

**KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY  
INSTITUTE OF DISTANCE LEARNING DEPARTMENT OF HISTORY AND  
POLITICAL STUDIES**

**THE EFFECT OF TRAINING AND CAPACITY DEVELOPMENT ON THE  
PRODUCTIVITY OF EMPLOYEES: A CASE STUDY OF SSNIT**

**A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES,  
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KUMASI, IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE  
AWARD OF THE DEGREE OF MASTERS IN PUBLIC ADMINISTRATION**

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## DECLARATION

I hereby declare that this dissertation, with the exception of quotations and ideas attributed to specific sources and duly acknowledged, is entirely the result of my research work and that this work has neither in whole nor part been presented for the award of a degree elsewhere by me.

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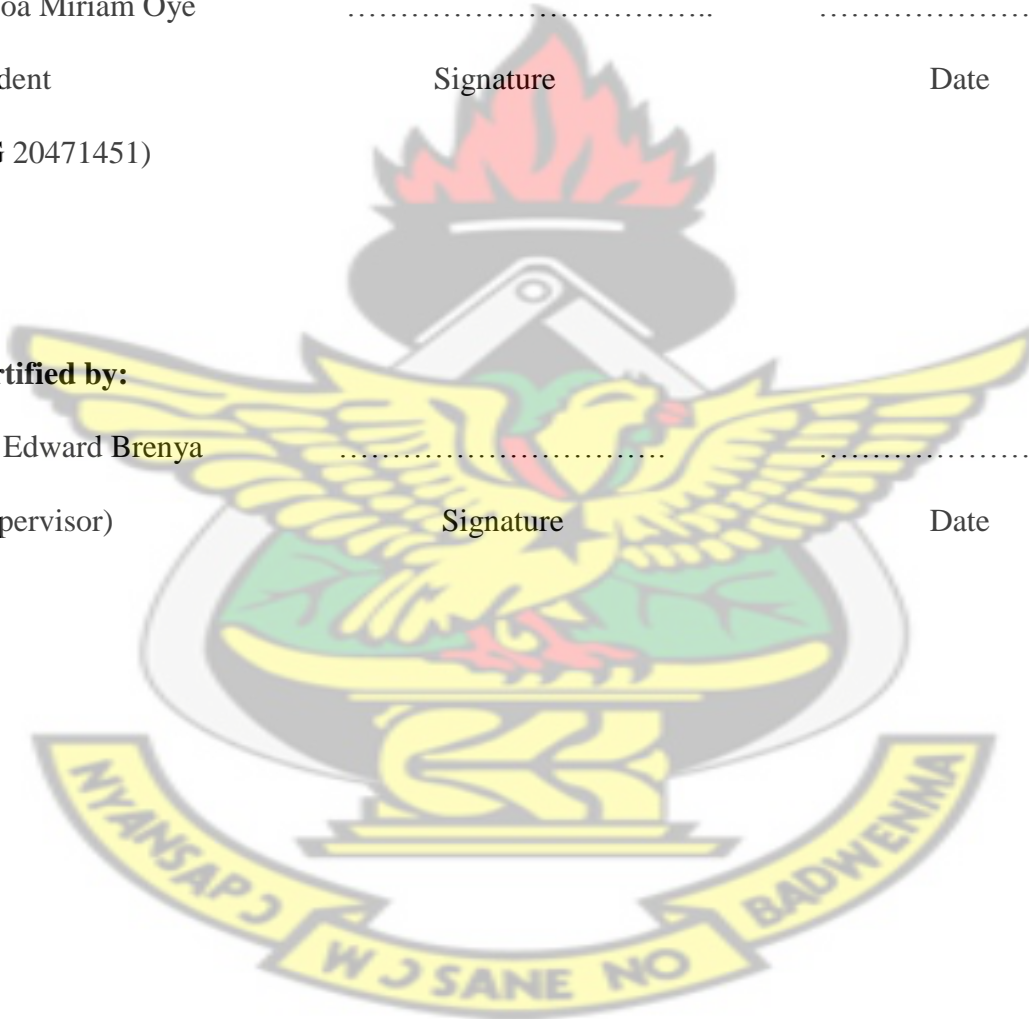
**Certified by:**

Dr. Edward Brenya .....

(Supervisor)

Signature

Date



## DEDICATION

This piece of work is dedicated to Almighty God for His kindness and mercies to me. I also dedicate this work to my children, without whose understanding and support this work would not have been possible, and so to you Samuel, Edith-Michelle, Amy- Danielle, and Sule, I want you to know that, next to God's grace, you are the best things that ever happened to me.



## ACKNOWLEDGEMENT

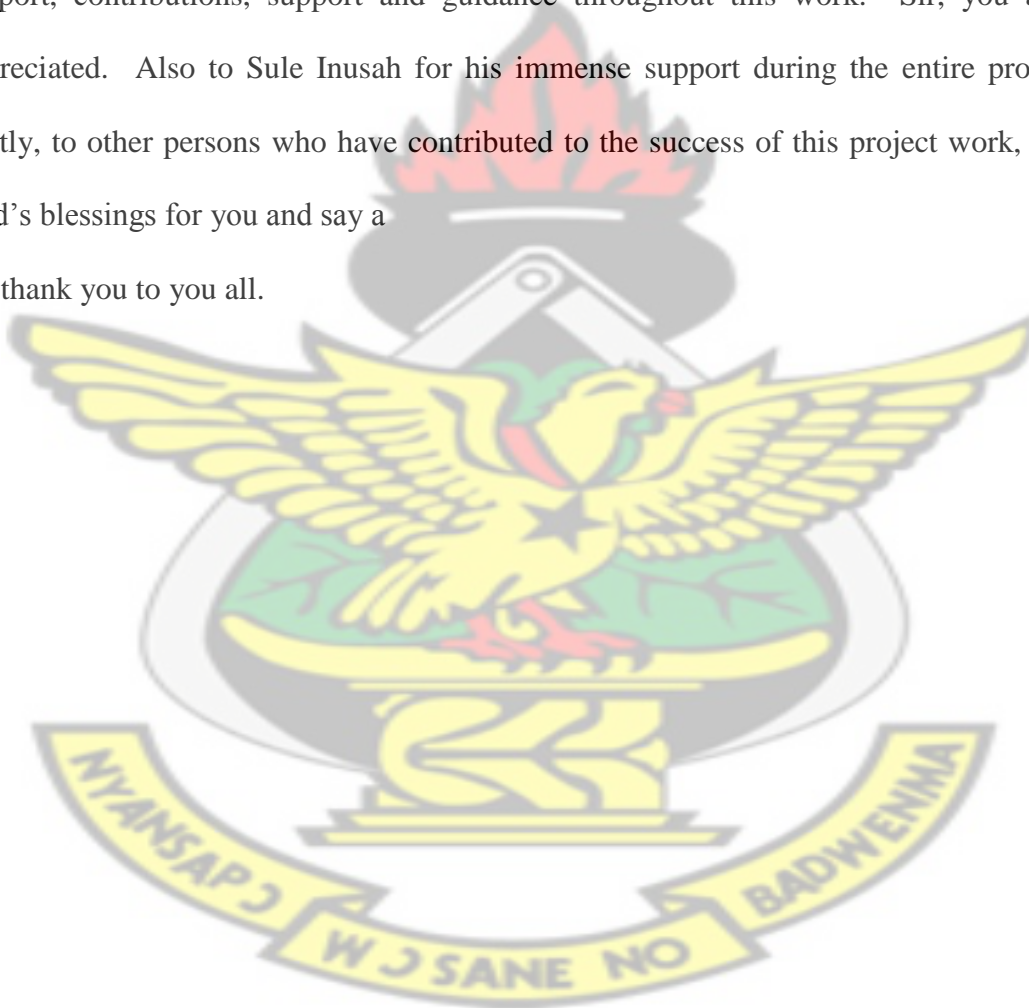
To God be the glory for the good things He has done for me. I thank God for the numerous protections and sustenance throughout my education and the success of this project work.

I also acknowledge the entire staff of SSNIT in the Tema area offices who regardless of their busy schedule, attended to my questionnaires, I say God bless you.

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Lastly, to other persons who have contributed to the success of this project work, I ask for God's blessings for you and say a

big thank you to you all.



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## ABSTRACT

The main objective of the study was to assess the effect of training and development on the productivity of employees at SSNIT. The study adopted a quantitative research design. The population of the study consist of 289 workers of SSNIT branches at Teshie Nungua, Tema Community 2, Tema Harbour and Tema East. A questionnaire was the instrument used to collect data from the sample size of 173 respondents. The data gathered was then processed with the Statistical Package for Social Science (SPSS), and the results presented in tables and graphs.

The results of the study revealed that Training and Development in SSNIT improve employee confidence at the workplace. Likewise, Training and Development at SSNIT increase job satisfaction, and improve the general skills needed to undertake a particular task at the workplace. Furthermore, it reduces project failures and defects as well as supervision needs. The study also revealed that there has been an improvement in organizational performance at SSNIT in the last five years. The study additionally revealed that the unavailability of resources to facilitate the training and development process at SSNIT is not a challenge. Furthermore, low employees morale and attitude is not a challenge associated with training and development at SSNIT. However, the study revealed that bad working conditions and low employee retention is a challenge associated with training and development at SSNIT. The study recommended that the management should develop inspection teams to spot potential problems and seek for the appropriate solution to them.

## CHAPTER ONE

### INTRODUCTION

#### 1.0 Introduction

Training and development is a vital part of the human resource development. It is assuming ever important role in the wake of advancement in technology which has resulted in the ever increasing competition, rise in customer's expectation of quality service and a subsequent need to lower costs. It has also become more important globally in order to prepare workers for new jobs. There are two main factors that contribute to the increased need to training and development in organizations. These factors are change and development.

**Change:** The word change encapsulates almost everything. It is one of the biggest factors that contribute to the need for training and development. Change leads to the need for training and development and training and development leads to individual and organizational change, and the cycle goes on and on. More specifically it is the technology that is driving the need; changing the way businesses function, compete and deliver.

**Development:** It is again one of the strong reasons which is making training and development more important. Money is not the sole motivator of work and this is especially very true in the 21st century. People who work with organizations seek more than just employment out of their work; they look at holistic development of self. People seek happiness at jobs which may not be possible unless an individual is aware of the self. For example, an individual can enroll himself/herself in a course on 'self-awareness', which

apparently seems inconsequential to ones performance at work but contributes to the spiritual well-being of an individual which is all the more important.

This study therefore focuses more on how training and development can be used to increase productivity of employees at SSNIT, and its implications on the individual employees and the employer.

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## **1.1 Background to the study**

Training and development is indispensable in every organization since it directly affect the human resource of the company. Thus, training and development helps to provide employees with information, skills and understanding of the organization, its goals and objectives (Ivancevich, 2010). Accordingly, training and development is concerned with acquiring understanding, knowhow, techniques and practices and accordingly it is one of the most significant areas of human resource management to improve performance of employees (Tahir, Yousafzai, Jan & Hashim, 2014).

In a work situation, training and development is particularly about providing a variety of experiences to workers through a learning process. In other words, it is through training and development that firms improve existing or future employees' productivity through learning by increasing their capability to perform tasks effectively (Salau, Falola & Akinbode, 2014). Facilitating workers through training and development to remain competent in their work therefore is the responsibility of the organization's management. The interest of the organization should be allocating resources and funds for training and development of the employees as it has a positive effect on productivity. For instance, the positive effects include

creating more competent replacements for employees or be promoted to occupy other positions; ensuring that firms have the required human resources to support organizational development; and making use of innovative technology and to adapt to the fast changing competitive environment by small firms (Noe, 2008; Frederick & Stephen, 2010; Qayyum, Sharif, Ahmad, Khan & Rehman, 2012).

Heathfield (2012) also argues that training and development will provide significant benefits for the organization in increased productivity, knowledge, loyalty and contribution when the right and appropriate employee training and development is carried out at the right time. Focusing on training and developing employees is thus very imperative in achieving employee effectiveness (Heathfield, 2012).

Tahir, et al (2014) studied to find out whether training and development has impact on employees' performance and productivity. The study observed that there was significant relationship between training and development and employees' performance and productivity. Malaolu and Ogbuabor (2013) also did a study in Nigeria to assess the impact of training and development on employees' productivity and organizational performance and reported that most of the respondents included in the study agreed that training and development has improved their effectiveness and job productivity. The authors further indicated that 80% of the respondents agreed that organizational performance is enhanced through training and development.

Moreover, Kyeretwie (2012) did a study on Electricity Company of Ghana in Ashanti Region. The main aim was to assess the effect of training practices on employee skill development at the company. It was revealed that training has impacted significantly on the skill development of employees. Moreover, it was found that employees' performance have increased as a result of the acquisition of skills through training. Consequently, the current study aims at examining the effect of training and development on the productivity of employees focusing on SSNIT as a case study.

## **1.2 Problem statement**

The management of SSNIT is concerned with increasing job operations and service delivery to customers. This has led to the introduction of the Operations Business Suite (OBS) to improve productivity at the organization. SSNIT believes that the presence of capable workforce with the right skill and knowledge to combine organizational goals and objectives is the major goal for any organization. Hence, managers/supervisors and their subordinates must all be well equipped through training and development in order to carry out their various tasks efficiently to help meet the objectives of an organization (Nnamani, 2011).

A number of studies have looked at the effect of training and development on employee performance. For instance, a study carried out by Saini (2015) in the manufacturing sector of Punjab sought to identify the factors influencing training and development programmes. The focus of the study was to identify the factors influencing the training and development. The study did not delve into how training and development affects employee and organizational performance. With the introduction of the Operations Business Suite (OBS) system at SSNIT

for job operations and service delivery to customers, there is the need for a study on how specific training on this new system has contributed to the company achieving its goals of ensuring job efficiency and providing quality services to customers. Therefore, the main aim of this current study is to examine the effect of training and development on the productivity of employees at SSNIT.

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### **1.3 Objective of the study**

#### **1.3.1 General objective**

The study purposely aims at assessing the effect of training and development on the productivity of employees at SSNIT.

#### **1.3.2 Specific objectives**

The specific objectives of the study include:

- i. To evaluate the impact of training and development with the OBS as a tool on the productivity of employees at SSNIT.
- ii. To examine the relationship between training and development and organizational performance of SSNIT.
- iii. To assess the impediments to training and development at SSNIT.
- iv. To examine the nature of the OBS as a training and development tool for employees of SSNIT.

#### **1.4 Research questions**

The study aims at answering the following questions:

- i. What is the impact of training and development on the productivity of employees at SSNIT?
- ii. What is the relationship between training and development and organizational performance of SSNIT?
- iii. What are the impediments to training and development at SSNIT?
- iv. What is the nature of the OBS as a training and development tool for employees of SSNIT.

#### **1.5 Research Assumption**

Training and development will lead to increase in employee productivity at SSNIT. This is because the training and development will improve the skill set of the employee which will culminate in the improvement in productivity.

#### **1.6 Significance of the study**

The objective of the study is to assess the effect of training and development on the productivity of employees. Consequently, the outcome of the study will inform managers of the organization on the impact of training and development on the new Operations Business Suite (OBS) system and its effect on the productivity of employees. The outcome of the study will also inform the organization on the relationship between the specific training and development provided on the OBS system and organizational performance. Moreover, the study findings will aid managers to identify the various impediments to training and development in the organization and put appropriate measures in place to mitigate those

impediments. Furthermore, the study adds to literature on training and development already existing and serves as a source of reference to the organization, researchers and students.

### **1.7 Scope of the study**

There are several companies across the regions of the country; nevertheless, the study focuses on companies in the Greater Accra region. Similarly, companies in the Greater Accra region are many; however, the study is confined to SSNIT. The employees of the company form the respondents of the study.

The conceptual scope of the study is to examine the specific training provided on the Operation Business Suite (OBS) system at SSNIT and analyzing its impact on employee capacity development and productivity. This research is focused on collecting responses from a cross section of randomly selected workers of SSNIT with the use of questionnaire to find out the effects of these training methods on productivity.

### **1.8 Organization of the study**

The study is structured into five chapters. Chapter one presents the introduction to the research work which consists of the background of the study, statement of the problem, research questions and research objectives, research assumption, significance of the study, and scope of the study. Chapter two deals with a review of the literature related to this study. Chapter three presents the methodology. This chapter covers the population, study design, sample and sampling techniques, instruments, data collection methods and the data analysis techniques

used in the study. Chapter four presents the results and a discussion of the study. Finally, chapter five presents the summary of the study, conclusions and recommendations.

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## CHAPTER TWO

### LITERATURE REVIEW

#### 2.0 Introduction

This chapter presents a review of related literature to the study. The chapter covers definition of training and development, meaning of productivity of employees, review of related studies, theoretical framework, and conceptual framework.

#### 2.1. Definition of training and development

Every organization has the aim of improving upon their productivity as well as the employees they work with. Thus one of the activities they engage in to achieve this aim is training and development (Nischithaa & Rao, 2014). According to Ugoji, Mordi and Ajonbadi (2014) training and development is any effort to improve upon the current and future employee or workers performance. This is done with the aim of increasing the skills and knowledge of employees or workers ability to perform through learning as well as changing their attitude. Similarly, Sarkodie (2011), described training and development as an aspect of an organization that is concerned with activities that are aimed at attaining better job performance of individuals as well as the organization as a whole.

Juneja (2014) also defined training and development as the educational process that involves the sharpening of employee skills, changing of attitudes and concepts whiles gaining more knowledge that will help enhance the performance of employees which in a long run will affect the organizations' performance.

## **2.2. Meaning of productivity of employees**

In every organization or business, tasks are performed with the help of resources such as machines, machinery, money and manpower (Brand, 2015). Similarly there is no way a business or organization can rendered effective and efficient if the basic i.e. manpower is not recognized. Therefore, employees are considered the pivot of every business or organization since their input affects output.

According to Rouse (2014), the assessment of the efficiency of a worker or a group of workers is known as productivity of employees or an employee. In other words, productivity of an employee is seen in terms of their output within a specific period of time.

Similarly, Sheahan (2017) defined productivity of employees as the amount of goods and services that is produced by the employee within a given period of time.

Parker (2017) also described productivity of employees as the amount of output produced by a worker per the number of working hours.

## **2.3. Review of related studies**

Several studies have been conducted by researchers in the field of training and development to show the effects of training and development on productivity and the relationship between training and development and organizational performance.

In study conducted by Nda and Fard (2013), it was revealed that the effects of training and development includes employees carrying out their work effectively, making room of team work, there is increased job confidence and increase in interpersonal and technical abilities. It

was also found that training and development does not only affect the organization and the employees as the government also experiences prosperity and economic growth. The study reviewed literatures that were significant to the topic training and development in their attempt to understand the impact of employee training and development on employee productivity.

Nassazi (2013) conducted a study on effects of training on employee performance using a qualitative research approach to aid in achieving the aim of evaluating the effects of training on employee performance in the telecommunication industry in Uganda. The findings from the study revealed that the competencies of the employees change for good, there was improvement in the attitude and skills of workers necessary for future jobs and a great reduction in absenteeism, dissatisfaction complaint and turnover.

Furthermore, Amadi's (2014) study on the effect of training and development on employees' performance revealed a positive effect of training and development. Also the study found out an improvement in the skills of employees, increased motivation to work effectively to improve work output, enhanced competitive advantage, enhanced customer relation and the elimination of performance discrepancies be it current or future occurrence. The aim of the study was to examine the effect of training and development on employee performance with a case study of Safaricom Call Center. Thus a case study approach was adopted by the study. A study conducted by Degraft-Otoo (2012) on the effect of training and development on employee performance revealed that the training and development had a positive effect on the productivity of the Accra Polytechnic. According to the results, training and development leads to a greater commitment of staff, provides a pool of skilled personnel for the organization and improves the job performance of the employees which in a long run leads to

an increase in the overall productivity of the company. The aim of the study was to investigate whether training and development has an effect on the performance of the employees thus the study adopted a survey approach in addressing the topic.

Other studies showed the relationship between training and development, and organizational performance. Ng'ang'a, et al, (2013) study the relationship between training and development on the performance of state owned corporations established a positive relationship between training and development and organizational performance. The results of the study further revealed that the organizations are able to gain competitive edge over their competitors with the help of training and development of employees. The aim of the study was to investigate the relationship between training and development as Human resource practices and organizational performance of the Kenyan State corporations. The study therefore adopted a mixed research method i.e. quantitative and qualitative method.

There are other studies that also reveal some of the challenges to training and development which intend to hinder the achievement of organizational objectives intended for the training purposes. In a study conducted by Mdeme (2011), it was shown that the lack of training needs analysis, lack of training program evaluation, shortage of training budget, lack of sensitization of employees on the existence of training programs were the challenges being faced. Other challenges identified were sociological factors like marital status, family responsibilities, low level of education and age. The aim of the study was to analyze the factors that affect the implementation of training programmes in Parastatal Organization in Tanzania. Thus the study adopted a case study approach. Also an article written by Morrison (2009) on

the problems with training and development revealed that the problems includes failure for employees to follow through learning beyond the course or training, objectives are set by the trainers and not the employees thus they are not able to implement what they learn, failure by management to identify the specific needs of employees and time constraints for preparation and participation of training and development programmes.

Another study conducted by Degraft-Otoo (2012) revealed that the lack of support from management when it comes to training and development is one of the challenges being faced. Other challenges being faced were inadequate resources required for the implementation of training, employees' resistance to the need for training needs and lack of understanding of the training being received. The study aimed at investigating whether training and development would have an effect on the performance of employees with Accra Polytechnic as a case study. Therefore, a survey approach was adopted by the study

## **2.4. Theoretical Framework**

There are a number of theories that have been propounded to give a better understanding to the importance of training and development as well as its effect on employee productivity however this study focuses on only three namely social learning theory, reinforcement theory and resourcebased view.

### **2.4.1 Social learning theory**

The Social Learning Theory was propounded by Bandura (1997) where the theory focuses on the behavioral aspects of an institution, groups of people or individuals (McLeod, 2016). The

theory suggests that people learn from each other through modeling, observation and imitation. Similarly, the theory mediates the process that occurs between stimuli (action) and responses (feedback) and focuses also on behaviors that are learned from the environment through observational learning process (Sincero, 2011). In other words, the theory merges the memory, motivation and attention of people. According to Asher (2011), people are able to learn from others through attitudes, behaviors and outcomes of behaviors. This implies that the human behaviors are based on the interaction between the mind, behavior and environmental influences. Relating the theory to training and development, one of the ways employees can learn new skills and ideas through observation and motivation and modelling. This implies that employees are able to acquire new skills, ideas and knowledge by observing their superiors whom they have confidence in and believe that they are more knowledgeable and credible. Similarly, training and development is greatly influenced by motivation. Thus, employees are ready to learn and be taught when they are motivated or encouraged either by word of mouth or logical confirmation (Asher, 2011).

#### **2.4.2 Reinforcement theory**

The reinforcement theory which focuses on an individual's behavior being the function of its consequences was propounded by Skinner (Johnson, 2016). The theory is known as a motivation theory due to the fact that individual internal state is overlooked and only the end result is focused on. In other words, an individuals' behavior that yields positive consequences is repeated whereas the negative consequences is not repeated (Maritim, 2016). Similarly, theory emphasizes on the fact that stimuli are used to shape the behaviors of people. Therefore there are four approaches when it comes to this theory i.e. positive reinforcement, negative

reinforcement, positive punishment and negative punishment. In an organization, employees' performance is very important as it either affects the organization positively or negatively thus there is a need to motivate employees (Wei & Yazdanifard, 2014). White and Gottfried (2011) indicated that stimuli like salary, bonus, promotion, praise and empowerment through training are able to get employees to bring out the best they have which in a long run affects the productivity of the organization. Also, Falola, Osibanjo and Ojo (2014) noted that in an attempt to motivate the employees for productivity in an organization, management must not reward all employees simultaneously. In other instances, management can inform employees about what they are doing right to gain the reward and what they are doing wrong to gain the punishment. This will motivate the employees to do more if they fall within the rewards and work on themselves if they fall within the punishment (White & Gottfried, 2011).

#### **2.4.3. Resource-based view**

The Resource-based view also known as the resource-advantage theory was developed from Jay Barneys' article in 1991 (Falola, Osibanjo & Ojo, 2014). The theory talks about an organizations resources and how it is able to formulate strategies with the resources in order to achieve and sustain a competitive advantage or edge over the other competitors (Madhani, 2010). In other words, the organization must be able to gain a competitive advantage and sustain it with the appropriate resources since it is not all available resources that can help in gaining competitive advantage. One of the resources of an organization that can aid in gaining competitive advantage is the employees. Thus the theory explains that to gain a competitive advantage, organizations must be able to invest in their human resource by attracting and

maintaining human resources as well as identifying the relevant training that is needed to improve upon their knowledge, competencies and skills (Jurevicius, 2013). This implies that if organizations are able to identify and train their human resources with the relevant training needed, they will be productive in their field which in a long run will affect productivity as well as gaining a competitive advantage over their competitors.

#### **2.4. Effect of training and development on productivity**

The aim of every organization or business is to be able to increase productivity which affects their profit margin or image of the organization. According to Halidu (2015) training and development is one of the effective tool that sustains and enhances the productivity of employees. Thus in the authors' study on the impact of training and development on workers productivity, it was revealed that training and development programmes improves the performance and skills at the workplace, helps workers stand the challenges of contemporary times and enhances the technical knowledge of the workers. The aim of the study was to identify the impact training and development among the Tertiary Education Trust Fund (TETFund) Academic Staff. Thus, a retrospective research design was used with the focus on indirect observation.

In a related study conducted by Nda and Fard (2013) on training and development, it was revealed that the effects of training and development includes employees carrying out their work effectively, makes room of team work, there is job confidence and increase in interpersonal and technical abilities. It was also found that training and development does not only affect the organization and the employees as the government also experiences prosperity

and economic growth. The study reviewed literatures that are significant to the topic training and development in their attempt to understand the impact of employee training and development on employee productivity.

Nassazi (2013) conducted a study on effects of training on employee performance using a qualitative research approach to aid in achieving the aim of evaluating the effects of training on employee performance in the telecommunication industry in Uganda. The findings from the study revealed that the competencies of the employees changes for good, there is improvement in the attitude and skills of workers necessary for future jobs and a great reduction in absenteeism, dissatisfaction complaint and turnover.

Furthermore, Amadi (2014) study on the effect of training and development on employees' performance revealed a positive effect of training and development. Also the study found there is an improvement in the skills of employees, employees are motivated to work effectively to improve work output, enhances competitive advantage, customer relation is enhanced and aids in the elimination of performance discrepancies be it current or future occurrences. The aim of the study was to examine the effect of training and development on employee performance with a case study of Safaricom Call Center. Thus a case study approach was adopted by the study.

A study conducted by Degraft-Otoo (2012) on the effect of training and development on employee performance revealed that the training and development had a positive effect on the productivity of the Accra Polytechnic. According to the results, training and development

leads to a greater commitment of staff, provides a pool of skilled personnel for the organization and improves the job performance of the employees which in a long run leads to an increase in the overall productivity of the company. The aim of the study was to investigate whether training and development has an effect on the performance of the employees thus the study adopted a survey approach in addressing the topic.

## **2.5. Relationship between training and development and organizational performance**

Training and development has positive impact not only on the employee but that of the performance of the organization. Therefore it is important that the effect training and development has on the organizational performance are identified. According to McDowall and Saunders (2010), training and development helps the organization to gain a competitive advantage over their competitors in the market or industry they find themselves in.

Tahir, Yousafzai, Yousafzai and Hashim (2014) study on how training and development impact on organizational performance indicated that training and development of workers or employees has a direct effect on the high achievements of the organization and this is seen in the better performance of the organization. Therefore the results from the study show that there is a positive relationship between training and development and organizational performance. In other words, the study revealed that training and development has a positive effect on organizational performance. The aim of the study was to identify if training and development has an impact on employee performance and productivity thus a quantitative research approach was adopted by the study.

A similar study conducted by Sila (2014) revealed that training and development has a great influence on the organizational performance. Therefore there is a positive relationship between training and development and organizational performance. The aim of the study was to investigate the relationship between training and development and performance in the Microfinance Institutions (MFIs). Thus the study adopted descriptive research design.

A related study conducted by Engetou (2017) also revealed a positive relationship between training and development and organizational performance. The results from the study indicated that productivity of employees is greatly improved because of training and development methods and tools employed by the company. Thus, training and development is one of the necessities of every company. The study adopted a mixed method approach in order to investigate the impact of employees' training and development on organizational performance.

Furthermore, Ng'ang'a, Weru, Iravo and Sakwa (2013) study on the relationship between training and development on the performance of state owned corporations established a positive relationship between training and development and organizational performance. The results of the study further revealed that the organizations are able to gain competitive edge over their competitors with the help of training and development of employees. The aim of the study was to investigate the relationship between training and development as human resource practices and organizational performance of the Kenyan State corporations. The study therefore adopted a mixed research method i.e. quantitative and qualitative method.

Obi-Anike and Ekwe (2014) study on the impact of training and development on organizational effectiveness also revealed a positive relationship between training and development and organizational effectiveness. The study further indicated there is an increase in job satisfaction as well as reduction in employee turnover is some of the benefit of training and development in public sector. The study aimed at identifying the nature of the relationship between training and development and organizational effectiveness. Thus the study employed a survey research method.

## **2.6. Challenges to training and development**

Training and development is one of the key drivers of the organization mostly located in the department of the Human Resource Management (McDowall & Saunders, 2010). It is one of the functions that is usually undertaken by a business or organization in order to ensure that organizational goals and objectives are met yet its implementation comes with challenges. In a study conducted by Ugoji, Mordi and Ajonbadi (2014) on an investigation into training and development techniques, prospects and challenges in Nigerian Banks it was revealed that some of the challenges faced when it comes to training and development were cost, failure to align training with employees need as well as attendance by the employees. The study adopted an exploratory qualitative approach based on in-depth interviews.

In a similar study conducted by Mndeme (2011) on training and development, it was shown that the lack of training needs analysis, lack of training programs evaluation, shortage of training budget, lack of sensitization of employees on the existence of training programs were the challenges being faced. Other challenges identified were sociological factors like marital

status, family responsibilities, low level of education and age. The aim of the study was to analyze the factors that affect the implementation of training programmes in Parastatal Organization in Tanzania. Thus the study adopted a case study approach.

A similar article by Yakaraju (2015) on the challenges faced when it comes to training, it was revealed that the challenges included inconsistent training, increasing size of employees working in shifts, on the field and flexible workforce, lack of in house expertise, language barrier due to global expansion of the organization, meeting stipulated timelines and cost.

According to Haslinda (2009) study on major challenges to the effective management of human resource training and development activities also identified three major challenges affecting the implementation of training and development. The study revealed that shortage of intellectual human resource professionals who can manage the training and development activities, fostering of the learning and development in the workplace and coping with the demand for knowledge of workers.

A study conducted by Dzamesi (2012) on also identified the challenges that were being faced by organizations included the nonexistence of training and development policies, insufficient number of days for training in a year i.e. one to two days and training was only conducted when problems like fierce competition arises. The study aimed at assessing the impact of training and development on employees' performance. Therefore, a descriptive research method was adopted by the study.

## 2.7 Conceptual Framework

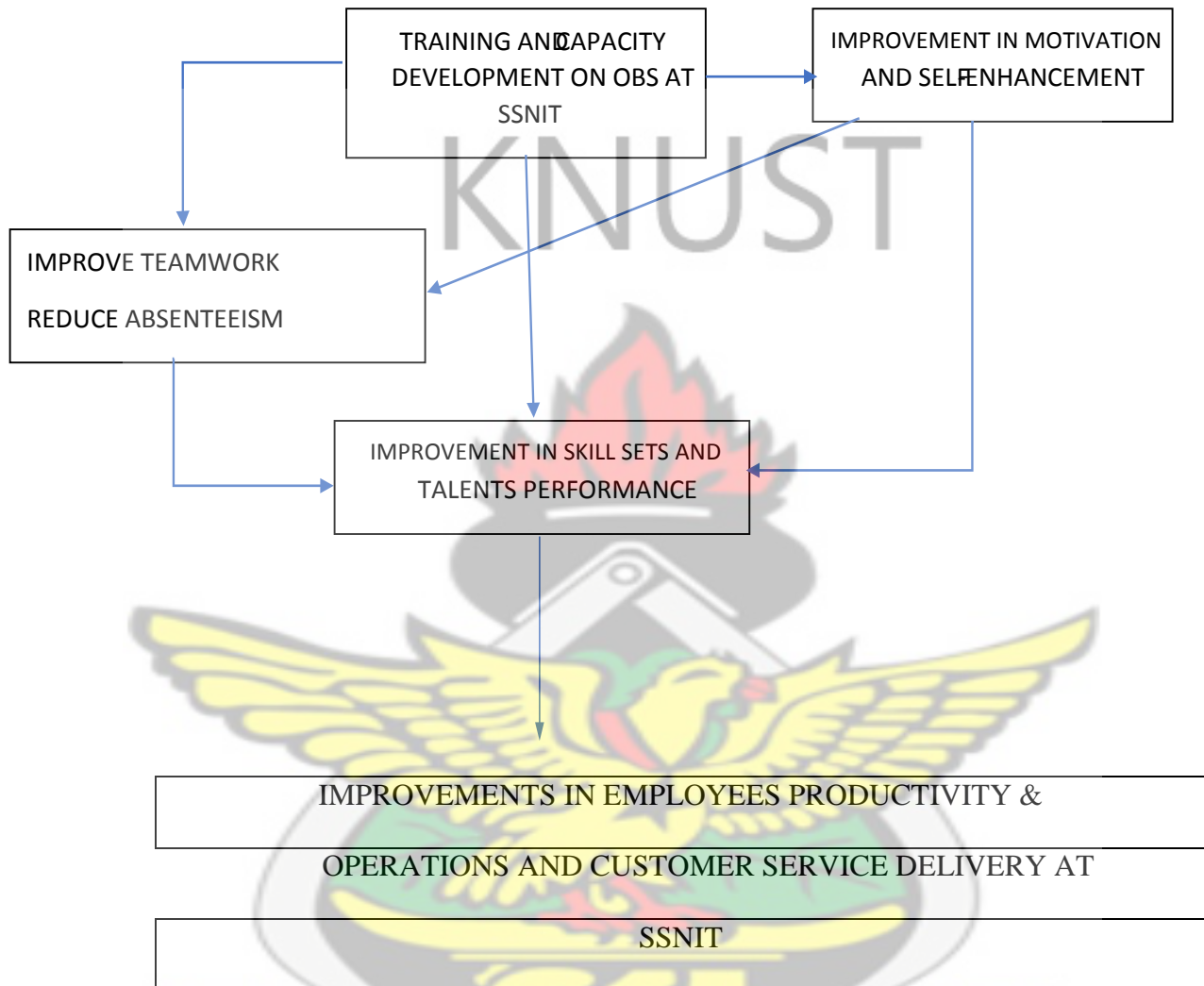


Figure 2.1: Conceptual Framework

**Source: Author's own construct**

Figure 1 shows that there is a relationship between productivity of employees and training and capacity development. This relationship has positive effects. These effects are the enhancement of productivity, improves workers performance and skills, makes room for team work, enhances competitive advantage and reduces absenteeism. Unfortunately, there are challenges that affect training and capacity development. These challenges are inadequate

resources, time constraint, language barrier, non-existence of training and development policies and employee resistance to training and development programs. These challenges will in the long run have effect on the employees' productivity which will result in negative effects. According to Chapman (1993), a major development in the theory of training is the distinction between training relevant to a wide variety of tasks and training which is more specific to the job and firm- general training and specific training. General training raises a worker's future productivity not only in the firm providing it but also in other firms in the labour market. In contrast, specific training raises the worker's productivity only in the firm providing it either because they have special methods or use special equipment with which workers must dissolve. The knowledge and skills of workers acquired through training have become important in the face of the increasingly rapid changes in technology, products and systems (Alliger, et al, 1997). With the introduction of the new Operations Business Suite (OBS) system for job functioning and service delivery at SSNIT, there was the need for recurrent training for employee on how the system works so as for them to become knowledgeable on the operations of the new system. This study is therefore conceptualized on looking at how training in a specific context can effect positively on workers' performance and productivity. Thus the relationship between training and development can be distinguished by viewing training in the context of acquiring knowledge on the operations of the Operations Business Suite (OBS) system while development will also be viewed based on the impact of the training on employee efficiency and job productivity. A cross sectional survey research method will be used to collect responses from on randomly selected SSNIT workers.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.1 Introduction**

This chapter presents the various methods adopted to help achieve the objectives of the study. The chapter covers the research design, population, sampling technique, data collection instrument, mode of data collection, data processing, analysis and presentation and ethical considerations.

#### **3.2 Research design**

Research design indicates the plan or outline for a study adopted as a guide in gathering and analyzing data. The study adopted a quantitative research design where a cross sectional approach was used for collecting the data. According to Zikmund (2009), quantitative research is essential for researches, which require the establishment of a relationship between a dependent variable and independent variables. This approach helps establish a relationship between training and development and organizational, employee performance of SSNIT.

#### **3.3 Population**

The study was carried out at SSNIT branches at Teshie Nungua, Tema Community 2, Tema Harbour and Tema East. In all SSNIT has a population of about two hundred and eighty-nine (289) staff in these branches.

### 3.4 Sampling technique

A section of a study population is normally selected to represent the entire population due to the fact that mostly it is expensive or sometimes impossible to research on the whole population (Monga, 2009). The sampling technique used in this study is the non-probability sampling technique. Subsequently, the quota sampling procedure was used to select the sample for this study to ensure that employees at each of the branches are equally represented in the sample. The target population was two hundred and eighty-nine (289). Based on this population size, the minimum sample size was calculated using the formula below:

$$n = N/(1+N[e]^2)$$

Source: Yamane (1967)

$$n = 289/(1 +$$

$$289[0.05^2])$$

$$n = 289/(1 +$$

$$289[0.0025]) \quad n = 167$$

As shown in the calculation, a sample of one hundred and sixty-seven (167) workers was appropriate for the study. However, one hundred and sixty-seven (167) questionnaires were given out and one hundred and seventy three (173) were retrieved. Thus the study made use of 167 respondents. Given the required sample size was 167, using 173 which is higher than the 167 ensured that the sample was representation of the target population.

### 3.5 Data collection instrument

Questionnaires were the main instrument that was used for data collection. The questionnaire was designed in such a way that it contained sections. The first section was the bio data of the

respondents and the subsequent sections each contained questions aimed at answering the objectives of the study. The questionnaire also contained both open and closed ended questions.

### **3.6 Mode of data collection**

The questionnaires were administered by the researcher. The questionnaires were administered to the employees of SSNIT at their time of convenience. At the end of each day, the questionnaires collected were checked to ensure that all the questions have been completed to ensure validity for generalization. An estimated period of ten (10) days was used for the data collection.

### **3.7 Data processing, analysis and presentation**

Data analysis is a continuous process of data reflection, analytical questions and memo writing as the study unfolds (Creswell, 2007). The quantitative data gathered was processed with the Statistical Package for the Social Sciences (SPSS). The processed data was then analyzed and presented using tables and graphs to give a visual representation. While the qualitative data was processed verbatim.

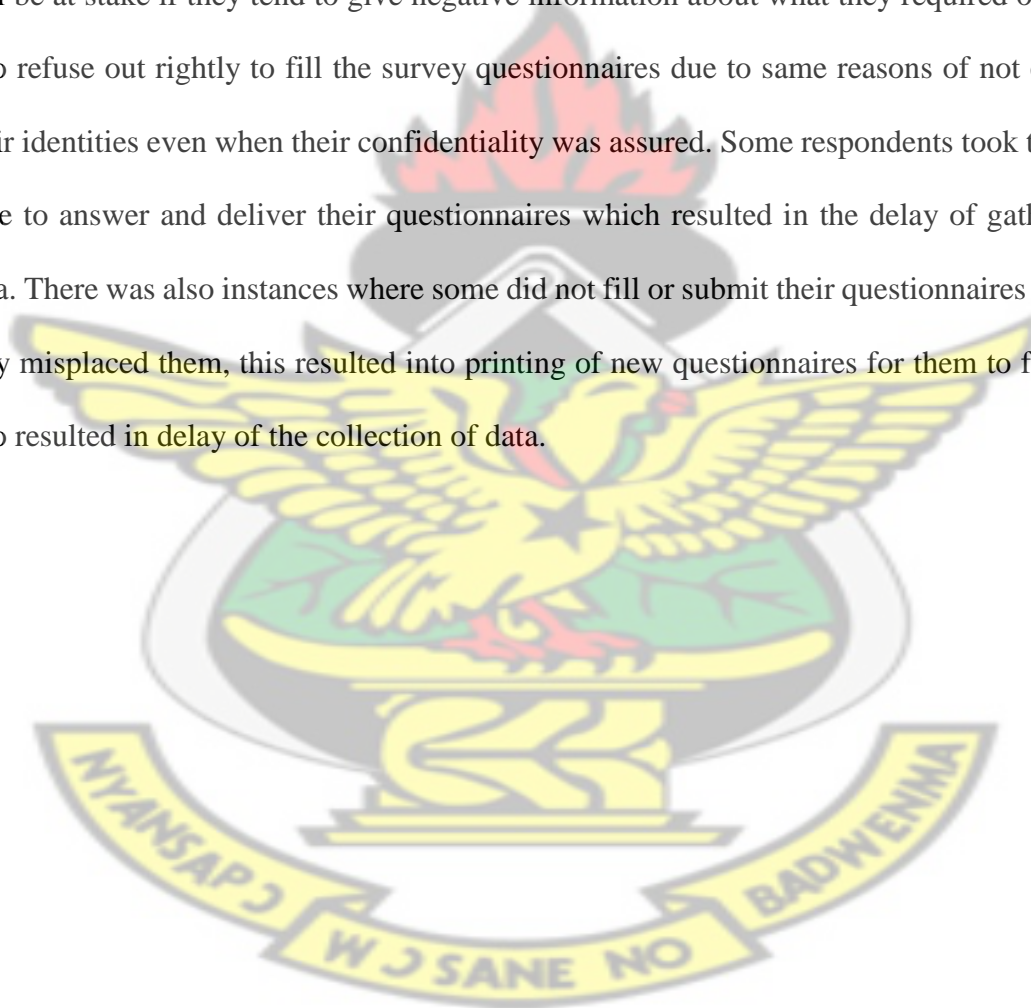
### **3.8 Ethical considerations**

Prior to the commencement of the study, permission was sought from the management of SSNT. Also, consent of all the respondents was sought before including them in the study. Moreover, their rights were explained to them and they were assured of confidentiality and

anonymity. Furthermore, no incentive or money was given to the respondents before, during or after the completion of the questionnaires.

### **3.9 Challenges faced during data collection**

A few challenges were encountered during the data collection process. There were instances where respondents were reluctant to give out information because they thought their identities will be at stake if they tend to give negative information about what they required of. Others also refuse out rightly to fill the survey questionnaires due to same reasons of not exposing their identities even when their confidentiality was assured. Some respondents took too much time to answer and deliver their questionnaires which resulted in the delay of gathering of data. There was also instances where some did not fill or submit their questionnaires claiming they misplaced them, this resulted into printing of new questionnaires for them to fill which also resulted in delay of the collection of data.



## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### 4.1 Introduction

In this chapter, the findings of the study are presented. The first section of the chapter presents the respondents test results and the subsequent sections presents the results of the objectives of the study.

#### 4.2 Demographic data of respondents

In this section respondents bio data was collected. Questions asked include respondents' age, marital status, education, number of years working in the organization and position in the organization.

**Table 4.1: Demographic Table of respondents**

	<b>Frequency</b>	<b>Percentage (%)</b>
<b>Age of respondents</b>		
26-35 Years	141	81.5
36-45 Years	21	12.1
46 and above	11	6.4
<b>Total</b>	<b>173</b>	<b>100.0</b>
<b>Marital status of respondents</b>		
Single	90	52.0

Married	72	41.6
Separated	11	6.4
<b>Total</b>	<b>173</b>	<b>100.0</b>
<b>Educational level</b>		
Diploma	10	5.8
First degree	92	53.2
Postgraduate degree	71	41.0
<b>Total</b>	<b>173</b>	<b>100.0</b>
<b>Years in the service</b>		
Less than 3 years	31	17.9
3-6 years	80	46.2
7-10 Years	40	23.1
11 Years and above	22	12.7
<b>Total</b>	<b>173</b>	<b>100.0</b>

**Source: Field Data, 2018**

As shown in Table 4.1 in appendix B, most 141 (81.5%) of the respondents were 26 to 35 years of age. Also, 21 (12.1%) were 36 to 45 years and 11 (6.4%) were 46 years and above. Furthermore, a little more than half 90 (52.0%) of the respondents were single, also 72 (41.6%) were married and 11 (6.4%) were separated.

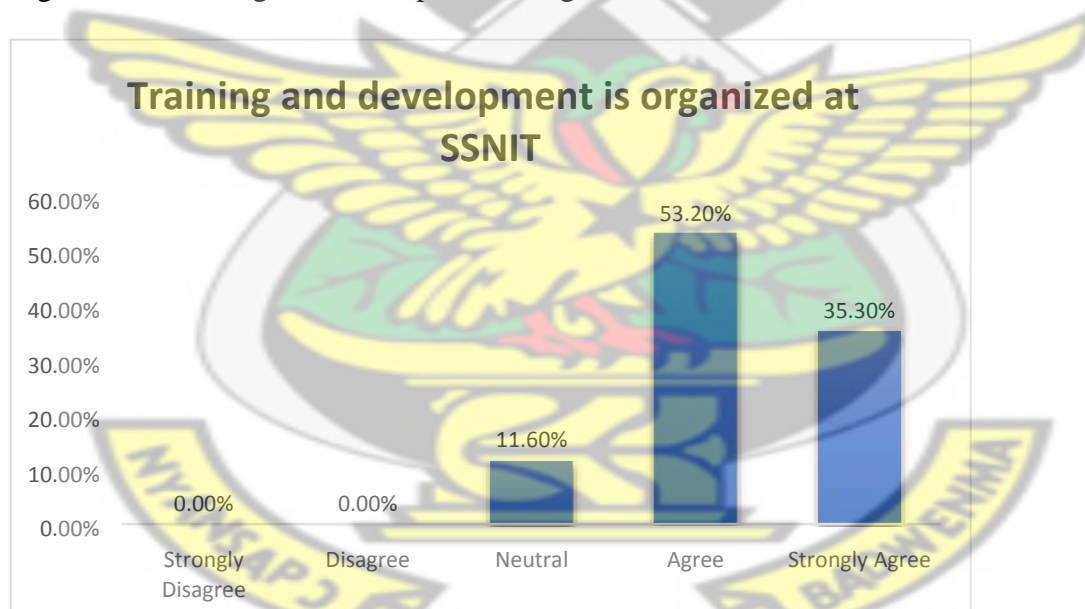
Additionally, a little more than half 92 (53.2%) of the respondents had first degree certificate, whilst 71 (41.0%) had post graduate certificate and 10 (5.8%) had diploma certificate.

Finally, out of the 173 respondents, 80 (46.2%) have worked in SNNIT for 3 to 6 years. Also, 40 (23.1%) have been working for 7 to 10 years, 31 (17.9%) less than 3 years, 22 (12.7%) for 11 years and above.

When the respondents were asked of their current job position in service. Almost all of them said they were compliance officers. Meanwhile, some said they were data management staffs, prosecutors, principal data officers, customer care officers and benefit officers.

### 4.3 The impact of training and development on employee performance

Figure 4.1: Training and development is organized at SSNIT



Source: Field Data, 2018

As shown in Figure 4.1 in appendix B, a little more than half 92 (53.2%) of the respondents agreed that training and development is organized at SSNIT. Also, 61 (35.3%) strongly agreed and 20 (11.6%) were uncertain of this.

**Table 4.2: The impact of training and development on employee performance**

	Strongly disagree d	Disagreed	Neutral l	Agree	Strongly y agree	Total	Mean	Std. Deviation n
Training and Development in SSNIT improve employee confidence at the workplace	0 (0.0%)	0 (0.0%)	10 (5.8%)	52 (30.1%)	111 (64.2%)	173 (100.0%)	4.59	0.600
Training and Development at SSNIT increase job satisfaction	0 (0.0%)	0 (0.0%)	30 (17.3%)	40 (23.1%)	103 (59.5%)	173 (100.0%)	4.42	0.770
Training and Development improved the general skills needed to undertake a particular task at the workplace	0 (0.0%)	0 (0.0%)	20 (11.6%)	72 (41.6%)	81 (46.8%)	173 (100.0%)	4.35	0.67
Training and Development in SSNIT reduce project failures and defects	0 (0.0%)	10 (5.8%)	50 (28.9%)	31 (17.9%)	82 (47.4%)	173 (100.0%)	4.07	0.99
Training and Development in SSNIT reduced supervision needs	0 (0.0%)	10 (5.8%)	70 (40.5%)	93 (53.8%)	0 (0.0%)	173 (100.0%)	4.01	1.08

**Source: Field Data, 2018**

As illustrated in Table 4.2 in appendix B, most 111 (64.2%) of the respondents strongly agreed that Training and Development in SSNIT improve employee confidence at the workplace. Also, 52 (30.1%) agreed and 10 (5.8%) were unsure.

Likewise, a little more than half, 103 (59.5%) of the respondents strongly agreed that Training and Development at SSNIT increase job satisfaction. Whilst, 40 (23.1%) agreed and 30 (17.3%) were unsure of this.

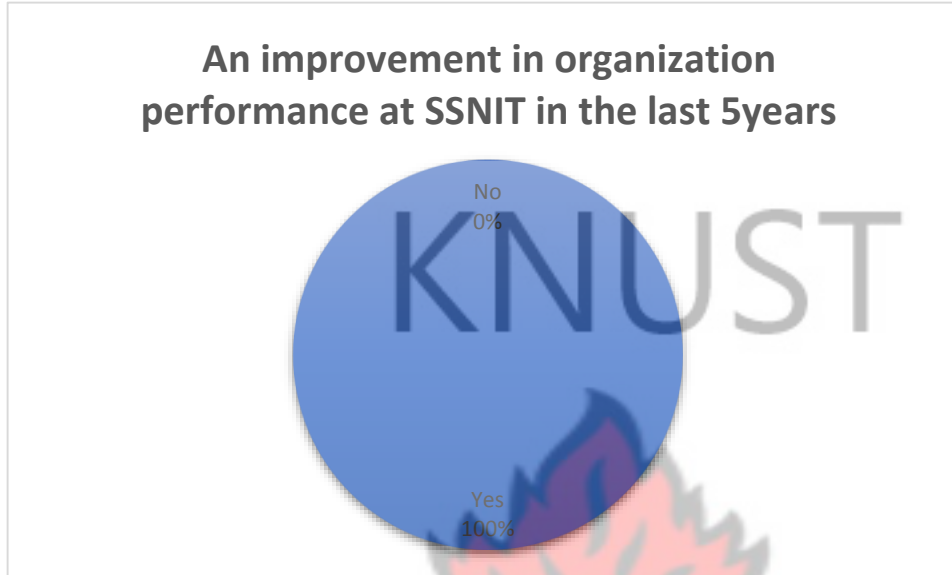
Additionally, out of the 173 respondents, 81 (46.8%) strongly agreed that Training and Development improved the general skills needed to undertake a particular task at the workplace. Whilst, 72 (41.6%) agreed and 20 (11.6%) were uncertain of this.

Furthermore, out of the 173 respondents, 82 (47.4%) strongly agreed that Training and Development in SSNIT reduce project failures and defects. Meanwhile, 50 (28.9%) were unsure of this, 31 (17.9%) agreed and 10 (5.8%) disagreed.

Finally, a little more than half 93 (53.8%) of the respondents agreed that Training and Development in SSNIT reduced supervision needs. Also, 70 (40.5%) were uncertain and 10 (5.8%) disagreed.

As shown in Table 4.4, the highest (Mean  $X=4.59$ ,  $StD=0.600$ ) impact of Training and Development at SSNIT identified by the respondents is that Training and Development in SSNIT improve employee confidence at the workplace.

**Figure 4.2: Improvement in organization performance**



**Source: Field Data, 2018**

As shown in Figure 4.2, all 173 (100.0%) of the respondents agreed that there has been an improvement in organization performance at SSNIT in the last five years.

**Table 4.3: The factors that shows improvement in performance.**

	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Organisational goals (On-Time delivery) have been achieved as a result of training and development	20 (11.6%)	20 (11.6%)	71 (41.0%)	62 (35.8%)	0 (0.0%)	173 (100.0%)
Employee turnover has minimized	11 (6.4%)	21 (12.1%)	90 (52.0%)	51 (29.5%)	0 (0.0%)	173 (100.0%)
There has been an increase in organizational productivity	10 (5.8%)	10 (5.8%)	60 (34.7%)	83 (48.0%)	10 (5.8%)	173 (100.0%)

**Source: Field Data, 2018**

As shown in Table 4.3, out of the 173 respondents, 71 (41.0%) were uncertain if organizational goals (On-Time delivery) have been achieved as a result of training and development. Also, 62 (35.8%) agreed, 20 (11.6%) disagreed and 20 (11.6%) strongly disagreed.

Likewise, a little more than half 90 (52.0%) were uncertain if employee turnover has minimized, 51 (29.5%) agreed, 21 (12.1%) disagreed and 11 (6.4%) strongly disagreed.

Finally, out of the 173 respondents, 83 (48.0%) agreed that there has been an increase in organizational productivity. Also, 60 (34.7%) were uncertain, 10 (5.8%) strongly agreed, 10 (5.8%) disagreed and 10 (5.8%) strongly disagreed.

#### 4.4 The challenges associated with training and development at SSNIT

**Table 4.4: The challenges associated with training and development at SSNIT**

	<b>Strongly disagreed</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>	<b>Total</b>	<b>Mean (X)</b>	<b>Std. Deviation</b>
Unavailability of resources to facilitate the training and development process at SSNIT	40 (23.1%)	61 (35.3%)	41 (23.7%)	31 (17.9%)	0 (0.0%)	173 (100.0%)	2.54	1.34
Low employees morale and attitude	21 (12.1%)	71 (41.0%)	71 (41.0%)	10 (5.8%)	0 (0.0%)	173 (100.0%)	2.46	0.91
Bad working conditions	31 (17.9%)	0 (0.0%)	61 (35.3%)	10 (5.8%)	71 (41.0%)	173 (100.0%)	2.35	0.96
Low employee retention	40 (23.1%)	0 (0.0%)	50 (28.9%)	73 (42.2%)	0 (0.0%)	173 (100.0%)	2.23	0.99

Lack of available Professional Human Resource Development (HRD) staff to design and facilitate training and development	40 (23.1%)	72 (41.6%)	61 (35.0%)	0 (0.0%)	0 (0.0%)	173 (100.0%)	2.12	0.75
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**Source: Field Data, 2018**

As shown in Table 4.4, out of the 173 respondents, 61 (35.0%) disagreed that unavailability of resources to facilitate the training and development process at SSNIT is a challenge. Also 41 (23.7%) were uncertain, 40 (23.1%) strongly disagreed and 31 (17.9%).

Furthermore, out of the 173 respondents, 41 (41.0%) disagreed that low employees morale and attitude is a challenge associated with training and development at SSNIT and 41 (41.0%) were uncertain. Also, 21 (12.1%) strongly disagreed and 10 (5.8%) agreed.

Additionally, out of the 173 respondents, 71 (41.0%) strongly agreed that bad working conditions is a challenge associated with training and development at SSNIT. Also, 61 (35.3%) were uncertain, 31 (17.9%) strongly disagreed and 10 (5.8%) agreed.

Likewise, out of the 173 respondent, 73 (42.2%) agreed that low employee retention is a challenge associated with training and development at SSNIT. Also, 50 (28.9%) were uncertain of this and 40 (23.1) strongly disagreed.

Finally, out of the 173 respondents, 72 (41.6%) disagreed that lack of Professional Human Resource Development (HRD) available staff to design and facilitate training and development is a challenge associated with training and development at SSNIT. Also, 61 (35.0%) were uncertain and 40 (23.1%) strongly disagreed.

As shown in Table 4.4, the highest (Mean  $X = 2.54$ ,  $StD = 1.34$ ) challenge associated with training and development at SSNIT as identified by the respondents is unavailability of resources to facilitate the training and development process at SSNIT.

## 4.5 Discussion

### **The impact of training and development on employee performance**

Training and development is essential since it increases the skills possessed by workers in the company. The results of the study revealed that a little more than half (53.2%) of the workers agreed that training and development is organized at SSNIT. The results seem to suggest that training and development is organized at the organization. Also, most (64.2%) of the workers strongly agreed that Training and Development in SSNIT improve employee confidence at the workplace. This result is supported by a study conducted by Nda and Fard (2013) which revealed that the effects of training and development include job confidence. Likewise, a little more than half (59.5%) of the workers strongly agreed that Training and Development at SSNIT increase job satisfaction. This may be attributed to the fact that training and development equips workers with the necessary skills need to perform their job and as such the stress of not knowing how to solve work related problems is taken off. Additionally, out of the 173 workers, most (46.8%) strongly agreed that Training and Development improved the general skills needed to undertake a particular task at the workplace. This result supports Amadi's (2014) study which indicated that the effect of training and development on employees' performance is an improvement in the skills of employees. Furthermore, out of the workers of SSNIT, most (47.4%) strongly agreed that Training and Development in SSNIT reduce project failures and defects. This can be attributed to the improved skill level

that training and development provides. Finally, a little more than half (53.8%) of the workers agreed that Training and Development in SSNIT reduced supervision needs. With constant training most workers are well equipped to undertake most tasks unaided.

The results of the study also revealed that all (100.0%) of the workers agreed that there has been an improvement in organization performance at SSNIT in the last five years. The current result matches results of Amadi (2014) study which revealed that the effect of training and development on employees' performance is a positive effect. The study results revealed that out of the 173 workers, most (41.0%) were uncertain if organizational goals (On-Time delivery) have been achieved as a result of training and development. Likewise, a little more than half 90 (52.0%) of the workers were uncertain if employee turnover has minimized. Finally, out of the 173 workers, most (48.0%) agreed that there has been an increase in organizational productivity.

### **The challenges associated with training and development at SSNIT**

The results of the study revealed that, out of the 173 workers, most (35.0%) disagreed that unavailability of resources to facilitate the training and development process at SSNIT is a challenge. Furthermore, out of the 173 workers, most (41.0%) disagreed that low employees' morale and attitude is a challenge associated with training and development at SSNIT. Additionally, out of the 173 workers, most (41.0%) strongly agreed that bad working conditions is a challenge associated with training and development at SSNIT. Likewise, out of the 173 workers, most (42.2%) agreed that low employee retention is a challenge associated with training and development at SSNIT. Finally, out of the 173 workers, most (41.6%) disagreed that lack of Professional Human Resource Development (HRD) staff are available

to design and facilitate training and development is a challenge associated with training and development at SSNIT.

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## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMEDATION

#### 5.1 Introduction

This chapter presents the summary, conclusion and recommendations based on the findings of the study. The summary of the study is first presented and it covers the overview of the study and key findings. The conclusion and recommendations are subsequently presented.

#### 5.2 Summary

##### Overview of the study

The main objective of the study was to assess the effect of training and development on the productivity of employees at SSNIT. To aid this study objective, four specific objectives were developed, they are to assess the nature of the OBS as a training and development tool at SSNIT to evaluate the impact of training and development on the productivity of employees at SSNIT, to examine the relationship between training and development and organizational performance of SSNIT and to assess the impediments to training and development at SSNIT. The study adopted a quantitative research design where a cross sectional approach was used for collecting the data. The population of the study consisted of 289 workers of SSNIT branches at Teshie Nungua, Tema Community 2, Tema Harbour and Tema East. A questionnaire was the instrument used to collect data from the sample size of 173 for an estimated 10 days. The data gathered was then processed with the Statistical Package for the Social Sciences (SPSS), the data generated were then presented in tables and graphs.

## Key Findings

The results of the study revealed that a little more than half (53.2%) of the workers agreed that training and development in the OBS is organized at SSNIT. Also, most (64.2%) of the workers strongly agreed that Training and Development in the OBS at SSNIT improve employees' confidence at the workplace. Likewise, a little more than half (59.5%) of the workers strongly agreed that Training and Development in the OBS at SSNIT increase job satisfaction. Additionally, out of the 173 workers, most (46.8%) strongly agreed that Training and Development in the OBS improved the general skills needed to undertake a particular task at the workplace. Furthermore, out of the workers of SSNIT, most (47.4%) strongly agreed that Training and Development in the OBS at SSNIT reduce project failures and defects. Finally, a little more than half (53.8%) of the workers agreed that Training and Development in the OBS at SSNIT reduced supervision needs.

The results of the study also revealed that all (100.0%) of the workers agreed that there has been an improvement in organization performance at SSNIT in the last five years. The study results revealed that out of the 173 workers, most (41.0%) were uncertain if organizational goals (OnTime delivery) have been achieved as a result of training and development. Likewise, a little more than half 90 (52.0%) of the workers were uncertain if employee turnover has minimized. Finally, out of the 173 workers, most (48.0%) agreed that there has been an increase in organizational productivity.

The results of the study revealed that, out of the 173 workers, most (35.0%) disagreed that unavailability of resources to facilitate the training and development process at SSNIT is a challenge. Furthermore, out of the 173 workers, most (41.0%) disagreed that low employees morale and attitude is a challenge associated with training and development at SSNIT.

Additionally, out of the 173 workers, most (41.0%) disagreed that bad working conditions is a challenge associated with training and development at SSNIT. Likewise, out of the 173 workers, most (42.2%) disagreed that low employee retention is a challenge associated with training and development at SSNIT. Finally, out of the 173 workers, most (41.6%) disagreed that lack of Professional Human Resource Development (HRD) staff available to design and facilitate training and development is a challenge associated with training and development at SSNIT.

### **5.3 Conclusion**

Based on the results of the study, the study concludes that Training and Development in the Operation Business Suite (OBS) at SSNIT improved employee confidence at the workplace. Likewise, Training and Development at SSNIT increased job satisfaction. Additionally, Training and Development improved the general skills needed to undertake a particular task at the workplace, reduced project failures and defects and reduced supervision needs.

The study also concludes that there has been an improvement in organization performance at SSNIT in the last five years and particularly after the introduction of the Operations Business Suite (OBS). The study also concludes that organizational goals (On-Time delivery) have

been achieved as a result of training and development. Likewise, employee turnover has minimized and there has been an increase in organizational productivity.

The study additionally concludes that unavailability of resources to facilitate the training and development process at SSNIT is not a challenge. Furthermore, low employees morale and attitude is not a challenge associated with training and development at SSNIT. The study also concludes that bad working conditions is a challenge associated with training and development at SSNIT. Also, low employee retention is a challenge associated with training and development at SSNIT.

Finally, lack of Professional Human Resource Development (HRD) available staff to design and facilitate training and development is not a challenge associated with training and development at SSNIT. The findings of the study conforms to Engetou (2017), which found that performance increases with training of employees. Additionally, the findings conforms with the exposition of the reinforcement theory because the introduction of the OBS programme improved the skills of the employees of SSNIT, which eventually resulted in the increase of the performance of the organization.

#### **5.4 Recommendation**

The following recommendations were made based on the findings of the study;

1. The study revealed that bad working condition is a challenge associated with training and development at SSNIT. It is therefore recommended that Management should develop inspection teams to spot potential problems and seek for the appropriate solution to them.

2. The study identified low employee retention as a challenge associated with training and development at SSNIT. The study recommends that rewards and bonuses should be given for exceptional performance by management to boost retention of employees.
3. The study recommends that future study should employ more than one organization to aid generalize the results.

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**APPENDIX A**  
**QUESTIONNAIRE**

Dear respondent, I am a student undertaking a research project on THE EFFECT OF TRAINING AND CAPACITY DEVELOPMENT ON THE PRODUCTIVITY OF EMPLOYEES: A CASE STUDY OF SSNIT.

To this end, I kindly request that you help me complete the following questionnaire.

**Section A: Demography**

*(Please tick where appropriate)*

1. Age

18-25years [ ] 26-35 years [ ] 36-45 years [ ] 46 and above [ ]

2. Marital status

Single [ ] Married [ ] Divorced [ ] Separated [ ] Widowed [ ]

3. Educational level

JHS/SHS [ ] Diploma [ ] First degree [ ] Postgraduate degree [ ]

Others.....

4. What is your job position?.....

5. How long have you been in the Service?

Less than 3years [ ] 3-6 years [ ] 7-10 years [ ] 11 years and above [ ]

**Section C: The impact of training and development on employee performance**

2. Training and development is organized at SSNIT.

Strongly disagree [ ] Disagree [ ] Neutral [ ] Agree [ ] Strongly agree [ ]

*(Employee performance)*

*Please indicate your level of agreement or disagreement to the impact of training and development on employee and organizational performance.*

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Strongly agree</b>	<b>Agree</b>
3. Has training and development at SSNIT increase job satisfaction					
4. Does Training and development in SSNIT reduced supervision needs					
5. Does Training and Development in SSNIT reduce project failures and defects					
6. Does Training and development in SSNIT improve employee confidence at the workplace					
7. Has Training and development improved the general skills needed to undertake a particular task at the workplace.					

**(Organisational Performance)**

8. Do you think there has been an improvement in organization performance at SSNIT in the last 5 years?

Yes [ ] No [ ]

Please indicate your level of agreement or disagreement to the factors that shows improvement in performance.

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
9. Organisational goals ( On-Time delivery ) have been achieved as a result of training and development					
10. Employee turnover has minimized					
11. There has been an increase in organizational productivity					

**Section B: The challenges associated with training and development at SSNIT**

Please indicate your level of agreement or disagreement to the challenges associated with training and development at SSNIT.

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Strongly agree</b>	<b>Agree</b>
1. Low Employee retention					
2. unavailability of resources (financial and technical knowhow) to facilitate the training and development process at SSNIT					
3. bad working conditions					
4. low Employees morale and attitude					

<p>5. Lack of Professional Human Resource Development (HRD) staff are available to design and facilitate training and development</p>					
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