UNIVERSITY OF GHANA

EMPLOYEES' PERCEPTIONS OF THE EFFECTIVENESS OF TRAINING AND DEVELOPMENT PRACTICES: A CASE STUDY OF INSURANCE FIRMS IN GHANA

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THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA, LEGON IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF MPHIL IN HUMAN RESOURCE MANAGEMENT DEGREE.

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DECLARATION

I do hereby declare that this work is the result of my own research and has not been presented by anyone for any academic award in this or any other university. All references used in the work have been fully acknowledged. I bear solely responsibility for any shortcomings.

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CERTIFICATION

I hereby declare that this thesis was supervised in accordance with procedures laid down by the University of Ghana.

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DEDICATION

I dedicate this thesis to my wife, Jane, and my children, Maxwell, Joana and Joanita - my sweet and lovely twins, whose existence has made my life highly fulfilling.

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I wish to render my gratitude and thanks to the Most High God for His guidance and protection as well as the knowledge and strength He has granted me to accomplish this work.

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ABSTRACT

This study sought to identify the effectiveness of training and development practices of Ghana Insurance companies. The objective of the study is to ascertain, identify and find out the perceptions of staff about the effectiveness of training and development practices in the insurance industry in Ghana. The study employed the qualitative approach, cross-sectional design and sampled thirty (30) respondents (staff) from three insurance companies in Ghana using an interview guide as the data collection instruments. By employing the thematic analysis, the study revealed that staff perceived training as an activity which enhances their performance, equips them with skills and imparts knowledge into them. The study also disclosed that development was an activity that leads to succession plan and improving human resource capacity. The study further revealed that firms dimension of training practices to include on-the-job training and off-the-job training with coaching and mentoring as the dimensions of development practices. With regard to relative strengths of training and development practices, the study showed that training of new recruits was rated as the most frequent training practice, while coaching was rated as the most frequent development practice. The study however ascertained that the meaning of effectiveness from staff perspective occurs at a point where organisation attains its goals as well as when staff practice what they have learnt at training and able to transfer the knowledge obtained unto their job. The meaning of development effectiveness was also seen to relate to leadership competence and succession plaining. The study therefore recommended that management of the insurance companies adopt training and development practices as indicators for the success in the insurance industry as a whole.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The fast pace at which the world is globalizing has caused organisations to be faced with intense competition on all sides especially in the political, economic and technological environments. One of the ways organisations can keep up with this pace is to adequately prepare their employees through training in order to enhance their job performance. Job performance is hinged on the effectiveness of human capital management and human resources are very vital to the success of any organisation. This realization has propelled many employers to focus attention on employee development through training with the aim of keeping them motivated (Antwi & Analoui, 2008). However, the core purpose of training and developing employees is to improve their performance resulting in enhanced organisational performance (Elnaga & Imran, 2013).

Organisational training is of utmost importance, thus, many organisations invest in training. A survey in 2011 by the American Society of Training and Development estimated an expense of 156.2 billion dollars on employee training in the United States (Towler, Watson, & Surface, 2014). Suazo, Martinez, and Sandoval (2009) view training and development as a very vital component of HR. According to them, it serves as a means of communicating to employees what their expected roles are, the skills and abilities needed to effectively perform at their various positions.

Training and development has several benefits both to the employees and organisation at large. Employees who go through frequent training tend to benefit from a number of areas such as enhancement in career competencies, employee satisfaction, and employee performance, just to mention a few (Acquah, 2015; Armstrong, 2010; Bohlander & Snell, 2010). Making reference to career competencies, employees are empowered to acquire both the soft and technical skills necessitated by their jobs (Jehanzeb & Bashir, 2013). Davis and Yi (2004) maintained that through training, technical skills such as the improvement in computer literacy of employees have been enhanced. Reassuringly, Hill and Lent, 2006 state that, the ultimate or bottom line of training is to inspire positive changes in employees as well as to improve their career or job competencies.

Employees do not only acquire skills to enhance their career competencies but also experience a sense of satisfaction. According to Garger (1999), employees do not attach any emotions to organisations which have no interest in their personal development. When organisations position training as a means of only achieving organisational goals, the intended purpose of training would be defeated. Conversely, when training is communicated to employees or staff as a win-win situation, that is, the employees benefit through personal development as well as overall organisational benefit, some level of satisfaction will be experienced by the employees (Logan, 2000; Aguinis & Kraiger, 2009). In a nutshell, employees in the end perform better when their career competencies are enhanced, and are satisfied at work.

Training occurs in all spheres of business operation both in service and non-service sectors. The insurance industry in Africa is said to be growing at a relatively slow pace in comparison with those of developed nations (Allen *et al*., 2011). Though Ghana has quite a huge insurance sector employing a number of highly skilled employees, a number of actors in the country have indicated that majority of the citizens do not have total trust in insurance companies (Daily Graphic: 3rd January, 2012). These facts go to prove the need for adequate effective training and development of human resources in the insurance companies which would develop the required skill needed to attract and encourage individuals to patronize insurance products.

Scholars and practitioners in recent times are increasingly acknowledging the importance of human resource development and training (Hitt, Biermant, Shimizu, & Kochhar, 2001; Kum, Cowden & Karodia, 2014; Argaw & Bayissa, 2015). McDowell and Saunders (2010) attribute this realization to the intense competition many organisations are faced with.

In a similar vein, Sanjeerkumar and Yanan (2011) opine that employee training has an unmistakable reflection on job performance thus, receiving a lot of attention from a myriad of business sectors. They stress that one of the ways of ensuring business survival is to focus on employee training and development for an increase in job efficiency.

Employee training also serves as a means of closing the gap between current performance and expected future performance (Weil & Woodwall, 2005). It is worth mentioning that while training focuses on passing on a specified skill to do a particular job, development, generally through conscious and unconscious learning enhances the growth of individual skills and abilities (Cole, 2006). It can be said that training takes place at a specific time where employees are equipped with skills. Development on the other hand is a gradual process where skills are improved through the process of continuous learning. Many benefits accrue organisations that provide training to their employees including: the provision of employees with skills that enhance performance, overall development of organisational performance as a result of enhanced employee skills and increase in productivity and performance among other benefits (Armstrong, 2010; Bohlander & Snell, 2010).

In a nutshell, it is an undeniable fact that employees are a vital, valuable and expensive resource for all organisations irrespective of their size and age. Thus, organisations that place an emphasis on the training and development of their employee stand to gain in diverse ways. Not only are employee job performances enhanced but organisational performance is also improved upon. Additionally, such companies are able to gain a competitive edge over other players in the industry. This obviously enhances employee satisfaction and eventually employee retention. However, for training and development programmes to give the needed benefits to both employees and organisations, they must be effective (Falola, Osibanjo & Ojo, 2014). Haywood (1992 as cited in Saad & Mat, 2010) noted that several factors affect the effectiveness of training and development, despite the fact that in the working world, training is one factor that can enhance individual and organisational performance. Thus, the effectiveness of training and development involves the extent to which training and development programmes achieve their intended purposes and result in desired benefits for individuals and organisations (Falola *et al*., 2014). As such, there is the need for assessing the effectiveness of training and development programmes for employees so as to improve training and training-related activities such as mentoring and other transfer of learning support (Saad & Mat, 2010). It is therefore imperative to study the effectiveness of training and development practices in selected Insurance firms in Ghana.

1.2 Statement of the Problem

Kumplate (2007) suggests that managing human resource is admittedly a key component in knowledge based economies. Hence, it has been the desire for organisations to create a skillful workforce through training Nikandrou *et al.* (2009). It is for this reason that organisations go to a large extent (in terms of cost) in training their personnel/staff and offering developmental practices and investing heavily in training programmes (Grossman & Salas, 2011; Sung & Choi, 2009). For example, Hanson (2007) reported that close to 3 percent of wage bills is used as expenditure on training and so also in every year, nearly 45 percent of trainees are offered the needed training.

Training is often criticized and this is because most often its vision is something extremely costly and this does not transfer to the precise job or enhances the bottom line (Caudron, 2002; Kraiger *et al*., 2004). Moreover, training and development are also viewed as cost centers that need to be controlled or downsized during lean times.

Nevertheless, the extent to which training has impacted meaningfully on the desired results, that is, in terms of training effectiveness (e.g. enhanced human performance and superior organisational competitiveness) or the level to which the usefulness of knowledge, skills and attitude acquired during training sessions on the job, i.e., training transfer (Holton *et al.*, 2000) has been a source of concern for most organisations due to the doubtful nature of the outcomes of these programmes (Arthur *et al.*, 2003).

Thus, there is the need to evaluate human resource intervention to assess its impact on the objective or goals of business (Kaufman *et al*., 1995). Therefore, it is a great concern for these organisations to measure the effectiveness of the training output/results. Subsequently, institutions use models that have been developed for measuring effectiveness of training. Most often, these models measure effectiveness from the view point of management and neglect the views of staff or other interested parties (Guerci *et al*., 2010).

When training is organized by institutions, it is the staff that participate and therefore their views on how training should be organized are of critical concern. However, in most organisations training models or programmes are designed to suit the framework of management, and staff abide by them. However, Guerci *et al*. (2010) suggest that for a more effective training programme all stakeholders should be involved in the design.

Failure to incorporate their views can have implications for the organisation, the staff and the goals of the organisation. For example, if staff fail to corporate with training because they are uncomfortable with the training programmes. In other words, if they feel the training does not address their unique challenges in their day to day activities, it can lead to discontentment which can eventually demoralize staff from attending training. This can eventually make training and development organized by institutions for their staff less effective. In this way, the organisation stands a chance of incurring cost. That is, after all the expenditure (cost) incurred in training the results amounts to nothing, the goals for which the training was intended might not be achieved, and the training programme may be deemed ineffective. It is in this direction that the current study finds it critical to understand staff perception on the effectiveness of training and development practices implemented by the insurance company and how it translates into the goals of these institutions.

1.3 Purpose of the Study

The purpose of the study is to understand the effectiveness of training and development practices in selected Insurance firms in Ghana.

1.4 Research Objectives

Specifically, the study seeks to achieve the following objectives:

1. To ascertain the perceptions of staff regarding training and development.
2. To find out the dimensions of training practices and development practices from the perspectives of staff.
3. To find out the relative strengths of the training practices and the development practices.
4. To ascertain the meaning of the effectiveness of training and development.

1.5 Research Questions

From the above stated research objectives, research questions that inform the study are:

1. What are the perceptions of staff regarding training and development?
2. From the perspective of staff, what are the dimensions of the training practices and development practices?
3. From the perspectives of the staff, what are the relative strengths of training practices and development practices?

4. What is the meaning of training and development effectiveness from the viewpoints of staff?

1.6 Definition of Key Concepts

For the purpose of achieving the objective of the study it was important to define and bring out the meaning behind the key concepts used for this study. The key concepts are therefore explained as follows:

1. Training is defined as a deliberate attempt by an organisation to boost employees' learning and work-related competence (Bramley & Kitson, 1994).

2. Saad and Mat (2010) defined development as the amelioration of all vital expertise that an employee must possess in order to be effective.

3. Effectiveness as defined by Berry (2006) is the employee's capability to study, imbibe and sustain the expertise that has been learnt or the know-how and then makes use of the skills and the know-how in the course of performing his task.

4. Effectiveness of training and development involves the extent to which training and development programmes achieve their intended purposes and result in desired benefits for individuals and organisations (Falola *et al*., 2014).

1.7 Scope of the study

The study to a large extent examined the effectiveness of training and development practices in selected Ghanaian Insurance firms in the Greater Accra Region of Ghana. The study focuses on the insurance industry in Ghana and involves only permanent employees of the selected insurance firms.

1.8 Significance of the Study

The purpose of this study seeks to give out a significant contribution to research, practice and policy. With regards to significance to research the study goes beyond most recent studies on effectiveness of training and development practices that often adopt quantitative approach and does not look at qualitative approach to provide in-depth knowledge on the study area. The researcher believes that the findings of this study can increase the existing store of knowledge on the subject and gives future research direction.

On the aspect of significance to practice, this study provides insightful knowledge to management of Insurance companies and other financial institutions in Ghana and beyond, the need to uphold and sustain effective training and development practices as a tool to contribute to committed employees and further improve employees' performance to aid business survival. The findings as well add up to human resource management knowledge as it provided some practical suggestions to managers.

Finally, the study suggests guidelines to policy makers like board of directors, shareholders and government the need for effective training and development practices and its effect on employees' performance. This is useful as it provides important insight to policy makers the benefit that effective training and development plays on the development of the insurance industry and corporate entities at large.

1.9 Chapter Disposition

The study comprises of five chapters. The first chapter focuses on the introduction of the study which comprises the background of the study, the problems stated, the research purpose and objectives, the research questions, scope of the study, significance of the study, definition of key concepts and the chapter disposition of the study. The next chapter is the literature review which focuses on theoretical review, empirical review and framework of the study. The unit gives detailed information on the concept of training and development and other issues relating to the purpose of the study. Chapter three focuses on the methodology adopted for the study which comprises of mainly the research paradigm, study design, study population, sources of data collection, sampling technique and sample size, research instrument, ethical consideration, data collection and data analysis procedure. Chapter four of the study deals with the analysis of data and presentation of findings. It also provides further explanation on the results and references to the literature that has been reviewed. The last section of the study is chapter five which is the concluding chapter and bothers on the summary of the main findings of the study, conclusions drawn and some suggestions for improving training and development practices of the selected Insurance firms and recommendations for future studies.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews literature on training and development practices. It entails the definitions of key concepts, theory, models, framework and empirical literature on training and development effectiveness.

2.2 Definition of Training

Training comprises a fundamental concept in development under human resource. It is associated with creating and building a specific skill to a preferred standard by teaching and practice. The successful performance of any business requires that the workforce learn to execute their jobs at an acceptable level of expertise. Even though, that is the underlying basis for training there are different definitions of training which will be explored in the subsequent paragraphs.

For example, Dessler (2008) defined training as a procedure for providing new ideas or introducing employees to the fundamental skills they need to execute their jobs. Boella and Turner (2005) defined training as "a planned process which helps to provide on the job experience, and modify the attitudes, skills and knowledge of employees to achieve satisfactory performances while handling their daily task or activities" (p. 4). They further recognized three basic factors that every individual must have in order to effectively perform their duties in their study. They are knowledge, skills and attitudes. They also suggested that these elements can only be developed and enhanced through efficient training in organisations. Thus, the efficient implementation of recognized processes to impart knowledge and assist employees to attain the skills needed for them to execute their jobs adequately can be referred to as training.

In addition, Blanchard (2004) described training as the concentrating on the attainment of knowledge, skills and attitudes required to carry out more successfully on one's existing job. Weightman (2006) explained that training refers to detailed actions geared towards enhancing the skills and knowledge required to accomplish objectives within a short period of time. Moreover, Ghosh (2000) remarked that training does indicate the practice concerned in enhancing the aptitudes, skills and abilities of the workforce to achieve particular jobs and that training aids to update old talents and expand on innovative talents. Therefore, Beardwell and Holden (1994) asserted that training happens to be one of the tools at the disposal of human resource department and organisations in the creation of human resource strategies.

In a similar view, an organized development of the knowledge, skills and attitude mandatory by a person to sufficiently carry out a specified assignment or job can be referred to as training by Armstrong (2012). Training can be referred to as providing the environment in which individuals can learn efficiently. To learn is "to gain knowledge, skill, ability" (King, 1968, p.125). Training has conventionally been defined as the practice by which persons modify their skills, knowledge, mind-set, and/or actions (Robbins & DeCenzo, 1998).

Consequently, the current study adopts the training definition of Bramley and Kitson (1994). They defined training as a deliberate attempt by an organisation to boost employees' learning and work-related competence. This is because their definition encompasses or is a collective summary of skills, knowledge and attitude acquisition. In a simpler form, training can be presented as skill development for persons and groups of people. In general, training involves presentation and learning of content as a means for improving skills development and enhancing workplace attitude to augment performance. Furthermore, training is an orderly re-organisation of actions, approach and skills through learning- education, teaching and designed experience (Gerret & Brian, 2007).

From the various definitions of training, it can be seen that training is planned to modify or advance the performance of the workforce at the work place so as to motivate efficiency. The fundamental rationale of training is to support the organisation to attain its short and long term objectives by adding up significance to its human capital. The aim of training is to make up for the shortfalls in what is happening and what should have happened. The idea is on generating exact action programmes and commitment that centers people interest on applying their newly acquired skills and thoughts back at work. Training is embarked on to realize some needs. As a result, training and development are required, based on the fact that they are carried out to address certain knowledge gaps which are found in an organisation. Thus, training and development becomes significant in the workplace context given that training and development is the only way that the gap between organisational activities and the desired need of a changing society are bridged. This has resulted in an increase in employees' knowledge, skill, ability and attitude.

2.3.1 Definition of training practices

Training practices refer to all organisational activities dedicated to the effective development of skills, knowledge of its human resources as well as ensuring that these resources are employed towards the achievement of organisational goals (Altarawmneh & Al-Kilani, 2010). Hence, the authentic implementation of training methods to advance upon one's skills and knowledge is termed as training practices.

2.3.2 Dimensions of Training

Business case studies explained training according to two methods, classifying them into On-the-job training and Off-the-job training.

2.3.2.1 On-the-job Training

On-the-job training entails learning innovative skills through practice at work. A fresh worker will be given a ‘mentor’ to assist them adjust and fit into the organisation and to coach them. The worker is able to undertake innovative skills in actual situations. On-the-job training happens to be one of the ways individuals adopt and acquire the required skills: through the application and operating with the same machinery and equipment during training. This method is an effective method because trainees acquire the skills within the real working condition than in an artificial environment. Some of the techniques or examples of on-the-job training practice include job rotation, internship, and job assignments.

2.3.2.2 Off-the-job Training

Off-the-job training, on the other hand, creates prospects for individuals to expand their scope of learning and in most cases be a relevant preliminary step to on-the-job training practices. It entails taking staff away from their workplace to be taught or trained. The training is mostly organized in the workplace (office building) or externally, as lessons prepared and taught by specialist or resource persons. This method of training happens to be costly and this is as a result of paying trainers and also the fact that while employees are away being trained, they are not able to execute their assigned duties in their organisations and thus productive hours are lost.

On the other hand, off-the-job training permits workers to assume and apply multiple approaches and can offer an invigorating change of outlook. The following case study methods, vestibule training, e-learning and classroom training method are considered as some techniques or examples of off-the-job training practices.

2.3.3 Types of Training methods

Training of the human resource is a crucial business activity for a company in order to succeed in the constantly changing business environment. The field of human resource development as well as pedagogy is still evolving. Consequently, several types of training methods have been developed. These methods include: job rotation training method, internship training, understudy assignment method, team training, vestibule training method, classroom training method, e-learning training, simulation training techniques, sensitivity training and case studies method of training. These methods are explained below.

(i) Job *Rotation Method of Training:* This method of training involves the movement of trainee in the various departments of an organisation. The objective is to make the trainee conversant with most of the activities provided by each department. Therefore, it gives trainee a higher form of job experience in almost every aspect of the organisation other than when the trainee will be deployed to work. In totality it gives the trainee a bigger picture of the entire activity of the company and places the trainee in a better position to understand issues that arise from each department in the organisation.

(ii) *Internship Training:* This method of training is essential to bridge the gap between what is mostly taught at school and what is expected at the work place. This method involves a trainee mostly those still in school or those who have completed to have a fair knowledge of what the business world entails. They are taken on by companies and then introduced to the process the business engages in. This is for the trainee to adopt and acquire some form of job experiences while still studying or after completion waiting to be fully employed.

(iii) *Understudy Assignment method:* This method of training involves a trainee understudying a superior at the work place. In other words, a subordinate is assigned to a manager or a superior whose duty is to impart skill and knowledge to the subordinate in order for the subordinate to become very proficient in the work. The effectiveness of this method is mostly dependent on the two parties, i.e., the trainee and the superior.

(iv) *Team Training:* This method of training requires that individual trainees are put in groups in order to solve or tackle problems assigned to them. The motive is to help individuals work effectively together as a team. This method is commonly used in the army, manufacturing industry and the government sector. In an attempt to make team training more effective some team training methods have been established and created such as cross-training, harmonization training, leadership, self-correction and distributed team training.

(v) *Vestibule Training Method:* This is a method of training where members of the training are placed under similar or identical setting which is equivalent to what is expected to be seen at the actual work place. This method is very essential because it gives trainees a first-hand experience of what is to be expected in their day to day business activity before they even start the work. Therefore, the challenge of putting what has been taught to the actual business working condition is minimized or almost eliminated. This is because they happen to do what is almost expected of them to do if they were actually working.

(vi) *Classroom Training Method:* This method of training requires both trainer and trainees to be at a particular setting at the same time in order for discussion and exchange of essential information, thoughts and knowledge of a particular subject to be successful. It is very important because it allows for direct and personal form of interaction between the trainees and the trainer. Thus, unresolved, confusion and misunderstanding on subject matters are better resolved in such a method.

(vii) *E-Learning Training:* The E- learning training method happens to be one of the recent training methods. It is purely based on information technology that has been developed to promote and augment education and learning processes. It also provides different forms of learning strategies that aids in the transfer of information and skills. One of its advantage is the fact that it is less expensive compared to the other methods and also it can be used anywhere there is internet connection. Besides, it is simple to update, handle and can be used by lot of people at a given time.

(viii) *Simulation Training Techniques:* The simulation training method is often used to shape employees in managerial roles. This method is relevant because it has been found as an alternative solution to the traditional on-the-job or the off-the-job methods. This is because most studies have suggested that the traditional methods of training have not been able to fully develop the skills and capabilities of managers. Thus, the need for such a more intensive method. As such this method suggests that managers need to undergo some form of simulation process in order to fully develop their capabilities.

(ix) *Sensitivity Training*: This method of training is mostly designed for managers of businesses. It is purposely used to train managers on the act of developing a sense of consciousness and understanding to the behavioural pattern of themselves and of others. The relevance of sensitivity training is to create the capability to comprehend themselves and the actions of others and to recognize their human relation skills, wants and how best to contain the thoughts of others in order to be a good leader.

(x) *Case Studies Method of Training:* This method's major goal is to help managers or leaders to overcome dispute and difficulties in their everyday activities at work.

Therefore, problems that affect the daily business organisation are developed in cases or case study form so managers can try and solve. In most instances, the case studies may include name and history of company, what the company deals in whether services or production, the budget, and sometimes the organisational structure. Members are then introduced to the case study and made to point out the challenges in the case study. Also, they are asked to critically analyze and evaluate the case study. Finally, they are made to come up with appropriate recommendations to help tackle such challenges.

2.3.4 Training Effectiveness

Training effectiveness according to Berry (2006) defined the concept as trainee's capacity to learn, understand and retain the innovative skills set or knowledge and their ability to convey these skills and knowledge studied onto the work. Tracy *et al*. (2001) conceptualized training effectiveness as encompassing the acquisition of training and the transfer of training. Transfer of training as indicated by Baldwin and Ford (1998) is recognized to be an excellent indicator of training effectiveness.

Similarly, Broad and Newstrom (1992) suggested that for training to be considered effective, the worker must in reality transfer the knowledge and skill studied during training to the work. Hung (2004) stressed that a large amount of research conducted in the field of training effectiveness have focused on establishing a relationship between training application (individual and organisation) and training effectiveness. Thus, training effectiveness measures the degree to which training realizes its proposed results, for example, to improve work performance (Krager, Ford & Salas, 1993). Also, the effectiveness of training gives the suggestion that training practices have made a perceptible distinction and a positive impact in the appropriate section of performance after the training is done.

Therefore, how effective any training programme will be is not primarily determined by how successfully one attains critical knowledge as cited by Ellis *et al*. (2005) but also the capacity for one to efficiently perform and apply the knowledge gained to the working environment where the change is required. Thus, employees should be assessed by evaluating their newly attained skills with the objectives defined by the purpose of the training agenda.

Also, training effectiveness is examined by the extent to which desired objectives of a training programme(s) are obtained (Punia & Kant, 2013). This is espoused by Noe (2010) that training is deemed effective and successful when it is able to establish a link to the organisational needs. Moreover, Tracy *et al*. (2001) perceived training efficacy to be made up of understanding what has been taught and the ability to convey it onto the job. Conveyance of what one learns is believed to be the appropriate measure of training efficacy as advanced by Baldwin and Ford (1998). Also, training efficacy is dependent on the training requirement, training structure, the capability of the trainer and that of the trainee.

2.4 Definition of Development

Development programmes have been acknowledged as significant rudiments in the concept to alter business cultures and redirect organisations on their core strategies. These programmes are designed to equip executives to manage with the contemporary business environments, where change appears to be ubiquitous; companies in the desire to increase the influence of the employees they recruit towards advancing corporate performance adopt the use of development programmes to groom them up for such challenges.

Consequently, employee development refers to a wide range of activities with diverse functions and processes, which often surpass a specific position or profession and may contain a career-related factor (Birdi *et al*., 1997). However, in contrast to the literature on training, development is more fragmented. This may probably be due to the fact that the concept of development varies from different perspectives. For instance, development can be defined from the organisational-level human resource development orientated programmes (Thomson *et al*., 1998) or the executive capability perspective (Boyatzis, 1982). It can also be defined from the response effects perspective (Ilgen *et al*., 1979), participation in development activities (Maurer *et al*., 2002) and finally the learning organisation (Senge, 1990).

Even though there are several definitions as far as development is concerned the study adopts the definition of Anlesinya, Bukari and Eshun (2014) as its definition of development as it further reviews other definitions to help expatiate and give a better understanding of development.

Thus, Anlesinya, Bukari and Eshun (2015, p. 285) define employee development as "the use of strategies such as career planning, job rotation, coaching, mentoring, job training and proficiency courses such as technical courses and professional certifications to improve the current and future job performance of employees. It also involves existence of a congenial atmosphere in organisations that encourage employees to add value to them to enhance their current and future goal attainment in a cost effective ways".

Others like Armstrong (2012) define development as the growth or realization of an individual's capacity and potential through the creation of learning and educational practices. In a study by Weightman (2006), specific activities geared towards improving the knowledge and skills needed in less distinct objectives that are achieved in the longer term is referred to as development.

Also, for Saraswathi (2010), human resource development in organisational perspective is a process by which the workers assisted in planning a system to obtain abilities that are essential in performing a variety of functions related to their current or anticipated functional roles; expand their common abilities as individuals and to ascertain and develop their own inherent potentials for themselves as individuals and the organisational development practices; develop an executive background in which supervisor-subordinate relationship is positive or strong; joint effort and cooperation among sub-units are effective and contribute to the proficient well-being, inspiration and the pride of the workforce. Harrison (2009, p. 8) defined development as "the primary purpose of learning and development is to aid collective progress through the collaborative, expert and ethical stimulation and facilitation of learning and knowledge that support business goals, develop individual potential, respect and build on diversity."

2.4.1 Development Practices/Programmes/Dimensions

Development activities can be said to be both formal and informal. Consequently, development activities or dimensions may present themselves in more formal way which thus draws out recognized learning, such as action learning, in-house programmes and qualification-based education. In the same way development programmes or dimensions may also present themselves in an informal way, for example, deliberations with the supervisors (Birdi *et al*, 1997) where learning occurs informally. Some of the practices or dimensions of development are coaching, mentoring, networking, job assignment and action learning. These concepts are discussed in detail in the subsequent paragraphs.

2.4.1.1 Coaching

Coaching as described by Peterson (1996) involves activities that practically involve goal-focused forms of one-on-one learning and behavioural change. Its primary purpose is centered on developing individual performance and individual contentment, which accordingly leads to improving managerial efficacy (Kilburg, 1996). Coaching implies a continuous practice instead of a onetime event. As such coaching can be used to improve a person's performance, develop a profession or improve managerial matters for example culture changes (Katz and Miller, 1996). It is a practice that can either take a short term (solving specific issues) or a long term (this involves series of meetings). When an entire group is provided with one coach this improves or places all the group members at equal pegging. However, coaching should be decisively and deliberately applied, that is, coaching should be centered on the individual who really needs it; otherwise, the objective of coaching becomes flawed.

2.4.1.2 Mentoring

Mentoring comprises of assisting individuals through advising, training, instructing and directing them. Mentoring relationships differ and this is dependent on the nature of the mentor, the arrangement, location, and length of the relationship. Hence, the arrangement and technique of the mentoring relationship is important. The mentoring relationship is conceptualized as a specialist based, hierarchical, and one-directional model. On the other hand, a relational model is the type of mentoring where the mentor steps out of the specialist role, giving space or room for the possibility of being influenced by others, practicing fluid expertise (Fletcher, 1999).

Mentoring comes in two differents forms, that is, the formal and informal mentoring development. The formal developmental relationships are revered form of the on-the-job experience used for leadership development. According to Kram and Bragar (1992) formal planned mentoring programmes are allocated, sustained and observed by the institution. Whereas the informal is unplanned form of mentoring and it is mostly encouraged by organisations however, not formalized by it.

In some instances there exist a thin line between coaching and mentoring. However, coaching has been suggested as one exacting mentoring role in conjuction with funding, protection, demanding assignments and exposure to executive philosophy (Kram, 1985).

That is to say the opportunity to view and interrelate with senior executive members is a crucial component of mentoring because it aids in creating a more reliable and deliberate standpoint of the organisation. To expatiate more on the relationship on the deliberate standpoint of the organisation. It improves the collective intellectual depiction and understandings of imperative organisational concerns.

2.4.1.3 Networking

In an attempt to break down barriers between practical areas, institutions have developed actions that seek to foster a wider network among individual employees. An essential objective of networking initiative is to create executives beyond simply knowing what and who and how in relation to resource problem solving. In other words networking involves intensifying and increasing one's understanding through exposing the person to the views of others. It also refers to encouraging memebers of an institution to form commitments with other external employees who are not part of their direct work faction. Thus, networking can be described as investing and creating social capital with the sole aim of building support.

2.4.1.4 Job assignments

Worldwide it has been observed and documented that experience is among one of the very significant tutors and this is very relevant to development in organisations. One way to develop individuals in an organisation is through job experience. This McCauley and Brutus (1998) suggest to include how administrators study, experience individual change and achieve leadership capability which results from the functions, responsibilities and task experienced in their work. Job assignments have been recognized as principally helpful to executives in learning about building teams and developing superior strategic thinkers which will help to improve upon one's skills (McCall, 1988). In developing experience matching individuals with the right development assigmnet is very critical.

2.4.1.5 Action Learning

Action-learning project provide a vital factor of the development agenda across institutions. Action learning theory is based on the assumption that people study most efficiently when operating on synchronized institutional problems (Revans, 1980). It is an uninterrupted practice of learning and indication, sustained by colleagues with the objective of having things done.

This kind of practical management development technique, noted as "action learning" by Reginald Revans (1982), has been a very popular approach to managerial development for more than 20 years (Collins & Holton, 2004). In brief, action learning projects bring together a team of high prospective workforce to learn modern business problems and appropriate suggestions to senior administrative executives. Certainly, action-learning practices are essential components of commendable managerial development programmes at most businesses. Action learning leads to ease and flexibility concerning a record of high prospective workers. Also in terms of succession planning systems, it is a concentration on action-oriented developmental programmes planned to improve management proficiencies associated with the institutional strategic objective (Charan, 2005).

2.4.2 Development Effectiveness

In order for development activities or practices to be efficient, development practices should be an organized procedure in an institution rather than a person's ambitious, sporadic project. Development concepts as a sum total, has so far primarily centered on developing persons. All the same, management in institutions is more a group function than the function of individuals, and therefore Kur and Bunning (2002) stress that development concepts should in the future consist of both group skillfulness and those of groups of executives.

It is in this regard that Vardiman *et al*. (2006) emphasized that organisations with efficient superiors tend to be resourceful, react and respond to changes in markets and environments, ingeniously tackle challenges, and maintain better performance. It is imperative that all human resources personnel be equipped with managerial skills (McCauley & Douglas, 2004) because managerial functions and practices are vital in setting direction, developing association, and fostering dedication in groups of people (Johnson, 2000).

Also, Morrison *et al*. (2003), suggests that the fundamental nature of management conventionally has been the capacity to first comprehend the theories and concepts of management and then to relate to them in real life situation. Therefore, there is the need for effective development programmes to equip, mould and transform employees to better position them to take competitive advantage in the competitive market.

However, the non-existence of efficient development programme has had a major effect on the capacity of institutions to put into practice and maintain tactical change initiatives. It is in this light that Reinertsen *et al*. (2005) propose that managerial skills should comprise of such essentials as being proactive, setting targets, communicating, rallying support for the vision, planning for its execution and putting the policies in place.

Thus, it is imperative that organisations develop particular interest to effective development of future leaders in order to maintain long-standing efficient management processes and high organisational performance. In addition, Allio (2005) suggests that it is significant that development programmes initially establish a standard for measuring leadership effectiveness, and then propose experiments that can ascertain a causal or statistically significant association between training initiatives and management capabilities. It is also essential to expand a better understanding of the situation or contextual factors required to facilitate the development of efficient managers. In appreciating such a scenario, then, senior executives can expand the critical factors to make possible the growth of future managers through effective development programmes.

Effective development process also depends on the ability to motivate applicants to replicate the learning practices in order to enhance the transfer of knowledge and skills to the job framework. It is therefore, crucial that managers are provided with the chance to carry out the newly acquired skills and knowledge in actual working conditions. Development practices or processes involve two main thoughts, that is, understanding of the concepts and the capability to carry out these concepts. It therefore, becomes imperative that management draw from an extensive field of academic tools to relate theory with implementation (Morrison *et al*., 2003).

In the quest to align practice with theory there is the need to appreciate elements that make development practices or programmes effective or successful. It is in this regard that Popper and Lipshitz (1993) suggested three elements to an effective management development agenda. These are developing self-efficacy, creating awareness of modes and developing precise management proficiency. Developing self-efficacy in the domain of leadership has been rated as the first thing to be done. Self-efficacy in this light is the degree to which an individual believes he can execute successfully in a particular area. The second is creating awareness of modes of encouraging others. Various models of leadership are based on diverse models of motivation. Hence, creating various forms of leaders entails improving awareness of diverse modes of motivation.

The third which happens to be the final element is creating precise and exact management skills. Management skills are expertise that managers use in their interactions with subordinates. They comprise oral and written presentation, organizing group meetings, interviewing, giving feedback, etc. thus, enhancing management proficiencies tend to advance the efficiency of the interpersonal practices between managers and subordinates, and as a result increases subordinates' motivation.

In summary, effective development is to produce good leaders and as suggested by Allio (2005), the principal objective of a good manager is to strengthen principles and objectives, build up on the vision and approach, build continuity, and establish the right institutional change. Thus, the ability for the leader to transfer what has been learnt in the form of skill and knowledge to the actual day to day activity of running the organisation implies that the development programme has been effective. Thus the final aspect is seen when the appropriate organisational change in the form of gaining competitive edge over competitors and sustaining it, is attained.

2.5 Theoretical Framework

The study relies on the Resource-Based View (RBV) theory, the theory of organisational learning and some training evaluation model such as the Kirkpatrick model and the CIRO model. The organisational learning theory helps in the conceptualization of why organisations need to continuously learn through training and development in order to gain a competitive edge over rivalry organisations. The training evaluation models help the study better understand the measures used in evaluating or determining the effectiveness of organizing training and development in most organisations.

2.5.1 Resource-Based View

The resource-based view (RBV), originally captured by Barney (1991) in his article "Firm Resources and Sustained Competitive Advantage", has been seen as a managerial tool and concept that seeks to guide organisations towards gaining competitive advantage. Barney (1991) asserted that organisations must determine their strategic internal resources and exploit these resources in order to gain and sustain their competitive advantages. According to King and Lenox (2001, p. 2), "the RBV focuses managerial attention on the firm's internal resources in an effort to identify those assets, capabilities and competencies with the potential to deliver superior competitive advantages." Barney (1991) defines resources as "all assets, capabilities, organisational processes, firm attributes, information, knowledge, etc. controlled by a firm that enable the firm to conceive of and implement strategies that improve its efficiency and effectiveness"; and capabilities as "a special type of resource, specifically an organisationally embedded non-transferable firm-specific resource whose purpose is to improve the productivity of the other resources possessed by the firm" (as cited in Barney, 2001, p. 101).

Fahy and Smithee (1999) maintained that the achievement of competitive advantage is important for organisations and it is central in the strategic management literature. Thus, the RBV allows organisations and managers to strategise and evaluate potential resources and factors that can be used to gain competitive advantage. Barney (1991, 2001) posits that examining the relationship between resources and competitive advantage. Therefore, managers must expend a great deal of effort in identifying, understanding and classifying core competencies and resources (Barney, 1991). As such, Hooley, Greenley, Fahy and Cadogan (2001) identified three (3) key managerial tasks:

1. Identify the firm's key potential resources
2. Evaluate the resource whether they fulfil the VRIN criteria; Valuable, Rare, Imperfectly imitable, and Non-substitutable.
3. Develop, nurture and protect resources that pass this evaluation

Kings and Lenox (2001) indicate that the human resource of an organisation is one major resource that is imperative for gaining competitive advantage. Thus, Barney (1991) maintains that management must invest in programmes to develop, nurture and maintain key human resources and competencies. Organisations can achieve sustainable competitive advantage by controlling their human resources against competing rivals (Barney 1991; Kings & Lenox, 2001). Therefore, it is important invest in training programmes that seek to enhance the knowledge, skills, abilities, capabilities, and competencies of their human resource that would make the employees more valuable to the company than its rivals. Furthermore, in order to properly develop the human resource, the training programmes must be effective to equip the employees with the requisite skills, knowledge and abilities so as to make the human resource capable of achieving sustainable competitive advantage for the organisations.

2.5.1 Organisational Learning Theory

The theory of organisational learning can be originally traced to the works of Cyert (1963) and Argyris and Schon (1978). Argyris and Schon (1978) explain organisational learning as taking place when "members of the organisation act as learning agents of the organisation, responding to changes in the internal and external environments of the organisation by detecting and correcting errors in organisational theory-in-use, and embedding the results of their enquiring in private images and shared maps of organisation" (p. 16).

The basic assumption of the theory is that firms improve their competitive position through constant learning. To improve one's competitiveness position, a firm must update its knowledge base. One of the activities that strengthen organisational learning is effective training and development of its employees. The utility of training and development practices is most probably to be recognized as the fundamental point from which all employees' development action comes, where a learning and development practice can be more readily perceived in a consultancy and advisory capacity.

According to Saraswathi (2010) development must embrace all employees in the organisation and must aim at challenging all to growth and self-development. Rowland (2004) put forward that concepts relating to intellectual capital, comprising organisational learning, are "more important in today's organisations than traditional assets such as natural resources and skilled labour" (p.33). Argyris and Schon (1996) stated that organisational learning emerged when organisations secure information (understanding, technology, system and procedures) of any variety by any kind. Organisational learning is therefore a systematic and changing practice in which organisational members obtain new information, developing new knowledge and consequently change their behaviours (Huber, 1991; Murray & Donegan, 2003).

Over the years the emergence of organisational learning theory has a means of ensuring organisational success in the long term. The continuous learning of employees or individuals in an organisational learning is an important driving force for organisational performance (Sorenson, 2003; Tucker, Nembhard & Edmondson, 2007).

In effect, organisational learning is a product of investigation done by the organisation concerned. What this seeks to say is that in situations where results expected are contrary to actual results, a group or an individual will find out or investigate to comprehend and if the need be find solution to the inconsistency. Considering the way investigations are done by the organisation, employee will engage in discussion or conversation with the other employees of the institution and through this, learning is achieved. This means that the direct product of the conversation done is learning. Argyris and Schon stressed that this conversation is always successful beyond defined institutional rules and way of doing things. The procedure to institutional learning by these two scholars relies on the comprehension of two contrary modes of operation.

2.5.2 Evaluation of Training Models

There are several training evaluation models that try to capture training and evaluate the training effectiveness. These models help to develop measures that allow for the evaluation of training effectiveness. That is to say, they provide some form of measurement or yardstick as to which one can assess, determine or evaluate the effectiveness of the organisation of training programmes. However, the current study makes use of the Kirkpatrick model and the CIRO model. The first model to be considered is the Kirkpatrick model which happens to be the most popular or extensively used training model. Over the years it has provided the primary design for training evaluations. The Kirkpatrick model identifies four categories of measures (Kirkpatrick, 1979). They are (i) Reaction (ii) Learning (iii) Behaviour and (iv) Results.

In explaining the Kirkpatrick model, the first category tries to measure training participants' reaction to the training programme. Thus, questions formulated from the first category are sometimes referred to as "happy sheet", as such reaction assesses how members feel, it is a measure of customer satisfaction on the topic, the instructor, the agenda, etc. Learning assesses the understanding of participants during the training period. In order to assess learning, short and simple test or quiz is conducted to evaluate participants understanding during training. Behaviour measures how the extent of knowledge gained during training is applied on the job. Behaviour is associated with transfer of training. Finally, results measure the overall outcome on training or the goals of the organisation.

Even though it has been the most widely used model, it has come under some criticisms or has been identified with some limitations. For example, Guerci *et al*. (2010) established the fact that the Kirkpatrick model excludes organisational context when it is used as a model of training evaluation. Hence, the model does not have some vital measurements of other factors that contribute to effective training before the training is conducted. He further, suggested that, the model assumes the perspective of the institution and it overlooks the assessment wants of all the other stakeholders concerned in the training process (Guerci *et al*., 2010).

Based on the above criticism other models of training evaluation have been developed in order to correct this effect. On the other hand, it is imperative to note that most of these new models developed are either based on an extension of the Kirkpatrick model. It is for this reason that the current study relies on the CIRO model in correcting this effect. The CIRO model unlike the Kirkpatrick model looks at measurement of critical factors of before and after training that affect the effectiveness of the training programme.

The CIRO model (Context; Input; Reaction; Outcome) developed by Warr *et al*. (1970) assesses efficiency by CIRO elements. The strength of the CIRO model lies in the measurement of management training programme and also the effectiveness deliberation of objectives (context and training). The CIRO model places emphasis on context and input. The Context measures the training needs and objective and Input measures possible training methods (lecture, presentations, discussions etc.). The reaction measures participant's views and suggestions about the training programme while the Outcome measures results of the training. Thus, the CIRO model seeks to look at the before and after of training.

2.6 Conceptual framework

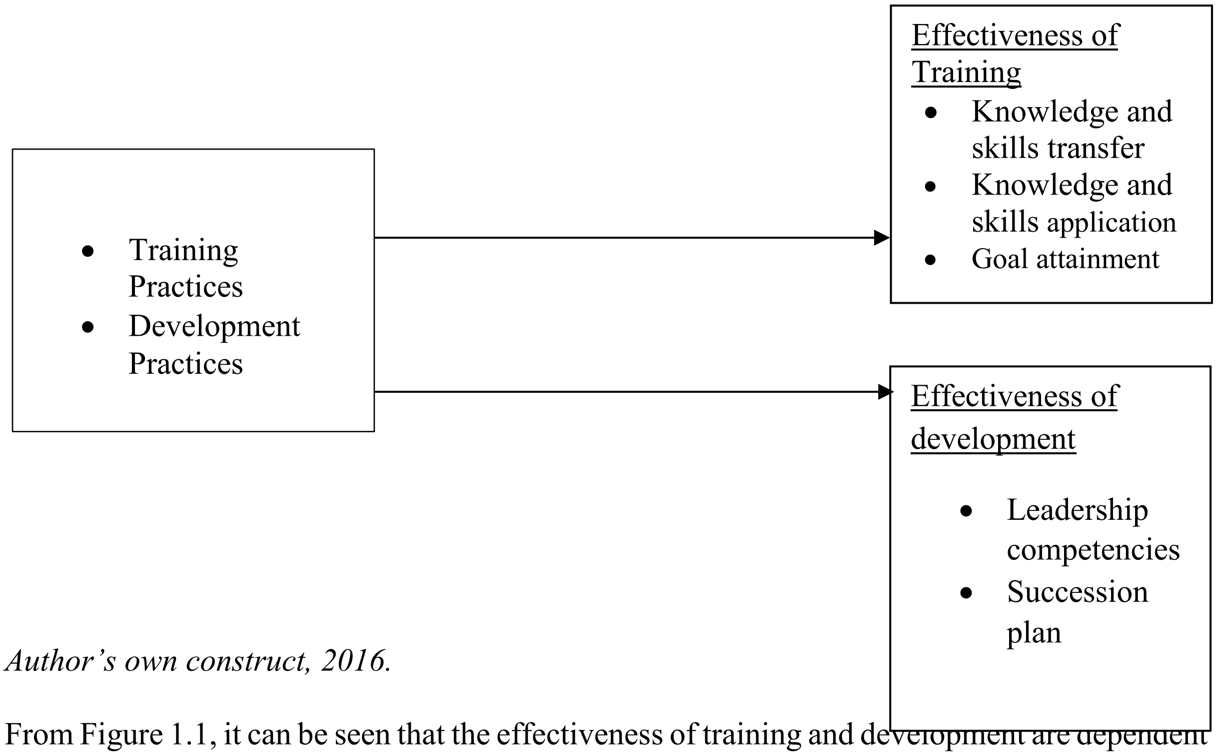
Most literature have indicated that development, training and resulting learning in organisations are imperative to individual and institutional continued existence. This is because any employee who has the ability to build up a transferable portfolio of skills remains employable in a competitive market (Maurer *et al*., 2002).

Also, Brown (2003) suggests that training and development practices rely in part on institutional circumstances such as assistance from top executives and the learning atmosphere within the organisation. Therefore, a learning organisation assists in transformation, empowers organisational members, motivates teamwork and distribution of information, creates prospects for learning, and encourages management development.

The current study draws on the several researches that have explained the relationship between these variables and how they transform into effective training and development. Figure 1.1 gives the pictorial framework that guided the study; thus, showing the relationship among the variables of interest.

Conceptual Framework showing the Proposed Relationship between Training and Development Practices and the Effectiveness of the Practices

Figure 1.1 Proposed Conceptual Framework



Author's own construct, 2016.

From Figure 1.1, it can be seen that the effectiveness of training and development are dependent on the practices of training and development that organisations pursue and implement. Thus, in order to obtain effective training such as knowledge and skills transfer as well as effective development seen through good leadership competencies, organisations must undertake good training and development practices.

2.7 Empirical Literature

2.7.1 Empirical Evidence on perception of training

Ashar *et al*. (2013) study indicates that diverse groups of employees perceive training to offer capabilities, knowledge and expertise that enhances one's performance and it eventually leads towards organisational performance. Substantially, staff mostly perceives training as the source of knowledge, skills and attitudes erudite during training in the work environment and as a result maintaining and applying these over a period of time. A study by Elangovan and Karakowsky (1999) revealed that workers will be highly inspired to undergo training and learn through the process if the training is linked with their expectations with regards to reward, promotion, improved performance and bonuses. These findings show that employees will develop a positive outlook towards training if they perceive the training process will enhance their personal development.

Another study on employee perception conducted by Wahab and Hussain (2014) revealed that employees perceived training as a means of only accessing basic skills required to perform their jobs. According to these researchers, the ultimate aim of training is to enhance employee and organisational performance. However, their study revealed that employees in the health sector in Pakistan did not see any importance of training and development apart from the acquisition of basic skills. Only a small percentage saw training as a means of self-development. Analysing these results, it appears that such employees do not have a positive disposition towards training and development, thus having a possible negative impact of the overall organisational performance.

Another perception by employees towards training is the availability of training. Existence of training refers to the degree to which workers feel they have access to training opportunities within the institute (Newman, Thanacoody & Hui, 2011). Previous research points out that employee with a positive disposition about perceived training opportunities will become committed to their organisations (Bartlett, 2001). Existence of training has been established to have an important impact on the extent of employee dedication. Additionally, Bulut and Culha (2010, p. 318) put forward that workers with higher perceptions of existence of training are more probable to exhibit higher levels of affective commitment. Thus, Ahmad and Bakar (2003:181) also indicated that organisations can improve worker perceptions toward availability of training by increasing training activities within the organisation.

2.8 Empirical Evidence on training effectiveness

Punia and Kant (2013) examined the effectiveness of training and its implication for the trainee and the organisation concerned. They found that attitude, motivation, emotional intelligence, training style and environment, support from management and work colleagues, basic ability, self-efficacy and also open-mindedness of the trainer have positive implications for the trainee and the organisation. Hashinda and Mahyudolin (2009) found factors like top management support, support of peers, job related factors, individual employees' attitude and deficiencies in training practice as the main factors that impact on training effectiveness.

Srivastava *et al*. (2012) assessed the effectiveness of different training programmes organized by the in- house training center of Tata Steal, Shavak Nanavati Training Institute (SNTI), India. Effectiveness of training was measured in terms of different results for instance, satisfaction level, reaction and results of members, and change in performance and behaviour as perceived by members, their direct superiors and heads of institutions. It became evident that the satisfaction levels of members, their supervisors and divisional heads were high. The members profited from the programme but transfer of learning was not as anticipated from the supervisors.

In a research done by Ramachandran (2010), he examined the efficacy of training and development programme of diverse cadre of workers working in a public sector organisation. The study found that workers varied in effectiveness of training programmes on the basis of demographic behaviours. It is also concluded that experience and education of the workers of the institution is predominating and an influential feature in training programme. In the never-ending drive for a competitive edge, businesses subscribe to the conviction that smarter, better trained workers increase the opportunities for success. The study further illustrates the viewpoint of workers in terms of diverse qualification and experiences behind imparting training in organisations.

2.9 Empirical Evidence on Development Practices

Mentoring is viewed as a principal efficient factor of development in context. For example, Giber *et al*., (1999) observed that mentoring along side action learning were seen to be relevenat components as far as development is concerened in their study. Singh (2003) conducted a study of 84 Indian firms to examine how many human resource development activities have been initiated by the businesses and the degree of association between the individual human resource activities and firm performance. The findings suggested that there were huge discrepancies in the human resource activities implemented by the firms. In addition, the study also observed that the collective effect of human resource performance index was important in forecasting a firm's performance as well as employee turnover and efficiency.

Becker *et al*. (2001) used High Performance Work Index (HPWI) to compare top ten percent institutions with bottom ten percent on different forms of assessment. The findings suggest there were considerable variation between the two groups. The top High Performance Work Index group adopted human resource development practices which vary completely from the bottom High Performance Work Index group of institutions. The former committed adequate funds to employment and selection, engaged more vital training system, recognized improved performance management and associated to the compensation system, used teams to much superior extent.

Moreover, findings from a study of London university graduates indicated that 90 percent of the sample expected their employers to assist in their development (Prickett, 1998). In addition to that, Holbeche (1998) also observed that one third of sample of high-fliers considered quitting if they are unable to enhance their expertise.

Another study done by Nathan *et al.* (1991) assessed review reactions using supervisor/subordinate dyads in a longitudinal questionnaire observing little but important variations in both supervisors' ratings of performance and in subordinates'' attitudinal measures following review procedures. The findings of the study support the fact that the developmental discussions, rather than mere performance ratings, will promote a person's performance results.

What is more, Greller (1998) in a study did stress the significance of appreciating the perspective in which reviews or appraisals take place, in addition to the central role of feedback using performance appraisal data and attitudinal measures from 137 workers. Findings from the study indicate that partaking in an appraisal was influenced most by which supervisor carried out the appraisal (more than by the exact conditions of the appraisal). In addition, the findings further indicated that responses to appraisals were moderated by subordinate experience and earlier feedback. The supervisors themselves were not likely to modify their own performance in appraisal interviews. It could be deducted from this research that only workers who have an efficient and open supervisor will gain from appraisals, stressing the critical function of the feedback source.

2.10 Empirical Evidence on Measures of Training and Development

Attia and Honeycutt (2012) conducted a study on United States (US) firms in Egypt. The purpose of the study was to develop the sales training practices by gaining an in-depth comprehension using the first two levels (reaction and learning) of training effectiveness measurement adopted from the Kirkpatrick model. Total sample of 79 sales managers of United States firms working in Egypt were interviewed. They assessed level 1 (reaction) by rating the plan and functions of their sales training courses. Level 2 evaluated the value of information obtained from training themes. Results indicated that the training either assisted or resolved sales and non-sales challenges of trainees.

In addition, Latif (2012) conducted a study to develop a structure to appraise workers' satisfaction with the training courses by highlighting its relevant indicators using data from an extensive literature review. The finding indicates that one of the four key measures of effective training has to do with training content satisfaction.

In another study, content was used as a measure of effective training by Alvelos *et al*. (2015). They contributed to the comprehension of the elements that influence training effectiveness. Using a sample of 202 employees working for an insurance company where they had training for a period of three months, the findings indicated an association between perceived content validity and transfer design, as well as with the incentive to advance work through learning.

A research done by Holton *et al.* (2000) revealed that there was a positive and significant association between perceived content validity and factors relating to the work environment such as peers and supervisors support. Moreover, Seyler *et al*. (1998) study on Factors affecting motivation to transfer training indicated that perceived content validity is significantly related with motivation to transfer learning a measure of effective training in terms of behaviour.

In reference to a study conducted by Tyler (2002) on how institutions evaluate training in relation to relative strength using the measures of training evaluation the following were the outcomes of the findings. Reaction level recorded 78 percent, followed by learning 32 percent behaviour change 9 percent and results recorded 7 percent. Leach and Liu, (2003) study on sales training evaluation model observed that supervisors are of the view that qualitative assessments give deeper understanding into training effectiveness for the following measures of training effectiveness, that is, behaviour and results.

2.11 Conclusion

In summary, the various definitions and practices or concepts of training and development were explored in this chapter. The chapter considered the organisational learning theory and two evaluation models that are the Kirkpatrick and CIRO models in conceptualizing a model for the study. This to a large extent is aimed at strategically helping the current study achieve its objective. Finally, it looked at various empirical studies that give an understanding of the relationship to all the variables used in the study.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This study seeks to investigate the effectiveness of training and development practices among some selected Insurance firms in Ghana. This chapter of the study therefore seeks to describe the research method that was used to conduct the study. The chapter thus entails the research paradigm, study population, sampling procedure and sample size, sources of data, research instrument, ethical considerations and data analysis procedure.

3.2 Research Paradigm

Paradigm, as put forward by Taylor, Kermode and Roberts (2007, p. 5), is a broad view or perspective of something. Besides, Weaver and Olson (2006, p. 460) defined paradigm to unearth the effects of research and how this could be regulated by a certain perspective. They stated that "paradigms are patterns of beliefs and practices that regulate inquiry within a discipline by providing lenses, frames and processes through which investigation is accomplished". In order to make the researcher's point of investigation and approach options understandable, the researcher expatiated the desire of the inquiry of the perspective used for this research work. Throughout the social sciences literature, the common paradigms that have been indicated include positivism, interpretivism, critical realism and pragmatism, among others (Cobin & Strauss, 2008; Kim, 2003; Orlikowski & Baroudi, 1991; Myers & Avison, 2002).

These paradigms are briefly discussed, and the chosen paradigm is indicated and justified. In order to understand research paradigms better, there is the need to address the epistemology, ontology and methodology of each paradigm. Saunders, Lewis and Thornhill (2009) iterate that epistemology concerns knowledge, what is regarded and acceptable as knowledge in any field of study. Ontology is defined as "the branch of philosophy that studies the nature of reality or being" (Saunders *et al*., 2009, p. 510); concerned with the assumptions held by a researcher with regard to the nature of reality (Easterby-Smith, Thrope & Jackson, 2012). Methodology is concerned with the approaches used in conducting a research within a particular paradigm (Saunders *et al*., 2009). Thus, epistemology focuses on what knowledge is, ontology is about the reality of that knowledge while methodology focuses on how the knowledge is acquired.

The interpretivism paradigm advocates maintain that the researcher has profound influence on the research, and due to the complex nature of the social world, scientific laws do not adequately explain the nature of the social world (Bryman & Bell, 2011). Thus, research is cannot possibly be independent and free of the influence of the researcher, the time or the context. The epistemology of this paradigm maintains that knowledge or reality is subject to interpretations to better understand social phenomena; the ontology of this paradigm indicates that there is no single reality, but multiple ones, subject to interpretations and experiences of humans; and the methodological position of this paradigm is mainly qualitative through the use of interviews, observations, among others (Saunders, Lewis & Thornhill, 2012).

The paradigm of positivism sees research to be subject to measurement, observation and verification, and therefore researchers of the positivism paradigm maintain a stance that is independent and objectives of the research (Saunders *et al*., 2009). Thus, with this paradigm, research must be as free as possible from the influence of the researcher. The epistemology under this paradigm is that knowledge can be measured, objective and independent; thus the focus is on the reliability and validity of the measurement tools. With regard to ontology, this paradigm maintains that there is a single reality. The methodological assumption of this paradigm is mainly experimental or through a survey, usually quantitative by employing the use of hypotheses, measurement scales, and statistical analysis (Collis & Hussey, 2003; Crowther & Lancaster, 2008).

The critical realism paradigm focuses more on external reality defined and interpreted differently through sensory experience (Bryman & Bell, 2011; Saunders *et al*., 2009). Thus, this paradigm argues that human sensory experience define reality, and as a result, a true reflection of the real world may not be perceived. The epistemological position of this paradigm is that knowledge may be true and there is the need for triangulation of knowledge (Guba & Lincoln, 1994); the ontological position of this paradigm is that reality is independent of beliefs and knowledge, however several other realities are socially constructed based on the experience of humans and social conditioning; the methodology for this paradigm is ideological review and critical discourse through interviews, focus groups, observations, questionnaires, among others (Saunders *et al*., 2012).

The pragmatism paradigm, according to Saunders *et al*. (2012), argues that the world can be interpreted in diverse ways through different ways of research and thus a single point of view cannot provide an adequate picture of the world. The epistemological position of this paradigm is that both objective and subjective research can provide knowledge, therefore the best method(s) is that which solves problems; the ontological position is that multiple realities exist and they undergo constant interpretation with regard to their relevance in solving social problems; and the methodological position is mainly the use of mixed-methods and action research, a combination of both qualitative and quantitative methods in order to acquire knowledge from diverse perspectives and sources (Saunders *et al*., 2009).

The study adopted the interpretivism paradigm. This is because the researcher is of the view that the social world is too complex to be explained adequately by scientific laws, contrary to the views of other paradigms like positivism and post-positivism. More specifically, examining perceptions of employees on training will elicit different views and opinions from different people based on their experiences, thus making it difficult to subject the topic of the study to strict scientific laws. Moreover, the study adopted this paradigm as a result of the qualitative method employed in the collection and analysis of data. This study sought to use qualitative tools, specifically interviews and thematic analysis, which align well with the methodological position of the interpretivism paradigm (Saunders *et al*., 2012). Furthermore, an inquiry into the perceptions of employees on training needs methods that are capable of bringing out in-depth information, thus facilitating the use of more qualitative methods for this study and hence the adoption of this paradigm.

3.3 Research design

Scholars have defined their research design from different viewpoints. Research design according to Leedy and Ormrod (2001) is defined as a framework that enables researchers to systematically define the objects of their research, collect and manage data and make their findings available to their recipients. Saunders, Lewis and Thornhill (2007) also define research design as a general plan of how a researcher goes about answering the research questions of a study. Simply put, research design is the overall strategy that researchers select to integrate the various components that comprises of the collection, analysis and interpretation of data to effectively address a research problem (De Vaus, 2001).

Yates (2004) stated that the two main methodological approaches used in conducting a research is quantitative and qualitative approach. As far as this study is concerned, the researcher adopted a qualitative approach using exploratory design to understand the effectiveness of training and development practices in selected Insurance firms in Ghana. Qualitative research method was employed to achieve the aim of this research work because of the fact that the researcher sought to enhance an in-depth understanding of the phenomenon under study through the expression of opinions and perceptions of participants (Saunders *et al*., 2007). Cole (2006) added that, those who engage in conducting qualitative research do so to unearth the talent about the sentiments of people and their thoughts in wherever they are than making judgments about the validity of their thinking ability and sentiments. This study sought to elicit responses from employees regarding their perceptions on training and development in their organisation. As a result of this, there was the need to employ methods that reveal in-depth, subjective information, and thus the study deemed the qualitative approach better than the quantitative approach.

In addition, the study employed exploratory techniques because according to Krishnaswami and Ranganatham (2007), explorative research is the study at the early or incipient stage in which the problem being researched into is unknown or uncommon such that the researcher has no knowledge or if any at all then very little. Myers (2009) defines exploratory research as an approach to qualitative research where the primary motive is to explore and discover new phenomenon. As indicated in the problem statement of the study, although most organisations conduct training and development for their staff, the effectiveness of this training and development is de-emphasized and not much has been conducted into this programme. This exploratory study, therefore, serves as part of the initial effort towards bridging scholarly gaps. Lastly, the researcher employed a cross-sectional survey to collect data to achieve its purpose. A cross-sectional survey was used because it facilitates or hastens working on the population at a given time frame period (Cohen *et al*., 2005). Thus, it enabled the researcher to collect data at one point in time.

3.4 Population of the Study

Kumekpor (2002) explained that the study population is said to be the totality of the units of the event of inquiry that is attainable in the place of inquiry. In order to attain the goals of this research work the target population consisted of staff of three selected insurance firms in Ghana. The selected insurance companies include State Insurance Company (SIC), Providence Insurance Company and Enterprise Insurance Company. The rationale for choosing these three selected insurance companies in Ghana is that they frequently conduct training programmes for their staff and they are among the top performing insurance firms in the country, according to the Ghana Club 100 list over the past few years. The researcher used Greater Accra Region as the accessible population. Greater Accra Region was selected because it is the commercial city and national capital of Ghana and as such most of the insurance companies are located in Accra with their head offices and branches located in the capital city and with most of their staff in Accra as compared to other regions in Ghana.

Again, the selection was based on the fact that the three selected companies have an existing and active Human Resource Department which is responsible for organizing training and development programmes for their staff. Also, the proximity of the offices of the selected insurance companies and the favourable response from the management of the selected insurance companies to the request made by the researcher to conduct a study in their organisation informed the choice of the selected insurance companies.

3.5 Sampling Procedure and Sample Size

As Creswell (2003) puts it, when a researcher is doing a research work, there is the need to work with a sample of subjects with the view to generalizing from the target population which is used to stand for the entire unit. Study sample has been defined by Polit and Beck (2010) as a way through which a portion of the target population is chosen by researchers to be the study population which is used to stand for the entire unit. Also Bryman and Bell (2003) have defined sample as the portion of the target population which is used for investigation in a study. The benefit of the use of working with samples is that it is more practical and economical rather than with large target populations.

It is argued by (Terre-Blanche, Durheim & Painter, 2006) that it is not an easy task to determine highest level of sample size to be used for qualitative research work. However, Neuman (2006) intimated that when a choice is being made of those to partake in the research work, it is prudent to consider the relevance of the research topic as it is more important than representativeness. Marshall *et al*. (2013) have pointed out that in qualitative studies a sample size between fifteen (15) and thirty (30) is enough to inspire confidence in data collection. Also, Fraenkel and Wallen (2003) pointed out that, one cannot give a precise answer to the question as far as sample size is concerned. They believe that the best sample size lies in the opinion of the researcher as to the available time and energy they have at their disposal and the sample size that they can reasonably handle. Following the recommendations and arguments by scholars the researcher settled on a sample size of thirty (30) respondents from the target population.

The non-probability purposive sampling technique was chosen to select the respondents from the three selected insurance companies in Ghana to participate in the study. Purposive sampling, also known as judgment, selective or subjective sampling, is a non-probability sampling technique in which the researcher(s) relies on his/her own judgment to select respondents based on certain characteristics that the respondents possess which was deemed useful for the study's purpose and objectives (Boateng, 2014; Latham, 2007). The study thus selected administrators, managers, senior officers and junior officers to be interviewed based on the fact that they had undergone training within the past 6 months and had experienced training and development practices in their organisations. Table 3.1 presents the distribution of the participants in the interviews with regard to position/roles within their organisations.

Table 3.1 Distribution of Respondents' Ranks/Positions and Gender

Respondent No.	Rank/Position	Gender
	Enterprise Insurance Company	
1	Senior Manager	Male
2	Senior Manager	Male
3	Middle level Manager	Female
4	Lower level Manager	Male
5	Administrator	Male
6	Administrator	Male
7	Administrator	Female
8	Senior officer	Male
9	Senior officer	Female
10	Junior officer	Male
11	Junior officer	Male
12	Junior officer	Female
	State Insurance Company	
13	Senior Manager	Male
14	Senior Manager	Female
15	Middle level Manager	Male
16	Lower level Manager	Female
17	Administrator	Male
18	Administrator	Male
19	Senior officer	Male
20	Senior officer	Male
21	Senior officer	Male
22	Junior officer	Female
	Provident Insurance Company	
23	Senior Manager	Male
24	Middle level Manager	Male
25	Administrator	Female
26	Administrator	Male
27	Senior officer	Female
28	Senior officer	Male
29	Senior officer	Male
30	Junior officer	Male

Field Data (2017)

From Table 3.1, it can be see that out of the 30 respondents that were interviewed, 5 of them were upper-level managers; 5 were lower-level managers and 8 were senior officer. Seven (7) of them were administrators while 5 of them were junior staff/officers/assistants. Additionally, 21 of the respondents were males while the remaining 9 were females.

3.6 Sources of Data

Usually, sources of data for research are made up of two types namely, primary and secondary data. According to Carson *et al*. (2001) primary data which is mostly known as original data or first-hand data is collected on the basis of the research questions by way of interacting with respondents. However, secondary data is extracted from existing studies usually for further analysis or to obtain deeper knowledge on a given phenomenon. Secondary data had an advantage of rapid access, insights into problem development and background trends which lent credibility to this study (Myers, 2013).

As far as this study is concerned, primary data was the main source of data used by the researcher for data collection. Primary data was collected from employees of the selected insurance companies and analysed qualitatively through face-to-face semi-structured interviews. The choice of the face-to-face semi-structured interviews was based on the idea by Saunders' (2011) that, managers and experts most likely prefer to be interviewed rather than to complete a questionnaire, especially when the issue understudy is of keen interest and relevant to their career and current work. The face-to-face interviews were based on an interview guide designed to suit the motive and goals of the research work.

3.7 Research Instrument

A research instrument is usually a tool that is mainly used to collect data. The researcher therefore used a self–developed research instrument considering the reviewed literature and the objective of the study. The research instrument was therefore a semi-structured interview guide to facilitate face-to-face interactions to collect the data regarding the purpose of the study. The semi-structured interview guide was basically made up of two parts; the first part bothers on the background information of the participants or respondents of the study. The second section of the interview guide is made up of questions based on the goals of the research work for which the major issues were: The perspectives of staff, that is, their perceptions on training and development; the dimensions of the training and development practices; the relative strength of the training and development practices; and the meaning of the effectiveness of training and development. Some of the questions on the semi-structured interview guide included: (i) What are your perceptions about training of staff in this company? (ii) From your perspectives, what are the dimensions of training practices in this organisation? (iii) What will you say is the meaning of development effectiveness.

3.8 Administration of Research Instrument

At the initial stage, the researcher submitted a formal letter from the Organisation and Human Resource Management Department of the University of Ghana Business School to the selected three insurance companies namely State Insurance Company Limited (SIC), Providence Insurance Company and Enterprise Insurance Company. After permission was granted for the study to be conducted, the researcher sought for the permission of the Human Resource Department managers of the three selected insurance companies to have an initial discussion on the best way to grant the interview with their employees. The data collection was done within a period of one month and the interview sessions did not last for more than one hour for each respondent.

3.9 Validity and Reliability of the Research Instrument

Researchers (Creswell & Miller, 2000; Lincoln & Guba (1985) have maintained that issues of validity and reliability in qualitative research have gained grounds over the past few decades. According to Simon (2011), validity in qualitative research is commonly replaced with terms such as quality, credibility, rigor and trustworthiness while reliability is often replaced with dependability. Some of the commonly known approaches of ensuring validity and reliability in a qualitative study include triangulation (comparison of multiple sources of information), validation from respondents, expert and colleague reviews (Leedy & Ormrod, 2001; Simon, 2011).

In ensuring the validity and reliability of the interview guide, expert opinion was sought in developing the interview guide. This was done through consultations with the main supervisor of this study as well as other key faculty members of the Department of Organisation and Human Resource Management, who are knowledgeable and have researched extensively in the areas of training and development of employees in organisations. Thus, each question was carefully developed based on the literature reviewed, and then on the advice and suggestions of the faculty members with the objectives of the study in mind, in order to ensure that the right questions are asked to elicit the right responses to achieve the purpose of the study. After the validation of the research instrument, the data gathered was also validated and ensured of reliability for analysis and drawing findings. This was done using validation from respondents and reviews from colleagues. These are presented in the next chapter.

3.9 Data Processing and Analysis

Creswell (2012) explained data analysis in qualitative research to comprise the preparation and organisation of the data for analysis. In other words, the recorded interview was transcribed to be analysed and through the process of coding, the data is then reduced into themes and as the codes are condensed, the data is finally put in a discussion way. A number of approaches to data analysis in qualitative research exist. The main ones are framework analysis, thematic analysis, interpretive analysis, and constructive grounded theory. The decision to choose any of them is predominantly dependent on the kind of data collected by the researcher.

This research however made use of the thematic analysis, following a logical step by step approach to analysis using the approach of Miles and Huberman (1994). Thematic analysis was performed by the researcher to aid in the process of developing categories/themes of concepts. Thematic analysis is conducted for the purpose of ascertaining themes arising from the data collected from the respondents (Robson, 2002). In defining thematic analysis, Braun and Clarke (2006, p. 79) explains this method as one that recognizes and gives the usual information or the main ideas found in the data. It is a way of giving description and assembling the data in an in-depth manner. Thematic analysis is a widely used approach in qualitative study (Roulston, 2001) and has several benefits including flexibility (Braun & Clarke, 2006). According to Silverman (2011), for thematic analysis to be effective, the researchers must familiarize themselves with the dataset by taking note of initial comments and ideas. Afterwards, initial codes should be generated for the entire dataset. Themes should then be searched for by grouping similar codes into potential themes. The themes should then be reviewed to check for relationship with the dataset and finally themes should be refined to verify linkages between them (Silverman, 2011).

A theme makes use of vital issues as regards the data associated with the research questions and projects the usual way of response and meaning found in the data set (Braun & Clarke, 2006, p. 83). It is important to note that within data, themes can be recognized in one or two main ways: inductive and theoretical. According to Creswell (2007), with inductive analysis, researchers work on the main ideas and the database such that some understandings of the main ideas are achieved. He stresses that researchers may put the main ideas on the good perspective that emanates from the series of action planned. Theoretical thematic analysis on the other hand is being manipulated by the theoretical aspects of the research or in the field of where the analysis of interest lies and it is thereby more explicitly analyst-driven. Thus this kind of thematic analysis gives a very little way to which the data is being described (Braun & Clarke, 2006).

The themes generated for this study are presented as findings for each objective, explained and discussed in the light of existing literature in the next chapter.

3.10 Ethical Considerations

The researcher was fully aware of the ethics behind conducting a research of this nature. The researcher therefore took all feasible steps to ensure that research ethical considerations were not violated. In particular, ethical issues concerning the quality and the honesty of the research, the agreement of the participant, how the participant's particulars and name would be kept secret and how the participation must come from one's own wish and avoidance of coercion were all thoroughly addressed.

Initially the researcher obtained an introductory letter from the Organisation and Human Resource Management department to the Human Resource department manager of the three selected insurance companies. The purpose of the introductory letter was to seek for permission from the insurance companies to enable the study to be conducted in their organisation and also to serve as a promise that the research is purely academic and information received will be kept confidential. Also, the respondents were notified that their participation in this exercise must come from their own free will and no pressure was mounted on them to participate in the research if they do not want to do so. They were also made known that they have the mandate to withdraw from the exercise at any given time if they so desired.

In achieving anonymity, the respondents were prevented from providing their names and other personal information. This was achieved after the Human Resource Department had a discussion with the employees on the purpose of the study and some employees made themselves available to be interviewed at the right time. This was done to ensure anonymity of the respondents.

3.11 Profile of the case companies

A total of three insurance companies were used for the study. These insurance companies were State Insurance Company (SIC), Providence Insurance Company and Enterprise Insurance Company.

3.11.1 State Insurance Company

One of the oldest non-life insurance companies in Ghana is the SIC Insurance Company Limited. Its roots can be traced to the year 1955 during the establishment of the Gold Coast Insurance Company. In 1957, a new name being Ghana Insurance Company was given to it. Ghana Insurance Company in 1960 which was initially a life assurance established a subsidiary company- Ghana General Insurance Company (Ghana General) to underwrite fire and motor business.

In February 1962, the Government of Ghana per an Executive Instrument was in charge of the Ghana Cooperative Insurance Company and reconstituted it into the State Insurance Corporation which waited for the completion of the takeover negotiations with Ghana Insurance Company and its subsidiary Ghana General. Later on, it successfully took over of the two private companies, Ghana Insurance and Ghana General the new company. State Insurance Corporation started work in November, 1962. In 1995, State Insurance Corporation was changed into a public limited liability Company as part of the Government of Ghana’s divestiture programme. The Company was known to be State Insurance Company of Ghana

Limited with the Government of Ghana as the only shareholder. All the business assets and the liabilities of the State Insurance Corporation of Ghana were taken over by the State Insurance Company of Ghana Ltd. The name of the Company was converted to SIC Insurance Limited after a special resolution was passed in 22nd October, 2007. The Insurance Act 2006, SIC has duly separated its general business from the life business with the incorporation of SIC Life Limited in accordance with the provision of the current insurance legislation, the insurance Act, 2006. SIC transferred the life business and assets to SIC Life Limited and a consideration of 80,000,000 ordinary shares were issued to the GoG by a special resolution.

In Ghana, the leading provider of general or non-life insurance products is SIC. As far as business operations are concerned, its business operations cover motor, fire, marine and aviation and accident insurance. SIC also offers specialty insurance products as mention can be made of hoteliers and leisure policy, a policy for the hospitality industry. As far back as 1955, its operation has lasted for over 52 years and has a good or cardinal relationship with insurance brokerage firms and some independent agents who are also made of its primary distribution channels. SIC operates in all ten regions in Ghana and as such its scope is national in nature. Throughout its business life, the company has persistently sustained its leadership in the market operations. In the year 2006, the total market share of SIC was approximately 40%.

3.11.2 Provident Insurance Company

The Provident Insurance Company (PIC) is a private Limited Liability company incorporated and was registered in Ghana in February, 1981. It started work in October 1982 on the principle of offering their policy holders with almost perfect protection, as almost perfect service as is humanly possible with the intention of doing it at a reduced cost. The company commenced initially with a small capital base of five thousand cedis. PIC for now is being valued as one of pic/intro/rgq/eeg.1 the solvent insurance companies on the market by the National Insurance

Commission (NIC). In accordance with policy, its operation is renewal every year by the NIC. PIC is financially sound. It had its consolidated capital employed of 13.3 billion cedis. Total assets of 46.2 billion cedis, Reserves including Life Insurance Fund, 19.7 billion cedis and 25.3 billion cedis investments. The asset bases of the company include our own Ultra-modern office premises and other properties which can be found in prime areas including the Ring Road Central in Accra. This achievement has been the application over the years of good, professional and efficient underwriting and investment practices.

3.11.3 Enterprise Insurance Company.

The oldest insurance company in Ghana is the Enterprise Insurance Company Limited. It has been in operation since 1924. It takes its roots from the United Kingdom specifically from the Royal Exchange Assurance Corporation which in 1924 in the Gold Coast started its business and became Guardian Royal Exchange Assurance Ghana Limited, (GREG) and later on became known as Enterprise Insurance Company Limited. It is the leading insurer in Fire, Marine, Motor and General Accident. Enterprise Insurance initially had its offices located at the current offices of the Institute of Chartered Accountants on what was then called Horse Road (which is now called Asafoatse Nettey Road). Enterprise Insurance after it has remained as an agent for 28 years in 1952, the Royal Exchange Assurance in the Gold Coast was registered as an insurance company to offer the full complement of non-life and life assurance business.

In 1965, the insurance Act of 1965 (Act 288) was enacted; section 9 of the act stopped all insurance companies which were not Home companies from insuring Ghanaian lives. Later on, the Royal Exchange Assurance transferred its life business to the Crusader Insurance Company (Ghana) Limited, which thus becoming a complete non-life insurance company for the first time of its kind. The Royal Exchange Assurance Corporation and Guardian Assurance

Company (GAC) in 1969 became joint partners in the U.K. to be known as the Guardian Royal Exchange Assurance Group (GRE). Later on, the Guardian Royal Exchange Assurance (Ghana) Limited (GREG) a new company was incorporated in 1971 in Ghana and the ownership was the new U.K. parent company carries on with the insurance business of the former REA and GAC. The company's name in 1977 was to be called Enterprise Insurance Company and was among those first listed companies on the Ghana Stock Exchange in 1990. The company's growth was very tremendous and in 2000, Enterprise Life set up, emerged out of a partnership between Enterprise Insurance and Africa Life of South Africa.

The Board and Management of Enterprise Insurance Company (EIC) in 12th August, 2010 were empowered by their shareholders to organize Enterprise Insurance Company Limited and the relationship between the company and its subsidiaries again. Bringing them together comprised of holding company Enterprise Group Ltd (EGL) to become the owner of EIC and its subsidiaries. The company during its operations has relocated severally: GREG from Horse Road relocated to the Bank of Ghana's premises on Thorpe Road; thereafter moved to Alagbon House which faces the Makola Fire Service Station. It then relocated to the A.G. Leventis building which subsequently was known as GNTC's Ghana House and later to its current offices in Consortium House, on the High street in 1973 which was subsequently given the name Enterprise House as Enterprise Insurance secured complete ownership of Consortium House Limited.

CHAPTER FOUR

DATA ANALYSIS, FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter deals with the analysis and findings of the data that was gathered through semi-structured interviews with the sampled respondents. The chapter further discusses the findings of the study in relation to the research questions and the literature reviewed.

4.2 Descriptive Statistics of Respondents Demographic Characteristics

This section presents the descriptive statistics of respondents' demographic characteristics. Demographic characteristics such as gender, age, years worked with the company, position or status, level of education and department were ascertained during the interview session and presented in a diagram below. These demographic characteristics were therefore presented in frequencies, percentages and cumulative percentages.

Table 4.1: Demographic Characteristics of Respondents

	Frequency	Percentage	Cumulative %
Gender:			
Male	21	70	70
Female	9	30	100
Total	**30**	**100**	
Age:			
21-30	6	20	20
31-40	8	26.7	46.7
41-50	12	40	86.7
51-60	4	13.3	100
Total	**30**	**100**	
Number of Years worked			
Less than 2 year	2	6.7	6.7
2-5 years	5	16.7	23.4
6-9 years	15	50	73.4
10 years above	8	26.7	100
Total	**30**	**100**	
Level of Education:			
Diploma	5	16.7	16.7
First Degree	18	60	76.7
Post-Graduate Degree	7	23.3	100
Total	**30**	**100**	
Position (Status):			
Assistant Officer	5	33.3	33.3
Administrator	7	23.3	56.6
Senior Officer	8	26.7	83.3
Manager	10	16.7	100
Total	**30**	**100**	
Department of Employee			
Human Resource	8	26.7	26.7
IT	3	10	36.7
Marketing	5	16.7	53.4
Internal Audit	2	6.7	60.1
Accounts	12	40	100
Total	**30**	**100**	

Source: Author's computation from Field Data, 2016

4.2.1 Gender

The researcher sought to find out the number of gender proportion that was interviewed in achieving the purpose of the study. From Table 4.1 above, out of the total respondents interviewed from the selected insurance companies in Ghana, the findings indicate that 70 percent of the sample was males and the remaining were female representing 30%. Hence it may be deduced that this distribution is perhaps as a result of male employees dominating the three insurance companies that the respondents were sampled from.

4.2.2 Age of Respondents

The Researcher again sought to find out from the respondents interviewed their age. As shown in Table 4.1 above it was revealed that out of the total respondents interviewed, 40 percent of them were between the ages of 41-50. Also, it was found that 26.7 percent of the respondents were within the ages of 31-40 while respondents aged 21-30 years were 20 percent. On the other hand, 13.3 percent of the respondents were between the ages of 51-60 years. Thus, it can be inferred from Table 4.1 that majority of the respondents in this study were at their late stages of their career and therefore may have undergone some training and development programmes in their organisation; thus equipping them with adequate information needed to answer the questions of this study.

4.2.3 Years worked with the company

According to Table 4.1 above, it was revealed that half of the respondents representing 50% had worked with their organisation between 6-9 years. About 28 percent of the respondents have worked with their organisation for 10 years and above while 16.7 percent have worked with the firm for 2-5 years. In addition, it was found that 6.7 percent have worked with the firm for less than 2 years. This distribution goes to buttress the point that the respondents had worked long enough to have gone through some training and development programmes in their respective organisations. Therefore, these respondents are likely to have adequate information for the subject matter of this study.

4.2.4 Level of Education

The level of education as shown in Table 4.1 above indicated that most of the respondents interviewed in the selected insurance companies for the study had attained a minimum of a first degree representing 60%. Additionally, the results showed that 23.3 percent had post graduate degree (Masters, PhD) while about 17 percent had attained Diploma. This result suggests that the respondents were literate enough to engage the researcher in the interviews, understand and offer useful contributions to the study.

4.2.5 Position (Status) of Employee

The Table 4.1 above indicated that most the respondents interviewed for the study are in the position of an Assistant Officer representing 33.3%. Furthermore, it was found that 26.7% of the respondents worked as Senior Officers whereas 23.3% worked as Administrators. In addition, it was shown that 16.7% of the participants who were interviewed worked as Managers. The results of the study clearly indicate that majority of the respondents in this study are Assistant/Junior Officers or Personnel.

4.2.6 Department of Employee

As seen from Table 4.1, 40 percent of the respondents interviewed were within the Accounts department. On the other hand, the study showed that 26.7%, 16.7% and 10% of the respondents were working within the Human Resource department, Marketing department and IT department respectively. In addition, it was found that 6.7% of the respondents were working within the Internal Audit department. It can therefore be inferred from this that most of the respondents were in the Accounts department; this is not too surprising as a great portion of the insurance work involves more of accounting procedures and practices.

4.3 Descriptive Analysis of Case Companies

Besides the descriptive statistics for the demographic characteristics the researcher conducted descriptive statistics for the profile of the case companies. The indicators used included the sector, firm age, firm size, ownership and Location. The descriptive analysis is presented in Table 4.2

Table 4.2: Descriptive Analysis of Case Companies

Indicators/Cases	Sector	Firm Age	Firm Size	Ownership	Location
Case 1	Non-Life	60	512	Private	Accra
Case 2	Non-Life	54	477	Government and private	Accra
Case 3	Non-life	30	94	Private	Accra

Source: Author's computation from field data, 2016

From Table 4.2 above, it presents the descriptive statistics for the case companies regarding their years of operation (firm age), sector of operation, firm size (the number of employees), ownership and location of the company. Results on years of operation/firm age shows that Case 1, Case 2 and Case 3 have been in existence for 60 years, 54 years and 30 years respectively. The findings again show that all the insurance companies used for the study offers non-life insurance products or are within the non-life insurance sector.

Again, it was found that with regard to firm size, Case 1, Case 2 and Case 3 have a total number of 512, 477 and 94 employees respectively. Also it was revealed that all these firms are found in the Greater Accra Region of Ghana. In addition, in respect to ownership it was found that both Case 1 and Case 3 are both privately owned whereas Case 2 is both government and privately owned.

4.4 Selected Firm of the study

Table 4.3 Percentage distribution of respondents by firms

Selected Firms	number of respondents	percentage	cumulative
Enterprise Insurance Company	12	40	40
State Insurance Company	10	34	74
Provident Insurance Company	8	26	100
Total	**30**	**100**	**100**

Source: Field data, 2016

From Table 4.3, it can be observed that 40 percent of the respondents interviewed were from Case 1. The remaining respondents from Case 2 and Case 3 recorded 34 percent and 26 percent respectively. This happens to be the total sample of respondents from the three firms used in the study.

4.5 Validity and Reliability of Data

Issues of validity and reliability in qualitative research have gained grounds over the past few decades (Lincoln & Guba, 1985). As such, there is the need to ensure the validity and reliability of the data gathered as well as the findings drawn from it. The current study ensured validity and reliability by using validation from respondents and reviews from other colleagues.

4.5.1 Validation from Respondents

After the interview responses were transcribed, they were examined several times and the interviewees were contacted to clarify portions of their responses that were ambiguous or omitted. This was done mainly through telephone calls. This ensured clarifications of the responses. For instance, Respondents 2, 4, 8, and 12 from Enterprise Insurance Company had portions under perceptions of training and development that were unclear; and thus they were clarified through the validation.

4.5.2 Reviews from Colleagues

The researcher also ensured validity and reliability by cross-checking the generated themes with colleagues of the researcher at the Department of Organisation and Human Resource Management, UGBS. This was done to ascertain the appropriateness and fitness of the generated themes, given the data obtained. The suggestions of these colleagues were taken into consideration which led to few modifications in the themes generated.

4.6 Research Question One: Staff Understanding of Training and Development

This research question was to ascertain staff perception and understanding of training and development. The main instrument used was a semi-structured interview guide which was used to interview staff of the three insurance firms namely: Enterprise Insurance Company, State Insurance Company and Provident Insurance Company.

4.6.1 Staff Perception and Understanding of Training

From the analysis, three themes were generated on the views and perceptions of respondents regarding what training is. These themes were: *Training as a Performance Enhancement Activity*; *Training as a Skills Equipping Activity*; and *Training as a Knowledge Imparting Activity*. These themes are further discussed in the subsequent paragraphs.

4.6.1.1 Training as a Performance Enhancement Activity

As far as training of employees is concerned, the results of the study indicated that employees from these three firms perceived training to be an exercise or a session that is meant purposely to enhance performance. This is to say that training improves one's performance on the job and for this reason productivity of the firm is increased as a result and this has undoubtedly enabled the firms to achieve the targets set. In their submission the respondents had these to say:

> *"Training is a learning programme that is designed and organized mostly by management to enhance our performance at the work place. Things that are not clear are explained and we are taught new things all in an effort to boost our performance"* [Case 1, Respondent 7]
>
> *"To me I think training is a learning section with the intention to improve our performance towards work.*" [Case 2, Respondent 10]
>
> "*I perceive that training improves individual and organisation performances."* [Case 3, Respondent 8]

This finding can be said to be in line or consistent with the findings of Al-Emadi and Marquard (2007) and Sahinidis and Bouris (2008) whose findings suggest that employees perceive training as a means of increasing employee and organisational performance to help better compete in the world of business and continuously survive. Additionally, the finding also agrees with the argument put forth by Goldstein and Ford (2002) in their study that training is one of the most pervasive methods for improving job performance and enhancing employee's performance in a work environment. Furthermore, the finding buttresses the definition of training by Boella and Turner (2005) as "a planned process which helps to provide on the job experience, and modify the attitudes, skills and knowledge of employees to achieve satisfactory performances while handling their daily task or activities"

4.6.1.2 Training as a Skill Equipping Activity

The second theme that was generated from the analysis with regard to staff perception about training is that training was perceived to be a process of equipping employees/trainees with the requisite skills and competencies needed on their jobs. These professional qualities they received from these companies enabled them to work with speed, less supervision and avoid wastage of materials of which hitherto was the case. Respondents explained in the following words:

> *"Frankly speaking before joining this company I lacked some specific skills but through refresher courses I have been able to adjust working to meet my target*." [Case 1, Respondent 11]

> *"It is normally a period of learning where skills are acquired by the staff and this is mostly done by management who think there is the need to equip staff with new skills on the core job responsibilities of their staff."* [Case 2, Respondent 9]

> *"Training is a learning section which equips staff with basic skills to perform their study."* [Case 3, Respondents 1]

This finding, training as an activity to equip employees with skills, is in consonance with that of Wahab and Hussain (2014) established the fact that employees perceived training as a means of only accessing basic skills required to perform their jobs. Also, the finding buttresses the definition by Dessler (2008) of training as the process of teaching new or present employees the basic skills they need to perform their jobs.

4.6.1.3 Training as a Knowledge Imparting Activity

The third theme that was generated with regard to staff perception about training was that training was perceived to be an activity to impart knowledge into employees/trainees. In other words, employees referred to training as a way of applying learning to impart knowledge and a process to aid them acquire the needed knowledge necessary for them to perform their jobs satisfactorily. These were some of their responses:

> *"Training is a process where the institution organizes training programs for us in order to impart knowledge concerning our area of work"* [Case 1, Respondent 4]

> *"Training is all about acquiring new knowledge through teaching or workshops, seminars organized by the organisation"* [Case 2, Respondent 8]

> *"The organisation training is a period of inculcating into staff members some knowledge and also broadens the horizon of the staff."* [Case 3, Respondent 7]

With regard to this finding, imparting knowledge is not different from how some authors actually define training. For instance, Blanchard (2004) described training as emphasizing on knowledge acquisition as well as skills and attitudes needed to perform more effectively on one's current job. In addition, Armstrong (2012) defines training as a way of improving on the talent, expertise and behavior needed by someone to do well on a duty one has to perform.

4.6.2 Perception and Understanding of Development

The study then sought to find out employee perceptions and understanding of development in their organisations. From the analysis, two themes were generated as findings on staff perceptions of development. These themes were: *Development as a Succession Plan*; and *Development for Improving Human Resources*. These themes are subsequently explained and buttressed with supporting quotations from respondents.

4.6.2.1 Development as a Succession Plan

The first theme generated with regard to staff perceptions of development was that respondents saw development as a succession plan; that is, a form of preparing and building the human capacity of employees in his/her career to help them take up managerial and leadership roles so as to replace leaders that retire or leave the organisations. To support this, these were some of the responses:

> *"Development is a way organisation trains and improves employees to succeed leaders who are leaving or retiring from their post."* [Case 1, Respondent, 6]

> *"Development is a process to equip very good staff or staffs who have the potential so they can become the future leaders and manage the organisation one day.*" [Case 2, Respondent 5]

> "*In my candid opinion, I think development can be said to be how organisations enhance or improve the performance of their employees to take up the mantle from their predecessors.*" [Case 3, Respondent 6]

The responses deduced from the respondents from the above can be said to be in consonance with Charan (2005) who remarked that succession planning system is a sharp focus on action-oriented developmental programmes planned to improve leadership competencies associated with the organisation's strategic goals.

4.6.2.2 Development for Improving Human Resources

The second theme generated with regard to staff perceptions of development in their organisations was that respondents perceive or view development as an endeavour to improve the human resources; that is, the situation where the capacity and the competency of staff are shaped, groomed and developed with the view to performing well in the human resource base of an institution. Respondents had these to say:

> *"If the organisation wants to have a very good staff or human resource they design a lot of programmes to train and equip the staff."* [Case 1, Respondent 9]

> *"Development serves purposely as an effort to improve the employee capacity of the organisation"* [Case 2, Respondent 4]

> *"Development is done with the sole purpose of enhancing the human resource capacity of the organisation."* [Case 3, Respondent 5]

From the above results it could be mentioned that the way the staff perceive development is not too different from what the actual definition of development is. For instance, Saraswathi (2010) describes improving on human resource from an institutional perspective as a way whereby workers of an institution are assisted in planning a means to obtain or hone abilities needed to perform different roles linked to their current or expected viable responsibilities.

4.7 Research Question Two: Dimensions of Training and Development

This second research question of the study was to elicit responses from employees on the dimensions of training and development practices of their firms.

4.7.1 Dimensions of Training Practices

Under this research question, the study first sought to find out the dimensions of training practices from the employees. From the analysis, two main themes were generated as findings from the responses. These themes were: *On-the-job Training Practices* and *Off-the-job Training Practices*. These themes are explained and buttressed subsequently.

4.7.1.1 On-the-job Training Activities

The first theme that was generated with regard to dimensions of training practices was On-the-job training practices. This finding of the study indicated that employees of the three firms participate in on-the-job training activities where they were made to learn new skills through experience at work and in real situations by working with experienced supervisors and workers as mentioned earlier. In the interviews with the respondents, these were what they put forward:

> *"In our company fresh recruits are made to understudy senior colleagues for a period of time before they are assigned their own duties."* [Case 1, Respondent 3]

> *"Our institution offers practical training on the job for students offering insurance related courses who want to have practical knowledge of the insurance industry"* [Case 2, Respondent 5]

> *"In order to understand how the insurance process works before I started my actual work I had to rotate job from different departments for a time period to have a complete overview of how the process works"* [Case 3, Respondent 2]

This goes to support the fact that the organisations use some on-the-job training techniques/methods such as job rotation and internship training to train their employees (Altarawmneh & Al-Kilani, 2010). With the job rotation method trainees are offered different types of work experience by moving them from one job/ unit to the other. The internship training offers trainees the opportunity to comprehend the relationship between theory and practice.

4.7.1.2 Off-the-job Training Practices

The second theme that was generated with regard to dimensions of training practices in the organisations was Off-the-job training practices. This deals with the practice of imparting knowledge to workers outside their work place as indicated earlier. This is done within the institutional work place or in a different work environment. Respondents of the three organisations had similar/the same views about this kind of training activity. These were some of their submissions when they were interviewed:

> "*I had the opportunity to be part of staff selected to take external courses relating to our core work duties. This external course is a form of training us in order to adapt to the new changes in technology in our field of work."* [Case 1, Respondent 3]

> *"There are times the company provides refresher courses on our core mandate of duty. This is to ensure we are always up to date with what our duties as staff of insurance companies are."* [Case 2, Respondent 6]

> *"When there are new dimensions concerning the insurance industry, external experts who have knowledge on the particular area or field of concern are invited to take us through training sessions to explain to us what is required and demanded of us."* [Case 3, Respondent 7]

The assertions from the respondents communicate a similar practice where the organisations use off-the-job training techniques/methods (Altarawmneh & Al-Kilani, 2010); such as the E-learning to train employees as to how to use information technology to enhance their learning and to support their education. This is to ensure that employees are always versatile and abreast of time. From the above discussion, it is evident that the three companies engage in two main forms of training practices. As such one way that the companies find to be an effective way of training their staff is to offer both on-the-job and off-the job training services to them.

4.7.2 Dimensions of Development

In answering research question two, the study then sought to find out the dimensions of development in the organisations. From the interviews conducted and the analysis, two main themes were generated as the two main forms of staff development practiced by the three insurance firms under study. These themes were: *Coaching Programmes*; and *Mentoring Programmes*. These themes are explained and discussed subsequently.

4.7.2.1 Coaching Programmes

The first theme that was generated with regard to dimensions of staff development in the organisations was coaching programmes. According to the respondents, one of the main development dimensions/ practices they engaged in was coaching. This enables employees to learn on one-on-one basis which eventually leads to improving their performance hence changing their behaviour to effectively enhance organisational effectiveness. To buttress this theme, some of the respondents made the following statements:

> "Coaching *has eventually made me what I am today. This development practice has indeed helped me to improve tremendously on my work related performance*." [Case 1, Respondent 2]

> "*Coaching to me is a learning session where an employee gets adequate tuition and direction on how to perform creditably on his job with the view to enhancing organisational effectiveness.*" [Case 2, Respondent 2]

> *"This development practice is mainly used by my organisation as a developmental tool to enhance employees change their behaviour towards the attainment of organisational goals."* [Case 3, Respondent 6]

With regard to the responses echoed by the respondents above, their assertions are in support of what was said by Katz and Miller (1996) that coaching can be used to enhance individual performance, develop a career or improve organisational issues. In addition, Peterson (1996) also stipulated that coaching involves activities that practically involves goal-focused forms of one-on-one learning and behavioural change.

4.7.2.2 Mentoring Programmes

The second theme that was generated with regard to dimensions of staff development in the organisations under study was mentoring programmes. This comprises assisting employees in various ways in terms of offering them some pieces of advice, giving them some guidance and instructions through mentorship with the motive of helping them improve their performance at work to achieve organisational goal. In the interview sessions, these were what some of the respondents voiced out:

> *"To execute my duties in the organisation, I was privileged to have been mentored by my head of department for a period of two months."* [Case 1, Respondent 10]

> "*Because I was mentored well by my supervisor for a period of time, my approach to work has been enhanced. This mentorship has offered me an opportunity to perform task effectively which hitherto was not the issue*." [Case 2, Respondent 7]

> *"My boss took it upon himself and for a period of three months mentored me well on how to go about my duties in the organisation."* [Case 3, Respondent 8]

Relying on the responses offered above by the employees, it is safe to conclude that, mentoring plays a critical role in the organisations by enabling the employees to have a practical knowledge and a positive approach towards their core work duties in the organisations as espoused by Fletcher (1999).

4.8 Research Question Three: Relative Strengths of Training and Development Practices.

This question sought to identify the relative strength of training and development practices of the three insurance firms. In other words, the study sought to identify among the various training and development practices those which were most frequently practiced.

4.8.1 Relative Strengths of Training Practices

Under this research question, the study first sought to find out the relative strengths of the training practices in the three organisations under study. These practices were internship training, understudy assignment method, refresher courses and new recruits training. The results of this analysis are presented in Table 4.4.

Table 4.4: Relative Strength of Training Practices

Types of training activities	Case 1		Case 2		Case 3	
	Frequency	%	Frequency	%	Frequency	%
Internship training	1	8	1	10	1	12.5
Understudy assignment method	3	25	3	30	2	25
Refresher courses	2	17	2	20	1	12.5
New recruit training	6	50	4	40	4	50
TOTAL	12	100	10	100	8	100

Source: Interview transcript (2016)

Table 4.4 displays the results on relative strength of training practices in the three organisations. The results suggest that with Case 1, new recruits training was rated the most frequently practiced, which is 50 percent. This was followed by understudy assignment method and refresher courses scoring 25 percent and 17 percent respectively. However, internship training programme was the least frequent training practice which recorded 8 percent.

In Case 2, just as in Case 1, new recruit training appeared to be the most frequent training programme scoring 40 percent. Understudy assignment method was rated second and refresher courses were rated third in terms of most frequent, scoring 30 percent and 20 percent respectively. Conversely, internship training was the least with frequency of 10%.

In the same light, Case 3 according to Table 4.4, new recruit training programme was observed to have the highest strength relative to the other training programmes undertaken by the firm with 50%. This is followed by understudy assignment method which recorded 25 percent. However, refresher courses and internship training were observed to have the least strength recording the same proportion of 12.5 percent.

It can therefore be deduced from the study that internship training programme was rated to be the least in terms of strength because the firms are mostly unable to assess or evaluate trainee's effectiveness. The reason being that, trainees stay for quite a short period of time, hence it is very difficult for the firm to assess whether the training given has yielded some results because of the time frame and in most cases the interns do not return in the subsequent year. Therefore, tracking performance is quite problematic. In the case of understudy assignment method, trainees after studying under their tutor(s) for a stipulated time frame were able to perform tasks assigned them. This training method can therefore be said to be more frequently used relative to the internship programme. In terms of refresher courses respondents believe that these courses are meant to update them and enable them to be abreast of time. It enables employees to be current and to be able to compete with other organisations in the business world and for them when refresher courses are organized it is very effective. However, employees are of the view that new recruit training programme is the most frequent training programme undertaken by the three institutions. The reason could be that this training programme enables fresh recruits to effectively and efficiently take up their new roles with ease and with minimum or no supervision.

4.8.2 Relative Strengths of Development Practices

Under research question three again, the study then sought to find out the relative strengths of the development practices in the three organisations under study. These practices were coaching, mentoring, networking and job rotation. The results of this analysis are presented in Table 4.5.

Table 4.5: Relative Strength of Development Practices

Types of development practices	Case 1		Case 2		Case 3	
	Frequency	%	Frequency	%	Frequency	%
Coaching	5	40	4	40	4	50
Mentoring	2	20	2	20	1	12.5
Networking	4	30	3	30	2	25
Job rotation	1	10	1	10	1	12.5
TOTAL	12	100	10	100	8	100

Source: Interview transcript (2016)

As depicted by table 4.5, the three insurance firms used coaching, mentoring, networking and job rotation as their development practices. The study was to ascertain from respondents which of these development practices did they rate very high. The results from the table suggest that in Case 1, coaching happened to be rated the highest development practice relative to the other development practices undertaken by the firm. This is because in percentage wise coaching recorded 40%. Networking was the next rated highest development practice representing 30 percent. This was followed by mentoring and the least rated development practice was job rotation with 20 percent and 10 percent respectively.

In reference to Case 2, Table 4.5 indicates that coaching which was 40 percent was again rated the highest development practice in relation to the other practices. This was followed by networking and mentoring representing 30 percent and 20 percent respectively. However, job rotation from the table remained the least rated among the development programmes with 10 percent.

Table 4.5 further reveals that in relation to Case 3, a similar result compared to Case 1 and Case 2 is observed. Coaching was rated to be the highest in terms of strength among the development programmes with 50%, followed by networking with 25%. On the other hand, job rotation and mentoring were the least rated in terms of development programmes for staff with 12.5 percent each.

The study reveals that the three firms used coaching as the most effective developmental strategy. This is because the study has shown that coaching enhances organisational effectiveness. Networking is the next most effective development programme in terms of strength used by the firms. The reason could be that it enables firms to learn from and to solicit or ascertain views from other functional areas. This enhances organisational performance and also enables it to be abreast of time. The study further indicates that mentoring recorded the third highest strength in terms of development. It could be that mentoring is used by the firm to streamline its staff by putting them on the right track. Conversely, job rotation is the least practiced by the three insurance firms. This could be attributed to the fact that this development practice is seldom practiced by the firms perhaps because of the least importance attached to it.

4.9 Research Question Four: Perceptions of Training and Development Effectiveness

The study sought to unearth the meaning of training and development effectiveness in the three organisations under study.

4.9.1 Perceptions of Training Effectiveness

In answering this research question, the study first sought to find out the perceptions of staff on training effectiveness in the organisations under study. The analysis of the interview responses produced two themes as findings. These themes were *Goal Attainment*; and *Transfer of Training*. These themes are discussed subsequently.

4.9.1.1 Goal Attainment

The first theme that was generated with regard to perceptions of training effectiveness was goal attainment. This finding indicates that training is effective if the company achieves its purpose for which training was conducted for its personnel. The respondents suggested that it is prudent for the firms to set target or have a purpose for all training programmes and if this becomes highly operational, they believe that training is effective. Some of the respondents mentioned these:

> "*I believe training is effective if it achieves its purpose for which management thought it wise to conduct the training.*" [Case 1, Respondent 11]
>
> "*Significantly, I think training is effective if trainees understand what they were taught and use it for the benefit of the organisation.*" [Case 2, Respondent 10]
>
> *"Training to me is effective if management's target set becomes real."* [Case 3, Respondent 4]

The findings revealed from the data gathered clearly symbolizes a strong link with the meaning of training effectiveness put forward by quite a number of scholars that were reviewed. For instance, Kraiger, Ford and Salas (1993) believe that training effectiveness is the measure of the extent to which training achieves its intended outcome, for instance to improve work performance.

4.9.1.2 Transfer of Training

The second theme that was generated with regard to perceptions of training effectiveness was transfer of training. In terms of transfer of training under training effectiveness, it was observed from the findings that most of the employees have the notion that they have understood what was taught them during training session. Moreover, they see training to be effective as they were able to put in and practiced what was taught them and also were able to transfer it onto the job. Most of these respondents though in different situations, shared similar or the same view. These were what some of the respondents stated:

> "*I see training to be effective as I understood what I learnt and able to transfer it onto the job.*" [Case 1, Respondent 4]
>
> "*Training is effective if staff is able to practice what they have learnt during the training session in their daily job duties.*" [Case 2, Respondent 5]
>
> "*Training becomes effective if employees acquire the knowledge and skills during training sessions and are able to practice and even transfer it onto the job."* [Case 3, Respondent 4]

These responses connote that staff perceived training to be effective when they are able to transfer what they learned during training into the undertaking of their tasks and jobs. This seems to buttress the assertion made by Broad and Newstrom (1992) that in order for training to be effective, employees need to showcase that the talents and the expertise acquired at the training session are being used in the work they do.

4.9.2 Perceptions of Development Effectiveness

In answering the last research question again, the study then sought to find out the perceptions of staff on development effectiveness in the organisations under study. The analysis of the interview responses similarly produced two themes as findings. These themes were: *Succession Planning*; and *Leadership Competencies*. These themes are discussed subsequently.

4.9.2.1 Succession Planning

The first theme that was generated as a finding with regard to staff perceptions on development effectiveness was succession planning. Development can be said to be effective if it finally translates into making and forming leaders. This is the essential aim of organisations engaging in various human resource developments for their workers. Organisations identify high potential employees and make sure they have the requisite developmental programmes (experiences) for senior leadership or management. Thus, if employees, through the development programmes they are taken through, successfully fit into the shoes of managers, then development of employees has been effective. In other words, the successful transition of developing employees to effective succession plan can be termed as effective development. This successful transition further informs the organisation on how successful they have had an efficient talent management. To buttress this theme, some of the respondents stated:

> "*I think if I have not had that experience of starting off going to board meetings and working on projects that were of significance to the organisation as well as having all the other development practices organized by my institution I doubt I will be able to have worked efficiently in my new position."* [Case 1, Respondent 2]

> *"The organisation had an expectation that in every key executive position, there is a person who is identified as someone who could step in to man the position. I think they saw the potential in me and provided me with all the skills needed and leadership capabilities. And here I am managing this place so well."* [Case 2, Respondent 3]

> "*My firm took me through conscious development activities. This they did by developing me to attain this greater height."* [Case 3, Respondent 2]

These assertions are similar to that of Allio (2005) who indicated that effective development is to produce good leaders and the primary goal of a good leader is to reinforce values and purpose, develop vision and strategy, build continuity and initiate appropriate organisational change.

4.9.2.2 Leadership Competencies

The second theme that was generated as a finding with regard to staff perceptions on development effectiveness was leadership competencies. From the analysis, the respondents perceive development to be effective when it improves leadership competencies. This is to say that any organisation that invests in their leaders in order to improve their skills is likely to gain an upper hand or competitive advantage over its competitors. Leadership competencies are key to sustaining and maintaining of superiority in the industry the organisation operates. This is because to have effective and successful delivery of objectives and goals, it is dependent on how skilled one's workforce is. In addition, leaders are the decision makers of the organisation, thus a well-trained and developed leader can take decision that will bring gains to the organisation. Thus, if development of top managers can lead to this then one can conclude that development has been effective. These were what some of the respondents had to say:

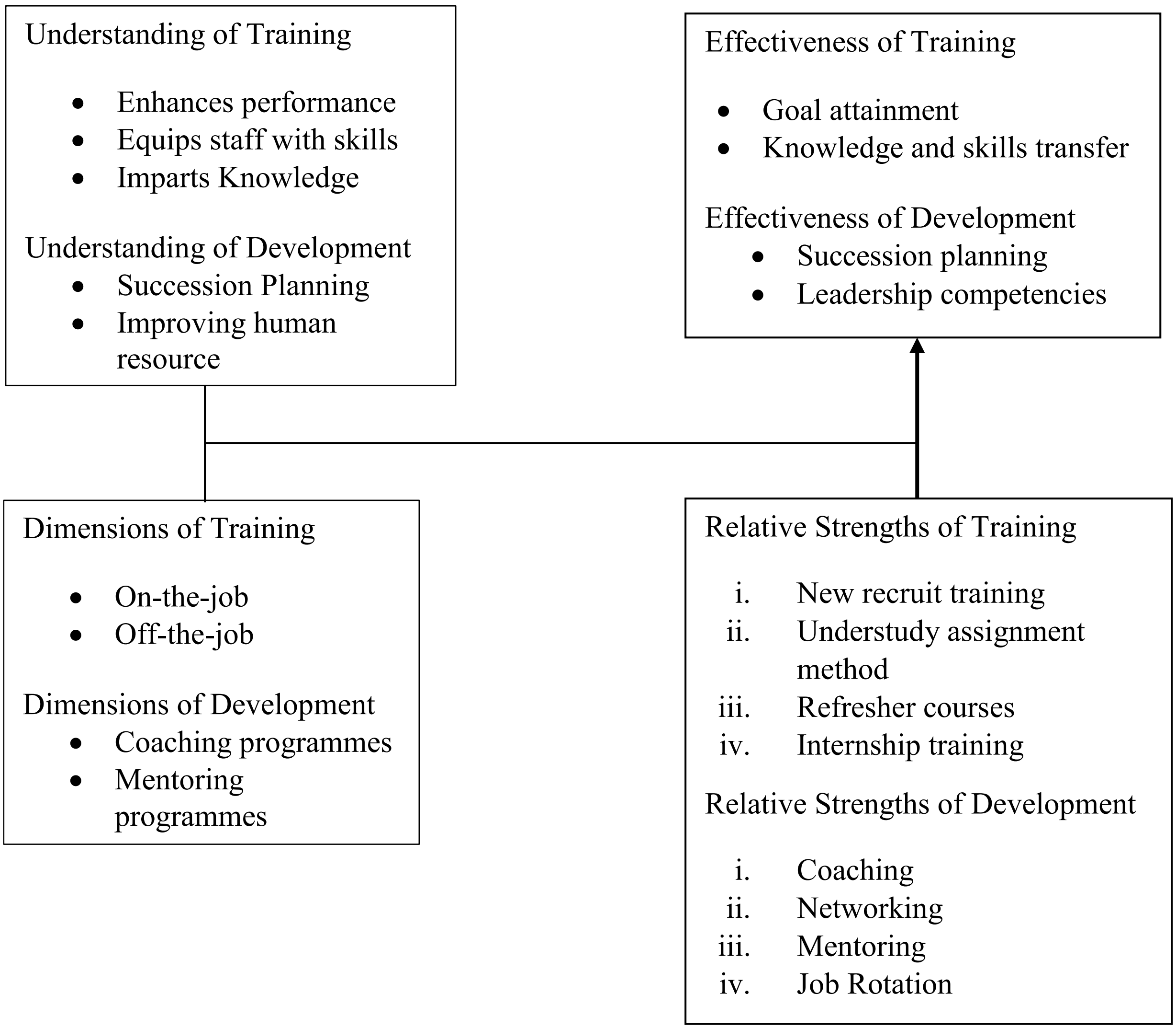
> "*The organisation makes sure we the managers have attained a certain level of education and organize frequent training for us so as to equip us with the requisite skills needed to make the organisation stay on top of its game. And we have done that over the years with our numerous awards to show for.*" [Case 1, Respondent 12]

> "*It is the conscious effort of my organisation to invest in their leaders with the view to developing their talents and inculcating into them the needed developmental skills and the necessary competencies to enable them broaden their knowledge in the positions they find themselves.*" [Case 2, Respondent 8]

> "*It is the priority of my organisation to organize frequent and adequate training programmes for their staff all in the name of helping the leaders to gain more competence in their job.*" [Case 3, Respondent 5]

This opinion advanced by these respondents are not too different from what was put forward by Vardiman *et al*. (2006) that institutions that have efficient leaders bring innovations, act and respond to market forces, expertly tackle difficulties and maintain better performance.

Figure 1.2 Final Conceptual Framework



Author's own construct, 2016.

The findings of the study have shown some difference between the proposed conceptual framework and the final conceptual framework. While the proposed conceptual framework presents the perceptions of training and development as informing staff perceptions about the effectiveness of training and development, the final framework highlights the perceptions of staff about training and development as well as the main dimensions of training and development practices in the organisations under study. Additionally, the relative strengths of the various training and development practices where new recruit training and coaching were rated as the most effective practices for training and development respectively. The final conceptual framework also shows that the perceptual understanding of staff about training and development, their dimensions and relative strengths of practices contribute inform the staff perceptions about the effectiveness of training and development in these organisations. Thus, the final conceptual framework is an expansion of the proposed conceptual framework based on the findings.

4.10 Conclusion

From the findings, it is observed under the demographic characteristics that there were more males than females; forty percent of the respondents were aged between 41-50 years, most of the staff have worked for close to 6-9 years; also the proportion of those with a first degree was more than half of the sample size. In terms of the bio-data of firms two are owned by private individuals while one is a partnership of both private and government. Enterprise Insurance had more representatives in regard to respondents than the other two insurance firms. The respondents perceived training as performance enhancement, skills equipping and knowledge imparting. They also perceived development as succession planning and improvement of human resource. Training effectiveness was perceived to be goal attainment and transfer of training. Also development effectiveness was perceived to be succession plan and leadership competencies.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION & RECOMMENDATIONS

5.1 Introduction

This final chapter summarizes key findings of the study. It also highlights crucial lessons drawn from the study based on conclusions from data generated from the study as well as literature reviewed in the research. The chapter concluded with recommendations for future research. This study sought to understand the effectiveness of training and development practices in Ghanaian insurance industry. The study evaluated four critical issues with respect to perspectives of staff regarding training and development, relative strength of training and development, dimensions of training and development, and the meaning of effectiveness of training and development.

5.2 Summary

This study sought to empirically understand the effectiveness of training and development in selected Ghanaian Insurance firms. The study specifically sought to understand from the perspectives of the staff their perceptions regarding training and development; find out the dimensions of the practices regarding training and development; ascertain the relative strength of the practices regarding training and development; and solicit from the staff the meaning of effectiveness of training and development.

The findings of the study revealed that demographically, majority of the respondents interviewed were males representing (70%). In the same way, majority of the respondents representing 40% fell between the ages of 41 – 50years.Also, the findings indicated that 50% of the respondents have spent between 6-9 years working in the selected insurance companies. Most of the respondents interviewed as well indicated that they hold first degree representing

60% whereas 33.3% hold the position of Assistant Officer and 40% are within the Accounts department.

Key Findings

The first objective sought to ascertain the understanding of staff regarding training and development. The study found that:

- Training was understood as an activity that enhances performance.
- Training was understood as an activity that equips staff with skills.
- Training was understood as an activity that imparts knowledge in employees.
- Development was understood as a form of succession planning.
- Development was understood as a means of improving the human resource.

The second objective sought to find out the dimensions of training practices and development practices from the perspectives of staff. The study found that:

- There were two main dimensions of training: On-the-job training and Off-the-job training.
- There were two main dimensions of development: Coaching and Mentoring.

The third objective was to ascertain the most frequently used training practice and development practice. The study found that:

- New recruit training was rated as the most frequently practiced training practice.
- Coaching programmes were rated as the most frequently practiced development practice.

The last objective sought to ascertain the meaning of the effectiveness of training and development. The study found that:

- Training was deemed effective it achieves its purpose or attains its intended goals.
- Training was deemed effective when the training can be transferred unto their jobs.
- Development was deemed effective when it enhances leadership competencies.
- Development was deemed effective when it contributes to succession planning.

5.3 Conclusion

This study employed the qualitative approach to understand the effectiveness of training and development practices in Ghanaian insurance companies. In all, three insurance companies based in Accra were used to achieve the purpose of the study. For insurance companies in Ghana to experience high productivity in this fast globalizing world, it is highly important that training is provided to staff of their companies. It is obvious from the research that training and development effectiveness leads to organisational success and attainment of goals. Additionally, interviewed staff perceived training as a means of also motivating and equipping staff with skills which will go a long way to enhance their performance to be able to attract customers in their highly competitive industry.

In conclusion, this study explored the effectiveness of training and development in a developing country, specifically in the context of insurance companies in Ghana. This study therefore provides an insight into the effectiveness of training and development and showed much information on employees' perception on training and development, training effectiveness and dimensions, development effectiveness and dimensions and relative strength of training and development. To achieve effective training and development, there is the need for organisations to look more closely to the perceptions of employees on training and development, and implement strategies that best fit the organisations vision and employee needs. The study has clearly indicated that to ensure training and development effectiveness, it will be required by management to lend a helping hand to worker's efforts to practice such skills in the organisation.

5.4 Recommendations

Relying on the results of the findings, the study recommends the following as indicated in the previous chapter.

i. First, it is recommended that management of the insurance firms should give adequate attention and support to employees' training and development programmes. This is necessary in the sense that the study did indicate that this practice equips staffs with the basic needed skills which enhance their performance on the job. The managements of these organisations should ensure that employees are evaluated especially after training and development programmes have been conducted for them in order to ascertain their understanding, abilities and also their capabilities so as to ascertain the effectiveness of the programmes.

ii. In the Ghanaian context some of these insurance firms conduct ability tests and other relevant tests after training sessions to ascertain their employees' understanding of the contents of the training courses and programmes, and for that matter their performance. Based on the above notion, it is recommended that all insurance companies in the country should as a matter of urgency make it a point to evaluate their employees' performance after training and development programmes have been conducted for them. This in no small way will give management a good insight into how effective the training and development programmes conducted for the staff is, as this will also serve as future direction for management of this industry.

iii. Also, the researcher is of the view that management of insurance firms must adopt effective training and development practices as an indicator for the success and achievement of industry as a whole. An effective training and development practices will therefore serve as a means of solving performance appraisal failures or achieving performance appraisal purposes.

iv. The study also recommended that supervisors and managers should see to it that employees who undergo training and development must apply the knowledge acquired by transferring that knowledge to the job. Management and supervisors could achieve this purpose by coaching employees and afterwards monitoring the work they do and perform on a daily basis. This when performed by management will help achieve effective training and development practices in the insurance sector of the economy of Ghana.

v. To provide world class quality employees that clients value and repose confidence in, management must have the best and highly competitive workforce through frequent and yet relevant training and development programmes for staff. In this direction, it is highly recommended that management creates an environment for continuous learning and training as well as the existence of a more comprehensive career development programmes which can help in motivating and improving employees' satisfaction, and also uplift their loyalty and commitment levels.

vi. Also, management of the insurance firms must invest in people (staff) and they should be treated like assets rather than "costs". Management should make it a duty to communicate with, involve staff and empower them through training and development programmes. In addition, management needs to ensure that staff are committed and dedicated to man positions in the various units of the firm.

vii. Finally, it is suggested that the outcome or the results of the overall training and development programmes would be of immense benefit to other sister industries and the government of the country as a whole as it would contribute to theory and would serve as a policy framework capable of addressing some of the socio-economic problems of the country.

5.5 Directions for future studies

This study has provided empirical evidence by ascertaining the effectiveness of training and development practices in selected Insurance firms in Ghana. It is therefore recommended that future researchers embark on a comparative study by exploring the effectiveness of training and development practices in state-owned insurance firms and private-owned insurance firms in Ghana or any other developing country. The purpose of such study will enhance the understanding of which of the insurance firms is achieving effective training and development practices in the world of work and aid in developing strategies and policies for these firms.

Also, the researcher is of the view that future researchers can as well compare the perception of human resource department and employees who undergo training and development programmes by exploring the effectiveness of training and development practices in insurance firms or firms in other sectors of the country.

Again, the researcher recommends for future researchers to examine the effects of staff perceptions about training and development practices on their turnover intentions and counterproductive work behaviours. This will contribute to the literature on training and development in organisations and how they influence employee behaviours.

In addition, this study can be replicated in other sectors like mining companies, manufacturing companies, banking industry, telecommunication industry, construction companies, among others, in order to broaden the knowledge on training and development in Ghanaian organisations and to draw relevant comparisons among these industries on the subject of staff perceptions about training and development.

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APPENDIX

INTERVIEW GUIDE

Dear Respondent,

As part of the degree requirement for the MPhil Human Resource Management at the University

of Ghana Business School, I am to collect data for my research project on the topic: "Understanding the Effectiveness of Training and Development Practices from the Perspectives of Staff: A Case Study of Selected Insurance Firms in Ghana".

This interview guide is designed to assist the researcher to make an assessment of the Effectiveness of Training and Development Practices on the overall Performance of employees in the insurance firm. The exercise is basically academic and your responses will be treated with the utmost confidentiality they deserve. Your maximum co-operation is highly anticipated.

SECTION A: PERSONAL PROFILE

1. How old are you? …………………….

2. Male or Female? ……………………..

3. What is your highest educational qualification? ……………………………………..

4. What is your present rank/position? ……………………………………………….

5. How long have you worked with this company?...

6. Which unit/department of this company do you work? ………………………………

SECTION B: TRAINING AND DEVELOPMENT PRACTICES

7. (i) What are your perceptions about training of staff in this company?

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(ii) What perceptions do you have with regards to development of staff in this company?

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8. (i) From your perspective, what are the dimensions of the training practices in this organisation?

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(ii) From your personal experience, what are the dimensions of the development practices in your organisation?

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9. (i) From your point of view, what is the relative strength of training practices in this Insurance firm?

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(ii) What is the relative strength of the development practices in this firm?

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10. (i) What in your opinion is the meaning of training effectiveness?

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(ii) What will you say is the meaning of development effectiveness?

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