internal and external trainers for training programmes?
(B) If yes, why is this done?
6. (A) After training programmes have been conducted for staff, do you see improvement in their job performance?
(B) What are these improvements?
7. (A) Does management plan training activities with Human Resources Department?
(B) If No, how is the planning done?
8. Does management become satisfy with the training being conducted by the HR department?
9. Will management continue to organise training programmes for the staff of SIC?

10. Has management got different training plans for staff of SIC in the future?

If yes what are these training plans?

11. Indicate three important things that management seeks to do to improve training effectiveness

1.....

2.....

3.....

APPENDIX B

QUESTIONNAIRE FOR STAFF OF TRAINING DEPARTMENT OF SIC

Dear Respondent,

This questionnaire seeks to collect data for the study on the 'Effectiveness of Training and Development programmes for staff of State Insurance Company Limited, Accra Branch. Please note that this is purely for academic purposes only and as such your responses will be treated with absolute confidentiality. Your cooperation is highly welcome. Thank you in advance for agreeing to participate.

Section A: Personal profile

Please tick (✓) the option that is most appropriate or fill where necessary.

1. Age category

Less than 19 years []

20 – 29 years []

30 – 39 years []

40 – 49 years []

50 – 59 years []

60 years and above []

2. Sex

Male [] Female []

3. Highest Educational Qualification

Diploma [] HND []

Bachelors Degree []

Masters Degree []

Ph. D []

Other, Specify

4. What is your present rank?.....

5. What is your Previous employment / occupation before joining SIC.....

6. How long have you worked with SIC?

More than 15 years []

10 – 15 years []

5 – 9 years []

1 – 4 years []

Below 1 year []

Section B: Training, planning and organisation

Please tick (√) the option that is most appropriate

ITEM	Strongly Agree	Agree	Uncertain	Disagree	Highly Disagree
7. Training is organised for only new employees of the company.					
8. Training is organised for both new and regular staff of SIC.					
9. Training is organised every year for staff.					

10. Training is organised for staff if the need arises.					
11. Training programmes form part of the annual budget of the company					
12. Training programmes are organised only by the training staff of the company					
13. External Resource personnel assist in conducting training for staff of SIC					
14. Adequate funds are allocated for training programmes					

Section C: Training activities and duration

Please tick (✓) the option that is most appropriate

ITEM	Strongly Agree	Agree	Uncertain	Disagree	Highly Disagree
15. Adequate Teaching / Learning materials are available for training					
16. Adequate facilities are available for training programmes					
17. Modern Technological methods such as					

computers are used for training					
18. These modern methods enhance training programmes					
19. Employees are motivated by taking part in training sessions.					
20. These incentives boost the morale of trainees.					
21. After training, orientation course is organised for trainees.					
22. The orientation programmes help trainees to have good perception of the company.					
23 Trainees are given certificate after training programmes					

Tick (√) which type of training programme(s) is /are used during training session

24 A. Professional courses []

B. In – house training []

C. On – the job training []

D. Workshops / seminars []

E. Other, specify

Section D: Training assessment and evaluation

How do you assess and evaluate employees pertaining to training programmes?

Assessment and evaluation	Highly satisfactory	Satisfactory	Unsatisfactory	Very satisfactory	Cannot tell
25. Answering of question during training session					
26. Pre – test for employees					
27. Post – test for employees.					
28. Behavioural and attitudinal change of trainees.					
29. Monitoring of employee’s activities by trainers vis – a-vis job performance.					
30. Transfer of what is learnt by trainees to the job.					
31. Improvement of skills of employees.					
32. Benefit derived by SIC through employees training.					

Recommendation

33. Briefly indicate three most serious challenges faced if any pertaining to organising training programmes for staff.

- 1.....
- 2.....
- 3.....

34. State three most important things management should do in relation to training and development that SIC workers would like most.

- 1.....
- 2.....
- 3.....

APPENDIX C

QUESTIONNAIRE FOR EMPLOYEES OF SIC

Dear Respondent,

This questionnaire seeks to collect data for the study on the topic 'Effectiveness of Training and Development programmes for staff of State Insurance Company Limited, Accra Branch. Please note that this is purely for academic purposes only and as such your responses will be treated with absolute confidentiality.

Your Cooperation is highly welcome. Thank you in advance for agreeing to participate

Section A: Personal profile

Please tick (✓) where appropriate

1. Age category

Less than 19 years []

20 – 29 years []

30 – 39 years []

40 – 49 years []

50 – 59 years []

60 years and above []

2. Sex

Male []

Female []

3. Highest Educational Qualification

Diploma []

HND []

Bachelor Degree []

Masters Degree []

Ph. D []

4. Category of staff

Junior staff []

Senior staff []

Other, (Specify) []

5. Indicate your previous job

Unemployed []

Self employed []

Civil servant []

Other, (specify) []

6. How long have you worked with SIC?

More than 15 years []

10 – 15 years []

5 – 9 years []

1 – 4 years []

Below 1 year []

Section B: Training experience

7. What type(s) of training programme(s) was / were organised for you when you were employed?

- A. Professional courses []
- B. In – house training []
- C. On – the job training []
- D. Workshops / seminars []
- E. Other, (state).....

8. How were you selected for the training programme?

- A. Through random selection []
- B. Through application []
- C. Through nomination []
- D. Through training needs []
- E. Other (state).....

9. Was selection procedure for training based on favouritism?

- A. Yes []
- B. No []
- C. Cannot tell []
- D. Other, (specify).....

10. Where was / were training programme(s) organised for you?

- A. In the work place []
- B. Outside the work place []
- C. Both within and outside the work place
- D. Other, (state).....

11. How was your training programme financed?

- A. SIC []
- B. Self []
- C. Both SIC and self []

D. Other, (specify).....

12. How many times have you attended the training programmes?

A. Once []

B. Twice []

C. More than two []

D. None []

Please in appropriate manner, tick (✓) against the options provided.

Indicate SA. – Strongly agree.

A. – agree

D. – Disagree

SD – strongly disagree

U – Uncertain

ITEM	SA	A	D	SD	U
13. I was given pre-notification before training.					
14. I filled a report form and submitted after training					
15. Management of SIC alone organised the training programme					
16. Training programme was organised by only resource personnel from outside the company.					
17. Training programme was organised by both management of SIC and resource personnel from outside the company.					
18. I benefited a lot from the training programme					

19. Orientation course was organised for us					
20. The orientation course was interesting					
21. The orientation course helped me to have good perception of SIC					

Section C: Attitudinal and behavioural change

ITEM	SA	A	D	SD	U
22. The training intervention instilled attitudinal and behavioural change in me.					
23. The attitudinal and behavioural change has helped me to perform well on the job.					
24. Management has seen or observed this behavioural and attitudinal change in me through job performance.					
25. The attitudinal and behavioral change is contributing positively towards the achievement of SIC goals.					
26. Training intervention has helped me to have good outlook of the company.					
27. My attitudinal and behavioural change was measured after the training programme					

Section D: Training effectiveness

Please tick (√) the option that is most appropriate

ITEM	SA	A	D	SD	U
28. There are motivational packages during training programmes.					

29. Management provide rewards and recognition after completion of training					
30. Training programmes help me get promotion when the need arises					
31. After training I was given a feedback form to fill.					
32. I apply the skills and knowledge gained in training for the benefit of SIC.					
33. The training programme has boosted my confidence in the job.					
34. Teaching / Learning materials used were relevant to job description.					
35. I had a lot of satisfaction from the training programme					
36. I was assessed by my trainer after a specific period					
37. Before and after training tests were organised for me by the Human Resource Department.					

38. Kindly state three things in order of importance that training has done for this organisation

1.....

2.....

3.....

39. a. Do you want these training programmes to continue?

Yes [] No []

b. Kindly assign reason(s) for your answer.....
.....
.....

40. kindly state three things that in your view can be done to make training more
effective to the organisation

- 1.....
- 2.....
- 3.....

Thank you.