

# ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES GENERAL MBA PROGRAM

# ASSESSMENT OF EMPLOYEES' TRAINING PRACTICES AND CHALLENGES IN THE CASE OF AWASH INSURANCE COMPANY S.C. (AIC)

BY

# TAYE TAFESE RETA

ID No. SGS/0239/2008A

SMU JUNE, 2018 ADDIS ABABA, ETHIOPIA

### ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES FACULTY OF BUSINESS

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# A THESIS SUBMITTED TO ST.MARY'S UNIVERSUTY SCHOOL OF GRADUATE STUDIES IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTERS OF BUSINESS ADMINSTRATION IN GENERAL MANAGEMENT

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# **APPROVED BY BOARD OF EXAMINERS**

**Dean, graduate studies** 

Advisor

**External examiner** 

**Internal Examiner** 

Signature

Signature

Signature

Signature

### DECLARATION

I, the understanding, declare that this thesis is my original work, prepared under the guidance of Asst.prof. Goitom Abraham. All source of material used for the thesis have been properly acknowledged. I further confirm that the thesis not been submitted either in part or in full to other higher learning institution for the purpose of earning any degree.

Taye Tafese Reta

Name

Signature

St.mary's university, Addis Ababa

June, 2018

## **ENDORSEMENT**

This thesis has been submitted to St.Mary's University school of Graduate studies for examination with my approval as a university advisor.

Goitom Abraham (Asst.prof)

Advisor

Signature

St.Mary's University, Addis Ababa

June, 2018

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## **ABBREVIATION**

AIC – Awash Insurance Company S.C.
TNA – Training Need Assessment
TD – Training Design
TDY – Training delivery (Implementation)
TE – Training Evaluation
HCMD-Human Capital Management Directorate
HR- Human Resource
HRM-Human Resource Management
HCM-Human capital Management
SMU-St.Mary's University
CEO- Chief Executive Officer
NBE- National Bank of Ethiopia
CO - Company

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### Abstract

This study aims to explore the current training practices that are encountered during the process of training in AIC. Training helped people to learn how to be more effective at work by modifying knowledge, skills or attitudes through learning experience to achieve effective performance. In particular, this study examined the training practice of AIC. It is a description of all the issues concerning Training practices in terms of how the training process is conducted (how training needs are assessed, how Training is designed and set objectives, how training is delivered and how training programs are evaluated); The study also deeply investigate problems and challenges that face training practice and searches for practical solution (suggestions) to improve the effectiveness of these activities. The research has adopted a multi-methods approach. The data was gathered through a combination of both semi-structured and interviews with selected number of managers, middle level managers and team leaders or senior officers and questionnaires were addressed to randomly selected employees of the Company. Random sampling method was used in choosing the respondents of this study. The study reveals that, the Company trained with absence of systematic employee training needs assessment. This is because of the low commitment of top managers; there are ineffective procedures for evaluation. The company highly depends only on off-the-job training delivery methods meaning lectures methods. To improve training effectiveness the researcher recommends many actions and decisions which need to be undertaken. Finally, AIC should have to conduct each and every process properly. The existence of training programs in place by itself doesn't assure the effectiveness of the training program unless it is supported by systematic training process. Therefore, each training processes are interrelated and they need to be conducted with due care. On time delivery of the training should be given necessary attention in order to made well training practices.

*Key words: Training, Training Need, Training Design, Training Delivery Method and Training Evaluation* 

### **CHAPTER ONE**

### INTRODUCTION7

In this chapter the researcher discussed background of the study, background of the company (organization), statement of the problem, basic research questions, general and specific objectives of the study, significance of the study, scope of the study, limitation of the study, definition of terms and organization of the study.

#### 1.1 Background of the Study

Each and every organization endeavor to be competent in the industry and this competitive edge is depending on the availability of resources and their effective usage. Organizations resource may fall in various categories, physical, financial and human resources. Human resource is considered to be the most vital and useful asset, as other assets can be exploited with the proper use of human resources (Ahmed, N., N. Iqbal, M.S. Mir, Z. Haider and N. Hamad, (2014).

Today Organizational operation is rapidly changing and competitive environment expanded.

Training strategy formulated and carried out properly, it would be a crucial device for generating new skills and changing inappropriate skill in people (Armstrong (2006).

The effectiveness and success of an organization therefore depend on the people who form and work within the organization. So, human resource of an organization is the determinant for the realization of its goals organizations need to be highly concerned about their resources. Human resources are the most decisive for organizations for the achievement of their intended goals. This is because human resources with the inclusion of knowledge, skill and talents used to create useful products and services (French, 1990).

Human resource and training are crucial activities that organizations should give emphasis to improve the skill and capability of their employees. Training is designed to improve employees' performance and help the organization realize its objectives effectively and efficiently. Training focuses on learning the necessary skills and acquiring the knowledge required to perform a current job. On the other hand development focuses on the preparation needed for future jobs. It should be considered as an investment in the work force since its benefits are long term (Buhler, 2002).

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Training is a process that attempts to provide employees with information, skills and understanding of the organization and its aim. Training prepares employee to continue to make the necessary positive contribution to the success of employing organization in terms of their good performance on the job (Ivancevich, 2010).

In general term, training does not deliver the expected value to the organizations when trainees do not transfer the skills learned to their workplace, in other word training effectiveness occurs when trainees not only have ability but are willing to transfer the skill learned to improve their job (Laoledchai et al,2011). Factors influencing the quality and quantity of training activities include the degree of change the external environment, the degree of change the internal environment, the availability of suitable skill within the existing work force and the extent to which management see training as a motivating factors in the work (Cole (2002).

In today competitive business environment organizations cannot be successful unless they are supported by people possessing requisite skill, equipment, technology, capital, etc. But among these elements skill manpower is valuable resource for the organization success. So, organization must give a well organized training to the employees to enrich them in the area of changing technical skill and knowledge (Usman, 2014).

Thus, by considering the above importance of training it is crucial all organization shall give effective training to their employees. Therefore, the purpose of this study is to assess training and development practice of AIC and to provide suggestions as how they can make best use of training. Therefore, this study was intended to examine existing training practices and related challenges of the company and to forward possible recommendations.

Training is a learning experience that seeks a relatively permanent change in individuals that will improve their ability to perform on the job. Investments in training are fundamental to the formation of human capital. Through employee training, individuals learn to adjust to the corporate culture of the organizations and become or remain productive under changing conditions. (Decenzo & Robbins, 2010)

Training is generally defined as a planned and systematic effort to modify or develop knowledge, skills and attitudes through learning experiences, to achieve effective performance in an activity or a range of activities. Training refers to a planned effort facilitate the learning of job related knowledge, skill and behavior by employees. (Goldstein & Ford, 2007).

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Thus, by considering the above importance of training it is crucial to give effective training to those who work in each and every financial institution in order to improve the performance and competence of its employees since, they provide service to different customers.

## 1.2 Background of the Company

Awash Insurance Company S.C (AIC) was established in 1994. AIC has 43 branches as of June 30, 2017. Among these the most branches are located in Addis Ababa City and others are located in up Country cities. AIC is the Market leader among private Insurance Companies for more than five consecutive years by both non life and life Insurance.

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S.N	Parameter	r 31, 1995	2	2016/17	Remark
1	Number of Branches	3	28	43	As at June 30, 2017
2	Number of Employees	30	308	477	As at June 30, 2017
3	Paid-Up Capital	7,439,432	57m	246.6 million	As at June 30, 2017
4	Number of Shareholders	456	582	1,260	As at June 30, 2017
5	GWP (Non-Life)	15.4m	149m	544.3 million	As at June 30, 2017
6	GWP (Life)	-	9.11 m	55 million	As at June 30, 2017
7	Total Assets	18.67m	241m	1.2 billion	As at June 30, 2017
8	Return on paid-up capital (EPS)	13%	27.45%	35%	As at June 30, 2017

### AIC's Growth History is presented in the following table:

In its previous period, AIC has registered an attractive success in many aspects. The market coverage, employment opportunity, contribution to its share holders and an investment option created by the company, among others, take greater importance.

#### **1.3 Statement of the Problem**

A given entities employees are considered as one of the key determinants of the success of an organization. Hence, they need to involved different trainings and development programs so as to cope up with the fast changing business world. Awash Insurance Company S.C has been serving its customers for the last 22 years. In those periods, it has introduced to the country so many types of services and technologies which have direct and significant contribution for growth and development of the country. Even though it has served for long period of time, it was very challenging to continue with the existing management style and technology as a result of the dynamic environment.

Human resource HR) is one of the major factors that would be deployed. In other words, the performance of every employee in each work unit has a monotonous impact on the effectiveness of the organization.

Organizational effectiveness largely depends on the ability to acquire and efficient use of the existing work force. This is because human resources are a strategic resource in which Organization can achieve its competitive advantage. This can be achieved by designing appropriate training programs that respond to the changing environment. As a result, the organization has developed a human resource development department which is expected to work on Knowledge and skill development, create good knowledge transfer from external vendors and to identify appropriate training needs, and to show the staffs how the organization is concerned about their development. Therefore, the availability of employees' training practice will have a pivotal role for the achievement of the organization's objective.

However, there are several practices and challenges on staff training program in Awash Insurance Company S.C. Some of them are inconsistence (inappropriate) of training need assessment, lack of aligning company strategy with that of the designed training, unclear trainees' selection mechanism, and poor practice of training outcome evaluation (focusing only on reaction of trainees).

Therefore, the objective of this study is to verify whether such practice is being carried out in a systematic and planned way, based on the training policy and needs of the human resources.

Though, Awash Insurance Company S.C is one of the organizations that viewed employees as valuable resources and has invested huge amount of money on employee training activities, its implementation is not yet systematic, cost effective and planned.

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There is inconsistent of conducting training need assessment (TNA) program which undertaken within 2 years of gap to identify the real gaps and to nominate trainees with the right training types. But, usually there is a widely heard compliant that trainings are provided for employees simply by the recommendation of bosses and higher official with no consideration of the gap between the job and the real performance activities of employees Selection of the trainees for trainings are subjective to the views, assessment and experience of the bosses. But, the core framework of needs assessment consists of at least three level of analysis namely: Organizational analysis, task analysis and individual analysis is under question.

In Awash Insurance Company S.C, little attention is devoted to the evaluation of training programs and only limited evaluation techniques are used. Training evaluation is usually undertaken to measured trainee's satisfaction level towards the program. But, training evaluation is an important stage of the training process. According to Kirkpatrick (1998) stated that training efforts are evaluated using four criteria which include: reaction (level 1), learning (level 2), job behavior (level 3), and result (level 4). However, as per the research's observation Awash Insurance Company S.C. relies on which level one (i.e. reacted trainees of Kirkpatrick's) evaluation model when evaluating their training program.

Hence, this study is conducted in order to investigate the actual training practice and identifying related challenges like; lack of management support, lack of long term plan for developing human resources, inaccurate training need analysis, assigning inappropriate person to the training programs and difficulties to evaluate training outcome and forward the possible recommendations that would help for implementation of effective Human Capital Management Directorate (HCM program in the company.

#### 1.4 Basic Research Questions

In order to address the problems stated above, the study is used the following questions and tries to analyze the responses against the expected theories which are accepted in the field of human resources training practice and challenges. Thus, the research was tried to answer the following questions:

Accordingly, the key research questions to be investigated were:

- How HCM training process managed, designed and delivered in terms TNA, TD, TDY & TE in AIC?
- > What are the challenges that hinder the training process of the Company?

To what extent are employees satisfied with the training program organized by the Company?

## 1.5 Objectives of the Study

The general objective of this study was to examine the overall present (current) training practice and challenges in AIC and show its gap in relation with the contemporary approaches and recommended points that helps to optimize the effectiveness of training practices programs in the Company.

The specific objectives of the study were to address the following core points:-

- > To examine how training need is assessed in AIC;
- > To examine training practices of the Company:
- > To examine the major Challenges on training in AIC ;
- > To examine major problems of training practices in AIC.

### 1.6 Significances of the Study

As stated earlier, at this dynamic modern business environment where things are continuously changing, in order to improve productivity of employees' it's very necessary to update training system of the organization. This study will help AIC to understand training practices and challenges and propose possible solution in order to improve the training practices. It also helps to understand which factors are important to keep in mind while conducting training programs.

Training is the backbone of employees to promote organizational vitality by providing progressive training opportunities that support lifelong learning and assist individuals in working effectively together within their departments and throughout the organizational system. In this regard employees and the organization will the benefit from the findings.

This study provides:

- > Gather information about the current status of the company's training program,
- Assemble information for the organization on how to establish effective training program in order to improve employees' productivity for achievement of organizational objectives,
- To enhance Commitment (awareness) of managers and employees on advantage of conducting effective training programs,

## 1.7 Scope of the Study

As stated in the title of the research, this research is delimited to the human resource training and development activities undertaken in AIC. It may not be generalized to some other sectors and organizations. The study focused only on training practices and challenges aspects of human resource management functions covering needs assessment, training design, implementation, and evaluation and identifying the major challenges.

The research was covered the viewpoints of management and non-management employees of the Company. Most literatures is suggested that there are four processes of training which makes the training practice of any organizational effectiveness; these are training needs assessment, training design, training delivery approaches and training evaluations.

This research is done on employees of AIC Since there are a many branches of the Company out of Addis Ababa and it's difficult to address its employees, this research was focused only on those selected branches in Addis Ababa and Headquarter' units of the Company. The research was also discussed geographical location, variable and methodologies of the study.

## 1.8 Limitation of the study

The major limitations that confronted the researcher during the study were include lack of resource, lack of time and lack of money (finance) can mentioned as challenge. On the other hand, lack of willingness to fill questionnaires is the limitations that the study was faced.

# **1.9 Definition of Terms**

Under this topic terms of training were separately defined and explained (mentioned):

**Training**-is the application of formal processes to impart knowledge and help people to acquire the skills necessary for them to perform their jobs satisfactorily. (Armstrong, 2009)

**Training Delivery (Implementation)** - is a multitude of methods of training that is used to train employees. (Decenzo& Robbins, 2010)

**Training Design**- is a process of developing a plan of instruction for each training program to be offered to meet training objective. (Goldstein & Ford, 2007)

**Training Evaluation**-is a way to evaluate the effectiveness of a training program based on cognitive, skill-Based, affective and result outcomes (Noe,HollenBeck, Gerhart, & Wright, 2008)

**Training Need assessment (TNA)** - TNA is the process of evaluating the organization, individual employees, and an employee tasks to determine what kinds of training, if any, are necessary. (Noe,HollenBeck, Gerhart, & Wright, 2008)

# 1.10 Organization of the Study

The sequence of the study was followed the guideline developed by the SMU. Accordingly, the Study was organized into five chapters. Chapter one introduces the study by giving the background of the study and organizations, statement of the problems, research questions, objective of the study, definition of terms, significance of the study, scope of the study, and organization of the study. Chapter two deals with the review of relevant literature on the research problems and concepts with specific reference too how it applies in AIC. Chapter three discusses about the research methodology adopted for the study to relevant explanation. Chapter four was presents the findings on the training practices and challenges in AIC by dealing with analysis and discussion of the results based on the data collected using the questionnaires and interviews. Chapter five presents summary, conclusions drawn from the research findings and recommendations to enhance organizational effectiveness through training practices and to ensure stable committed human capital management Directorate.

### **CHAPTER TWO**

### **RELATED LITERATURE REVIEW** 2.1Theoretical Literatures

This literature is generally gives emphasis on the theoretical and empirical review part of the study undertaken. Firstly, this part of the chapter was tried to see the theoretical base for training practice (procedure). In connection with this chapter definition of training, benefit, process, methods etc of training is discussed in details. The chapter was also detailed the theoretical and empirical base for training practices and the challenges. On the later part of the chapter, conceptual framework and related research done before by different scholars and their results in terms of the target purpose was perceived.

#### 2.1.1 Training Defined

**Training**: is "Short term learning intervention, it is intended to build individual knowledge, skills, and attitudes to meet present or future work requirements". (Dubois & Roth well, 2004) Training should have an immediate and highly specific impact on work performance and should be grounded on the organization's requirement and unique corporate culture. It defers in this respect from education and employee development, which prepare the individual for life and work.

Training is the process of obtaining Knowledge, Skills, and/or abilities needed to carry out a specific activity or task. (Gilley, quarto, & Dixton, 2009)

**Employee Training**; is a learning experience: it seeks a relative permanent change in employees that improves job performance. (Decenzo & Robbins, 2010) Thus, training involves changing skills, Knowledge, attitudes, or/and behavior. This may mean changing what employees Know, how they work, or their attitudes toward their jobs, co-workers, Managers, and the organization. Training is a systematic process, which helps people to learn how to be more effective at work by modifying knowledge, skills, or attitudes through learning experience to achieve effective

performance (Buckley & Caple, 2000).

Training is usually provided to adults and is aimed at producing an improvement in performance at work, by addressing weaknesses in knowledge, skills, or attitudes. It tends to be more practically focused and can take place in a variety of environments and concerned with the acquisition of knowledge, skills, and attitudes. (Itika, 2011) The main focus of the review was established theoretical and empirical basis for training practices and challenges at AIC.

### 2.1.2 Benefits of Training

The best way to answer the question why organizations should train people is to answer the question what will happen if they are not well trained. Training becomes important if there are deficiencies that should be addressed through training, or if there are changes in the organization which have to be put in place by having well trained employees. Training is required there is a change in technology, working conditions, products, inadequate performance, and shortage of staff. Training has many advantages for the individual, the department and the organization because it is expected to provide a skilled pool of human resources, improvement of existing skills, and increase in knowledge and experience of employees, improve employees' motivation, job performance, customer service, and personal growth and opportunity for career development. (Itika, 2011)

The main purpose of training is to acquire and improve knowledge, skills and attitudes towards work related tasks. It is one of the most important potential motivators which can lead to both short-term and long-term benefits for individuals and organizations. (Nassazi, 2013)

There are so many benefits associated with training. (Cole, 2002) Summarize these benefits as follows:

- High Moral employees how receive training have increased confidence and motivations;
- Low cost of production training eliminates risks because trained personnel are able to make better and economic use of material and equipment thereby reducing and avoiding waste:
- Lower turnover training brings a sense of security at the workplace which in turn reduces labor turnover and absenteeism is avoided;
- Change management training helps to manage change by increasing the understanding and involvement of employees in the change process and also provide the skills and abilities needed to adjust to new situations;
- Provide recognition, enhanced responsibility and the possibility of increased pay and promotion;
- Help to improve the availability and quality of staff.

Raheja (2015) was also stated that, there are also training benefits; some of them are here under:

- Improved quality of services and products-Employees gain standard methods to use in their tasks. They are also able to maintain uniformity in the output they give. This results with a company that gives satisfying services or goods.
- Reduced cost-Training and development results with optimal utilization of resources in a company or organization. There is no wastage of resources, which may cause extra expenses. Accidents are also reduced during working. All the machines and resources are used economically, reducing expenditure.
- Reduction in supervision-The moment they gain the necessary skills and knowledge, employees will become more confident. They will become self reliant and require only little guidance as they perform their tasks. The supervisor can depend on the employee's decision to give quality output. This relieves supervisors the burden of constantly having to give directives on what should be done.
- Improvement in workers performance-A properly trained employee becomes more informed about procedures for various tasks. The worker confidence is also boosted by training and development. This confidence comes from the fact that the employee is fully aware of his/her roles and responsibilities. It helps the worker carry out the duties in better way and even find new ideas to incorporate in the daily execution of duty.

# 2.1.3 Types of Training

Dubois and Rothwell, (Dubois & Rothwell, 2004) in their book states that there are various types of training. These are:-

- Remedial Training: helps people meet the basic screening or entry-level requirements for a job.
- > **Orientation Training**: helps to socialize individuals into a corporate culture.
- Qualifying training: assists individuals with meeting basic performance expectations and thus increased their productivity.
- Second-chance training: is provided to those who may be transferred or terminated because they are not meeting organizational work standards.

- Cross Training: is for people who are trying to master new jobs or job skills. Retaining provides upgrading to keep skills current as technological or organizational conditions change.
- Outplacement training: prepares individuals for departure from an organization in the wake of retirement, or organizational staffing changes.

There are also other types of training, these are:-

- Skill training: Focus on job knowledge and skill for Instructing new hires, overcoming performance deficits of the workforce.
- Retraining: Maintaining worker knowledge and skill as job requirements change due to: Technological innovation and Organizational restructuring.
- Cross-Functional training: Training employees to perform a wider variety of tasks in order to gain. Flexibility in work scheduling, Improved coordination.
- Team Training: -Training self-directed teams with regard to: Management skills, Coordination skills and cross-functional skills.
- Creativity Training: Using innovative learning techniques to enhance employee ability to spawn new ideas and new approaches.
- Literacy Training: Improving basic skills of the workforce such as mathematics, reading,, writing, and effective employee behaviors such as punctuality, responsibility, cooperation, etc.
- Customer Service Training: Training to improve communication, better response to customer needs and ways to enhance customer satisfaction.

### 2.1.4 Steps in Training Process

There are so many firms that plans, organizes and structures its training affects for the way how employees experience on the training, which in turn influences the effectiveness of the training? In addition to this effective training requires the use of a systematic training process. (Mathis & Jackson, 2011)

Hence, there are different models that show the steps in the training process, though the contents are more or less the same. As Kulkarin stated that (Kulkarin, 2013) training process involves four stages, these are:

- Training needs Assessment
- Designing the training programs

- Implementation of the training program
- Evaluation of the training program

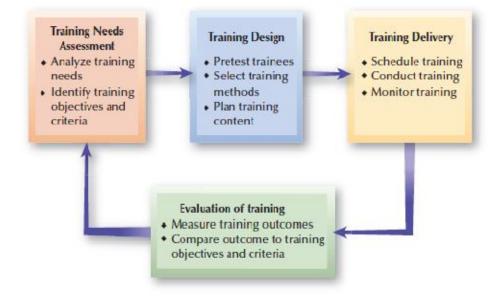


Figure 1: Steps of Training Process

Source: (Mathis & Jackson, 2011)

The needs why training should be conducted in a systematic order are to derive expected benefits from it. Effectively, using such a process reduces the likelihood that unplanned, uncoordinated, and haphazard training efforts will occur. (Mathis & Jackson, 2011)

### 2.1.5 Training Needs Assessment

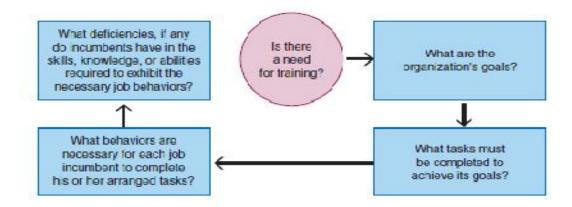
Accordingly, training needs assessments (TNA) are discrepancies between identifiable shortfalls in knowledge, skills and attitudes of the employee vis-à-vis what is required by the job, or the demand of organizational change. (Itika, 2011)

Training need is the gap between actual performance and desired performance or between current abilities and job requirements that can be closed by training. (McConnell, 2003)

Needs assessment refers to the process used to determine if training is necessary (Hollen,Gerhart, & wright, 2008). Needs assessment occurs at two level-group and individual. An individual obviously needs training when his or her performance falls short of standards, that is, when there is performance deficiency. Inadequacy in performance may be due to lack of skill or knowledge or any other problem. The problems of performance deficiency caused by absence of skills or

knowledge can be remedied by training. Faulty selection, poor job design, improving quality of supervision, or discharge will solve the problem. (Garg, 2009)

Assessing Organizational training needs is the diagnostic phase of a training plan. This assessment considers issues of employee and organizational performance to determine if training can help. Needs assessment measures the competencies of a company, a group, or an individual as they relate to what is required. It is necessary to find out what is happening and what should be happening before deciding if training will help, what kind is needed (Mathis & Jackson, 2011). Determining training needs typically involves generating answers to several questions. (Decenzo & Robbins 2010).



#### Figure 2: Determining Training Needs

Source: (Decenzo & Robbins, 2010)

#### **Training Needs Analysis**

Training needs analyzing is the first step what training might be necessary (Mathis & Jackson, 2011). A training needs analysis is a systematic process by which training needs are investigated and consolidated to provide the basis for the training program. (Itika, 2011)

Needs assessment typically involves organizational analysis, person analysis and task analysis.

A) **Organizational Analysis** - is a process for determining the business appropriateness of training. Organizational analysis considers the context in which training will occur. That is organizational analysis involves determining the business appropriateness of training, given the company's business strategy, its resources available for training, and support by managers and peers for training activities. (Hollen, Gerhart & wright, 2008)

Training needs can be diagnosed by analyzing organizational outcomes and looking at future organizational needs. Organizational analysis comes from various operational measures of

organizational performance. Departments or areas with high turnover, customer complaints, high grievance rates, high absenteeism, low performance, and other deficiencies and be pinpointed.

Following identification of such problems, training objectives can be developed if training is a solution. During organizational analysis, focus group of managers can be used to evaluate changes and performance that might require training. (Mathis & Jackson, 2011)

B) **Task/Job analysis** –is the process of identifying the important tasks and knowledge, skill and behaviors that need to be emphasized in training for employees to complete their tasks. (Hollen, & wright, 2008). By comparing the requirements of jobs with the KSAs of employees, training needs can be identified.

C) **Person analysis -** is the process of determining whether employees need training, and whether employees are ready for training. The competencies of current job holders could also be assessed to determine their suitability for their jobs. (Noe,et al., 2008)

Person analysis involves

- Determining whether performance deficiencies result from a lack of knowledge, skills or ability (a training issue) or from a motivational or design problem
- Identify who needs training
- Determining employees' readiness for training

Carrying out a training needs analysis is a task for and experienced trainer, but it also requires a good understanding of what goes on in the job and what the management is thinking. (Itika, 2011)



Figure 3: Analysis of Training Need

Source: (Noe, HollenBeck, Gerhart, & wright, 2008)

#### **Training Objectives and Priorities:-**

Once training requirements have been identified using needs analyses, training objectives and priorities can be established by a "gap analysis," which indicates the distance between where an organization is with its employee capabilities and needs to be. (Mathis & Jackson, 2011)

Training Objectives and priorities are then determined to close the gap. Three types of training objectives can be set:

- Attitude: Creating interest in and awareness of the importance of something (e.g., Sexual harassment training)
- Knowledge: Imparting cognitive information and details to trainees (e.g., Understanding how a product works)
- Skill: Developing behavioral changes in how jobs and various task requirements are performed (e.g., improving speed on an installation). (Goldstein & Ford, 2007)

As it has been determined that training is necessary, training goals must be established. Management should explicitly state its desired results for each employee. It is not adequate to say we want change in employee knowledge, skills, attitudes, or behavior; we must clarify what is to change and by how much. These goals should be tangible, verifiable, timely, and measurable. They should be clear to both the supervisor and the employee (Decenzo & Robbins, 2010).

Because training seldom is an unlimited budget item and because organizations have multiple training needs, prioritization is necessary. Ideally, management looks at training needs in relation to strategic organizational plans and as part of the organizational change process. Then the training needs can be prioritized based on organizational objectives. Conducting the training most needed to improve the performance of the organization will produce visible result more quickly (Mathis & Jackson, 2011).

### 2.1.6 Training Design

As training needs have been identified using the various analysis, and then training objectives and priorities must be established. All of the gathered data is used to compile a gap analysis, which identifies the distance between where an organization is with its employee capabilities and where it needs to be. Training design is the process of developing a plan of instruction for each training program to be offered to meet training objective. (Goldstein & Ford, 2007) Training design process refers to a systematic approach for developing training programs. Training design process should be systematic yet flexible enough to adapt to business needs (Noe, Gerhart, & wright, 2008). Whether job-specific or broader in nature, training must be designed to address the specific objectives. Training objectives are set to close the gap. The success of training should be measured in terms of the objectives set. Useful objectives are measurable. This objective serves as a check on internationalization, or whether the person really learned. Objectives of training can be set in any area by using one of the following four dimensions: such as Quality, Quantity, Timeliness, and Cost savings as a result of training. (Sishan Solomon, 2014)

Effective training design considers the learner characteristics, instructional strategies, and how best to get the training from class to the job (training transfer) in order to produce learning. (Mathis & Jackson, 2011)

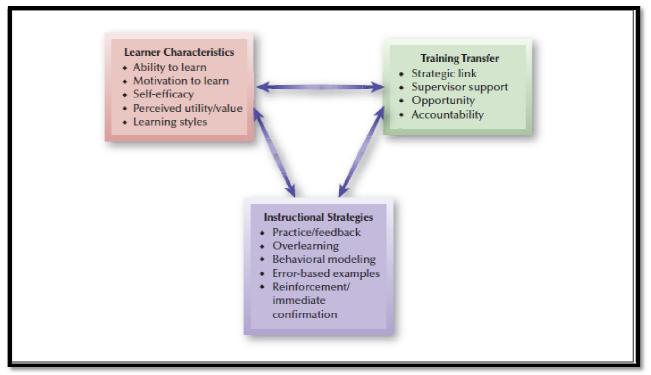


Figure 4: Training Design Elements Source: (Mathis & Jackson, 2011)

# 2.1.7 Training Delivery method

Once training has been designed, the most important decisions to make are how the training will be delivered. Nadler, 1984 as cited in Nassazi, 2013 noted that all the human resource development activities are meant to either improve performance on the present job of the

individual, train new skills for new job or new position in the future and general growth for both individuals and organization so as to be able to meet organization's current and future objectives. Organizations should identify the training method that best fits their employees' learning styles, be flexible enough to allow for changes when needed, and ensure that the training can be transferred into everyday job skills. Regardless of the method used, ensuring that training is effective is the primary goal (Gilley *et al.* 2009).

HRM needs to determine which training methods are the most appropriate for the skill and the employee. It may be necessary to combine several methods (Decenzo & Robbins, 2010)

Depending on the type of training that needs to be delivered, you will likely choose a different mode to deliver the training. When choosing a delivery mode, it is important to consider the audience and budget constrictions. The most effective method depends on the learner and the skill being learned. Different practices are followed in different industries and in different organizations too. So, the need of training and development programs is depending up on the requirements of the job profile.

### **Types of Training Delivery Method**

On-the-job Training	Off-the-job Training
<ul> <li>Job Instructions</li> <li>Apprenticeship &amp; Coaching</li> <li>Job Rotation</li> <li>Committee Assignment</li> <li>Internship Training</li> <li>Training through step by step</li> </ul>	<ul> <li>Programmed Instructions</li> <li>Class Room Lectures</li> <li>Simulation Exercises</li> <li>Business Games</li> <li>Case Study Method</li> <li>Audio- visual Method</li> <li>Experiential Exercises</li> <li>Vestibule training</li> <li>Computer Modeling</li> <li>Behavioral Modeling</li> <li>Role Playing</li> <li>Conference/ Discussion Method</li> <li>Workshop / Seminars</li> </ul>

Source: Ms. Pallavi P. Kulkarni, 2013)

Both approaches we choose will have advantages and disadvantages. It is the task of the human resource managers in collaboration with the particular functional manager(s) to decide on the best approach from an available list. (Itika, 2011)

Different organizations are motivated to take on different training methods for a number of reasons:

- > Depending on the organization's strategy, goals and resources available,
- > Depending on the needs identified at the time, and
- The target group to be trained which may include among others individual workers, groups, teams, department or the entire organization. (Greer, 2003)

#### 2.1.8 Methods of Training practices

The method of training practice programs are as follows:-

#### 2.1.8.1 On-the-job training Methods:

Under these methods new or inexperienced employees learn through observing peers or managers performing the job and trying to imitate their behavior. These methods do not cost much and are less disruptive as employees are always on the job, training is given on the same machines and experience would be on already approved standards, and above all the trainee is learning while earning (Raheja, 2015). Some of the commonly used methods are:

**Coaching-** an experienced worker or the trainee's supervisor trains the employee. This may involve simply acquiring skills by observing the supervisor or having the supervisor or job expert show the new employee the ropes, step- by step (Dessler & Varkkey, 2010). Every employee, from the clerk to CEO, gets on-the-job training when he or she joins a firm.

**Mentoring-** the focus in this training is on the development of attitude. It is used for managerial employees. Mentoring is always done by a senior inside person. It is also one-to- one interaction, like coaching (Raheja, 2015).

**Job rotation**- in which an employee moves from Job to job at planned interval to broaden their understanding of all parts of the business and to test their abilities (Dessler & Varkkey, 2010).

**Apprenticeship**- is a process by which people become skilled workers, usually through a combination of formal leaning and long term on the job training (Dessler & Varkkey, 2010).

**Internships** - are opportunities for students in higher education to utilize their instruction and training in a chosen profession as part of their education. Internships vary from very unstructured to highly structured and may include college credit (Decenzo & Robbins, 2010).

**Apprenticeship** - it is a system of training a new generation of practitioners of a skill. This method of training is in vogue in those trades, crafts and technical fields in which a long period is required for gaining proficiency. The trainees serve as apprentices to experts for long periods. They have to work in direct association with and also under the direct supervision of their masters (Raheja, 2015).

#### 2.8.2 Off-the-Job Training Methods

Off the job training methods are those in which training is provided away from the actual working condition. It is generally used in case of new employees. Instances of off the job training methods are workshops, seminars, conferences, etc. Such method is costly and is effective if and only if large number of employees have to be trained within a short time period (Noe, HollenBeck, Gerhart, & wright, 2008). Some of the commonly used methods are:-

**Lectures and Conferences -** are the traditional and direct method of instruction. Every training programme starts with lecture and conference. It's a verbal presentation for a large audience. However, the lectures have to be motivating and creating interest among trainees. The speaker must have considerable depth in the subject. In the colleges and universities, lectures and seminars are the most common methods used for training (Raheja, 2015).

**Simulated training (vestibule training) -** is a method in which trainees learn on the actual or simulated equipment they will use on the job, but are actually trained off the job. It is necessary when it's too costly or dangerous to train employees' on the job (Dessler & Varkkey, 2010).

**Multimedia Learning** can demonstrate technical skills not easily presented by other training methods. This may include videos and DVDs that may be offered online (Decenzo & Robbins, 2010).

**The case study method**- presents a trainee with a written description of an organizational problem. The person then analyzes the case, diagnoses the problem, and presents his or her findings and solutions in a discussion with other trainees (Dessler & Varkkey, 2010).

**Role playing-** is to create a realistic situation and then have the trainees assume the parts (roles) of specific person in that situation (Dessler & Varkkey, 2010).

**Behavior modeling**- involves showing trainees the right (model) way of doing something, letting trainees practice the way, and then giving feedback on the trainees' performance.

BM is one of the most widely used, well researched and highly regarded psychologically based training interventions (Dessler & Varkkey, 2010).

**Transactional Analysis -** It provides trainees with a realistic and useful method for analyzing and understanding the behavior of others. In every social interaction, there is a motivation provided by one person and a reaction to that motivation given by another person. This motivation reaction relationship between two persons is known as a transaction (Raheja, 2015).

## 2.1.8.2 Training Evaluations

Evaluation of training compares the post-training results to the pre-training objectives of managers, trainers, and trainees. Too often, training is conducted with little thought of measuring and evaluating it later to see how well it worked. Because training is both time consuming and costly, it should be evaluated (Mathis & Jackson, 2011).

It is best to consider how training is to be evaluated before it begins. The most well-known and used model for measuring the effectiveness of training programs was developed by Donald L. Kirkpatrick in the late 1950s. Kirkpatrick identified four levels at which training can be evaluated.

- Level 1 Reaction: measures the reactions of the participants toward the training and answers questions about whether the participants liked the training; felt they achieved their learning goals; how much they liked the trainers; and any suggestions they have for improving the training (Decenzo & Robbins, 2010).
- Level 2 Learning: measures how well trainees have learned facts, ideas, concepts, theories, and attitudes (Mathis & Jackson, 2011). This could be accomplished by pre- and post-testing the participants or by evaluating the participants against a control group that has not been trained (Decenzo & Robbins, 2010).
- Level 3 Behavior: measures whether the training actually changes the employee's behavior when he or she returns to the job. This might be evaluated by the participants, supervisors, or trainer (Decenzo & Robbins, 2010). This means measuring the effect of training on job performance through observing job performance.
- Level 4 Results: measures whether the training benefited the employer or not. This means measuring the effect of training on the achievement of organizational objectives. Because results such as productivity, turnover, quality, time, sales, and costs are relatively concrete, this type of evaluation can be done by determining ROI or by evaluating a behavior against another standard, such as a benchmark (Decenzo & Robbins, 2010).

Katharine & Barbara, 2007 as cited in (Mathis & Jackson, 2011) stated that the evaluation of training becomes successively more difficult to do as it moves from measuring reaction to measuring learning to measuring behavior and then to measuring results. But the training that affects behavior and results versus reaction and learning provides greater value in viewing training as a strategic performance contributor.

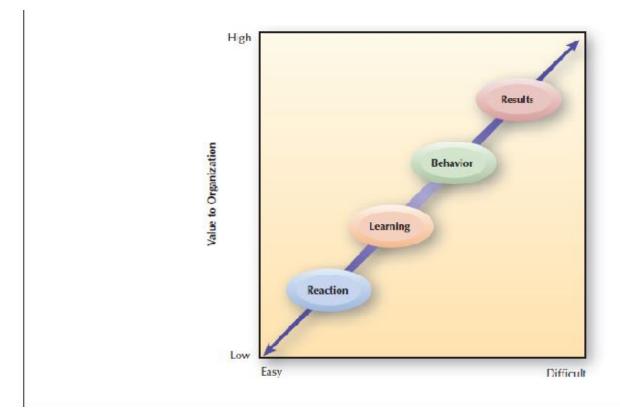


Figure 5: Kirkpatrick's Levels of Training Evaluation

Source: (Mathis & Jackson, 2011)

# 2.1.8.3 Training Evaluations Metrics

Training is expensive, and it is an HR function that requires measurement and monitoring. Cost– benefit analysis and return-on-investment (ROI) analysis are commonly used to measure training results, as are various benchmarking approaches.

### 2.1.8.4 Cost-benefit analysis

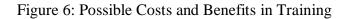
Any training or development implemented in an organization effort must be cost effective.

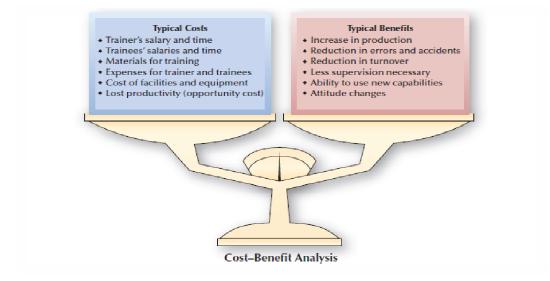
The benefits gained must outweigh the costs of the learning experience. It is not enough to merely assume that any training an organization offers is effective; we must develop substantive

data to determine whether our training effort is achieving its goals. Did the training correct the deficiencies in skills, knowledge, or attitudes we assessed as needing attention? (Decenzo & Robbins, 2010). Training results can be examined through cost– benefit analysis, which is comparison of costs and benefits associated with training. There are four stages in calculating training costs and benefits:

- 1. Determine training costs. Consider direct costs such as design, trainer fees, materials, facilities, and other administration activities.
- 2. Identify potential savings results. Consider employee retention, better customer service, fewer work errors, quicker equipment production, and other productivity factors.
- 3. Compute potential savings. Gather data on the performance results and assign dollar costs to each of them.
- Conduct costs and savings benefits comparisons. Evaluate the costs per participant, the savings per participant, and how the costs and benefits relate to business performance numbers.

Therefore, in principle no training should take place unless it is commercially justifiable (the benefits exceed the costs), and it complements the strategy of the organization.





Source: (Mathis & Jackson, 2011)

### 2.1.8.5 Return-on-Investment Analysis and Benchmarking

In organizations, training is often expected to produce an ROI. This is easier if some output can be measured such as an increase or decrease in costs, sales, production, employee turnover, or revenue. In these cases, HR can calculate a return on the investment (ROI) by determining the benefit of the training and dividing it by the training expense (Decenzo & Robbins, 2010).

In addition to evaluating training internally, some organizations use benchmark measures to compare it with training done in other organizations. To do benchmarking, HR professionals gather data on training in their organization and compare them with data on training at other organizations in the same industry and in companies of a similar size (Mathis & Jackson, 2011).

### 2.1.8.6 Performance-Based Training Evaluation Measures

According to Decenzo and Robbins, (2010), with or without benchmarking data, internal evaluations of training programs can be designed in a number of ways. These are the post - training performance method, the pre–post-training performance method, and the pre - post-training performance with control group method.

- I. **Post-Training Performance Method**:-is evaluating training programs based on how well employees can perform their jobs after training. Participants' performance is measured after attending a training program to determine if behavioral changes have been made. The post-training performance method may overstate training benefits.
- II. Pre Post-Training Performance Method:- is evaluating training programs based on the difference in performance before and after training. In the pre - post-training performance method, each participant is evaluated prior to training and rated on actual job performance. After instruction - of which the evaluator has been kept unaware - is completed, the employee is reevaluated. As with the post - training performance method, the increase is assumed to be attributable to the instruction. However, in contrast to the post-training performance method, the pre-post-training performance method deals directly with job behavior. People often perform better when they know their efforts are being evaluated.
- III. Pre Post -Training Performance with Control Group Method: is evaluating training by comparing pre- and post-training results with individuals. The most sophisticated evaluative approach is the pre - post-training performance with control group method. Two groups are established and evaluated on actual job

performance. Members of the control group work on the job but do not undergo instruction; the experimental group does receive instruction. At the conclusion of training, the two groups are reevaluated. If the training is really effective, the experimental group's performance will not only have improved but will be substantially better than the control group. This approach attempts to correct for factors other than the instruction program that influence job performance.

Of the numerous methods for evaluating training and development programs, these three appear to be the most widely recognized. Furthermore, the latter two methods are preferred because they provide a stronger measure of behavioral change directly attributable to the training effort.

#### 2.1.9 On Time Training and development

Just-in-time training is training that is closely linked to the pressing and relevant needs of people by its association with immediate or imminent work activities. It is delivered as close as possible to the time when the activity is taking place. The training will be based on an identification of the latest requirements, priorities and plans of the participants, who will be briefed on the live situations in which their learning has to be applied. The training program will take account of any transfer issues and aim to ensure that what is taught is seen to be applicable in the current work situation (Armstrong, 2009). Even if the training is designed properly and delivered in a proper way, if it is not given on time it would be a waste of time. So organization should consider in delivering the training on time.

#### 2.1.10Challenges of Training practices

Human resource training programs may be hampered by different factors. Among the factors according to Gomiz, (1995) cited by Mengistu (2014):-

**Management capacity and attitude**: The attitude of top management affects training and development effectiveness in the organization. Top level management commitment to support training and development programs is essential unless and otherwise influences the process and expected results of the program. Managers<sup>\*\*</sup> at all level particularly top management should provide real support for training and development of the organization. In addition managers should be committed to involve in the HRD process which are curial in integrating the training and development activities to the strategic process.

**Availability of resources**: The other factor which affects the effectiveness of training program is the availability adequate resources include materials, facilities, personnel, time. Inadequate time and resource allocated amount would affect the amount and quality of training and education.

Therefore, the organization that has considerable shortage of one or more of these resources would face the problem of training and development of its human resources.

**Financial problems**: the amount of fund available for training and development will clearly affect the quality of training and development program that can be undertaken. In addition to the above factor training and development practice can be influenced by inadequate planning, lack of coordination various efforts, inadequate need analysis and lack of training among those who lead the training and development activities are some of the common constraints that affect the effectiveness of training and development programs (Mathis, 2010).

#### 2.2 Empirical Literatures

A number of researches' that have been made by many researchers' were trying to assess and examine the effect of training on employee performance using proposing their own hypothesis. Each of the researches has their own distinctions and conducted with different context and in different country. However their findings are almost the same.

Sohel, R, Enamul H, Iftekharul, I. & Ujjal, B, (2015) states that, in their bank sector technologies, systems, processes, and procedures are changing time to time e.g., online banking, automated teller machine, e-cash, debit cards, credit cards, computer-based data entry, and propensity of using customer friendly new technologies consequently the employees need to know and adapt to a new environment or situation through the training and development processes.

Ahmed, N., N. Iqbal, M.S. Mir, Z. Haider and N. Hamad, (2014) examined the impact of training and development on employee performance while focusing a case study from different institutions sector of north Punjab. The results disclosed that all the three factors namely training and development, on the job training and its delivery style has positive impact on employee's performance. They further concluded that employee's training need assessment should be conducted in every organization in order to make the employees more productive after delivering necessary training to them. Al-Kassem, (2014) concluded that training must be designed to fill gap between actual performance and what was needed. New employees were not usually aware with the environment of the new organization. Initially new employees had to understand the organizational culture and working environment, for the purpose they needed basic training to accommodate them in new organization. Training helped the organization to reduce that gap; however it could not be completely eliminated. Effective training reduced the employee's turnovers and enhanced the employee's commitment in the organization. Jadhav, (2013) studied the training practice program undertaken by banks for their employees. The main objectives of the present study were to analyze effectiveness of training practice program for employees to discharge their duties and to study how training practice program helps to achieve customer satisfaction. For this study primary data was collected through questionnaire filled by the insurance employees.

Singh and Mohanty, (2012) emphasized that the organizations should expand in training of its employees, because training enhanced the employee productivity as a result the revenue of organization increased. Without training the performance of employees went down and demotivated. Productive employee could better contribute for achievement of the organization objectives. AlYahya, M.S., N.B. Mat and A.M. Awadh, (2013) stated that human resource development was required by every organization to meet the challenges. Therefore effective training and development programs were needed by the organization to ensure well trained workforce in the organization. Training intervention has been an important function to increase the effective and effective when the numbers of participation of workforce would be attentive and present regularly.

Existing literature presents evidence of an existence of obvious effects of training and development on employee performance. Some studies have proceeded by looking at performance in terms of employee performance in particular (Elnaga & Imran, 2013; Sultana, A., Irum, S., Ahmed, K., & Mehmood, N., 2012; Onyango & Wanyoike, 2014) while others have extended to a general outlook of organizational performance (Tharenou, P., Saks, A. M., & Moore, C., 2007). In one way or another, the two are related in the sense that employee performance is a function of organizational performance since employee performance influences general organizational performance.

# 2.3 Conceptual Framework

Training should be systematic in that it is specifically designed, planned and implemented to meet defined needs (Armstrong, 2009). There are different models that show the steps in the training process, through the contents are more or less the same, According to Kulkarni (Kulkarin, 2013), there are four steps of training processes: Assessment of training needs, designing of training programs, implementation (Delivery) of training programs and evaluation of training programs.

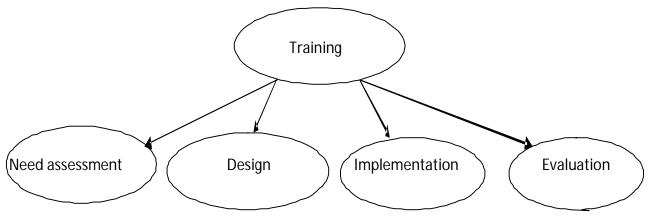


Figure 7: Conceptual Framework

Source: (Armstrong, 2009)

# 2.4 Summary of Literature Review

Summary of literatures would be discussed as follows:

- Training plays a vital role, improving performance the organization by increasing productivity, and eventually putting companies in the best position to face competition and stay at the top,
- Well qualified (took enough training) workers dedicated to generating profits for its owners (shareholders, stakeholders etc), providing quality service to its customers and beneficiaries as well,
- Training is nothing else, assessed, designed, planned and implemented to meet defined needs and requirements,
- Training always provided by people who know how to train and the impact of training is carefully evaluated,
- Training product is measured by considering what matters before, during, and after training (i.e. the four basic training steps) TNA,TD,TDY and TE as all four of these steps that mutually necessary for any training program to be effective and efficient,
- The method that training is designed, delivered, and implemented can greatly influence its effectiveness
- Well assessed and designed training is important to continuous learning and skills that builds the organization performance,
- To gain the competitive advantage of organizations and countries workforce must train to ensure the continuality learning and development,
- The decisions about what to train, how to train, when to train where to train and how to implement and evaluate training should be given attention,
- > The involvement that the needs of training analysis are the starting point for all training,
- > The main objective of all training is to improve individual and organizational performance,
- Establishing the needs for training analysis is always be the first step of the training process,
- The determinants of training needs can decide what specific knowledge, skills, and attitudes are needed to improve the employee's performance in accordance with the company's standards.
- To ensure the training to be effective, the fundamentals of training design will be needed to be followed,

- The basic standard of well organized training includes selecting the right trainees, matching performance objectives to organizational outcomes, delivering at the right time and choosing the appropriate methods and delivery modes are the major ones,
- Once training successfully designed properly, the most important decision to make is how the training will be delivered,
- The training designing stage is the step that responsible instruction and delivery of the training program improved,
- As the organizations have designated trainers, the training technique must be decided (i.e. on-the-job training and off-the-job training),
- prior to presenting a training session, the organizations should have a thorough understanding of the following characteristics of an effective trainer,
- To ensure the training program to be successful, the trainer should be conscious of several essential elements, including a controlled environment, good planning and use of various training methods, good communication skills, and trainee participation,
- At the end any training implementation program the company must evaluate the success program,
- Training evaluation is a part of an effective training system that with the feedback of allows the organizations to continue conducting training that works and to modify or discontinue training that does not work,
- Without the given training evaluation, the company does not have a true indication of the effectiveness of the training,
- In general truth, an effective employee training program is the vital to the long-term success of any business, even though training programs provide has multiple benefits for employees and the company, it is no meaning if carefully planned and properly implemented,

#### CHAPTER THREE

#### **RESEARCH DESIGN AND METHOLOGY**

This Chapter deals with the research methodology engaged for data gathering and the relevant statistical analysis tools that employed for analyzing the data gathered. It basically, provides appropriate answers for selected questions like: - what techniques to be used to gather data, and what kind of sampling techniques to be applied? (Zikgmund 2003).The chapter also transaction with data used to analyzing the survey results gathered during the study.

#### 3.1 Research Design

This study had used descriptive design through surveys to assess the training practice and challenges in AIC. This type of research design helps to represent an accurately the characteristics of a particular individual, Situation or a group. Descriptive survey research design is appropriate choice, because it is a cross sectional study and the study aimed at measuring the attitude of the employees about the training they are getting from their company.

This study applied both quantitative and quantitative data (Mixed Method Research). A mixed method approach is one in which the researcher collects, analyzes, and "Mix" or "integrates" both qualitative and quantitative data in a single study to understand a research problem (Creswell, 2003). Hence, by applying the mixed method, the researcher was ensured the strength of the findings towards being more objective and generalized to the entire population. Thus, this study was applied both quantitative and qualitative data (mixed method research) in order to assess the training practices of AIC.

#### 3.2 Source of Data and Data Collection Tools Used

There are two types of data, primary and secondary sources of data (William, G. Z., Barry, J. B., Carr, J. C., & Griffin, M. (2010)). The primary data are those which are gathered for the first time and afresh and thus collected for the case at hand (Kothari, 2004). Secondary data is defined as data that have been previously collected for some purpose other than the one at hand. For the purpose of this study in order to obtain relevant information both primary and secondary data was used.

Collecting primary data for the study has used questionnaires and interviews from the selected employees of AIC. This is because questionnaires are advantageous in collecting large number of data from large number of respondents and help respondents to fill the questionnaire at their convenient time without the interviewer bias. And the study also used interviews because interviews have a higher response rate and it clarifies the questions well if the questions are not clear.

In other case secondary data sources were collected information from different published and unpublished journals and the internet. In addition to this the company reports, HR manuals and strategies of AIC were also used.

During the study of this report the researcher has used to develop the questionnaires from different references with slight adjustment to best fit with the existing situation of the study. The questionnaires had closed- ended questions that were measured by a five-point Likert scale (From To very small extent to very Great extent and from Strongly Disagree to strongly Agree, as well as never, rarely, sometimes, mostly and always measurements were used). Accordingly, it was distributed to the respondents for the study. After they were carefully filled, the researcher personally has been collects and arranges the completed questionnaires and was arranged for data discussion and analysis. Finally, the collected data was inserted into data set and make ready for data analysis and discussion by using Microsoft excel of the computer.

Semi structured interviews were also used to gather information on the subject matters from the senior officers and team leaders of learning Departments and Directorates of AIC to find out the management view on the training practices. The reason why the researcher used such kind of data was that, it was suitable to assess the training practices of the Company in wide scope of all matters of the study.

Finally, the result was summarized, in tabulated and interpreted appropriately and lastly, conclusions and recommendations were forwarded using data gathered from questionnaires, interviews and document analysis.

#### 3.3 Population and Sampling Techniques

The research was aimed to assessing the training practices and challenges in AIC. So the total populations of the research were employees' of the company. Though, incorporating all employees' idea on the analysis was the raw material for conclusion, generalization and give recommendations. Dispute, economically and operationally it was very difficult to contact all

employees during the research of this study. Therefore, taking a respective sample of the population of the employees' was found to be reasonable.

The target population of the study was employees of AIC. The researcher was used stratified random sampling method to select samples from the workers (Kothari, 2004) from the target population. As it is mentioned in Kothari (Kothari, 2004) stratified sampling result in more reliable and detailed information and enable to get more representative samples. Simple random sampling technique is used to select the sample employees from the sample units. This is because all the employees in the company were homogenous (almost have the same level of educational backgrounds and level of job category) and this means all employees who work in different units have an equal access and information about the training practices of the Company. And Purposive Sampling technique was used to interview senior officers, team leaders and others.

To determine sample size, total population of AIC were 477, so the target population of the study was 206 employees of Headquarters units and four main branches.

In order to determine the sample size, the study was used below formula based on 95% of confidence interval and 5% of accepted error.

$$n = \underline{z2p q N}$$

$$e^{2} (N-1)+z pq$$

Where,

N= Size of total population;

n=size of sample

P= sample proportion, q= 1-p (.5) (p = percentage picking a choice)

e= Acceptable error

Z= the value of the Standard Variance at a given confidence level and to be worked out from table showing area under Normal Curve; At 95% confidence level the value of Z=1.96 (Source: Kothari, 2004)

 $n \approx 134$ 

Thus, from the target population of 206 employees, the sample size was 134 employees of AIC. (i.e. both the managerial & clerical (non-managerial) staffs.

# 3.4 Procedures of data collection

During this study the researcher has used to collect data based on the research procedures and guidelines. All data gathered information collected was only for the sake of to complete the study, not for other personnel interest, thus, research was excused in accordance with the procedures ordered by school of graduate studies of st. mary's university.

# 3.5 Methods of Data Analysis

Following the required and needed data was collected from the primary sources, and then it was analyzed through quantitative and qualitative data analysis methods. Descriptive statistics helps to describe the general level of agreement of respondents. It reveals that the conformity of respondents' attitude about the training practice in AIC. Frequency and percentage were used to present the data. Furthermore tables were also used to ensure easily understanding of the analysis. At last, the result of statistical analysis was summarized, tabulated and interpreted appropriately. Meanwhile, responses from the interview were reported in line with the questions forwarded to the interviewees. Then the findings were combined and summarized together with the quantitative data findings to the results accordingly.

## 3.6 Reliability and Validity of the Instrument

**Validity:** is extent to which a test measures what we actually wish to measure and a measure of truthfulness of a measuring instrument. It indicates whether the instrument measures what it claims to measure (Sherri L.J., 2009) to raise the validity of the research, the researcher undertaken the following:

- The data was collected using developed questionnaires from both clerical and managers.
- The questionnaires were distributed and collected by the researcher.

The questionnaire was pre-tested with employees to test the content validity of the instrument and to check the clarity, length, word ambiguity and structure and their suggestion was incorporate before the final distribution of the questionnaires.

**Reliability**: has to do with the accuracy and precision of a measurement procedure. (Kothari, 2004).Reliability is the ability to perform the proposed responsibilities both dependably and accurately. All five attributes of reliability dimension measure the level of performance of the Company's training provision as measured by appropriateness of four processes of trainings and showing genuine techniques in solving knowledge gap and problems. The training reliability

dimension of quality is assessed through the response provided by sample employees to the five reliability attributes.

Cronbach's Alpha was used to measure the reliability. Cronbach's alpha is a coefficient of reliability. Cronbach's alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. Ideally, the Cronbach's alpha coefficient of a scale should be above 0.70 (Pallant, 2005).

Accordingly, the following tables show the Cronbach's alpha result of the questionnaires

Reliabi	lity Statistics
Cronbach's Alpha	N of Items
.876	28

The results from analysis indicated that the Cronbach's Alpha value is 0.876. This suggested that the internal reliability in this study was acceptable and signified to be good.

# 3.7 Ethical Consideration

The researcher has consent of the organization for the study. Employees who completed the questionnaires were informed about the purpose of data collection, analysis and the covenant to maintain privacy of their responses. Therefore, it was conducted in such a way that was considered ethical responsibility. Ethical responsibility include, providing information about the study for respondents (like who's conducting the research, for what and who will benefit), also the study provided anonymity, means the information from the respondents was confidential and was not used for any personal interest.

- Regarding published and unpublished materials used in the literature review and throughout the study, all citations from copy right holder has been made properly.
  - Participants were informed about the purpose of the study,
  - Participant's privacy and dignity were maintained,
  - Confidential information of the Company has not been disclosed,
  - Convenient place and time was designed for respondents,
  - Collected data hand not been used for other purposes other than the study.

## **CHAPTER FOUR**

#### DATA ANALYSIS AND INTERPRITATION

In this chapter, the results that collected from Awash Insurance Company S.C. (AIC) and the data obtained through questionnaires and semi structured interviews which were forwarded to selected staff and training Officer was presented and analyzed. Firstly, demographic characteristics of the respondents were presented. Such information included demographic profile and general information on training practices and challenges. Then it follows with description of the data gathered, discussed and analyzed the findings carefully in order to assess the training practices and challenges of AIC. The presentation of findings has been organized in accordance with the study objectives.

#### 4.1 Analysis of Response Rate the Respondents:

Total Targeted population	Questionnaires distributed	Frequency	y	Percent	Cumulative Percent
	110	Collected rate	101	92	92
206		Uncollected rate	9	8	100
	Total	110		100	

Table 4.1 Response rate of the respondents:

Source: Survey Result (2018)

As seen from the above table, total pollution of the Company's employees was 206 in number, thus, 110 questionnaires were selected and distributed. However, only 101 questionnaires were appropriately filled and returned. Out of the total sample 9 questionnaires were uncollected and this gives a 91.81% return rate which was sufficient to continue the study. As studies confirmed that, to continue the given study 70% of the distributed questionnaires must appropriately filled and returned to the researcher. So, the returned rate was more than enough to investigate this study

## 4.2 Analysis of the Results Related to respondents Characteristics

This section, relating to section one of the questionnaires, aims to present and analyzed data regarding the general background of the respondents. Therefore, the following gathered data was used to analyze and present the results.

#### **4.2.1 Demographic profile of the respondents:**

Table 4.2 Demographic analysis of the respondents'

Variables	Category	Frequency/number	Percent	Cumulative percent
	Male	73	72	72
Gender	Female	28	28	100
	Total	101	100	
	<20	2	2	2
	20-25	17	17	19
Age	26-30	49	49	67
	31-40	19	19	86
	> 41	14	14	100
	Total	101	100	
	1-5	45	45	45
	6-10	30	30	74
Service	11-15	18	18	92
Year	16-20	8	8	100
	>21	0	0	
	Total	101	100	
	Certificate	-	-	-
Educational	Diploma	-	-	-
qualification	BA degree	93	92	92
	Masters and Above	8	8	100
	Total	101	100	
Position of	Staff (non-Management)	79	78	78
the	Supervisor	17	17	95
respondents	Management	5	5	100
	Total	101	100	

Source: Survey Result (2018)

As obtained from the questionnaires, the above table shows that the majority of the respondents were male, i.e. 73 (72 %). Therefore, the male female proportion in terms of number is fair. With regard to respondents' age category, 17% and 49% of the participants were aged between 20-25 and 26-30 years respectively. Only 2% of the participants were aged below 20 years while the rests (31-40 and >41 were 33%. From this I can conclude that majority, 67% of the participants are less than 31 years of age and this implies that the employees' of the company are young strong who need enough training to perform more and more to exert the maximum outcome.

On the other hand, 45% of the participants had a work experience of 1-5 years in the company, 30% of the participants had 6-10 years' work experience whereas 18% had 11-15 years' work experiences. This indicate that since majority of the workers are above 6 years of experience and

more or less not new to the environment, they need a proper training in order to strength their real work experience through proper training and to become more effective and efficient to increase their performance in outlook the future.

The other evidence that gathered from the employees of Awash Insurance Company S.C. (AIC), the most respondents hold a range of educational qualification from BA degree to Master's Degree level. Majority of the respondents i.e. 92% (93 in number) were BA Degree holders, 8% (8 in numbers) of the respondents were Masters Degree holders. According to my sample selection no respondents were found at the level of Diploma and certificate respectively. This is because of the National Bank of Ethiopia's (NBE) directive and standard with the minimum professional requirement for employees of financial institutions. This implied that the Company should be fairly trained existing employees rather than focus on regular education in this regard.

In correlation with the respondent's position in the Company, the assembled information confirmed that, 5% of the respondents were at managerial position who failed into the sample selection and 17% were at supervisory position whereas; the rest and the majority of the participants 78% were non-management (staff).

#### 4.2.2 Analysis of the Data collected for the study

This section, relating to section two of the questionnaires, presents and analyzes the collected data regarding how Training is conducted in AIC. Three parts are included: training needs assessment (TNA), training delivery (TDY) methods and training evaluation (TE) and follow up stage.

#### **4.2.3** Training needs assessment practices

Table 4.3 Is appropriate Training provided to the Company's employees?

Valid	Frequency	Percent	Cumulative Percent
Yes	87	86.1	86.1
No	14	13.9	100
Total	101	100	

Source: Survey Result (2018)

The aim of this report was to assess the training practice in AIC, the respondents were asked whether the Company provided training to them and that 86% of the respondent responds agreed. The remaining 14% claims that they did not get any form of training since they joined the Company. This clearly demonstrates that AIC have a training practice in place.

# 4.2.3.1 Results on frequency of training taken

The frequencies at which respondents are attend training programs are shown in table below, the result indicated that out of the 101 respondents who took training since they joined the Company, 39% of the employee are trained several times, 42% are trained twice and the number of respondents who are trained only once and rarely are few in number i.e. only 20%.

Table 4.4 Results on frequency of training taken

Valid	Frequency	Percent	Cumulative Percent
Once	11	11	11
Twice	42	42	52
Several Times	39	39	91
Rarely	9	9	100
Total	101	100	

Source: Survey Result (2018)

Still if the majority of the respondents took the training twice a year, there are some respondents who took the training only once and rarely and this clearly demonstrate that there is gap in allocation of employees for training program, as it is indicated in the interview this is due to lack of accurate training need analysis.

## 4.2.3.2 Result related to on-time training

Table 4.5 Result related to on-time training

Valid	Frequency	Percent	Cumulative percent
Yes	24	23.7	23.7
No	67	66.3	100
Total	101	100	

Source: survey result 2018 for this study

As it is indicated in the above table among the respondents, the majority which means 66.3% (67 in number) of the respondents claim that the Company is not providing them with on time training. Interviewed officers also agreed, that even if AIC have a training program and policy in place and give training to the employees several times they fail to give this training at the right time. Failing to deliver the training at the right time will also decrease the effectiveness of the training programs.

#### **4.3 Training Needs Assessment Practices**

This portion of the analysis is concerned with part one of section one in the questionnaire, which is related to how TNA is conducted in terms of frequency of conducting TNA, the techniques used in determining training needs.

#### 4.3.1 Conducting TNA

Table 4.6 frequency of conducting formal need assessment in the organization

Valid	Frequency	Percent	Cumulative Percent
Never	7	6.9	17.2
Rarely	44	43.6	50.5
Sometimes	23	22.8	73.3
Mostly	16	15.8	84.2
Always	11	10.9	100
Total	101	100	

Source: Survey Result (2018)

The above table shows that 6.9% of the participants responded that the Company does not conduct formal need assessment whereas, the majority 43.6% of the participants argued that the Company conducts need assessment rarely. 22.8% of the participants responded that the Company sometimes conducted need assessment. A small numbers (i.e.15.8%) out of hundreds of the respondents argued that, the Company conducted need assessment mostly and 10.9% of the respondents argued Company conducted need assessment on standard basis.

Moreover, as of the responses of the interviewed officers, the Company conducts need assessment based on the budget it has at hand and the employees' potential gap observed during the time of supervision. There is no formal document that shows the status of all employees which helps to identify gaps and finally to determine who are qualified to take training and what type of training is appropriate to the participants.

# 4.3.2 Techniques used during training needs assessment

	TVSE		TSE		TCE		TGE		TVG E	
Training Techniques	C	%	C	%	C	%	C	%	C	%
To what extent is the training activity related to AIC strategy	27	26.7	40	39.6	6	5.9	12	11.9	16	15.8
To what extent is the training activity derived from tasks of employee's.	28	27.7	35	34.7	8	7.9	13	12.9	17	16.8
To what extent is the training activity derived from lack of knowledge, skill, ability or motivational aspect of the person.	21	20.8	20	19.8	23	27.8	22	21.9	15	14.9

Table 4.7 Techniques deployed in conducting need assessment in the Company.

Source: Survey Result (2018)

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NB: the abbreviations used stands for TVSE= to a very small extent, TSE=to a small extent, TCE= to a considerable extent, TGE= to a great extent, TVGE=to a very great extent
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Table 4.7 Shows that 26.7%, 27.7% and 20.8% of the respondents confirmed that AIC training programs are not related to company strategy, not properly derived from tasks of employee's and not derived from employees' lack of knowledge, skill, ability or motivational aspect of the person respectively.

Furthermore, as of the responses of the interviewed Officers, the Company training programs lack integrity with that of overall company, job and individual analysis.

# 4.4 Training Design practices

The next portion of the analysis is correlated to part two of section one in the questionnaire, that is regarded with training objectives of the Company.

#### 4.4.1 Objectives of Training in the Company

Table 4.8 Objectives of Training in the Company.

	SD		D		NS		А		SA	
Training Objectives	С	%	C	%	С	%	C	%	C	%
Your organization set objective for training programs	24	23.8	29	28.7	12	11.9	17	16.8	19	18.8
Training objectives were set and in consideration of the organization's goal	20	19.8	22	21.9	27	26.7	15	14.9	17	16.8
Training program that you have taken with clear objectives provide you greater job performance	23	22.8	21	20.8	25	24.8	17	16.8	15	14.9
Training program that you have taken with clear objectives enhanced employees skill	11	10.9	18	17.8	28	27.7	24	23.8	20	19.8
Keeping employees informed of technical and procedural changes occurring within the institute	29	28.7	20	19.8	23	22.8	17	16.8	12	11.9

Source: Survey Result (2018)

NB: stands for SD=Strongly Disagree, D= Disagree, NS=Not sure, A= Agree, SA= Strongly Agree, C= Count

As shown in the above table, 22.8%, 19.8% and 16.8% of the participant agree that AIC set objective for training programs, objectives were set in consideration of the organization's goal and training with standard clear objectives have greater job performance.23.8% of the respondents strongly disagree that the Company does not set objective for training programs.

28.7% of the respondents disagree in respect with keeping employees informed of technical and procedural changes occurring within the institute whereas, 22.8% were not sure whether the organization conducts training for the purpose of keeping employees informed of technical and procedural changes occurring within the institute. 30% of the participants strongly agree that training program that has clear objectives would lead to greater job performance. This implies that majority of employees of the company are not aware of the objective of the training they are participating.

Interviewed Officers also agreed that even if there is training policy in place the company did not implemented it properly. This implies that the company did not communicate the training objectives properly to their employees.

# 4.5. Training Delivery (implementation)

This part of the analysis is related to the portion that discussed under part two of the questionnaires, which is concerned with training delivery methods in AIC, that in terms of training forms, whether or not they offer in-the-house training; Training methods used in the Company;

	N		R		S		М		Α	
Training Delivery Forms	C	%	С	%	С	%	С	%	С	%
On-the-job training	20	19.8	25	24.8	23	22.8	17	16.8	16	15.8
Off-the-job within the organization	21	20.8	22	21.8	27	26.7	13	19.9	18	17.8
External training (outside the organization)	24	23.8	23	22.8	20	19.8	19	18.8	15	14.8

Table 4.9 Training Delivery methods in the Company

Source: Survey Result (2018)

NB: the abbreviations stands for N=Never, R=Rarely, S=Sometimes, M=Mostly, A=Always, C= Count

Table 4.9 reveals that all of the training approaches were utilized in the Company. However, 19.8, 20.8 and 23.8 and 24.8%, 21.8% and 22.8% of the respondents agreed that the on-the-job training, off-the-job within the organization and external training approaches respectively were

never and rarely used approaches respectively. 22.8% of the workers responded that External training (outside the Company) approach is by no means used. 22.8% and 19.8% of the workforce responded that on-the-job training and external training were respectively used occasionally. This implies AIC is not practicing effective training delivery system since their applications of different training delivery forms are not satisfactory.

Management of the company believed that all training delivery forms are used in accordance of the type and nature of training. But they also agreed that the company mostly focused on off-thejob training method. This implies that all training delivery forms are not equally practiced.

	Ν		R		S		Μ		А	
Training delivery techniques	С	%	С	%	C	%	С	%	С	%
Lecture	22	21.8	25	24.8	20	19.8	20	19.8	14	13.9
Group work (Discussion)	40	39.6	30	29.8	6	5.9	15	14.8	10	9.9
Individual projects	32	31.9	31	30.7	21	20.8	6	5.9	11	10.9
Role playing	22	21.8	26	25.7	19	18.8	14	13.9	20	19.8
Demonstration	23	22.8	30	29.8	25	24.8	7	6.9	16	15.8
Case studies	30	29.8	26	25.7	20	19.8	10	9.9	15	14.8
Computer based training	23	22.8	32	31.9	20	19.8	16	15.8	10	9.9
Coaching	30	29.8	27	26.7	17	16.8	14	13.9	13	12.9
Job rotation	26	25.7	23	22.8	25	24.8	17	16.8	10	9.9

Table 4.10 Training Methods Used by the Company

Source: Survey Result (2018)

NB: NB: the abbreviations stands for N=Never, R=Rarely, S=Sometimes, M=Mostly, A=Always, C= Count

Table 4.10 shows 31.9%, 21.8%, 22.8%, 29.8and 25.7% of the participants agreed that the inhouse training never used training methods or techniques representing, individual projects, role playing, demonstration, case studies and coaching and Job rotation respectively. 29.8% of the participants agreed that group work training technique is rarely used in the Company. 19.8% and

16.8% of the respondents agreed that computer based training and coaching training technique are sometimes used in the Company respectively. 13.9% of the respondents agreed that lecturing method were the most and regularly used method. The interviewed managers' believed that the company tries its best to incorporate most of the delivery techniques in the training program but lack to be effective as desired level of incorporating all techniques.

From the above analysis the researcher concluded that the company are not used those training delivery techniques in a manner that enhance employees' performance. Therefore, the company lacks proper application of those training delivery methods which used for effective and proper delivery of training programs.

#### 4.6 Training Evaluation and Follow up

This part of the analysis is related to part four of the questionnaire, which is the evaluation and follow up stage. To understand how this stage is conducted many questions were asked in the questionnaire. Thus, this part includes analysis of the frequency of evaluation, the evaluation methods and evaluating the outcomes of training in the Company.

#### 4.6.1 The Frequency of Training Evaluation

Valid	Frequency	Percent	Cumulative Percent
Never	6	5.9%	5.9%
Rarely	37	36.6%	42.6%
Sometimes	29	28.7%	71.3%
Mostly	19	18.8%	81.2%
Always	10	9.9%	100
Total	101	100.0%	

Table 4.11 How often training evaluated in the organization?

Source: Survey Result (2018)

The above table shows that almost 36.64% and 28.71% of the respondents indicate that the Company evaluates its programs on rarely and occasional basis respectively. Though, 5.94% of the respondents agree that the Company never evaluates its training programs. This implies that the effectiveness of training evaluation in the company is not satisfactory.

#### **4.6.2** The extent of evaluating the outcomes of training in the Company

Table 4.12 The extent of evaluating the outcomes of training in the Company

	TVS E		TSE		TCE		TG E		TV GE	
Levels of outcomes	С	%	С	%	С	%	C	%	С	%
<b>Trainees' reactions:</b> Evaluate the feeling and opinion of the trainees about the program material, facilities, methods, contents, trainers, durations and relevance of the program	18	17.82	22	21.78	8	7.92	40	39.60	13	12.87
<b>Learning outcomes:</b> Evaluate the skills, knowledge and attitudes acquired during the program	27	26.7	23	22.8	19	18.8	20	19.8	12	11.9
<b>Behavior change</b> : Evaluate the change in on-the-job performance, which can be attached to the program.	25	24.8	29	28.7	23	22.8	11	10.9	13	12.8
<b>Results:</b> Evaluate the effect in the organization's performance resulting from the change of behavior such as: cost saving, quality improvement, customer satisfaction.	25	24.8	28	27.7	20	19.8	12	11.9	16	15.8

Source: Survey Result (2018)

TVSE=to a very small extent, TSE=to a small extent, TCE= to a considerable extent, TGE= to a great extent, TVGE=to a very great extent

Table 4.12 shows that 39.60 % of the participants stated that, when evaluating the effectiveness of training programs, the Company depends to a great extent on trainees' reaction level. Moreover, 26.7%, 24.8% and 24.8% of them affirmed that, the Company depend to a very small extent on evaluating learning outcomes levels, behavior change and performance result levels respectively, while only 11.9% of workers said that they depend to a great extent in the result level when evaluating training effectiveness. Once a company implements training program, it must evaluate the program's success, but the above analysis implies that AIC practicing poor training outcome evaluation.

Furthermore, as of the responses of the interviewed officers, even though the organization used a questionnaire to evaluate the reaction of trainees' after the training program, they are failed to use the other evaluation methods properly this showed us that the company are hardly ineffective with the listed evaluation methods.

# 4.7 Analysis of Training Problems and Challenges

This part of the analysis relates to section three of the questionnaire; it presents and analyses the findings regarding the current Training problems and challenges in AIC; in other words, factors that might impede the effectiveness of Training functions and programs in the Company.

#### 4.7.1 Possible factors that might hinder training practices

Table 4.13	Possible factors that	t might hinder	training practices
------------	-----------------------	----------------	--------------------

	SD		D		NS		А		SA	
Possible factors that might hinder training practice	С	%	С	%	С	%	C	%	C	%
Management does not support training programs	18	17.8	25	24.8	22	21.9	21	20.8	15	14.9
Lack of long-term plan for developing human resource	16	15.8	18	17.8	22	21.9	25	24.8	20	19.8
Poor quality training programs	17	16.8	16	15.8	23	22.8	24	23.8	21	20.8
Lack of on-the-job training	11	10.9	19	18.8	25	24.8	24	23.8	20	198
Inaccurate training need analysis	6	5.9	22	21.8	24	23.8	18	17.8	17	16.8
Discrepancy between the provided training and job skills	14	13.8	12	11.9	28	27.7	24	23.8	23	22.8
Work environment does not support new behaviors learned in training programs	15	14.9	14	13.8	25	24.8	28	27.7	19	18.8
Sending inappropriate persons to the training programs	10	9.9	11	10.9	22	21.8	29	28.7	29	28.7
Lack of professional in the training Directorate	12	11.8	10	9.9	20	19.8	32	31.7	27	26.7
Insufficient time and budget to	6	5.9	11	10.9	21	20.8	29	28.7	34	33.7

execute training programs										
Difficulties to evaluate training outcomes	34	33.7	40	39.6	14	13.8	8	7.9	5	4.9
Poor training planning in terms of training content and methods	22	21.8	19	18.8	20	19.8	21	20.8	19	18.8

Source: Survey Result (2018)

NB: the stated abbreviations stands for SD=Strongly Disagree, D=Agree, NS=Not sure, A= Agree, SA= Strongly Agree, C= Count

Table 4.13 indicates that , 20.5%, 24.8%, 23.8%, 17.8%, 23.8% and 28.7% of the participants agreed that management does not support training programs, lack of long-term plan for developing human resource, lack of on-the-job training, inaccurate training need analysis, discrepancy between the provided training and job skills, and sending inappropriate persons to the training programs were respectively representing the most important factor that contributes to training malfunction.6% of the respondents strongly disagreed that insufficient time and budget to execute training programs was preventing training program. While 20.8% were not sure, though, 28.7% of the respondents agreed that it is an important training challenge in the Company.

Moreover, 15%, 12%, and 6% of the respondents strongly disagreed that the factors, work environment does not support new behaviors learned in training programs, lack of professional in the training department and insufficient time and budget to execute training programs, to the training programs respectively were contribute to the training failure.

18.8% of the participants also strongly agreed that poor training planning in terms of training content and methods was the most important factor that prevents training program.

Interviewed managers revealed that above all the system under which the organization operating is not permissive to effective training activities in addition to less attention and negative attitude of top managers, sending inappropriate persons to the training program, lack of long term plan for developing and the non-existence of research done on this topic in the past are the most important challenges and obstacles that prevent effective training activities. Moreover, interviewed managers agreed and strongly believe that difficulty in measuring training outcomes, lack of management support, were the most important problems that prevent the effective practices of training programs. Especially, they emphasized that the absence of inaccurate training needs analysis in line with discrepancy between the provided training and job skill strongly influences training practices. This implies that company environment, training budget are not the major factors that hinder the training practice. But those other factors; lack of management support, lack of long-term plan for developing human resource, lack of on-the-job training, inaccurate training need analysis, discrepancy between the provided training and job skills, and sending inappropriate persons to the training programs were respectively representing the most important factor that contributes to training failure. Therefore, the company has a lot of challenges that hinder not to effectively practice its training program in a systematic and planned way.

#### 4.7.2 Satisfaction level of training practice of the Company

Valid	Frequency	Percent	Cumulative percent
Yes	21	20.8	20.8
No	69	79.2	100
Total	101	100	

Table 4.14 satisfaction result of the training practices

Source: survey result of 2018

As shown on the above table, 79% of the respondents confirmed and agreed that the Company and only 21% of the respondents that not claimed which shows that training practices exercised in AIC was unsatisfactory level. In general conclusion the Company's level trainee satisfaction was low and need further enhancement for better performances.

#### **CHAPTER FIVE**

## SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Summary

The summarized idea, findings and recommendation of the results that have emerged from the data analysis is presented and discussed under this chapter.

#### **5.1.1 Results Related to Participants Characteristics**

The greater numbers of the respondents were male 73 (i.e.72%) from sample selected. As repetitively indicated in this data presentation most age composition failed in the sample i.e. 67% of the respondents were young who need to be more trained. 45% of the respondents' work experience was 1-5 years in the Company. 30% of the respondents had 6-10 years' work experience. 92% of the respondents were degree holders and 8% of the respondents were master's degree holders. So that, the Company should be focused on training strategy rather than education policy. 5% of the respondents were at managerial position and 17% were at supervisory position whereas, the rest and the greatest number of the respondents i.e. 78% were non managers(staff). Therefore, AIC had large number of work force employee with new potential that should be appropriately trained to met the goal of the Company. Moreover, most of the respondents were clearly claimed that on time training and satisfaction level of the training practices of the Company. Therefore, training practice policy and strategy of AIC need further enhancement!

#### 5.1.2 Current Training Practices of AIC

#### 5.1.2.1 Training Needs Assessment

The greatest percentage (44%) of the respondents argued that, the Company conducts training need assessments occasionally and 23% of the workers responded that the Company sometimes conducted training need assessment. On the other hand, 26.7%, 27.7% and 20.8% of the respondents confirmed that AIC training programs are not related to the company's strategy and not properly derived from tasks of employee's and not derived from employees' lack of knowledge, skill, ability or motivational aspect of the person correspondingly.

Moreover, as noted by others respondents of interviewed Officers, the Company's training programs lack honesty with that of overall company staff, job and individual analysis.

#### 5.1.2.2 Training Design and its Objectives

As presented in the data presentation relating the objective of trainings 22.8%, 19.8% and 16.8% of the respondents agreed that AIC set objective for training programs, objectives were set in consideration of the Company's goal and training practice with clear objectives have greater job performance and efficient as well as effective techniques. 23.8% of the respondents strongly disagree that the Company does not set objective for training programs. And 28.7% of the respondents disagree and at the same time as 22.8% were not sure whether the Company conduct straining for the purpose of keeping employees informed of technical and procedural changes occurring within the institute. 15% of the respondents strongly agree that training program that has clear objectives would lead to greater job performance.

#### 5.1.2.3 Training Delivery Methods

As mentioned in the data discussion, methods used to deliver in-house training, 31.9%, 21.8%, 22.8%, 29.8and 25.7% of the respondents agreed that the in-house training never used training methods or techniques representing, individual projects, role playing, demonstration, case studies and coaching and Job rotation respectively. 29.8% of the respondents agreed that group work training technique was rarely used in the organization. 19.8% and 16.8% of the respondents confirmed that computer based training and coaching training technique are sometimes used in the Company correspondingly. 13.9% of the respondents agreed that lecturing method were the most and regularly used methods.

#### 5.1.2.4 Evaluation and Follow up

In addition to weak training evaluation discussed earlier, interviewee's portion is was also confirmed that training programs positively influences performance in changing the behaviors and attitudes of employees in line with the changing situations like, new technologies and new working methods. Majority of the respondents agreed that profitability, financial earnings of the Company, raising employees morale, quality of goods and products (services), productivity, cost reduction and employees maximum satisfaction are the most important significant impact of the training results,.

Nevertheless, whilst cross checking to assess the level of training outcomes, 11.9% % of the respondents stated that, when evaluating the effectiveness of training programs, the Company depends to a great extent on trainees' reaction level. While 26.7%, 24.8% and 24.8% of the

respondents affirmed that, the Company depends to a very small extent on evaluating learning outcomes levels, behavior change and performance result levels respectively, although only 11.9% of respondents said that they depend to a great extent in the result level when evaluating training efficiently and effectiveness.

#### 5.1.2.5 Training Problems and Challenges

From the likely characteristic that might hinder training, management does not support training programs, lack of long-term plan for developing human resource, lack of on-the-job training, inaccurate training need analysis, discrepancy between the provided training and job skills, and sending inappropriate persons to the training programs were respectively representing the most important factor that contributes to training failure. Insufficient time and budget to execute training programs was preventing training programs of the Company.

Work environment does not support new behaviors learned in training programs, lack of professional in the training department and insufficient time and budget to execute training programs, to the training programs respectively were contribute to the training failure. poor training planning in terms of training content and methods was the most important factor that prevents training programs.

On the other hand, interviewed respondents indicate that above all the system under which the organization operating is not permissive to effective training activities. In addition to this less attention and opposite attitude of higher officials that sending inappropriate persons to the training program, lack of long term plan for developing and the non-existence of research done on this topic in the past are the most important challenges and obstacles that prevent effective training activities.

Furthermore, interviewed managers agreed and strongly believe that difficulty in measuring training outcomes, lack of management support, were the most major problems that prevent the effectives of training practices of programs. Particularly, respondents emphasized that lack of inaccurate training needs analysis in line with discrepancy between the provided training and job skill strongly influences training practices. Lastly, as indicated earlier on time and satisfaction level of the training practices of the Company was confirmed as low.

#### 5.2 Conclusions

In the conclusion part, the major points mentioned and discussed precisely. Therefore, this study was conducted in AIC with the general objective of assessing the training practice and challenges of the company. During this study questionnaires developed to identify and improved the findings was the key source of data. Accordingly, developed questionnaires were distributed for 110 employees of the company's employees and 101 were appropriately filled and successfully collected by the researcher. In addition to the questionnaires, an interview was also conducted with the selected officers and supervisors of the Company from different units.

Thus, based on the data presented and analyzed in chapter four of the study, the following specific findings were confirmed:

The result of the analysis revealed that there were a respondents who took the training in several times while some of the workforce took the training only in rare season and this clearly demonstrates that there is a gap in allocation of employees for training program, furthermore, as indicated in the interview session, this is due to lack of proper data management. Accordingly, the findings, categorized was that majority of the respondents claimed the Company because of not providing on-time training. Even if the company have a training program in place and give training to the employees several times the Company failed to give this training at the right time.

On the other hand, in order to assess the existing training practices and challenges of the company, the study emphasized on four process of training. Training process included training needs assessment (TNA), training design (TD), training delivery method, and training evaluation. And all of them were checked individually on the analysis.

Thus, Training needs assessment was the first variable to be discussed. The result regarding whether the Company conduct a formal training needs assessment properly revels that majority 44% of the respondents believed that the training needs assessment of the company is not conducted properly. To identify the training needs of employees the company should use both interview and questioners to get when and what kind of training given to the workforce. Thus, the assessor may get a direct observation immediately and identify the areas of gaps in which training is needed. Some questions were asked to measure the appropriateness of the training needs assessment methods of the organization did not identified the gaps properly. The interview made with team leaders also indicate that even if their training process is started with the identification of training needs, training need assessment practice of the Company did not

identified the gaps and conducted properly and this is due to lack of responsible persons commitment to properly identify the performance gap that should be filled with trainings.

In this regard, training design is the next stage of the training process following Training need assessment (TNA). Even if there is a training design policy in place at AIC, it did not implement properly. This implied that AIC did not communicate the training objectives properly to their employees (staff). Starting from this point of view there is a gap that is created in the training needs assessment (TNA) process of the Company. The result of training needs assessment (TNA) stage in this conclusion is reflected in this process why because trainings are designed on the identified in the needs assessment (NAP) course.

Training delivery method (implementation sage) is the activities that became inter into the process as training delivery stage is finalize. To ensure the proper implementation of training program, the responses gathered revealed that the attention was not given to training programs and as a result did not use in multi method of the training delivery method to address the individual differences in capturing new systems. In this session of training, the Company uses sometimes case study, computer based training, coaching and job rotation methods in the organization and lectures were the mostly used methods AIC.

Finally, training evaluation (TE) stage process is taken under way. As stated in the analysis portion under chapter four of this matter 12% of the respondents supposed that there is no proper evaluation of training program in AIC. Thus, even if there is the practice of evaluating the training in AIC, it is not conducted properly. This is therefore, argued us that the effectiveness of the training evaluation in AIC is not satisfactory level.

Yet AIC used questionnaires to evaluate the reaction of trainees' after the training programs; it is failed to use the other evaluation methods properly. The event stated us that the AIC only just ineffective with the listed evaluation methods. This implies that not using the evaluation methods properly makes it difficult to differentiate the change in performance of employees that was caused by the training results.

In general conclusions, the degree of AIC's to evaluation learning outcomes, behavioral changes and results were not given attention to exert the maximum quality improvement and continuous assessment.

From the above conclusion we understood precisely in general terms that on bases gathered evidences (responses) for the problems training practices and challenges facing in AIC under

study is revealed that, above all the system under which AIC operating is not permissive to effective training activities. In this point of view, less attention and opposite attitude of higher officials, sending inappropriate persons to the training program, lack of long term plan for developing and the non-existence of research had been done on this topic in the past are the most important challenges and obstacles that prevent effective training activities level. Finally, on time and satisfaction level the Company training practices were blamed by majorities of the respondents. Therefore, all responsible units and higher official of the Company together meanly managed the process (steps), solving challenges (constraints) and apply suitable degree of appropriateness to enhance best practices of training.

#### 5.3 Recommendations

Based on the findings observed from this study and detail assessments of training practices and challenges needs is playing a very important role in identifying individuals who need to be trainee, designing the program that relates to the needs of both individuals and the Company level, allocating the required time, determining the program objectives and the required skills and required resources for implementing the program. This is therefore, to argue that AIC should conduct formal training practices program rather than simply led by random selected techniques. Accordingly, this study revealed that the a need for allover AIC's employee to improve the present training practices in an attempt to reach the maximum level and inspire them for higher level of enhancing performances is forwarded here under:

- 1. Training need assessment analysis (TNA) is the building capacity block of training program schedule and a criteria to assesses that identifying the gap between the actual performance and the desired level in AIC,
- 2. To be effectively institutionalized AIC, trainings should take place based on proper training need assessments (TNA),
- Furthermore, Training needs analysis methods should be practiced which includes AIC task/job and person/individual analyses. This is the important analyses methods for AIC effectively as possible to keep records of the enhancing more performance level,
- 4. Training design (TD) policy is also the major part which focuses should be given attention for the success of being implemented proper training to employees of AIC. According to Mathis and Jackson (Mathis & Jackson, 2011), effective training design should consider the learning's characteristics, instructional strategies, and how best to get the training from class to the job (training transfer) in order to produce learning. Therefore, need to give due attention during the designing stage. They also need to ensure that adhere to the design policy of the company during this stage. Furthermore AIC should communicate their training objective so that training can pay a positive role in the Company.
- 5. AIC should give the training at the right time in order to bring the desired outcome. From Armstrong (Armstrong 2009), point of view, even though the training is designed

and delivered in a proper way, if it is not given on-time it would be a waste of resource. So AIC should consider in delivering the trainings at the right time and enhanced level,

- 6. AIC should also be practiced mostly depends on off-job training; Job rotation, coaching computer based training were some of training delivery techniques used sometimes while lecture and group discussion were delivery techniques used mostly,
- 7. To have positive results from the training program AIC should commitment to trainee it all employee at the required level,
- 8. Appropriate and effective training methods must be delivered and control mechanisms should enhance,
- 9. In order to have effective and efficient training methods the given time and appropriate implementation should apply properly in AIC,
- 10. AIC should use both on-the-job and off the job training methods to maximize the effectiveness of the program as well,
- 11. Effective training evaluation and system being should also enhances in AIC that to exert the maximum result of the trainees,
- 12. AIC should measure the immediate response of the trainees and lacks the ability to address post-test performance improvement,
- 13. AIC should apply training impact analysis in order to assess the effectiveness of the training program by measuring the trainees' performance before and after training conducted,
- 14. AIC always needs to evaluate each and every trainings and training programs up to the required levels that including reaction level, Learning level, Behavioral level and Result levels,
- 15. To more enhances effective training practice in AIC, the concerned body of the training personnel should have to conduct each and every process properly step by step,
- 16. AIC should support all training processes and systematic so as to interrelates it with due care of good performance level.

# 5.4 Suggestion for Future Research

The study's sample is mainly focused on AIC employees of Headquarters units and four Main branches in Addis Ababa. So future researcher can take sample of all ranches and regional offices.

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# **APPENDIX-I**

# St. Mary's University

# School of Graduate Studies

# **Department of Management (MBA) General Management**

#### Dears,

My name is **Taye Tafese**. I am currently studying MBA in General Management at **St. Mary's University**. I kindly request your assistance in completing a questionnaire which I am using to collect data for my research study. I am working my senior essay entitled **Assessment of Employees' Training Practices and challenge the case study of Awash Insurance Company S.C.** Your assistance in completing this questionnaire is completely voluntary and will be highly appreciated. Please give the most thoughtful and honest answers. The data is completely confidential and reported only in inconsistency format. If you would like to receive the result of the survey, please write your email address in the end of the questionnaire.

#### Thank you in advance for your valuable assistance!

#### Section one: (Demographic information).

1. Gender:	Male []	Female []					
2. Service (years)	1 – 5 []	6 – 10 [ ]	11 – 15	[]			
3. Age (years) $<2$	20 [ ] 20 – 25	5 [] 26 – 30 [] 3	1 – 40 [ ]	] 41 – 50 [ ] >50 [ ]	16 – 20 [] > 21 []		
<ul> <li>4. Educational status: Certificate [] Diploma [] BA Degree [] Masters and above []</li> <li>5. Position in the organization: Staff /non-management [] Supervisor [] Management []</li> </ul>							
5. Position in the o	rganization:	Staff /non-manag	gement	[] Supervisor []	Management []		
<b>Section two: General Issues</b> <b>Instruction:</b> Please tick ( $$ ) in the box that best reflects your answer for each question.							
1. Does your organ	*	ide you a training j [ ] No	program	since you joined the	e organization?		
2. How often do yo							

- [] Only once [] Twice
- [] Several times [] Rarely
- 3. Does your organization give you on time training? (At the right time)
  - [] Yes [] No

#### Part I: Training Needs Assessment

**4.** How often does your organization conduct formal training need assessment? Please tick ( $\sqrt{}$ ) in the box that best reflects your answer for each question

[] Never [] Rarely [] Sometimes [] Mostly [] Always 5. If your answer is one of the options mentioned above under question No 4 (i.e Rarely, Sometimes, Mostly, Always), to what extent does the following methods are used to determine training needs in your organization?

1= to a very small	2= to a small	3= to a considerable	4 = to a great	5= to a very
extent [TVSE]	extent [TSE]	extent [TCE]	extent [TGE]	great extent
				[TV GE

S/N	Statement	-				
	Training objectives	Responses         ctives       1       2       3       4         e for training programs       1       2       3       4         deration of the organization's       1       2       3       4         th clear objectives provide you       1       2       3       4         th clear objectives enhanced       1       1       2       3       4			4	5
1	The organization set measurable objective for training programs					
2	Training objectives were set and in consideration of the organization's goal					
3	Training program that you have taken with clear objectives provide you greater job performance					
4	Training program that you have taken with clear objectives enhanced employees skill					
5	Keeping employees informed of technical and procedural changes occurring within the institute					

#### **Part II: Training Delivery Methods**

7. Which one of the following forms of training does your organization use? Please **circle** in the box that best reflects your answer

1=Never 2=Rarely 3=Sometimes 4 = mostly 5=A1ways					
	1=Never	2=Rarely	3=Sometimes	4 = mostly	5=A1ways

S/N	Statement		Alte	rnative Re	Alternative Responses			
	Training delivery forms	1	2	3	4	5		
1	On-the-job training							
2	Off-the-job within the organization							
3	External training (outside the organization)							

# **8**. Which one of the following **training methods** is used by your organization? Please **circle** in the box that best reflects your answer where. You can **circle** more than one answer.

1=Never2=Rarely3=Sometimes4 = mostly5=A1ways		 		
	1=Never	3=Sometimes	4 = mostly	5=A1ways

S/	Statement     Alternative Responses					
Ν	Identification of training delivery methods or Techniques Employed by AIC.	1	2	3	4	5
1	Lectures					
2	Group work (discussion)					
3	Individual projects					
4	Role playing					
5	Demonstration					
6	Case studies					
7	Computer based training					
8	Coaching					
9	Job rotation					
10	Other, Please Specify					

#### Part 4: Evaluation and follow up

**9**. How often does your organization evaluate training programs? Please **circle** in the box that best reflects your answer where

1. Never [] 2.Rarely [] 3.Sometimes [] 4.Mostly [] 5. Always []

**10**. To what extent does your organization evaluate the following levels of **training outcomes**? Please **circle** in the box that best reflects your answer where.

1= to a very small	2= to a small	3= to a considerable	4 = to a great	5= to a very
extent [TVSE]	extent [TSE]	extent [TCE]	extent [TGE]	great extent [TV
				GE

S/	Statement		Alternative Responses				
Ν	To what extent does your organization?	1	2	3	4	5	
1	1. Evaluate the feeling and opinion of the trainees about the program material, facilities, methods, contents, trainers, durations and relevance of the program						
2	2. Evaluate the skills, knowledge and attitudes acquired during the program						
3	3. Evaluate the change in on-the-job performance, which can be attached to the program.						

4	4. Evaluate the effect in the organization's performance resulting from the			
	Change of behavior such as: cost saving, quality improvement, customer			
	satisfaction.			
				ļ

#### Section Three: Training Problems and Challenges.

The purpose of this section is to determine the main problems and obstacles that might face training function/ programs in your Organizations.

**12.** To what extent do you agree or disagree with the following possible factors that might hinder training practices in your organization? Please **Circle** in the box that best reflects your answer where.

1=Strongly disagree	2= Disagree	3= Not sure	4= Agree	5= Strongly agree

S/ N	Statement		Alternative Responses						
1	Possible factors that might hinder training practices				4	5			
1	Management does not support training programs								
2	Lack of long-term plan for developing human resource								
3	Poor quality training programs								
4	Lack of on-the-job training								
5	Inaccurate training need analysis								
6	Discrepancy between the provided training and job skills								
7	Work environment does not support new behaviors learned in training and development programs								
8	Sending inappropriate persons to the training programs								
9	Lack of professional/s in the training department								
10	Insufficient time and budget to execute training programs								
11	Difficulties to evaluate training outcomes								
12	Poor training planning in terms of training content and methods								

# **APPENDIX-II**

# St. Mary's University

# **School of Graduate Studies**

# **Department of Management (MBA) General Management**

The interview has been designed to seek information purely for academic purposes. The main purpose of the study is to conduct a thesis on the topic. "Assessment of employee Training Practice and Challenges the case of AIC". Thus as a Training team leaders of the company. It's hoped that the success of the study depends on the information you provide.

#### Thank You

- 1. Is there training policy, design program, evaluation method and effective practices in AIC?
- 2. How AIC assess and prioritize the training needs of employees?
- 3. What methods of training delivery are used in AIC?