

**THE EFFECT OF TRAINING ON STAFF PERFORMANCE:
A CASE STUDY OF SIC INSURANCE COMPANY LIMITED**

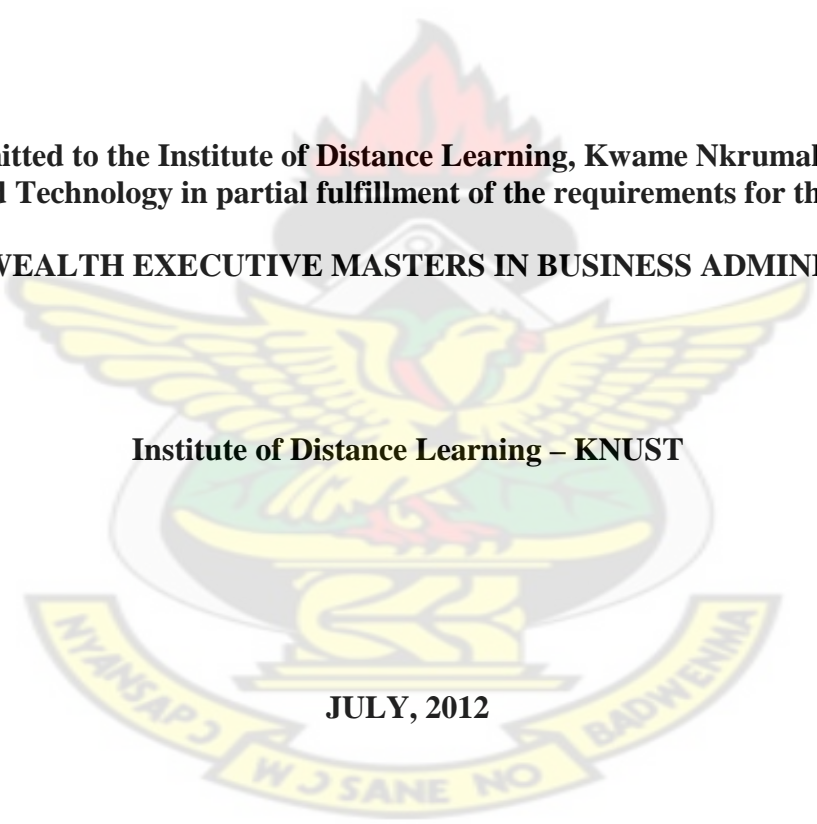
BY

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**A Thesis submitted to the Institute of Distance Learning, Kwame Nkrumah University of
Science and Technology in partial fulfillment of the requirements for the degree of
COMMONWEALTH EXECUTIVE MASTERS IN BUSINESS ADMINISTRATION**

Institute of Distance Learning – KNUST

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DECLARATION

I hereby declare that this submission is my own work towards the CEMBA and that, to the best of my knowledge, it contains no material previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgment has been made in the next.

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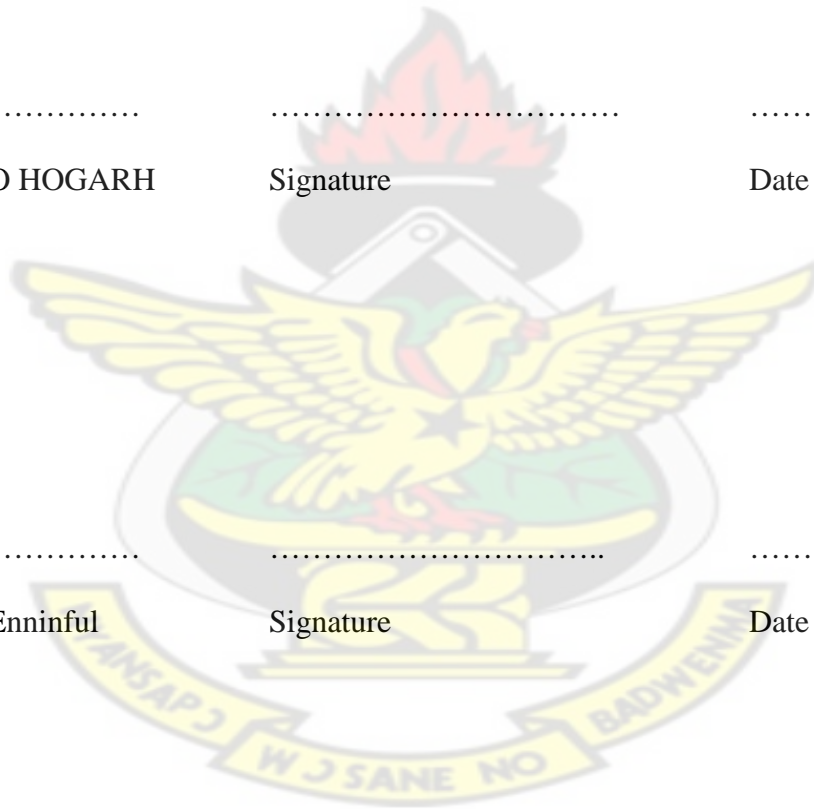
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DEDICATION

I dedicate this work to my lovely boy, **Nathaniel Kwabena Hogarh** who is my joy whenever difficulty sets in and to my dearest Mum Grace Teiko who took care of Nat so I would be able to attend lectures without any worries and to my Father John Tetteh Hogarh (Snr.) for the encouragement and to all my siblings Nakie, Nartey and Tetteh (Jnr.) for their support. May the Good Lord Richly Bless you All.



ACKNOWLEDGEMENT

I am grateful to God for seeing me through the CEMBA course. I dedicate this work to God Almighty. His Grace and Mercy has brought me this far. My deepest appreciation and thanks go to my supervisor, Mr. S.K. Enniful for his guidance and constructive criticisms that helped me stay focused from the beginning of this work to the end.

I also want to thank the Human Resource Manager and staff of SIC Insurance Company Limited especially my colleagues in my department for their help and contribution towards the success of this project.



ABSTRACT

This study, sought to determine the impact of training on staff performance using SIC Insurance Company Limited as a case study. The amount, and quality of training carried out varies from organization to organization due to factors such as the degree of external change and also the extent to which the organization supports the idea of internal career development. Simple random sampling was used to select staff for the study. A questionnaire was used to collect primary data from employees of SIC Insurance Company Limited. A personal interview was held with the human resource manager as well as the training manager of SIC Insurance Company Limited. The study assessed the training process of SIC Insurance Company Limited and whether it has improved the performance of staff. The results showed that SIC Insurance Company Limited has both on-the-job and off-the-job training programmes and employees are well informed about training and development programmes in the organization. Every employee, no matter their educational background or level within the company had benefited from a training programme. However, the findings revealed that training practices and methods at SIC Insurance Company Limited are not handled systematically and comprehensively. For the organization to be able to meet the challenges of change as well as productivity, there is the need to introduce other forms of training and development that can equally equip staff to perform better. It was recommended among other things, that the methods involved in training be dully followed to equip staff to perform better on the job. The firm is also advised to ensure that training program is evaluated to ensure its compatibility with changes within the insurance industry.

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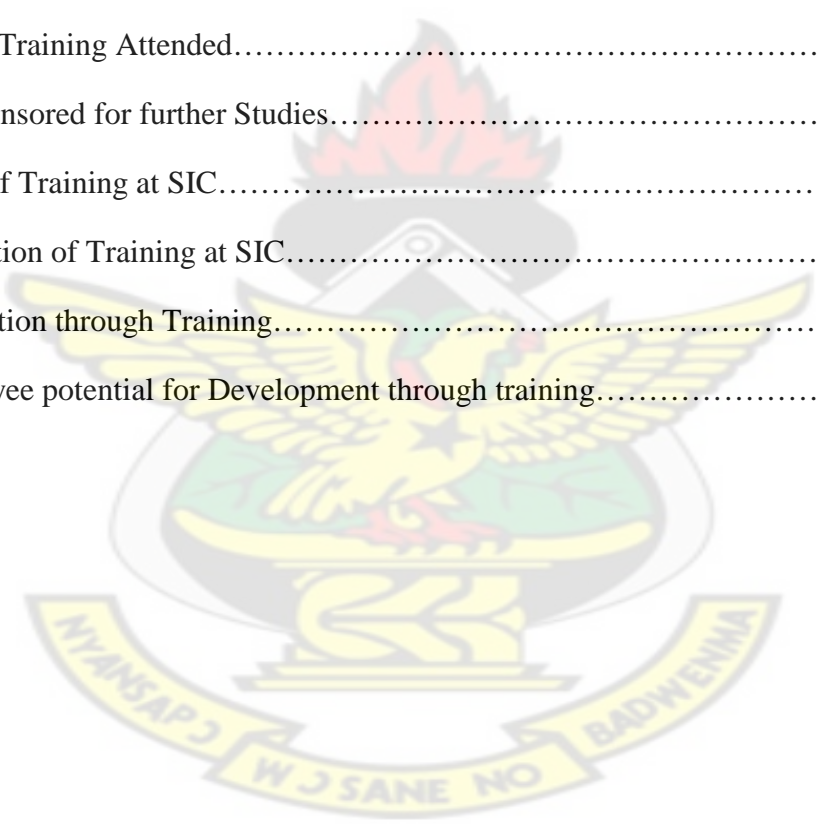
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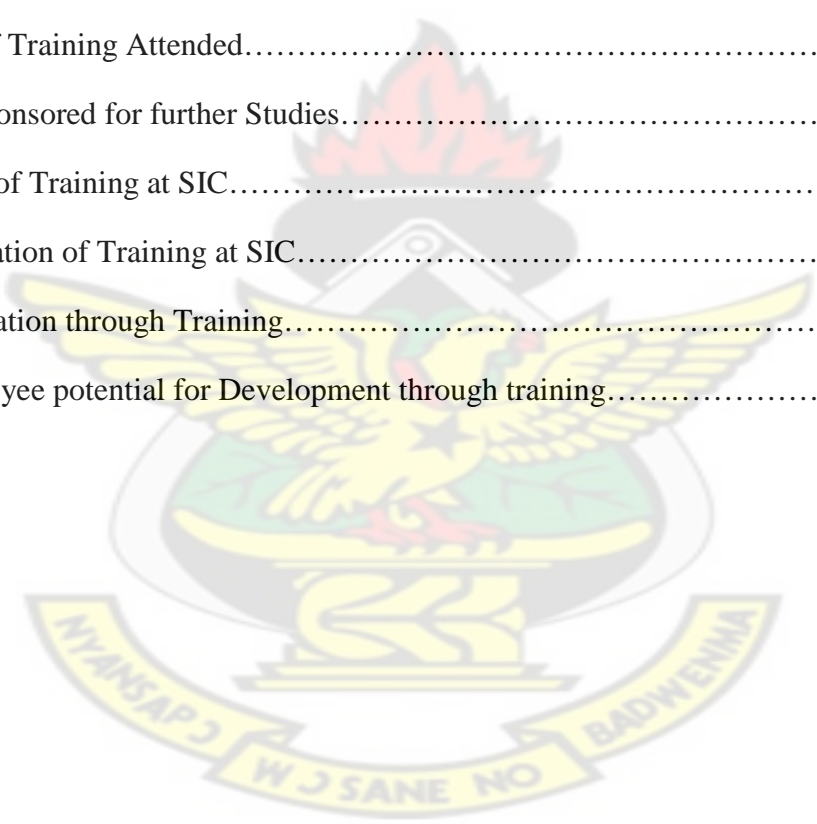
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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND TO THE STUDY

The concept of training predates history; it is as old as man himself. Training is a learning experience which seeks a relatively permanent change in the individual that will improve his ability to perform his job well. Training and Development is a very important aspect of human resources management which must be embarked upon either proactively or reactively to meet any change brought about in the course of time. The rationale behind it is to web the job and the job-holder together to achieve the organizational objectives.

In an ever growing competitive world, where organizations are always at competition with one another in terms of goods and services, there should be a link between the organizations business strategy and the training and development that it undertakes (Wilson, 1999). Therefore an organization which combines its strategy and training and development is regarded as having a good business sense. Recruiting, retaining, training and developing the right and talented people give an organization a competitive edge over its competitors: this is what human resource management is about. It is therefore a great strategic concern to the organization how it manages its people in order to develop their commitment and produce the best out of them for its benefit.

Wilson, (1999), states that “a range of organizational changes has contributed to providing circumstances making the development of Human Resource Management (HRM) both

pertinent and possible”. The provision of good and quality goods and services to customers of an organization has necessitated that the employees give out their best and that the organization can rely on their commitment. If employees are to experience flexibility and effectiveness on the job, they need to acquire and develop knowledge and skills, and if they are to believe that they are valued by the organization they work for, then they need to see visible signs of management’s commitment to their training and career needs.

The quality of the human resource of an organization is essential to its success. Thus, every organization must seek to improve the quality of its workforce. One way of achieving this is through training. The importance of training can only be appreciated with a clear understanding of its direct impact on employee performance. An improvement in employee performance also leads to an improvement in the company’s performance.

The core strength of any organization comes from its employees. To develop and strength them, leads to a solid foundation for the organization’s future, therefore a manager must continue to develop himself and also have a commitment to help his employees develop their full potential. The employees depend on the managers, and the organization depends on all of them for its success. Many researchers believe that, for organizations to maintain a competitive advantage they must focus on enhancing performance through a process of continual learning.

For these reasons organizations are now focusing more on improved productivity from optimal human resource utilization and thus, investment in training and development with

the ultimate goal to improve human productivity at both the macro and micro levels. Thus, employee training is becoming a necessity to every organizations; training enables them to carry out their roles and responsibilities efficiently and also learn new things, which will prepare them to take up higher responsibilities efficiently and also learn new things, which will prepare them to take up higher responsibilities in the future. The amount and quality of training carried out varies enormously from organization to organization due to factors such as the degree of external change, for instance, new markets or new processes.

In the Insurance industry, human resources, skills and expertise are crucial assets that drive productivity and performance. This is because, as a service industry, the service provided by SIC Insurance Company Limited is delivered through its personnel. SIC personnel (human resource) stand for the service. The study therefore seeks to investigate the effect of training on staff performance at SIC Insurance Company Limited.

1.2 STATEMENT OF THE PROBLEM

Training is a learning experience which seeks a relatively permanent change in the individual that will improve his ability to perform his job well. Every organization needs to have well trained and experience employees to perform their duties efficiently. SIC Insurance Company Limited has training programmes for its employees. The objective of the program is to improve both individual and organizational performance.

Every employee no matter their educational background or level within the company had benefited from a training program. However, it appears that even though SIC has training

programmes for its staff, the training management system is not handled systematically and comprehensively. SIC focuses on few aspects of the training methods which are mainly the underwriting and customer services sections.

The organization also does not use the job rotation method to train staff to be well equipped with various functions in the organization, thus, most employees have remained on one schedule for years without any job rotation. Considering the competitive nature of the insurance industry, there is the need to practice effective training management system to equip staff with the needed skills to be able to function effectively and efficiently.

The questions then are: Does SIC offer the appropriate training to staff to help achieve its objectives? Are these done timely and comprehensively? These prompted the researcher to assess the training methods of SIC Insurance Company Limited and how training impacts on staff performance.

1.3 OBJECTIVES OF THE STUDY

The general objective of the study is to find out the effect of training on the performance of staff at SIC. But specifically, it has the following objectives;

1. To identify the training needs in SIC
2. To find out the effectiveness of these training programmes in SIC
3. To find out the challenges of the training programmes of SIC
4. Find out whether training programmes have an effect on staff performance

1.4 RESEARCH QUESTIONS

This study was therefore designed to answer the following questions.

1. What are training programmes of SIC?
2. How effective are the training programmes of SIC?
3. What are the challenges facing these training programmes of SIC?
4. Do training programmes have an effect on performance of staff of SIC?

1.5 SIGNIFICANCE OF STUDY

The insurance industry in Ghana has seen phenomenal growth, with new entrants in the insurance scene since 2007. Thus, the insurance industry has become fierce; SIC although having the largest market share is confronted by the presence of these Nigerian Insurance Companies. This work will help:

- explore the best training methods and processes available to optimize employee performance.
- it will also help identify the lapses in the training management systems used by SIC.
- its findings will provide data for further research in training not only at SIC but also in other Insurance Companies in Ghana.

Employees are investment centers and not cost centers and they are tools through which organizations can achieve their goals and targets. This will therefore enable the company derive optimum results from its employees by improving upon training management systems.

1.6 SCOPE AND LIMITATIONS

The study which intends to assess the effect of training on staff performance is limited to SIC Insurance Company Limited and not the insurance sector as a whole and the scope covered the training and development of SIC. Factors that hindered the smooth progress of this project included the following: finding the right literature for review. This is due to the inaccessibility of records and reports of SIC activities and the unwillingness of staff to provide relevant information as information was highly classified, private and confidential and the time frame, allotted for this study to be undertaken, combined with other tight academic schedules.

Hence, no contrasting and comparisons was made with any other organizations. Some respondents did not view the importance of this study and as such were not prepared to grant audience for interviews and answering of administered questionnaires. Others even failed to return administered questionnaires.

1.8 ORGANISATION OF THE STUDY

This study is organized into five chapters. The first chapter introduces and outlines the background to the study. It states the research problem and gives the objectives of undertaking the study. It also gives the scope and expected limitation to the study. Chapter two reviews the current literature of the study. Chapter three discusses the methodology of the study. It discusses the methods that were employed for analyzing the survey results gathered during the study. Chapter four, deals with the results as well as the data analysis of the findings. Chapter five is the summary, conclusions and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter focuses on the theoretical context in which the research is situated. Training is a learning experience which seeks a relatively permanent change in the individual that will improve his ability to perform his or her job well. An aspect of developing employee's skills and abilities is the actual organizational focus on the employee to become better, either as a person or as a contributor to the organization. According to (Kreitner, 1995), it's been shown that employees that receive regular, scheduled feedback, including training, along with an increase in expectations, actually have a higher level of worker output. The hope is that employees who receive training in line with their individual or organizational goals will become more efficient in what they do.

2.2 STRATEGIC HUMAN RESOURCE DEVELOPMENT

Strategic Human Resource development cited in (Armstrong, 2002), is the identification of needed skills and active management of learning for the long range future, in relation to explicit corporate and business strategy. A later definition was provided by Walton (1999) as cited by Armstrong, (2002), as follows: Strategic Human Resource Development involves introducing, eliminating, modifying, directing and guiding processes in such a way that all individuals and teams are equipped with the skills, knowledge and competencies they require to undertake current and future tasks required by the organization. It is clear that the fundamental aim of Strategic Human Resource Development is to enhance human resource capability of the

organization, proactive management of people and it requires thinking ahead, and planning ways for a company to better meet the needs of its employees, and for the employees to better meet the needs of the company.

2.3 OVERVIEW AND DEFINITIONS OF TRAINING

Training and development play an important role in the effectiveness of organizations and to the experiences of people at work. Training has implications for productivity, health and safety at work and personal development, therefore all organizations employing people need to train and develop their staff. Most organizations are cognizant of this requirement and invest effort and other resources in training and development.

According to Cole, (2002), training is a learning activity which is directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. Therefore investment in training and development is regarded as good management practice to maintain appropriate expertise on the job now and in the future. Training is therefore necessary to enhance the knowledge, skills and attitude of employees and this make it easier for employees to acquire further knowledge based on the foundation gained from the training and further effect changes in other co-workers.

Again, Training according to (Dessler, 2008) is “the process of teaching or giving new employees the basic skills they need to perform their jobs”. Training is an educational process through which people can learn new information, re-learn and reinforce existing knowledge and skills and more importantly have time to think and consider what new options can help them

improve their effectiveness at work. Effective trainings convey relevant and useful information that inform participants and develop skills and behaviours that can be transferred back to the workplace.

Training indicates good management and failure to do so become a loss for the manager, telling and showing your employees what to do and how to do it guarantees success and high productivity identifies goals and objectives as well as the skills and knowledge needed to achieve them. According to McGhee et al, (1996) learning takes place when the behaviour of people changes based on the results from experiences. Therefore one evaluate if learning has effectively taken place by comparing and contrasting a person's behaviour before on a schedule and after, therefore there should be a behavioural change when training takes place effectively.

The definition also presupposes that training can be offered as skill development for individuals and groups and this involves learning of content as a means for enhancing skill development and improving workplace behaviours.

Training is intertwined with development, they are both used to define continual enhancement of employees in order to reach organizational goals.

2.4 CAREER DEVELOPMENT

Career Development is defined by (Kerka, 1998) as an organized approach used to achieve employee goals with the business needs of the organization. This shows that it is a process that strives to build the capacity to achieve and sustain a new desired state that benefits the organization. It therefore examines the current environment, the present the state, and helps

people on a team, in a department and as part of an institution identify effective strategies for improving performance.

In some situations, there may not be anything “wrong” at the present time; the group or manager may simply be seeking ways to continue to develop and enhance existing relationships and performance, in other situations, there may be an identifiable issue or problem that needs to be addressed. From the analysis these two processes namely training and organizational development are often closely connected. Training can be used as a proactive means for developing skills and expertise and can also be an effective tool in addressing any skills or performance gaps among staff.

2.5 EDUCATION

According to (Martin, 2005), education, training and development assume that some form of learning takes place within the individual. In other words, the individual is affected in one way or other as a result of the training process. Thus education implies change due to acquisition of new skills. It is important to first differentiate education from training. It is clear that education is mainly theory based. It teaches a person to think. It does not teach a person what to do in particular situations, but it gives the person tools to figure out what to do in any situation.

Training on the other hand is more specific. It attempts to give a person skills needed to perform in a particular situation or complete certain tasks. Training according to Dessler (2008) is “the process of teaching or giving new employees the basic skills they need to perform their jobs”.

This distinction makes it very important that training address the particular tasks that an employee must do. It must be closely tied into work situations and tasks.

2.6 EMPLOYEE PERFORMANCE

According to (Krietner, 1995) in this book 'The Good Manager's Guide', no matter how carefully job applicants are screened, typically a gap remains between what the employee does know and what they should know. This means, how employees are able to effectively administer their task and assignments and also how they present their assignment to reflect the quality and good service desired by their companies. There is the need to establish a shared workforce understanding about what is to be achieved at an organizational level.

It is about aligning the organizational objectives with the employee's agreed measures, skills competency requirements, development plans and the delivery of results. The emphasis is on improvement, learning and development in order to achieve the overall business strategy and to create a high performance workforce. Employee's performance means how well employees perform on the job and assignments assigned them measured against the generally accepted measure of performance standards set by their companies. Employees can be said to have performed when they have met the expectations and performed up to standard.

2.7 TRAINING PROCESS

According to (Armstrong, 1996), expressing an understanding of training emphasizes that training should be developed and operated within an organization by appreciating learning theories and approaches if the training is to be well understood. Therefore training in an

organization must have a systematic approach and here the organization does an assessment of its objectives and strategies. This is done by asking the following questions; what business are we in? At what level of quality do we wish to provide this product or service? Where do we want to be in the future? It is only after answering these related questions that the organization must assess the strengths and weaknesses of its human resources.

2.7.1 TRAINING AND DEVELOPMENT OBJECTIVES

(Armstrong 1996) argues that training needs analysis should cover problems to be solved, as well as future demands based on whether the organization must acquire new skills or knowledge or must improve existing competencies. Once training needs are assessed, training and development objectives must be established. Without clearly set objectives, it is not possible to design a training and development program and, after it has been implemented there will be no way of measuring its effectiveness. Goals must be tangible, verifiable, and measurable.

2.7.2 DETERMINING TRAINING NEEDS

Training needs analysis answers the questions, who if there is, needs training? And what training should be given? There is therefore the need for any organization to first identify the training needs of the organization. The need for training should be identified in accordance with a well-organized procedure looking at the training needs from the organizational and employee perspective.

According to (Cole, 2002), if an organization has to justify its training expenditure, it must surely do so on the basis of organizational needs and based on the organizational analysis, the

organization can assess the level of growth over a defined period of time and then determine the shortfalls and problems in order to help determine the required training programs. Also in identifying the training needs from the employees' perspective, the organization can measure the performances of individual employees. This can be measured by analyzing the efficiency of the individual employees against the required standards set by the organization through frequent performance appraisals.

The difference in the organization and employees actual results expected as well as feedback from customers and shareholders of the organization all can help identify training needs.

Training need arises where there is the need to improve or adapt or adjust to changes and solve problems in order to improve on both employee and organizational performance. The purpose of a training needs identification program therefore is to identify the gap that exist between the required and the actual competencies expected of organizations and employees so as to determine the kinds of training that can help bridge the gap (Asare-Bediako, 2002).

2.7.3 TRAINING OBJECTIVES AND PLANS

There is also the need for the organization and the employees to know the motive for which they undergo training. It can, therefore be concluded that training programs will not be more effective unless the purpose for which it was administered is known. Therefore in planning training, it should go through these stages; develop a training plan, designing a training lesson, selecting the trainer and prepare the trainer (Zaccarelli, 1997).

The training plan will serve as the guidelines for both the trainer and the trainee to follow in order to successfully implement the program. It covers the individuals involved in the training, the person that will administer the program, the required resources and the content to be followed. Once the plan for the program has been outlined then the training lesson is designed.

The training lesson is developed to help the participants focus on the segments developed and also set out the time frame for each segment. After this, a competent trainer is hired to undertake the training. The trainer should be able to communicate and transfer knowledge effectively. Finally, it is very important that the trainer will be able to communicate and transfer the skills and knowledge effectively so that the needed impact is realized. Thus the trainer should be well prepared to take on the task in order to achieve the desired results.

2.7.4 DESIGNING TRAINING AND DEVELOPING PROGRAM

Every training and development program must address certain vital issues. A training program is successful if the objectives are achieved. (Zaccarelli, 1997) outlines the process of planning training as follows; it should look at participants, trainers, methods and techniques to be used, level of training and also venue. Several people, including the following may conduct training and development program.

- Immediate supervisors
- Co-workers, as in buddy systems
- Outside consultants,

2.7.5 METHODS AND TECHNIQUES OF TRAINING

A multitude of methods of training is used to train employees. DeCouza et al (1996) categorized training methods into two groups (i) on the job training and (ii) off-the job methods there are a variety of training approaches that managers can use. These may include the following:

a. ON-JOB TRAINING – it is a training that is planned and structured that takes place mainly at the normal workstation of the trainee- although some instruction may be provided in a special training area on site – and where a manager, supervisor, trainer or peer colleague spends significant time with a trainee to teach a set of skills that have been specified in advance.” On the job training looks at methods that are applied in the workplace, while the employees are actually working. On-the-job training is the most common and popular training employees get when they first join an organization and in some cases that is the only training available.

b. OFF-JOB TRAINING – this is a form of employee training at site away from the actual work environment. It often utilizes lectures, presentations, case studies, role playing and simulation. Looking at the various definitions by these researchers, it can be found out that both on the job and off the job training is very important in training employees.

2.7.6 CARRYING OUT THE TRAINING

Everyone involved in the training should be informed well in advance of the training session(s). it is equally important that the person(s) delivering the training – whether on-job or off-job training – are well versed in what has to be achieved and the most suitable techniques to adopt.

a. ON THE JOB TRAINING: this form of training according to DeCouza et al (1996), includes the following;

i. ORIENTATION TRAINING: this is a means of providing new employees with basic information about the employer and this training programme is used to ensure that the new employee has the basic knowledge required to perform the job satisfactorily. Orientation programs not only improve the rate at which employees are able to perform their jobs but also help employees satisfy their personal desires to feel they are part of the organization's social fabric. The Human Resource department generally orients newcomers to broad organizational issues and fringe benefits and supervisors complete the orientation process by introducing new employees to coworkers and others involved in the job.

ii. APPRENTICE TRAINING: according to (Dessler, 2008), apprenticeship is “a structured process by which people become skilled workers through a combination of classroom instruction and on-the-job training. This is usually under the tutelage of a master craftsman. This method of training is usually done in crafts, trades and in technical areas.

It is the oldest and most commonly used method, if the training is relatively for a longer period. Here a major part of training is spent on the job productive work as each apprentice is given a program of assignments according to a pre-determined schedule, which provide for efficient training in trade skills. Most companies have adopted an apprenticeship approach to training which involves giving the employee the opportunity to understand and identify problems as well as providing efficient and effective solutions for the problems.

iii. COACHING OR UNDERSTUDY METHOD: is the most common on-the-job training method. This is all about “having experienced worker trains the employee and the learns by observation or having the trainer showing the employee the basic procedures of what is done in

the organization” (Dessler, 2005). In some organizations, each manager gets the opportunity to have a face to face or telephone coaching from a qualified life coach.

iv. MENTORING: is having a more experienced staff member who provides help and support to a less experienced colleague to improve his or her job performance (Landale, 2000). Coaching and mentoring provides an internal answer to employee and individual training needs since it can be personalized and there is more validation if the coach or mentor is the employee’s immediate boss or superior Laird et al, (2003). Also, Johnson et al (2005) states that coaching and mentoring is used to “support self-development and they are important skills for individuals if their organization’s strategies are changing and developing constantly”.

v. JOB ROTATION: is also a form of on-the-job training method which involves movement from one job to the other at planned intervals (Dessler, 2008). Job rotation helps the employee to develop, become multi-skilled and be able to take over any of the jobs in the work area (Rae, 2000). Therefore Organizations must give employees the opportunity to multi-skilled and multi-tasked by rotating them within different department and areas normally for about seven to eight months.

This helps a lot especially in situations where an employee is being promoted or sitting in for an absent or sick colleague. Job rotation builds team work and attitude because you know what goes on in other departments and the problems faced in that department and it makes it easier to get assistance from other colleagues.

vi. SPECIAL ASSIGNMENT: on the other hand gives the employee firsthand experience and opportunity to work on actual problems, finding solutions to those problems. It also helps the individual to acquire the desired skill and knowledge. Special assignment is essential especially when specialists need to know the practices that go on in other department in order to manage “hand-offs” without any difficulty as well as when middle or staff managers need insight on how other departments operate, Laird et al, (2003). This is normally seen with lower level executives. In some of the multinational organizations, employees are given the opportunity to work on an actual problem by moving them from one region to the other for a period of time normally five or six months and this enables the employee to exhibit his or her talent and skill and serves as a source of motivation to them since they believe their employers know they are able to execute any assignment given to them.

vii. DISTANCE AND INTERNET-BASED TRAINING: involves various forms of training which includes teletraining, videoconferencing and internet-based classes. (Landale, 2000), states that, with access to Web-based communication over company intranets or via the internet, training is now being made available to staff at their own workstations. With this specific programs are designed for the employee to shape up his or her expertise in a chosen career.

The programs are designed in such a way that you can learn at their own pace and time and take control of their development. Employees are also given the opportunity to branch into professional qualifications as time goes on and they are able to develop their leadership capabilities. According to (Dessler, 2005), many organizations allow their employees take online courses offered by online course providers such as Click2Learn.com and others use their

proprietary internal intranets to facilitate computer-based training. This helps the employees to keep in touch of everything going on in the business.

viii. LECTURES AND SEMINARS: are another way that most organizations trains it staff and employees which lasts for one to three months. This is a simple and quick way to impact knowledge to a large group of employees (Dessler, 2005). It involves having an instructor or teacher who lectures a group of individuals in the same room and takes place in situations where there is the need for employees to learn more about a new product or service. The instructor can be from the organization or a third party from outside the organization.

a. OFF-THE – JOB TRAINING: According to DeCouza et al (1996), this form of training includes;

i. VESTIBULE TRAINING: this training method attempt to duplicate on-the-job situation in a company classroom. It is a classroom training that is often imported with the help of the equipment and machines, which are identical with those in use in the place of work. This type of training is efficient in training semi-skilled personnel, particularly when many employees have to be trained for the same kind of work at the same time. It is often used to train – underwriters, investigators, machine operators, typists etc. In this, training is generally given in the form of lectures, conferences, case studies, role-play etc.

ii. LECTURE: lecture is a verbal presentation of information by an instructor to a large audience. The lecture is presumed to possess a considerable depth of knowledge of the subject at hand. A virtue of this method is that it can be used for very large groups, and hence the cost per

trainee is low. This method is mainly used in colleges and universities, though its application is restricted in training factory employees. Limitations of the lecture method account for its low popularity. The method violates the principle of learning by practice. It constitutes a one-way communication.

iii. DEMONSTRATIONS AND EXAMPLE: with this type of training method, the trainer describes and displays something, as and when he teaches an employee, how to do something, as and when he teaches an employee, how to do something by actually performing the activity himself and going on explaining why and what he is doing. This method is very effective in teaching because it is much easier to show a person how to do a job than tell him or give him instruction about a particular job. This training is done by combination of lectures, pictures, text materials etc.

iv. CASE STUDY: the case study is based upon the belief that managerial competence can best be attained through the study, contemplation and discussion of concrete cases. When the trainees are given cases to analyse, they are asked to identify the problem and recommend tentative solution for it. In case study method the trainee is expected to master the facts, be acquainted with the content of the case, define the objective sought in dealing with the issues in the case, identify the problem, develop alternative courses of action, define the controls needed to make the action effective and role play the action to test its effectiveness and find conditions that may limit it.

In all of these literature put up by the writers stated earlier, in my own reviews of those literatures, I would say that, training is an important need one cannot do away with whether on-

the-job or off-the-job. Considering the methods of training, in my view no matter the highest education one may attain in his or her life still would need on-the-job training. This is to say that one cannot do away with on-the-job training. This is therefore true in SIC's situation.

Organizations should look at the positive effects of training on employee performance, and consider employee development as a targeted investment into making the front line worker stronger. Specialized skill training to employees not only increases safety and productivity but it also leads to higher job satisfaction and thus improves performance of the organization, enhanced company image which increases demand for its products. Employees are of the opinion that training in career development is important for their professional success. According to (Berta, 2001), well trained employees are happier with their jobs and are more likely to stay.

2.8 EVALUATION OF TRAINING PROGRAM

According to Kirpatrick et al, (2006) behaviour change brought about by the training function can be change of skill, change of knowledge and change of attitude. Therefore; evaluation is the way of measuring the effectiveness of a training program. Kenney et al, (1992), states that the first stage of evaluation is done during and at the end of the training. The purpose of evaluation is to ensure the training achieves its objective. It identifies what effect training has on the individual.

According to Beardwell et al, (1993), training evaluation can be done in several ways. This is aimed at longer term and wider impact of the training. It gives the answer of how much of the

training has been retained and use by the trainee at the work place after a period of time. The period of time could be a few weeks, some months or even longer. Some of the ways stated by Beardwell et al, (1993) are as follows;

1. Interviewing: after the completion of a training program, the trainees can be interviewed. If the training event was an external event, the departmental manager can conduct the interview. The interview could be either structured or unstructured. In a structured interview, the manager should have a list of prepared questions that he may ask to the staff that were part of the training program.

2. Observation: the departmental manager may observe the member of staff whether there is a change in his or her performance. For example, a member has attended a time management training program, the manager may observe the way he or she priorities the work, to see if there is a change.

3. Questionnaires: comprehensive questionnaires could be used to obtain opinion reactions, views of trainees.

4. Tests: Standard tests could be used to find out whether trainees have learnt anything during and after the training.

5. Calculating the effect: this is done in significant areas like employees' turnover, absenteeism and performance can be examined to see if there has been any improvement after training.

6. The cost benefit analysis: should be carried out at two separate times. During the development of training program, the cost and benefits of the training should be estimated and actual cost and benefits are analysed at the end of the course.

2.9 BENEFITS OF TRAINING

As long as an organization exists, training forms an integral part of the day to day running of that organization and both new and existing employees need training in order to function well. Many new employees can be equipped with most of the knowledge, skills and attitudes needed to start work, but others may require extensive training to ensure their effective contribution to the organization. Training does not only benefit the employee but the employer and the organization as a whole. Some of the benefits of training to the individual, employee and organization as a whole according to (Cole, 2002), are indicated below;

1. Training helps in the individuals' development and growth as well as creating positive attitudes and behaviours in them. Organizations instill in their employees the attitudes and behaviour expected from them which in the long run boost the company's image.
2. The training given to employees keep staff highly motivated as new skills and knowledge gained helps reduce boredom and keeps the employees right on their toes as they know they are valuable enough for the employer to invest in their training. When the employee is motivated, there is increased morale, job satisfaction and less employee turnover. Organization also awards certificates to trainees for completion of the training program and also awards certificates to it d trainers for carrying out the training effectively and efficiently.
3. Training of employees gives the company a competitive edge over it competitors and to stay ahead of the competition in this continuously changing world as there is increase in innovation which is exhibited in their strategies and products. Employee gain confidence and find direction which reflect in the way they work and relate to customers.

4. Training helps save the organization money as the training helps the employees to be more efficient and effective, working diligently to increase the company's productivity resulting in financial gain. It also helps to increase the capacity to adopt new technologies.
5. Training gives a feeling of personal satisfaction and achievement, and broadens opportunities for career progression.

The current study therefore proposes to explore the extent of the various forms of training and its impact on the activities of SIC Insurance Company Limited. It seeks to either confirm and or expand previous research findings. This would be accomplished by means of the integrative model as presented in the objectives and any antecedent features discovered from the literature.

At SIC Insurance Company Limited training is mostly done through education, that is, the individual training him or herself and they also use on-the-job and off-the-job training. With the on-the-job training, they mostly use orientation, coaching or understudy method, mentoring and sometimes job rotation. SIC also has off-the-job training. This, they do by sending employees who have gone through an aptitude test and passed an interview to Gambia to do a one year Insurance Course or to Ghana Insurance College (GIC) in Accra.

In conclusion, training is one area one cannot do away with since it gives one an upper edge over its competitors and therefore one must not ignore it. Having a well-structured training needs put in place SIC will be on Top in the Insurance Industry.

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

The previous chapter reviewed the relevant literature on Training. This chapter highlights the study area (SIC Insurance Company Limited). It also discusses the description of the design of the study, specifications and procedures for conducting the research, the methods of analysis and the research constraints or problems.

Thus, the research methodology outlines the approach used to collect data from respondents such as target population, main variables from questionnaire administered as well as the limitations of the data collection used as basis for inference and interpretation, for explanation.

3.2 DESIGN OF THE STUDY

Research design is the structuring of investigation aimed at identifying variables and their relationship to one another. This is used for the purpose of obtaining data to enable the researcher test hypothesis or answer research questions. It is an outline or scheme that serves as a guide to the researcher in his effort to generate data for his study.

The questionnaire was self-administered. It helped to explain to respondents the essence of the research and to assure them that it was purely for academic purpose. Respondents were assured that all information provided by them would be confidential and not used for any other purpose except that which was stated and also assured the respondents of anonymity. The questionnaire

was distributed to staffs in a random manner with no discrimination to sex, qualification or position.

Questionnaires were mainly adopted for this study because:

It enabled the respondents fill them at their own convenience and in a relaxed manner where relevant information could be checked before data was provided. Hence, giving more accurate answers to questions. Again, the respondents might be confident due to anonymity assured them and thus, feel free to express views they fear may be disapproved of. Furthermore, it is an efficient way to collect statistically quantifiable information.

The study used primary and secondary sources of data and the data was collected using a questionnaire to identify issues relevant to the research and this is to help the researcher answer this important question whether the performance of employees changes positively or remains the same after training programs in an organization. The questionnaires were administered to one hundred and twenty (120) employees. The sample size of 120 was small for the kind of study intended but time and financial resource constraints made it imperative to restrict the sample to the size.

The questionnaires were administered to the respondents. Besides the questionnaires, an interview was granted to the researcher by the head of the Human Resource department and the training manager and this was used to gather information on the existence of training programs for employees, the effectiveness of the training programmes, the challenges of these training programmes on SIC and the impact of training of staff performance. In all, one hundred and twenty (120) questionnaires were administered. Questionnaires consisted of fourteen (14)

questions. The questionnaires consisted of questions relating to personal data of respondent, training programs that are carried out by the organization and also questions seeking to investigate the effect of the training on the performance of staff.

3.3 POPULATION

Population is a group of people or objects from which the sample for statistical measurement is going to be taken. Only selected staffs of SIC Insurance Company Limited were sampled for this study. SIC currently has eighteen (18) networked branches with five hundred and seventy-one (571) permanent staff. Out of the five hundred and seventy-one (571) staff of SIC, one hundred and ninety (190) are with the head office of SIC. The study concentrated on head office and Greater Accra Region Branches and this is because eight (8) out of the eighteen (18) branches are located in the Greater Accra Region. The sample comprises of the lower, middle and upper level management. This will be a good representation of the population based on stratified sampling. This cuts across the various departments in the organization such as corporate affair department, customer services department, and others.

3.4 SAMPLE SIZE

Respondents of the study is made up of the existing employees of SIC Insurance Company Limited at the Greater Accra Region, drawn from different departments of SIC. A sample size of one hundred and twenty (120) was used made up of employees from the upper level management, middle level management and lower and other junior staff.

3.5 ADMINISTRATION OF THE INSTRUMENTS

The instrument used for the collection of data for the purpose of this study was questionnaires. The questionnaires were both closed and open ended questions which contained relevant questions for the purpose of this study. The data obtained from completed questionnaires were analyzed and used.

Again, Training Manager as well as the head of Human Resource Department were interviewed personally to ascertain the training policies and programs available for staff. The same procedure was used to determine the importance attached to employee training and development, the effectiveness and the challenges.

3.6 DATA ANALYSIS

The study is of descriptive nature and it is carried out to ascertain how and in which way training programs affect the performance of employees of an organization using the data obtained from the questionnaire, interview and literature on the subject. In order to ensure logical completeness and consistency of responses, data editing was carried out each day by the researcher and identified mistakes and data gaps were rectified as soon as possible. Data analysis was also done using frequency distribution and percentages, which were used to determine the proportion of respondents choosing the various responses. The collected data was presented in the form of tables and charts to ensure easy understanding of the analyses.

3.7 CONSTRAINTS TO DATA COLLECTION

Collection of data in the insurance industry in Ghana is very difficult. Problems such as the swearing of an oath of secrecy and indifference on the part of interviewees and respondents were limitations to the study. The inaccessibility of departmental records also limited the investigation. There was also the possibility of respondents not giving true response to the questionnaires as well as some not answering the questionnaires at all.

3.8 BRIEF BACKGROUND TO THE STUDY AREA (SIC)

SIC Insurance Company Limited (which used to be known simply as State Insurance Company) is one of the oldest non-life (general business) insurance companies in Ghana. It was incorporated in February 1962 by Executive Instrument (E.I) No.17, as State Insurance Corporation which was passed under the Statutory Corporation Act, 1962 (Act 232). It was established as a corporate body by L.I. 424 of 1964 with an initial paid-up capital of GH¢1million. On August 28, 1995, the Corporation was converted into a Public Limited Liability Company and renamed State Insurance Company of Ghana Limited. It was re-registered under the Companies Code, 1963 (Act 179) and currently has a paid up capital of GH¢25 million.

In 2007 the sole shareholder offered 60% of the shares of the company to the Ghanaian public by listing it on the GSE. This was oversubscribed by 97%. The government of Ghana retained 40% equity share.

As at 31st December 2010, the company's assets totalled GH¢137.44 million and an annual gross premium of GH¢64.04 million. Recently, the company's management is on the project to

expand its operations across the West African sub-region targeting Sierra Leone and Liberia as the most viable opportunities.

Products

SIC Insurance writes virtually all classes of short term insurance including five which cover Motor, Fire, Marine, Aviation, General Accident, and policies for the Hospitality Industry.

Oil & Gas

In the light of the Oil find along the western coast of Ghana, the company has positioned itself to underwrite Oil and Gas and other ancillary business in the country. Further to this, GHANA INSURERS ASSOCIATION (GIA) as a way of building capacity and positioning itself to adequately handle all related insurances on Oil and Energy Riskks, formed a Pool. All insurances relating to exploration, drilling, through to the production of oil and gas are placed in the pool and a Manager being appointed with the core responsibility of managing the entire portfolio.

SIC Insurance Company was appointed as the pool Manager based on our Capital Base, Human Resource Capacity, and Track record among other things. This responsibility involves dealing with all the local insurance companies participating in the pool, the clients, and other stakeholders as well as the overseas re-insurers.

Market Share

SIC is the leading provider of non-life insurance products in Ghana with an estimated Market share of over 25%. The company exceeds the minimum stated capital requirement of US\$1million (GH¢ 1.42million) set by the National Insurance Commission of Ghana.

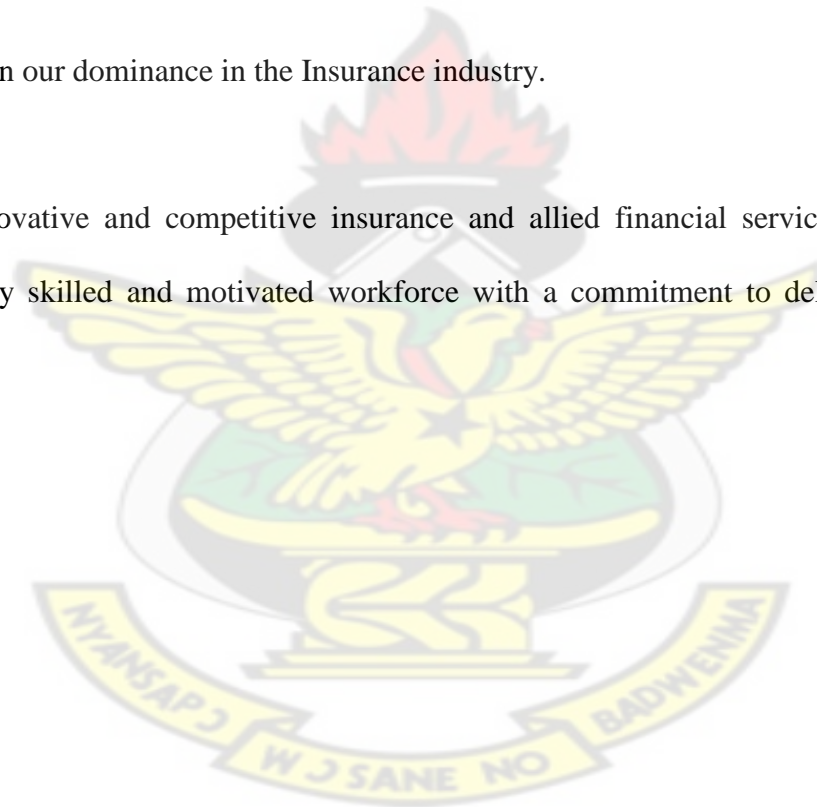
CORPORATE STRATEGY

Vision

We will maintain our dominance in the Insurance industry.

Mission

To provide innovative and competitive insurance and allied financial services to our clients through a highly skilled and motivated workforce with a commitment to deliver value to all stakeholders.



CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION OF RESULTS

4.1. INTRODUCTION

This chapter navigates through the presentation and analysis of data collated from the administration of the questionnaires. In all, one hundred and twenty (120) questionnaires were administered to the staff of SIC and hundred (100) were completed and returned to the researcher. These findings were carefully analysed and the responses well represented using statistical tools to give it a pictorial view of training and its effect on staff performance.

Percentages corresponding to the figures were used in this analysis to show how important this information is to the researcher. In order to delve into the training management process effectively and for the purposes of academic research, the questionnaire was structured on

- Personal data of respondent
- Training programs that are carried out by the organization
- The effect of the training programmes on the performance of staff.

The personal data sought to give little background of the respondent to assist the researcher to make informed judgment and also give an appropriate recommendation to the research findings.

Out of a total number of five hundred and seventy-one (571) permanent employees of SIC Insurance Company Limited, hundred (100) was selected to form the sample for the study. The number comprises of staff from all the branches in the greater Accra regions as well as the head office. Out of the one hundred and twenty (120) selected for the study, only hundred (100)

responded to the questionnaires and returned them. The remaining twenty (20) respondents had not completed the questionnaires at the time of collection. This analysis is therefore based on the hundred (100) respondents.

4.2 TRAINING AND DEVELOPMENT AT SIC INSURANCE COMPANY LIMITED

According to the training manager, the types of training programmes at SIC include technical training programmes, core training programmes, off-the-shelf training programmes, coaching and mentoring programmes as well as management training programmes. The selection for these training programmes is done by the human resource department in collaboration with line managers. The training manager also stated that the objectives for these training programs are to bridge training gaps as well as to empower staff to do their work effectively and efficiently.

According to the training manager, at the beginning of the year and staffs are selected for such programmes and all the various departments of the organization benefit from such training programs. Also, top management staffs perform the other form of training and development program as and when the need arises and this is done internally and is executed by middle or senior level managers who are knowledgeable and skilled. Some aspects of the internal training programs are also outsourced to outside providers and consultants.

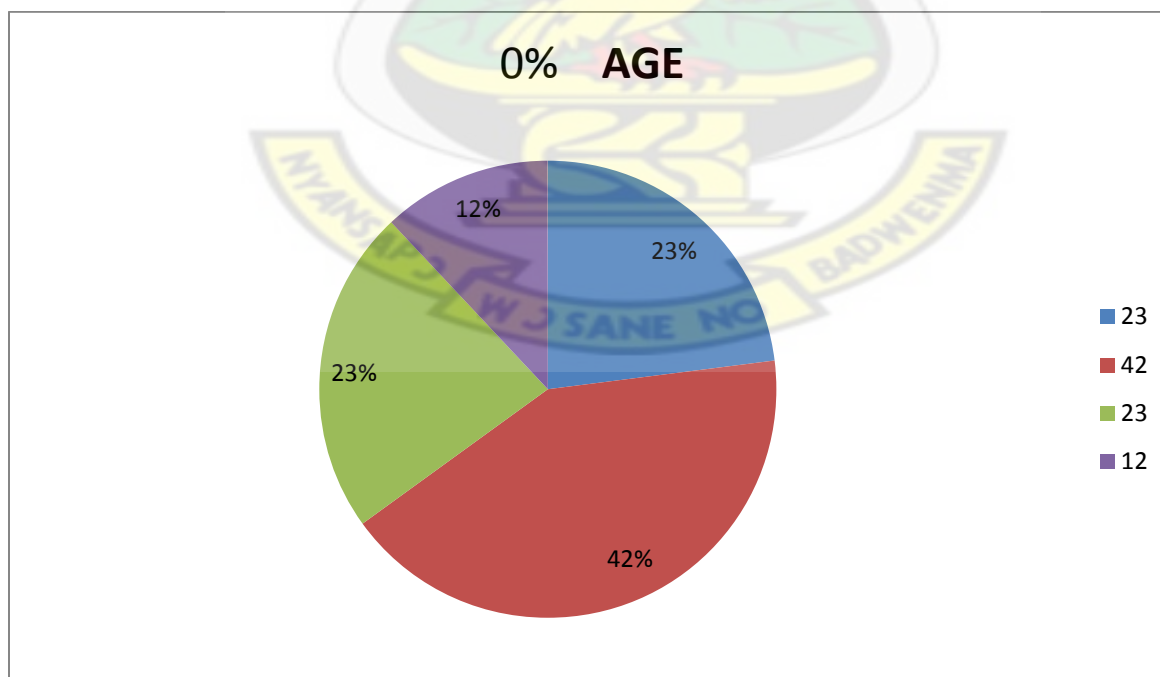
4.3 RESPONSES TO QUESTIONNAIRES

Table 1: DISTRIBUTION OF AGE AND GENDER OF RESPONDENTS

GENDER	AGE					TOTAL	CUMULATIVE PERCENTAGE
	20 – 25yrs	26 – 35yrs	36 – 45yrs	46 – 55yrs	56yrs & above		
Male	15	20	15	10		60	60.00
Female	8	22	8	2		40	40.00
Total	23	42	23	12		100	100
%	23	42	23	12		100	

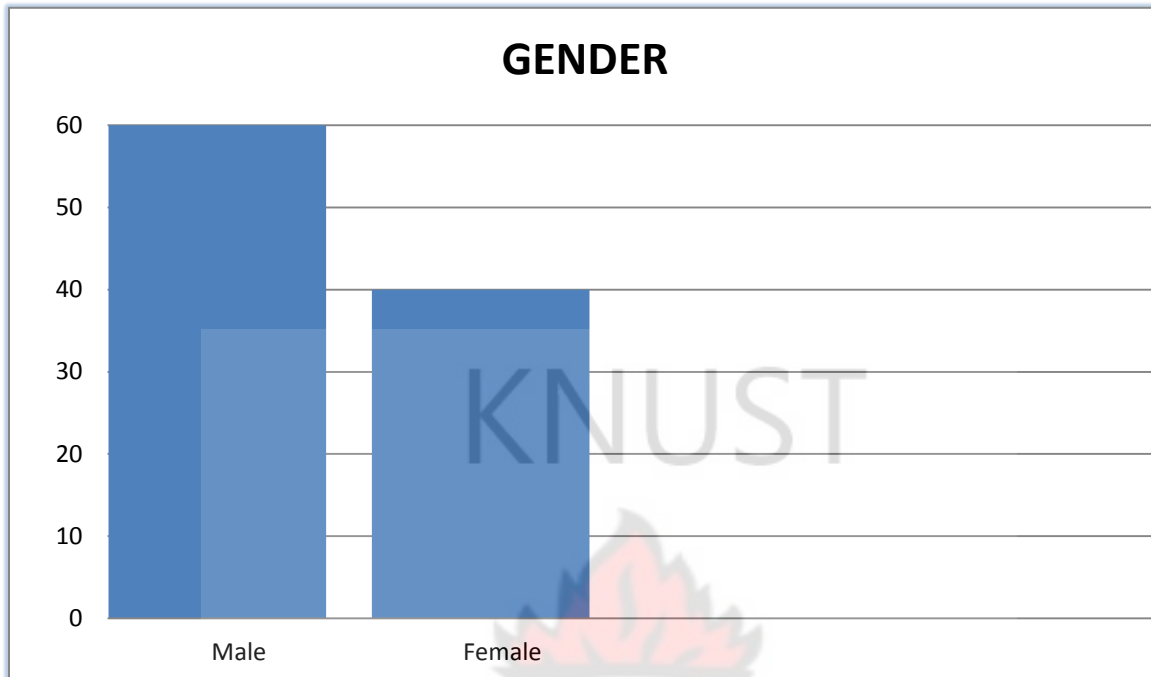
Source: Field Data May, 2012

Figure 1



Source: Field Data May, 2012

Figure 1



Source: Field Data May 2012

Analysis

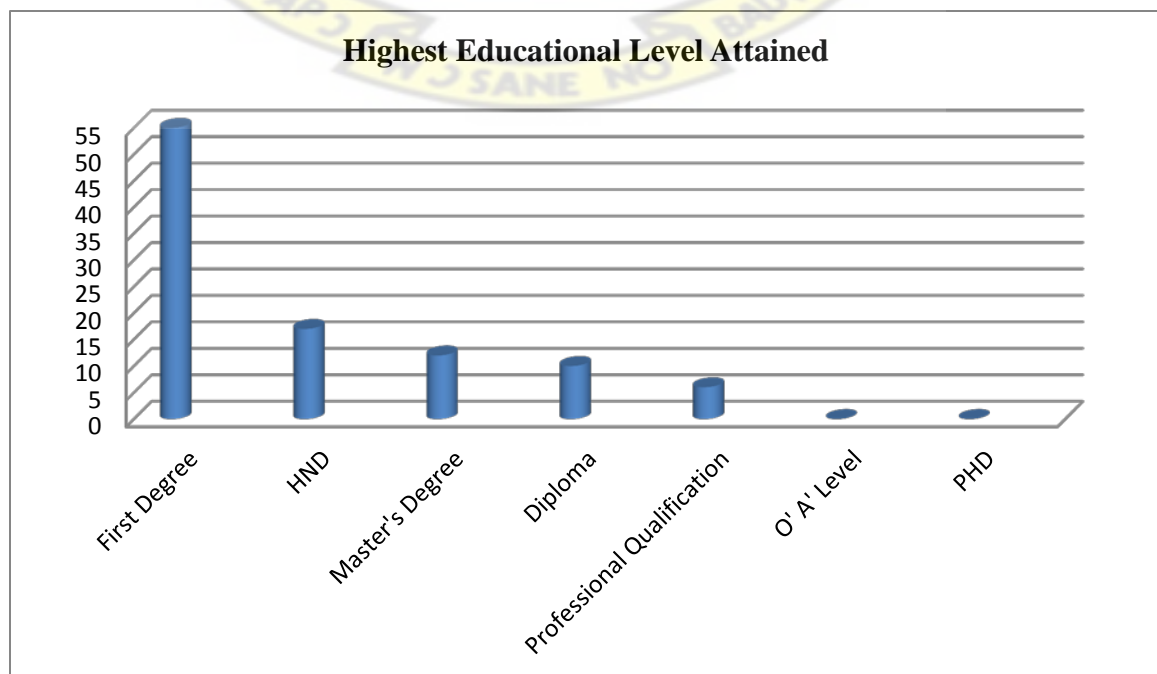
In all, hundred (100) staff responded to the questionnaires. As indicated in Table 1 and Figure 1, out of this, sixty (60) were males representing 60% while forty (40) females representing 40%. Also, the ages between 20-25 years of respondents represented 23% of the age distribution of the sample size. While the distribution between ages 26-35 and 36-45 years formed the larger proportion of the respondents representing 42% and 23% respectively. The ages of 46-55 years represented 12% of the respondents. None of the respondents was found to be 56 years or older. All the respondents who participated are aware of training programs at SIC Insurance Company Limited. The fact that all respondents who participated are aware of the existence of training programs within the institution reveals that these programs are well publicized. This is a necessary premier factor in the development of an effective program.

Table 2 EDUCATIONAL LEVEL OF RESPONDENTS

EDUCATIONAL BACKGROUND	RESPONDENTS		TOTAL	CUMULATIVE PERCENTAGE
	MALE	FEMALE		
O' A' Level	-	-	-	-
First Degree	30	25	55	55
Diploma	6	4	10	10
HND	10	7	17	17
Master's Degree	8	4	12	12
Professional Qualification	3	3	6	6
PHD	-	-	-	-
Total	57	43	100	100
Percentage (%)				

Source May 2012

Figure 2



Analysis

Table 2 figure 2 shows the educational background of the respondents in the study area.

The statistics reveal that 10 of the respondents are holders of Diploma certificates while 55% are First Degree holders. 12% are holders of Masters Degree, HND holders are 17% and the remaining 6% of the respondents have certificates in professional programs. Thus the lowest educational certificate is the diploma. This shows that the respondents are well educated.

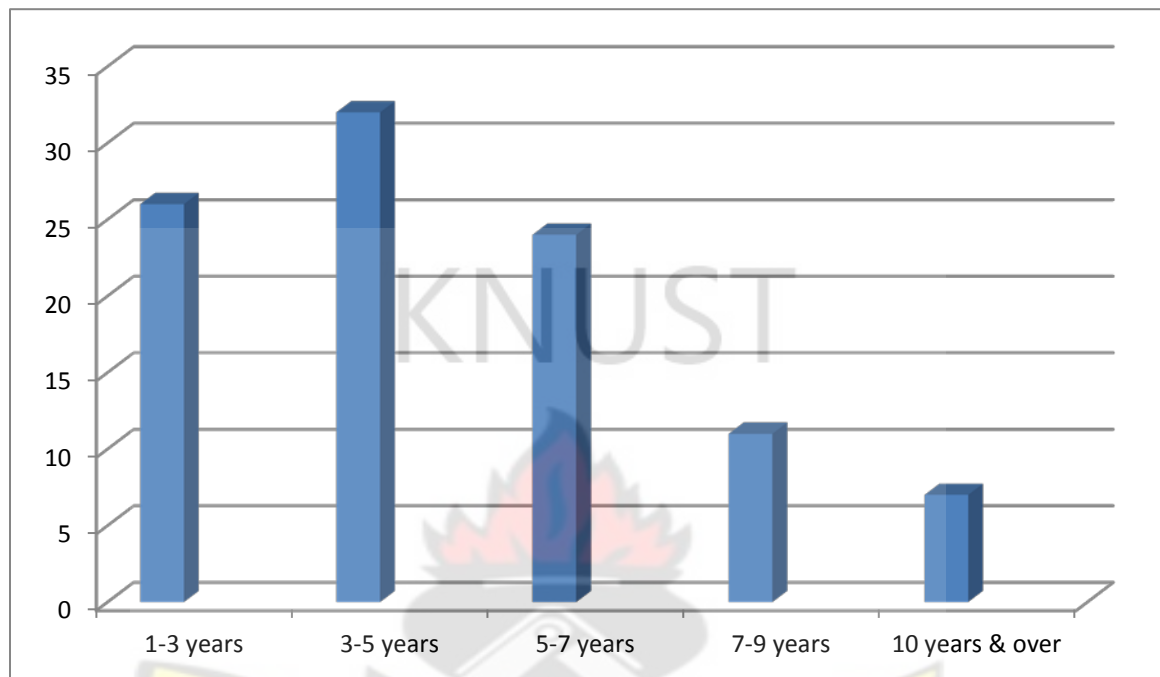
Table 3 YEARS OF WORK EXPERIENCE IN SIC

WORK EXPERIENCE	RESPONDENTS		TOTAL	CUMULATIVE PERCENTAGE
	MALE	FEMALE		
1 – 3 years	14	12	26	26
3 – 5 years	20	12	32	32
5 – 7 years	16	8	24	24
7 – 9 years	4	7	11	11
10 years , over	3	4	7	7
TOTAL	60	43	100	100

Source: Field Data 2012

Figure 3

Work Experience



Analysis

Table 3 figure 3 reveals that the work experience of the staff from 1 – 3 years is 26%. the rest are, 32% of respondents numbered between 3 – 5 years, 24% of them worked between 5 – 7 years, while 11% respondents worked between 7 – 9 years and from 10 years and above 7% years of the respondents. The group with the most experienced respondent is the 3 – 5 years. The statistics show that respondents have some work experience and have also been with SIC Insurance Company Limited for a considerable number of years. This indicates that respondents are therefore familiar with the operations of the SIC.

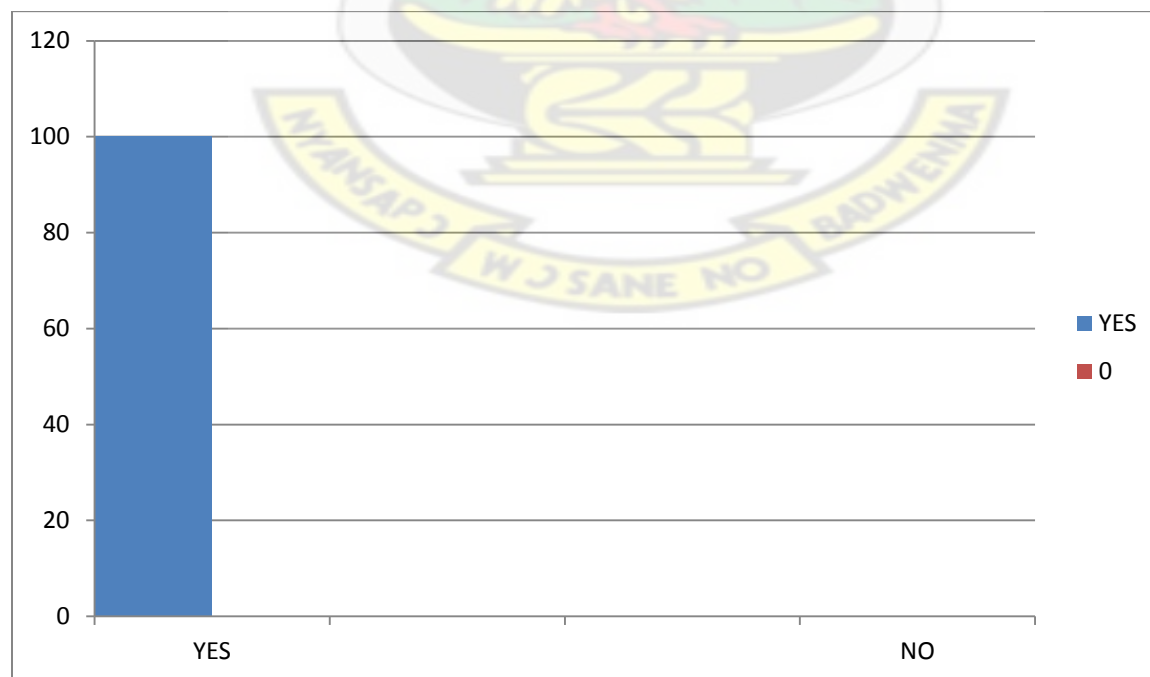
Table 4 RESPONDENTS PARTICIPATION IN TRAINING AT SIC INSURANCE

COMPANY LIMITED

RESPONSE	RESPONDENTS		TOTAL	CUMULATIVE PERCENTAGE
	MALE	FEMALE		
NO	-	-	-	0
YES	60	40	100	100
TOTAL	60	40	100	100

Source: Field Data 2012

Figure 4



Analysis

Table 4. figure 4, all respondents representing 100% responded yes. This reveals that all respondents have ever participated in training programs in one form or the other. At least all staff go through induction training after joining the organization. The result shows that training issues are not new things to majority, if not all, of the employees.

Table 5 SELECTION FOR TRAINING AT SIC

RESPONSE	RESPONDENTS		TOTAL	CUMULATIVE PERCENTAGE
	MALE	FEMALE		
YES	25	15	40	40
NO	35	25	60	60
TOTAL	60	40	100	100

Source: Field Data 2012

Analysis

The table 5 indicates that 60% respondents do not know how they are selected for the training programs they participated in only 40% responded in the affirmative to the question. This shows that even though staffs participate in training programmes, their inclusion for such programmes is not clear to them. The interview with the training manager indicated that selection for training is based on skill gaps.

Table 6 OBJECTIVES OF TRAINING AT SIC

RESPONSE	RESPONDENTS		TOTAL	CUMULATIVE PERCENTAGE
	MALE	FEMALE		
CLEAR	16	14	30	30
NOT CLEAR	30	40	70	70
TOTAL	46	54	100	100

Source Field Data 2012

Analysis

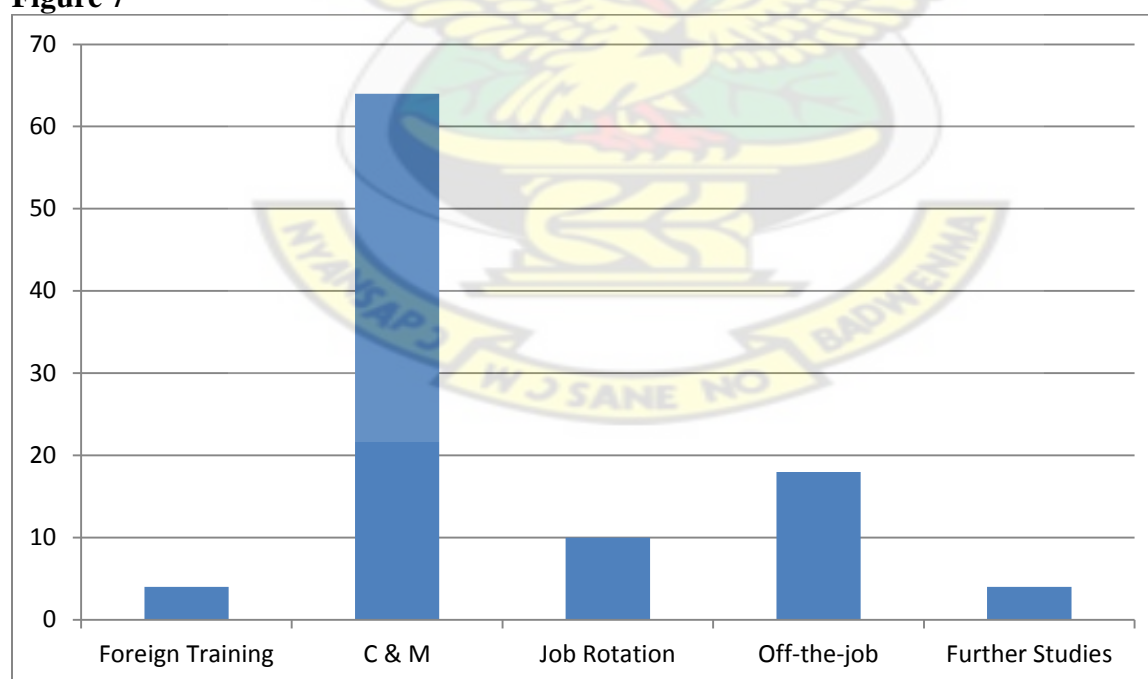
In table 6, the study revealed that 30% of the respondents stated that they were clear about training objectives while 70% of the respondents were not clear with the objectives. This is due to the fact that respondents do not know how selection is done for training. It was gathered from the Head of Human Resource that, training is given to staff anytime there is a change in technology to help employees possess the knowledge, skills and abilities needed to handle the new processes. It was also gathered from him that selection for training is based on skill gaps. Based on this, the objective for training may be to fill a skill gap or introduce a new technology to equip staff to perform their duties.

7 TYPE OF TRAINING ATTENDED

Training Programmes	RESPONDENTS		TOTAL	CUMULATIVE PERCENTAGE
	MALE	FEMALE		
Foreign Training	2	2	4	4
Coaching, Mentoring	39	25	64	64
Job Rotation	5	5	10	10
Off-the-shelf	8	10	18	18
Further Studies	4	0	4	4
TOTAL	56	44	100	100

Training Type

Figure 7



Source: Field Data May, 2012

Analysis

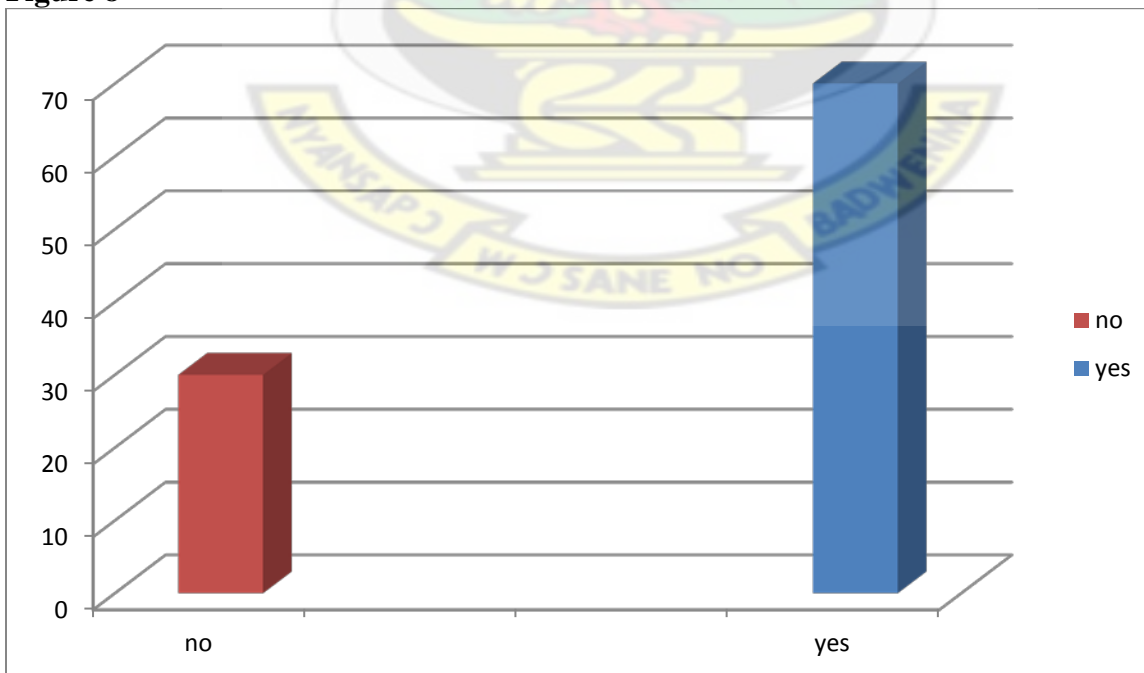
Table 7 figure 7 showed the type of training respondents have participated. Only 4% of respondents have participated in foreign training programme, 64% have participated in coaching and mentoring training, 10% have participated in job rotation, 18% off-the-shelf training while 4% have participated in further studies training. This reveals that much concentration is placed on coaching and mentoring form of training.

Table 8 SELF-SPONSORED FOR FURTHER STUDIES

RESPONSE	RESPONDENTS		TOTAL	CUMULATIVE PERCENTAGE
	MALE	FEMALE		
NO	15	15	30	30
YES	40	30	70	70
TOTAL	55	45	100	100

Source: Field Data May 2012

Figure 8



Analysis

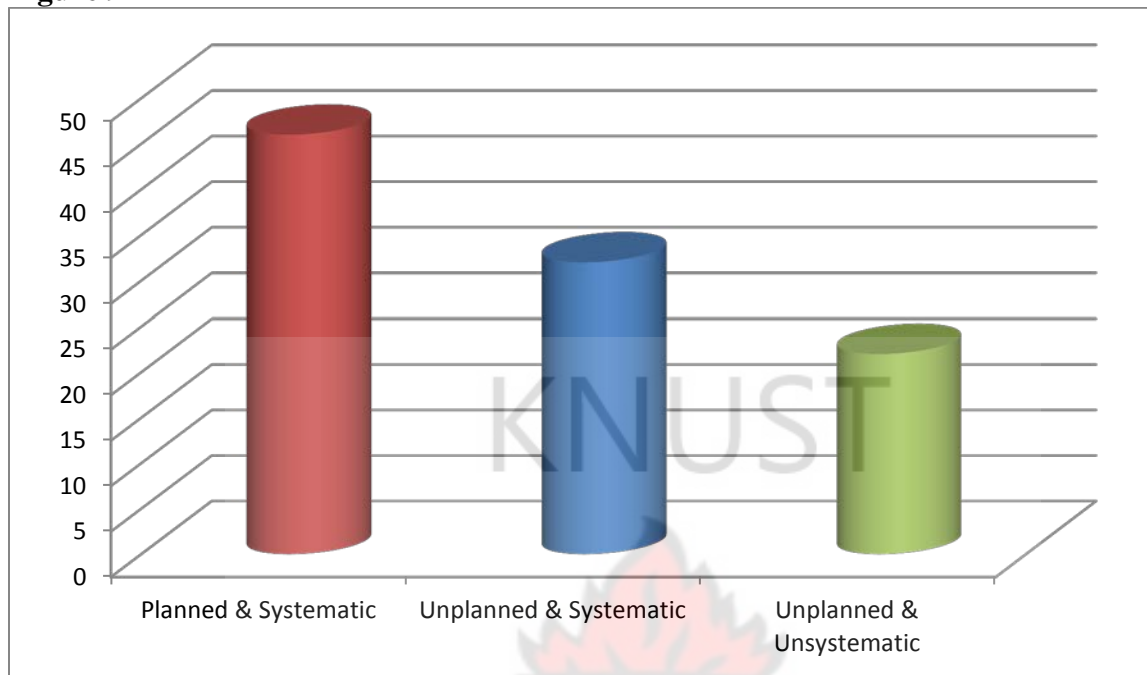
Table 8 figure 8 of the study 70% of the respondents indicated that they sponsored themselves for further studies such as university education or professional certificates anywhere. The 30% who responded no indicated that they cannot self-sponsored themselves for further studies. However, the Head of Human Resource department indicated that the organization has a policy whereby they invite staff for an aptitude test and when get the required mark he or she is called for an interview and when selected you will then be sponsored to go to Ghana Insurance College for a year to do Diploma in insurance. This is organized once a year to upgrade the skills of employees .

Table 9 NATURE OF TRAINING AT SIC

RESPONSE	RESPONDENTS		TOTAL	CUMULATIVE PERCENTAGE
	MALE	FEMALE		
Planned and Systematic	23	23	46	46
Unplanned and Systematic	22	10	32	32
Unplanned and Unsystematic	11	11	22	22
TOTAL	56	44	100	100
PERCENTAGE (%)				

Source: Field Studies May 2012

Figure 9



Analysis

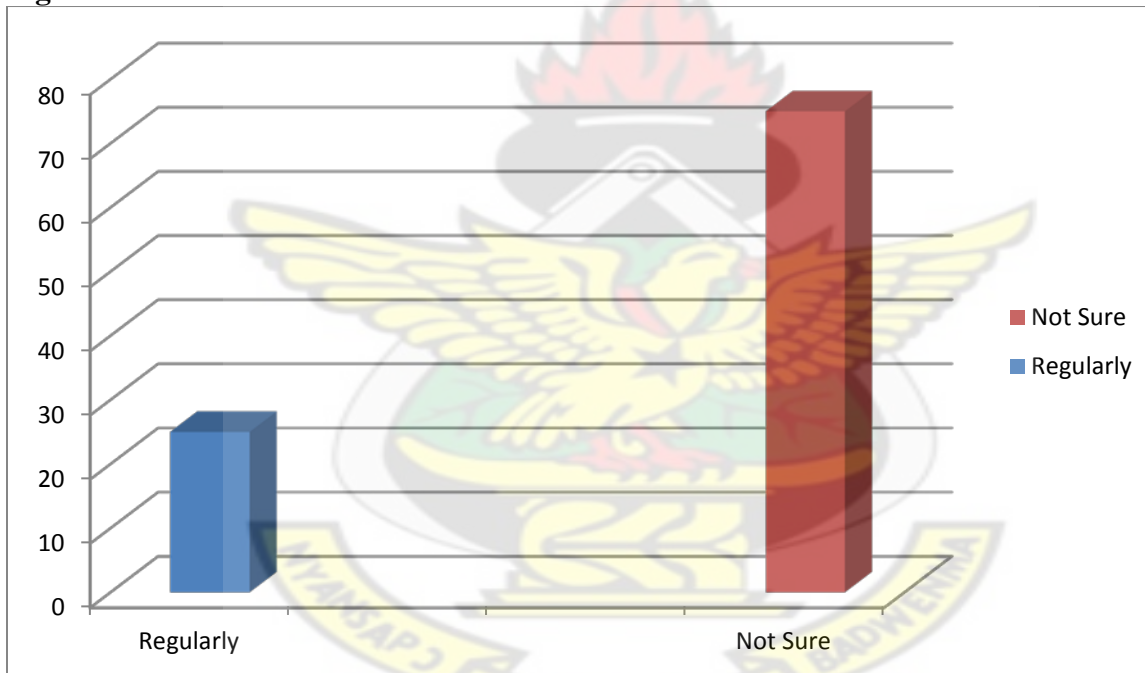
With the nature of training programmes, table 9 figure 9 shows that 46% of the staff see training programs at SIC as planned and systematic while 32% sees it as unplanned and systematic, 22% also sees it as unplanned and unsystematic. However, training is a planned and systematic effort when managements of organizations aim at altering behaviour, and encouraging employees in a direction that will achieve organizational goals and desired levels of output.

Table 10 EVALUATION OF TRAINING AT SIC

RESPONSE	RESPONDENTS		TOTAL	CUMULATIVE PERCENTAGE
	MALE	FEMALE		
Regularly	12	13	25	25
Not Sure	40	35	75	75
TOTAL	52	48	100	100

Source: Field Data May 2012

Figure 10



Source: Field Data May, 2012

Analysis

In table 10 figure 10, 25% of the respondents indicated that training evaluation is done regularly by SIC while 75% responded that they are not sure. From the above analysis, it can be seen that, much focus is been placed on training evaluation or even if it is being done, staff should be made aware of the evaluations and the planned training programmes. This shows that

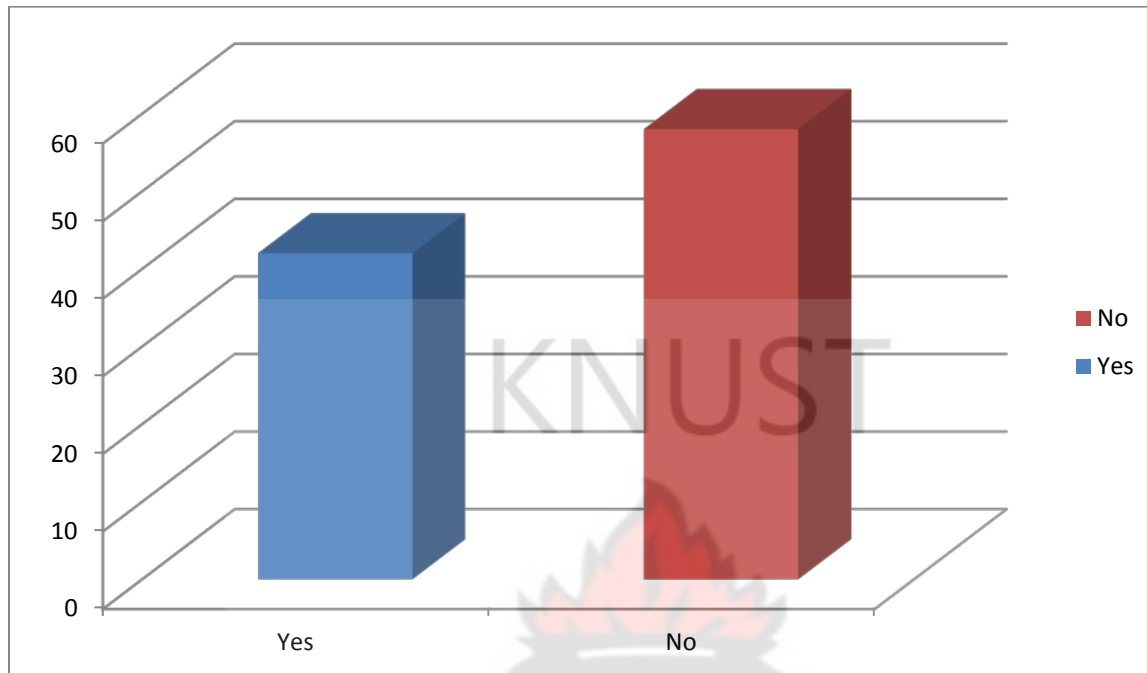
much focus is not placed on training evaluation. However, Training Evaluation is one of the important factors of training process. It helps determine the progression of employees after every training session. The evaluation helps a supervisor to determine whether training goals are being met. Therefore, evaluation is the way of measuring the effectiveness of a training program.

Table 4.3.11 MOTIVATION THROUGH TRAINING

RESPONSE	RESPONDENTS		TOTAL	CUMULATIVE PERCENTAGE
	MALE	FEMALE		
Yes	22	20	42	42
No	38	20	58	58
TOTAL	60	40	100	100

Source: Field Data May 2012

Figure 11



Analysis

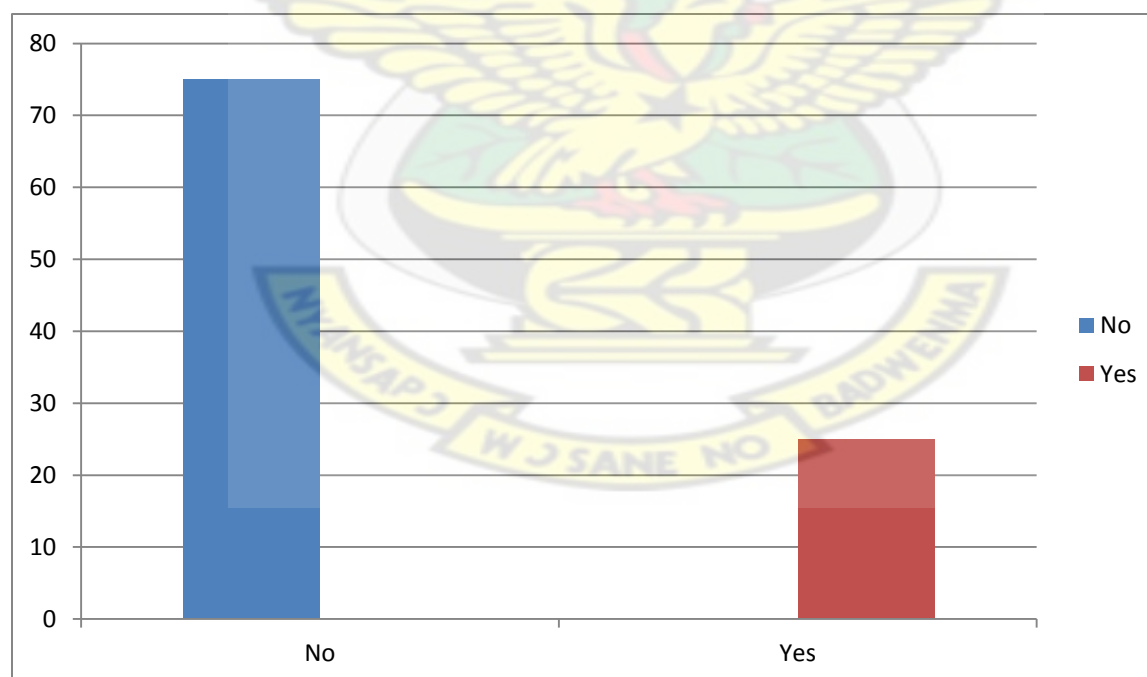
When respondents were asked whether they are motivated through training, table 11 figure 11 revealed that 42% of the respondents said yes while 58% of them said no. They were of the view that even after training, or after upgrading themselves, no matter how well they perform it does not reflect on their career development. But according to (Cole 2002), employees who receive training have increased confidence and motivation. Therefore, employees who are well trained must have higher motivation and morale which is not the case at SIC. Employees turned not to be motivated even after going through training or upgrading themselves.

Table 12 EMPLOYEES POTENTIAL FOR DEVELOPMENT THROUGH TRAINING

RESPONSE	RESPONDENTS		TOTAL	CUMULATIVE PERCENTAGE
	MALE	FEMALE		
No	40	35	75	75
Yes	10	15	25	25
TOTAL	50	50	100	100

Source: Field Data May 2012

Figure 12



Source: Field Data May, 2012

Analysis

When respondents were asked whether training has offered them the opportunity to identify any potential, table 12 figure 12 showed 75% responded no while 25% responded yes, that training has offered them the opportunity for personal development. Here, majority of respondents responded no, this may be due to the fact that training is unplanned and unsystematic.

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4.3 SELECTION FOR TRAINING

When the head of the human resource was asked about the criteria for selecting employees for training, her response indicated training is given to all new employees' few weeks after employment. She also stated that, training is given to staff anytime there is a change in technology to help employees possess the knowledge, skills and abilities needed to handle the new processes. It was also gathered from him that, selection for training is based on skill gaps and that is done by supervisors but coordinated by the Human Resource Department.

4.5 RELATIONSHIP BETWEEN TRAINING AND EMPLOYEE PERFORMANCE

An interview with the Head of Human Resource Manager revealed that, in SIC, training is used to fill identified gaps in competence and so it helps improve the competency of the beneficiary and so his or her performance on the job is improved. Thus his response on the effect of training on employee performance can be summarized as resulting in improvement of skills, the acquisition of new knowledge increasing in efficiency and better performance.

4.6 CHALLENGES OF THE TRAINING PROGRAMMES OF SIC

The study also revealed that training at SIC faces some challenges from the analysis the findings are such that employees are highly educated but are not motivated and therefore faces a challenge of not giving off his best and most of the employees are less than a year in the company which makes it worrying since such employees if not happy will only turn in their resignation letter.

- The inability of SIC to practice training methods comprehensively is the cost associated with it and also high fees from training consultancies.
- There is also the challenge of unavailability of technical insurance trainers.
- Time to train –here the Head of Human Resource stated that employees have busy schedules therefore training mostly possible at weekends but this is worsened as some staff work on Saturday.
- The head of Human Resources once again stated that the organization is unable to enroll staff in international training programmes because even though they are very quality but too expensive so only a few staff can access it every year.
- The training manager also stated that attitude is also another challenge because some employees view training as intrusive. Therefore, without the right attitude of staff training becomes difficult and the objective is not achieved.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 INTRODUCTION

The first four chapters of this study established the research objectives and the problems. Relevant literature were reviewed which enabled me to prepare the appropriate questionnaire for the study. The methods to be used have been clearly indicated. The information gathered from the questionnaire was carefully analysed in the third chapter. This chapter however gives the summary, conclusion and recommendations of the entire study. The essence of the comparison and findings and conceptual frame work was to find out whether training has effects on staff performance.

5.2 SUMMARY OF FINDINGS

From the study conducted it was found out that training of employees is one of the activities of the Human Resource Department of SIC Insurance Company Limited, thus there is a manager at the training school who is in charge of all the training activities of SIC. Therefore training is one of the core functions of the department. Training activities are typically planned by the Head of Training School, guided by the Head of Human Resource, approved and authorized by the Managing Director and then implemented under the supervision of the Head of Human Resource Manager.

Data collected, presented and analyzed also indicated that the purpose of training and development activities at SIC is to enhance employees' skills to improve individual and organizational performance. It was also gathered from the study that the purpose of training and development at SIC is to achieve individual and organizational performance.

Data was then presented and analyzed regarding the actual training programmes on the ground for training and development at SIC. It was gathered that, even though SIC has training programmes such as technical training, core training, coaching and mentoring, foreign training, off-the-shelf as well as management trainee programmes, much attention has been placed on coaching and mentoring training programmes. The findings gathered reveal that SIC needs to do a lot more work in all these areas.

Further, the results also revealed that even though respondents have gone through some form of training, it does not give them in-depth knowledge of the roles they are to perform. Neither is it evaluated to ensure whether the training has had the desired impact. The appraisal system which is to do some if not all evaluation is not seen as effective by employees.

On the effectiveness of training programmes in SIC, it was gathered that the organization engages in job and refresher training programs and trainers are selected as the situation demands. Also training is given to staff anytime there is a change in technology to help employees possess the knowledge, skills and abilities needed to handle the new processes and also when there is a skill gap. Therefore, most of the staff who have ever participated in training do not know how

they were selected for the training. This led many of the respondents to conclude that training in the organization is unplanned and unsystematic.

Also on the question of the challenges of these training programmes of the bank, it was once again gathered that attitude is the key. That most of the staff do not have the right attitude to training, some see it as intrusive while others see it as a formality and without the right attitude and a trainable heart training people becomes ineffective. Also the inability of SIC to practice training methods comprehensively is due to cost associated with high fees from training consultancies as well as time considering the busy schedules of the employees.

The study also reveals that sponsorships for further studies (career development) does not exist and even when staff upgrades themselves, it does not offer them with any opportunity for career growth, thus you can find people with lower qualifications occupying higher positions than those with higher qualifications and also equally good on the job. There is also no career progression projection at SIC and the study revealed that training programmes do not help them in this area. Therefore from one position one does not know the next position he or she would move to. This also makes job rotation which is another important part of training difficult at SIC.

Finally, the study attempted to establish a relationship between training and staff performance thus questions on motivation, opportunity to identify potentials for further development, attainment of higher skills for performance. The findings are that many of the respondents do not feel training has offered them opportunity to identify potentials for further development. Respondents do believe training have had some impact on their performance in some areas but

further indicated not in all areas, therefore there is still room for improvement for training and development activities to positively impact on individual effectiveness and efficiency in the performance of their jobs.

The results also revealed that employees sponsor themselves to acquire new skills, knowledge and abilities through formal education programmes. These respondent indicated that the upgrades do not have any impact on their career growth. However, organizational goals can be realized through the human resource capital of the organization. It is therefore essential to note that it is the knowledge, skills and efficiency gained that will make the individual employees more effective.

5.3 CONCLUSIONS

Training is of great importance to the organization and as a result of this the training should be evaluated regularly and several times during the process as well. Effective and efficient training goals and objectives set by the organization for the training program should be duly followed and the organization should be able to evaluate it employees by comparing the skills acquired from their training to their performance on the job. In this case performance appraisal must handled effectively and comprehensively. From the findings of the analysis, SIC has staff who have some work experience and have also been with the company for not less than a year. Most of the staff do not know how they are selected for the training programs they participated in. Also staff see training programs at SIC as planned and systematic.

5.4 RECOMMENDATIONS

It is recommended that SIC Insurance Company Limited continues to provide the training programs its workers require to improve their skills as well as their capabilities and the employees should also be more committed to the training and give off their best after the training. Therefore identification of training needs should be done more professionally and the modalities for selection made known to staff as most of the respondents were not aware of how selection for training is done. From the research findings, most of the respondents were not clear about the training process and objectives. The training process should hover around three most important areas: determining training need, designing training programmes and implementation and evaluation of the training programmes and this should be in conjunction with the branch managers, head of departments as well as the human resource manager. This will help determine the skill gap that has to be filled and who really needs to be trained.

It is also very important to evaluate training in order to assess its effectiveness in producing the learning outcomes specified when the training intervention is planned, and to indicate where improvements or changes are required to make the training even more effective. This will put the training practices, methods and activities at SIC in line with the best practices regarding the planned and systematic nature of the training programmes as well as its process.

SIC should use more informal approach like informal review sessions and forum and ask their employees if the method they are using to train is the best and how they think they could improve the training method since the employees would be the ones benefiting from the training. Also training is on-going process and should not be ignored in the running of the organization.

All staff members must participate in both on-the-job as well as off-the-job training to enhance their knowledge.

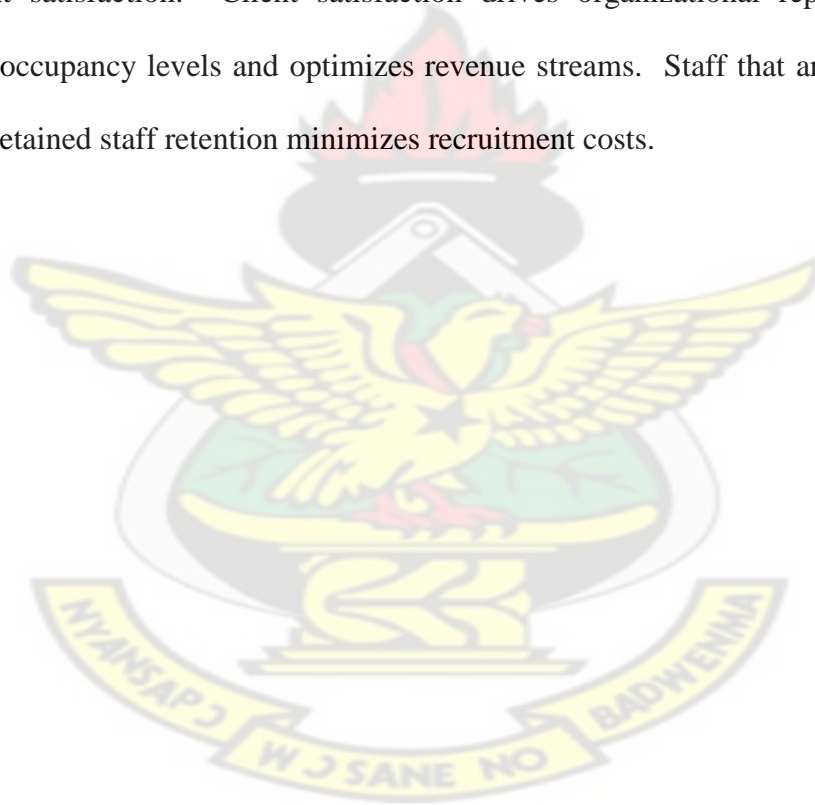
SIC should also handle the training system more systematically and comprehensively, thus, the organization should look at other forms of training apart from the coaching and mentoring method such as frequent job rotation so that the organization gets to know of the skills and interests of the employees and cater the training and development programs accordingly. This will also help in career planning for staff. Organizational career planning involves matching an individual's career aspirations with the opportunities available in the organization. Career pathing is the sequencing of the specific jobs that are associated with these opportunities.

There should not be a communication gap between junior and inexperienced employees and their immediate bosses, so that they can communicate with each other and managers can get a proper feedback from all employees on their needs, skill gaps to be able to carry out effective training and development activities. Manager should be able to provide a feedback to employees on their performance which in SIC is done during mid-year as well as year-end. This will give the employees the idea of how selection is done for the training programmes as well as the objectives of those programmes.

SIC Insurance Company Limited must also motivate staff who upgrade themselves through training and development. From the research findings, about 68.57% said they are not motivated through training since there is no positive impact on their career development after training. Motivation generally seeks to boost employees' morale to work hard and thus increase

productivity. It is against this fact that the researcher wishes to recommend that in instituting proper training and development program, SIC should initiate a policy for motivation. Motivation include both extrinsic and intrinsic such as recognition, appreciation, acceptance, opportunities for promotion and career development.

SIC should use staff training and education as a primary vehicle to improve staff engagement and satisfaction. Competent staff can evidence quality of service delivery and quality service is critical to client satisfaction. Client satisfaction drives organizational reputation and this supports strong occupancy levels and optimizes revenue streams. Staff that are well supported are likely to be retained staff retention minimizes recruitment costs.



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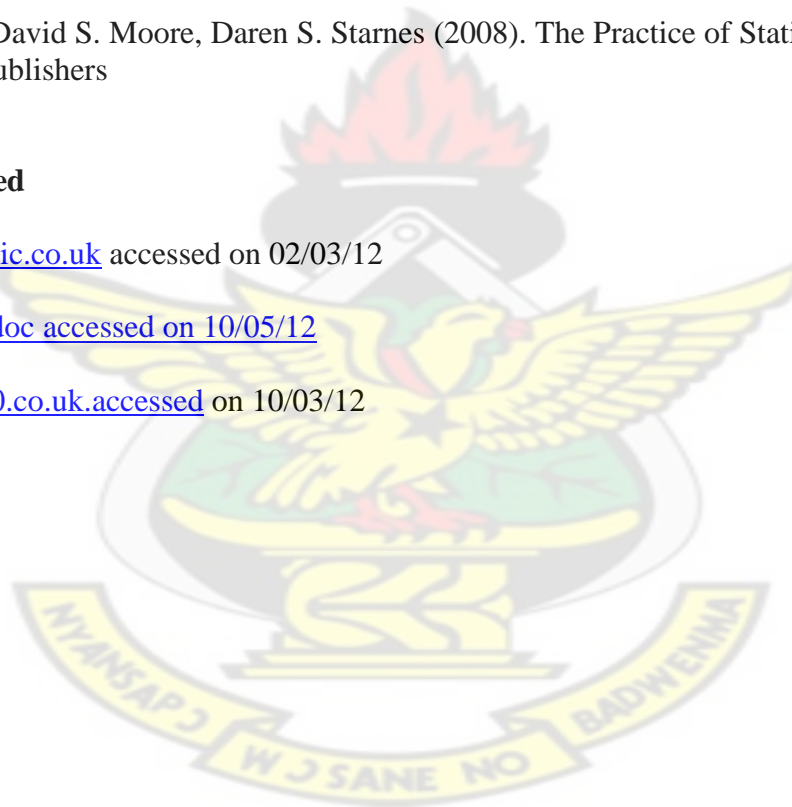
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APPENDEX A

KNUST – KUMASI

COMMONWEALTH EXECUTIVE MBA

QUESTIONNAIRES ON THE IMPACT OF TRAINING ON STAFF

PERFORMANCE – A CASE STUDY OF SIC INSURANCE COMPANY LIMITED

This questionnaire is mainly intended for educational purposes and would not be used for any other purpose. The researchers are final year students of KNUST (CEMBA).

This research work is one of the requirements for the award of a Masters Degree. We therefore assure you that your answers and comments would be treated confidentially.

INSTRUCTION: Please tick \sqrt beside the responses that are applicable.

Questionnaire for Staff

1. Gender a. male b. female

2. Age years.....

3. Educational Background
 - a. HND
 - b. First Degree
 - c. Masters Degree
 - d. PHD
 - e. Professional qualification
 - f. Diploma

4. Which Department you?.....
5. How many years of work experience do you have in the industry?
a. 1-3yrs b. 3-5yrs c. 5-7yrs d. 7-9yrs e. 10yrs over
6. What are the type of training and program being undertaken?
a. In-house
b. Outsource
c. Others
7. What is the nature of training programs being undertaken
a. Planned & Systematic
b. Unplanned & Unsystematic
8. How is it organized?
a. In-house
b. Outsource
c. Others
9. Do you know how Selection of for training is done
a. Yes b. No
10. Are you clear about the objectives for training programs?
a. Clear b. Not Clear
11. Have you ever been sponsored by the organization for further Studies
a. Yes b. No

12. Does the Training Department evaluate the training programs organized?
a. Regularly b. Not Sure c. Other.....
13. Does training and development program motivate you?
a. Yes b. No
14. Has training offered you the opportunity to identify your potential for further
Development? a. Yes b. No

Interview with Head of Human Resource and the Training Manager bordered on the following
Questions

Are training programs job oriented?

.....

Are trained employees more efficient and effective?

.....

Do trained employees get more incentives?

.....

Does training program give better idea of the career path?

.....

Do training plans and policies respond quickly and effectively to changing business needs?

.....

Has the organization benefited from training development in terms of performance of staff?

.....

How are they selected for training?

.....

What is the relationship between training and employee performance?

.....
What is the Impact of training on the growth of SIC Insurance Company Limited?

.....
What are the challenges of the training programmes of SIC Insurance Company Limited?

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