



ADDIS ABABA UNIVERSITY

COLLEGE OF EDUCATION AND BEHAVIORAL STUDIES

DEPARTMENT OF EDUCATIONAL PLANNING AND MANAGEMENT

**PRACTICE AND CHALLENGES OF HUMAN RESOURCE TRAINING AND
DEVELOPMENT IN THE NILE INSURANCE COMPANY**

**BY
MEDHANT HAILYE**

**JULY, 2020
ADDIS ABABA**

**PRACTICE AND CHALLENGES OF HUMAN RESOURCE TRAINING
AND DEVELOPMENT: IN NILE INSURANCE COMPANY**

**A Thesis Submitted to the Department of Educational Planning and Management,
College of Education and Behavioral Studies, Addis Ababa University in Partial
Fulfillment of the Requirements for the Degree of Master of Arts (MA) in Educational
Leadership**

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APPROVED BY BOARD OF EXAMINERS

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DECLARATION

I declare that the research entitled “Practice and Challenges of Human Resource Training and Development of the Nile Insurance Company” is my original work, prepared and all sources of material used for the research have been duly acknowledged. This study has not been submitted for any degree in any other university.

Name

Addis Ababa University

Signature

July 2020, Addis Ababa

Endorsement

This is to certify that the thesis entitled “Practice and Challenges of Human Resource Training and Development of in the Nile Insurance Company” undertaken by Medhanit Hailye Partial fulfillment of the requirements for the degree of Master of Arts (MA) has been submitted to the Department of Educational Planning and Management, College of Education and Behavioral Studies, Addis Ababa University for examination with my approval as university adviser.

Advisor**Addis Ababa University**

Signature**June 2020, Addis Ababa**

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ACRONYMS

| | |
|-------|--|
| HR | Human Resource |
| HRD | Human Resource Development |
| HRM | Human resource Management |
| KSA | Knowledge, Skills and Attitude |
| OJT | On - the - Job - Training |
| T & D | Training and Development |
| TNA | Training Needs Assessment |
| NIC | The Nile Insurance Company |
| NBE | National Bank of Ethiopia |
| LOMA | Life Office Management Association |
| CII | Chartered Insurance Institute |
| SHRM | Society of Human Resource Management |
| CIM | Certified International Manager |
| ACCA | Association of Chartered certified Accountants |
| SPSS | Statistical Package for Social Science |

Abstract

The purpose of this study was to assess the practice and challenges of human resource training and development at the Nile Insurance Company. The study attempted to answer basic questions related to managing and organizing training and development, selection of trainees, training approaches, employees' perception and challenges of training and development. The study employed mixed research method where both qualitative and quantitative data were used. The study used both primary and secondary sources of data. Descriptive research design was employed taking a sample of 137 respondents selected through simple random sampling technique. In addition to that a purposive sampling technique was used to select interviewees. To collect data questionnaires and interview were use. Data were analyzed and interpreted using descriptive statistics based on SPSS 20.0 and qualitative technique. The finding of the study showed that the company provided varies trainings for its employees. However in the company there is a gap in following training process systematically particularly conducting adequate training need analysis and periodical training evaluation is less practiced. Off the job training delivery methods more emphasized than on the job training delivery method. Selections of trainees for particular training were not properly done. Absence of professionals in human resource development, lack of top level management support and the absence of alignment the training and development with the company strategy were challenges of the training and development program. Based on the findings, the study recommends that in order to have an effective training practice the Company should have well stated and clearly shared training and development policy. It should also work on organizing the learning and development section separately and applied systematic training process to meet the expected outcome of the program. In doing so the Company could achieve organizational goal through training and development.

CHAPTER ONE: INTRODUCTION

The objective of this study is to assess the practice and challenges of human resource management training and development in the Nile Insurance Company. The study is organized in to five parts. This chapter gives introductory information, basically the background, statement of the problem, objectives of the study and delimitation of the study. It also has information on significant of the study.

1.1. Background of the Study

In any kind of organization, human resource management is the fundamental activity that plays essential role in increasing and maintaining the productivity of the organization. In the field of human resource management, training and development is one of the major functions concerned with organizational activity aimed to improving the performance of individuals and groups in organizational settings. It has been known by several names, including employee development, human resource development and learning and development Rosemary (2005).

Many studies stated that traditionally, training and development was not viewed as an activity that could help companies create value and successfully deal with competitive challenges. But recently, the view has changed and it becomes very important tool to attain both short term and long term goals of an organization and to make more productive by adding the new skill, knowledge and competency of its employee.

Customer demands, employee morale, employee productivity, and employee turnover as well as the current economic realities of a highly competitive workforce are just some of the reasons for establishing and implementing training and development in an organization. Hence, investing in human resource training and development program and working on the capacity of individuals, groups and organizations through proper HRD interventions is becoming critical for the success of every organization.

The importance of human resources training and development is not only the success of the organization but also become the opportunity to all the employees to improve their capacity and performance not only for the present job but also for the future job as well. Related with this, Noe, (2010) stated on his book that the goal of training and development is for

employee to acquire job related knowledge, skill and behavior and to apply them in their day to day activities which helps to be effective in their work which leads to the company to acquire a competitive advantage.

Effective training of employees helps in their skill and knowledge development which eventually helps company improvement. Thus, by considering the importance of training and development it appears to be important to give effective training to those who service oriented organizations specifically in the insurance sector in order to improve the performance and competence of its employees.

In the existing dynamic and competitive insurance business, excellence in service provision is crucially important to maintain a sustainable industrial growth and to attain the company's goal. This requires the enhancement of employee skills and abilities and uninterrupted investment in training and development (Sultana, Irum, Ahmed and Mahmood, 2012).

Hence, the sole purpose of human resource training and development programs is to enhance the necessary skills of the employees, and to create positive feelings among them which encourages for team work and motivation. It also helps employees to learn their jobs quickly and effectively, minimize the costs incurred by employees while learning their jobs.

However, allocation of budget and providing much training for employee only will not be guaranteed to obtain the expected outcome of training and development program. But acquiring the expected organizational performance improvement, changing employees' behaviors and capturing the necessary skill through the given program makes more reasonable. Lingham, Richley, & Rezani (2006) stated the effectiveness of training and development program measured based on the extent to which trainees are able to apply the knowledge, skills and attitudes they obtained in the training suggesting the importance of applicability of training programs. This required the designing and implementing systematic way of the program to benefit employees and organization through improved performance of employees and organization as well.

Nile insurance Company is one of the pioneer private insurance Company established in the year 1995 and provides service over 25 years. The Company has 47 branches in Addis Ababa and the regions. In recent years the company gave top attention on building internal capacity by applying different training and development programs in order to satisfy its customers need and attracting new clients as well. To make the program viable, the company invests 2%

of its annual recurrent expenditure on the training and development program in every budget year.

However, Based on the Company's management meeting minutes August, 2019, although the Company invest valuable amount of budget for training and development program and provide number of training for employees, in the budget year the performance of the Company is not that much as expected and reported that needs great attention. Moreover, the Company's annual report (2018/19) stated that the company is not a position to compete the current market.

Therefore, the purpose of this study is to assess the practical application of training and development program and challenges facing in NIC and provide some suggestions to the Company as how they can make best use of training program by improving the training practice of the insurance to the future.

1.2. Statement of the Problem

Training and development is at the heart of the organization that seeks continual growth and improvement. The Major aim of training and development is to improve the employees' competencies such that organizations can maximize effectiveness and efficiency of their human resources. It can be an advantage for an organization if they can use full of their potential of their workers, getting them to identify with the organization (Armstrong, 2009).

Now a day's more service provider organizations including insurance companies are interested in intangible assets as a way to gain advantage over competitors since training and development can directly increasing the companies value and help the company's competitiveness (Noe, 2011).

Well-trained employee will ordinarily exhibit better attitudes towards their work, and demonstrate the ability to function with less supervision. Therefore, to bring the desirable outcome of the program T&D need to be designed in a planned and systematic way to benefit employees and organization through improved performance of employees and organization as well as to keep pace and cope with rapid change of the environment.

On the other side, the absence of well-defined training and development program affects the employees by reducing their motivation to learn and apply new skills on their job, decreased employees productivity as well as employer and the organization as a whole (Edgar &Geare, 2005).

Nile Insurance Company like other insurance Companies invests considerable amount of resource to train its employees both within the country and abroad every year to motivate employees and improve the performance of the company as a result. The company mostly uses training institutions such as Chamber of Commerce and Ethiopian financial Institutions to train its employees. In addition to this, with a belief that internal trainings are more effective, the Company design and provide in house training by senior employees and management members.

However, allocating money and providing number of training by itself may not bring the intended outcome from the program. As mentioned in the above what make effective of the training is applying a systematic approach and determine what people must know and do at a particular job or on a specific profession. This logical approach often includes carrying out proper need assessment prior to delivering the program and evaluation at the end (Balogun, 2011).

Related with the company's performance the study conducted by Yared, 2017, tried to evaluate and found that on his finding, poor customer retention skill, poor service quality, inability of undertake proper risk assessment of the employee and lack of qualified professionals in the insurance field are some of the problems that makes the Company still limited to compete in the market efficiently and give satisfactory insurance services to its clients. This is because insurance industry by its nature requires effective risk determination and risk identification by qualified professionals to collect commensurate premium for the risks. (Yared 2017). However, the study did not conclude that the mentioned gaps are directly related with the training and development practice of the company.

In addition, according to Company's annual report (2018/19), although, the profitability of the Company somehow increased in previous year's company's market share still remain low. Therefore, it can observed that the given training and development program have limitation in order to bring the needed outcome of the program.

On the other side, on the training report from reaction assessment conducted by human resource management department of the Company after each trainings conducted in 2018/19 budget year showed that the absence of conducting proper training need assessment before the delivery of training, providing routine training type for employees, using outdated training materials and training methods are some of the problem that affects the training and

development program will be effective. The other weakness that mentioned are absence of making appropriate evaluation after the completion of the program, formulation of appropriate training objective from the beginning which can be support to measure the effectiveness of the program also the other confront in the T & D program in the Company.

Regardless of the existence of the above mentioned problems related to training and development, there is no adequate scientific research work in this area. Hence, the stated situations initiate the researcher to assess the human resource training and development practices and challenges in the Company.

By doing this, the research will be attempted to answer five basic questions

1.3. Basic Research Questions

1. How does the Company organize and manage training and development?
2. How does the Company select employees for training and development?
3. What approaches are used for training and development?
4. How do employees perceive the training and Development?
5. What are the challenges of training and development in the Company?

1.4.Objectives of the Study

1.4.1 General objectives

The general objective of the study is to assess the overall training and development practices and challenges of Nile Insurance Company.

1.4.2 Specific Objectives

Based on the general objective the study has the following specific objectives

2. To examine how the Company organizes and manages training and development
3. To evaluate how employees are selected for training and development
4. To explain the training and development methods used in the Company
5. To identify employees perception on the training and development the Company provides
6. To review the major challenges of training and development in the NIC

1.5. Significance of the study

Training and development is very critical to an organization because when workers are equipped with requisite skills they will provide quality services, thereby reducing waste and cost, increasing productivity and reducing supervision (Vinesh, 2014).

Thus, organization has to give attention to the capacity of their workers to be benefited at the maximum level. Therefore, the finding of this study will have the following significance.

- The study will provide for the Company useful understanding of the importance of human resource training and development and as result to work hard on the quality of the program.
- It will help the Company to understand the limitation of implementing effective training and reduce those challenges they face.
- Finally, it will become sources of document and as stepping stone for those researchers who have interest make further study on the area.

1.6. Delimitation of the Study

The study was delimited to the practices and challenges of human resource training and development program in Nile Insurance Company. The company may be challenges by different problems, but the researcher do not pays any attention to those challenges that are not related with the topics of the study. The researcher is also compiles and collects data from Nile insurance company head office and city branches only.

1.7. Definition of Key Terms

Training -a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively (Gordon 1992).

Management: is the process of working with and through others to achieve organizational objective in changing environment (Robert, 2014)

Human Resource Management - is a strategic and coherent approach to the management of an organization's most valued assets – the people working there individually and collectively contribute to the achievement of its objectives (Armstrong, 2006).

Human Resources- are the people in an organization to carry out various jobs, tasks, and functions in exchange for wages, salaries and other rewards (Denisi and Griffin, 2005).

Human Resource Development- is planned, continuous, effort by management to improve employee competency level and organizational performance through training, education, and development program (Monday & Noe, 1990)

1.8. Organization of the Study

The study is organized in to five chapters. Accordingly, chapter one is concerned about introduction which includes background of the study and statement of the problem and objectives, the second chapter is about reviews of related literature, the third chapter tries to deal with the research methodology. The forth chapter includes presentation analysis and interpretation of data. Chapter five wraps the study up with summary, conclusion and recommendations.

1.9. Limitation of the Study

The research was under taken with in various limitations. The main constraint facing were related with stirring of the pandemic COVID 19. During the collection of the data most of company's employees were on forced leave. Therefore, researcher couldn't collect questionnaires on the schedule. This problem faces challenge the researcher to analyze and finalize the research paper on the schedule. The Other constraint was unable to conduct FGD as planned. During COVID 19 meeting or gathering of people was under the restriction, therefore, employees were not able to meet together and discuss about the issues. Hence, the necessary data from FGD were not obtained. Lack of adequate time was critical problem faced in conducting this research. Nevertheless, through rigorous efforts important data were collected.

CHAPTER TWO: REVIEW OF RELATED LITERATURE

This chapter, presents about different concepts so as to give comprehensive understanding about human resource training and development. Accordingly, definition and Concepts, rationale, processes and challenges of HRD are discussed.

2.1 Concept and Definition of Human Resource Development

Many scholars provided different definitions to the term human resource training and development (HRD). Even though the definitions and expressions are given in different ways; the essential idea is likely to be similar. Among the various writers, Harris, Werner and Demimonde (2006), defined HRD as “set of systematic and planned activities designed by any organization to provide its members with the necessary skills to meet the current and future job demands.”

Other writers (Mondy and Noe, 1990) given their own definition that Human Resource Development (HRD) is a planned and continuous effort by management to improve employee’s competency levels and organizational performance through training, education, and development programs.

According to Kashi (2014) training and development is aimed at enhancing the competence and capability of employees by creating opportunity for individuals and teams to learn necessary skills, knowledge, and abilities needed to increase their own skill, learning and reduce waste, increase an organization's productivity and ensuring its growth.

From the above definitions given by different writers T&D is not a onetime activity but it is ongoing which tries to match human knowledge and skill with the organization goal. Its purpose is to help to ensure that all organizational members have adequate knowledge and skills needed to perform jobs effectively, able to take new responsibilities, and adapt to changing conditions and improve the overall performance of the organization. Having well-trained employees with sufficient knowledge and skills gives organizations an important competitive advantage as well as higher value of their intellectual capital.

Development is broader in scope and focusing on acquiring broader skills that can be applied in a wide range of situations, individuals gaining new capabilities useful for both present and future jobs to standards, Mathis and Jackson (2000).

Training described that the systematic development of the knowledge, skill, attitude and behavior pattern required by an individual to perform given task or job adequately (Subha,

2011). Both training and development are a deliberate action taken by the organization or the employer to modify attitude, knowledge or skill behavior of employees through learning experience with the goal of applying these on the job to achieve effective performance in an activity or range of activities within the organization.

On the other side, Development is a long-term educational process utilizing a systematic and organized procedure which focuses on acquiring broader skill by which managerial personnel can learn conceptual and theoretical knowledge for general purpose and can applied in a wide range of situation (Armstrong, 2006). According to the definition, Developing employee is a wider term and holistic, often aiming at over all personality development of the individual, groups or organizations.

According to Armstrong (2001) “Training is the formal and systematic modification of behavior through learning which occurs as a result of education, instruction, development and planned experience.” While Development is any learning activity, which is directed towards future needs rather than present needs, and which is concerned more with career growth than immediate performance. This clearly implies that training involves an expert working with the trainees to transfer to them certain area of knowledge or skill to improve in their current job while, development is a broad activity to bring a person or a group to another level of performance or to perform additional role in the future.

From the above explanation, both training and development are similar in their focused on changing and improving the knowledge, skill and attitude of individuals. In general, they are a sub system of a company which emphasize on the improvement of performance of individuals and groups. Training and development activities began when a new employees enter the organization, this can be in the form of employee orientation and skill training. It focuses on over viewing the organizational values, norms, and principles and how they can work their job. On the other side, once new employee proficient in their job HRD activities should focus more on development activities through varies methods.

Although training and development have similar in to their center of objectives they also different in a set of their focus and activities are not the same in regarding to the their scope

2.2 Distinction between Training and Development

Even though the terms training and development are used interchangeably, there are differences between the two concepts. The differences are related to the scope of their

applications, time duration and its content. According to Noe (2013), training is described as often referred to as deliberate effort whereby people acquire specific skills and behavior to be applied to their daily activities. It deals with imparting specific jobs related technical skills to non-managerial employees and it has short term focus. Therefore, a training program comes with very precise and measurable goals While, development is seen as a formal education and an conscious learning, job experiences, communications skills, decision making skill and ability that help employees prepare for future jobs positions.

Mathis and Jackson (2000), stated that training provides employees with specific, identifiable knowledge and skills for use in their present jobs. The specificity is in terms of learning a specific course, content or skill. The focus of training is improvement of performance after training along with a perceptible behavioral change. Whereas, development is the overall growth of a person to perform present assignment better and increasing potential for future higher order assignment. It also involves learning that goes beyond today`s job and has long-term focus. Hence Development is not for immediate use (Mondy, 2010).

The distinctions of the two are summarized as the nature, level of personnel, orientation, time duration, initiatives, scope of learning and depth of knowledge and presented as follows.

Table 1. Different between Training and Development

| Training | Development |
|--|---|
| Training is concerned with increasing the skills for doing a particular job. | Development is concerned with the growth of an employee in all aspect. |
| Training is used in relation to operative employees | Development is used in relation to executives managers and professionals |
| It is job oriented | It is carrier oriented |
| It is short term in nature | Long term in nature |
| It is imparted to operative workers at the imitative of management | The executive take the initiatives in their own development |
| It is limited scope only | The scope of learning is very wide it pertains to overall development of the employee |
| The knowledge gain related to the job only | The knowledge is all round and long lasting |

Source- Modified from Armstrong, 2006

2.3 Rationale of training and Development

Training is important, not only from the organization perspective, but also for the employees too. A skill acquired through training is an asset for the organization and the employee. According to Pepper, A.D.(1986) 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. Thus, a training need exists when there is a gap between the present performance of an employee or group of employees, and the desired performance.

Moreover, continuous improvement of the employees' skill is an essential requirement for maintaining high standards of productivity. Technological developments and organizational change led employers to realize that success relies on the skills and abilities of their employees, and which needs considerable and continuous investment in training and development (Beardwell, Holden and Claydon, 2004). In today's market customer is the king, the service is to be provided as per the need, demand, want & desire of the customer. Every customer in the market looks for value of money. With increase in competition, and awareness of the customer to maintain quality at an affordable price is the need of an hour. In addition to these, working conditions, products, inadequate performance, and shortage of staff also some of the reason training conducted in the organization.

2.4 The Training and Development Process

Effective training requires the use of a systematic training process. Training and development process refers to the stages or steps by step process should therefore be used in designing any training event. It is within training and development program that ensures the intended objectives can be achieved. According to Harris et al. (2006) identified five HRD processes which encompass needs assessment, identify training objectives, designing training strategy, implementing actual programs and conducting monitoring and evaluation. A detailed of each phase of the training process discusses as follows.

2.4.1 Training need assessment

Different writers in the area of training have defined TNA differently but more or less with similar context.

Training needs analysis is the process of identifying and finding the gap between the standard competence to the job and the employees' current competence in terms of knowledge, skill and attitude. (A.K.Sah, 1992). It helps in the process of identifying gaps between employee training needs and actual training performed. For training to be effective, it is important to not only discern the training needs of the individual/group but also how their needs fit the overall objectives of the organization.

HRD interventions are used to address when some need or gap within an organization. A need can be either a current deficiency, such as poor employee performance, or a new challenge that demands a change in the way the organization operates. Many organizations invest considerable resources in training and development but never really examine how training and development can most effectively promote organizational objectives, or how developmental activities should be altered in the light of business plans. (Beardwell et al, 2001:.) .

Training need assessment also represents the diagnostic phase of a training plan. It measures the competencies of a company, a group, or an individual as they relate to what is required in the strategic plan. It is necessary to find out what is happening and what should be happening before deciding if training will help, and if it will help, what kind is needed (Robert L. Mathis, 12th edition). Barbazette (2006) also described that training needs assessment is largely the process of gathering information to identify where individual and organizations are now and where they need to be and train employees in order to meet organizational needs. Noe (2013) indicates that training needs assessment concerns the process of finding out if training is required or not. Three analyses are performed: employee (personal), Organizational and task (job) analyses.

a) Organization Analysis

The purpose of this analysis is to compare the current performance of the organization and the desired performance and to determine whether training emphasis should be placed in the organization for increasing organizational effectiveness. The assessment focused on organizational objectives, resources, resource allocation and utilization, growth potential and its environment skills, inventories, it also takes in take account external factors such as the economy organizational climate, and indices of efficiency, including costs for labor, materials, and distribution.

Related with the organizational need analysis (Mathis and Jackson, 2010) stated that it analyze the need of the organization KSA's that are required for the present and future jobs and the organization change. Both internal and external forces will influence training and must be considered when doing organizational analysis. In doing so, organizational analysis provides a matter to link training and organizational strategy. In this sense the training needs must be linked to corporate strategy of the organizational goals and organizations have an ethical responsibility for developing training programs that minimize the technical obsolescence of their employees. Sonnenfeld and Peiperl, 1988).

b) Task analysis:

Every job has the intended standard of performance. Therefore, Knowledge of the task will assist in identifying what knowledge, skills and attitude the employee should have to perform the job adequately (Mathis and Jackson, 1997). In addition to this, Dessler (2013) stated that task analysis is a detailed and systematic study of a job to identify job content, the specific skills, knowledge and attitude required understanding shortcomings in performance. It usually requires knowledge about the tasks varies types of skills and training required to perform the job effectively and work environment as well as the employee. Here, the most focus is on the job or task.

To carry out the task analysis, the professional looks at the conditions in which tasks are performed. These conditions include the equipment and environment of the job, time constraints (for example, deadlines), safety considerations, and performance standards (Noe & others, 2011). Methods which can use to collect appropriate information in task analysis include Questionnaires, Interviews, personal records and observation.

c) Individual Analyses.

This is the third means of diagnosing training needs which focuses on individuals and how they perform their jobs Mathis and Jackson (2008). It is part of assessment includes realizing the skills and abilities that employees already have. It helps to identify employees who need training, that is, whether employees' current performance or expected performance indicates a need for training. Systematic analysis helps organizations to avoid the mistake of sending all employees in to training when some do not need it.

According to (Noe, 2010) Person analysis also helps determining employees' readiness for training. Which refers employees personal apply it on the job and the work environment will facilitate learning and not interfere with performance. For useful individual analysis

Questionnaires and surveys, Skill tests, Individual assessment tests, Performance appraisals, Records of critical incidents, Assessment center exercises and others are source of information.

In general Training need analysis at the individual level identifies gaps between person's current capabilities and those identified as necessary or desirable for his job position or what is desired for accomplishing the person's job.

2.4.2 Establishing Training Objectives

Once training needs are identified the objective which trainings is to be conducted are established (Mathis & Jackson, 2011). The objectives could be based on the gaps seen on the training program conducted earlier and the skill sets developed by the employees. An instructional objective is the link between needs and results should be defined first. According to Rothwell and Kazanas (2003), there are three parts to any objective performance which refers to identify what learners will be capable of doing after the instructional experience is completed. Conditions, what context and what tools and aid will be necessary for performance to occur; and Criterion refers how well the performance will be exhibited it includes the quantity or quality of the performance

Objectives help identify what instruction to offer so as to meet a need and thereby close a performance gap. Training objectives and Training Human Resources priorities are then determined to close the gap. Three types of training objectives are

- **Knowledge:** Impart cognitive information and details to trainees.
- **Skill:** Develop behavior changes in how jobs and various task requirements are performed.
- **Attitude:** Create interest in and awareness of the importance of training. The success of training should be measured in terms of the objectives set useful objectives are measurable. (Mathis & Jackson, 2011) The objective must indicate the standard of performance required, expressed in terms of number, degree and accuracy.

2.4.3 Training Design

Designing training programmed is an important component of systematic approach to training. It should be designed enlisting active participation of the personnel at varying levels. Once training needs have been identified, the next phase is designing the training based on the identified gap. This phase is important to translate the issues identified in the identification phase into clear objectives for HRD programs (Salas et al. 2012). Whether job

specific or broader in nature, training must be designed to address the assessed specific needs. Activities that are undertaken during this phase are the following.

- Determine the trainees
- Developing the most appropriate training Approaches to address the objectives
- Developing or acquiring the appropriate materials for the trainees to use
- Determining who will deliver the program
- Selecting the most appropriate method or methods to conduct the program
- Scheduling the program
- Developing or acquiring the appropriate materials for the trainees to use

2.4.4 Training delivery

Once training has been designed, then the actual delivery of training can begin. Regardless of the type of training done, a number of approaches and methods can be used to deliver it. As Harris et al. (2006), described HRD program is aimed at enabling organizations to achieve objectives and the program is set up after having clear-cut objectives in mind. The primary decision that needs to be made in this stage is where the training will be conducted that is either in house or outside the organization. When it decided the time of the training is set along with the trainer who will be conducting the training session. Also the trainee is monitored continuously throughout the training program to see if it is effective and is able to retain the employees' interest.

There are several T&D methods available. The use of a particular method depend which method accomplishes the training needs and objectives, the trainees, the resource available and an awareness of learning principles. In general according to Adeleye, Adegbite and Aderemi (2014) Training methods can be classified in to two categories.

2.4.4.1 On the Job training

It is used in everyday practice as a part of a training program because it is flexible and relevant what employees do (Jackson, 2011). OJT refers to the training provided at the job location while conducting their regular work by an experienced supervisor or manager who is passionate about their job. It is common relay the information to the newly hired employees. On-the-job training is based on the requirements of the job description and is specific for each company. Every company is unique and requires a unique approach when it comes to

creating a training program (Dressler, 2011). OJT sometimes has problems that the supervisors or managers who conducting the training may not have experience to delivering the training. The other problem is that since training given in the compound of the Company disruptive may be happened and the participant may not give full attention for the training. Some of the commonly used methods under OJT are:

a) Mentoring

It is a one-to-one training type and the focus is on the development of a person's attitude. According to Sadiyadain (1999) Mentoring t is a process by which an employee can be trained, get guidance, pragmatic advice and continuing support, which will help the person or persons allocated to them to learn and developed by an experienced person. It helps as a continuing method to train and develop an employee.

b) Coaching:

It is also one-to- one interaction, like mentoring. In this, the supervisor or the superior acts as a guide and instructor of the trainee. This involves extensive demonstration and continuous critical evaluation and correction. (Dessler&Varkkey, 2010) also stated that coaching involves simply acquiring skills by observing the supervisor or having the supervisor or job expert show the new employee the ropes, step- by step. From the above explanation it can be observed that the method helps to identifying the weak sides of the trainee and try to focus on them

c) Job Rotation:

This refers to shifting/movement of an employee from one job to another in related assignment on regular intervals. Twei and Saina (2015) advance that job rotation is when the trainee moves from one task lateral to another which affords the employee the opportunity to acquire skills. It gives to the individual a chance to explore his or her own interests and gain experience in different field of operation. Moreover, it reduces monotony of the job and give them a wider experience and help them gain more insights.

On the other side, it helps to the management to discovering the talents of the employee and determining what he or she is best at in order to place him or her at the right place.

d) Web-Based Training Delivery

Web-based training delivery involves the use of technology to facilitate training. There are two types of web-based learning. First, synchronous learning uses instructor-led facilitation. Second, Asynchronous learning is self-directed, and there is no instructor facilitating the

course. There are several advantages to web-based training. First, it is available on demand, does not require travel, and can be cost efficient. However, disadvantages might include an impersonal aspect to the training and limited band width or technology capabilities. “Advantages and Disadvantages,” Web Based Training Information Center, accessed July 27, 2010, ”.

e) Internships

These methods are opportunities basically 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).

2.4.4.2 off the job training

Off-the-job training is which takes place in environment other than actual workplace in a location specifically designated for training. It may be near the workplace or away from work, at a special training center or a resort. These methods require trainees to leave their workplace and concentrate their entire time towards the training objectives. These days’ off-the-job training methods have become popular due to limitations of the on-the-job training methods such as facilities and environment, lack of group discussion and full participation among the trainees from different disciplines.

However, off-the-job training programs may not provide as much transfer of training to the actual job as do on-the-job programs. Following are the main off-the-job training methods (Armstrong, 2006).

a) Lectures:

A verbal method of presenting information, particularly efficient when the aim is to provide a general understanding of a topic or to influence attitudes through education about topics to a large group at once. In doing so, there is no need for individual training and thus, savings on costs. According to Armstrong (2006), the effectiveness of a lecture depends on the ability of the speaker to present material with the judicious use of visual aids. However, lectures also pose some drawbacks, for one, they center on one-way communication, which leaves little room for feedback except a question-and-answer session at the end. Also, the trainer may find it challenging to assess the level of understanding of the content within a big group.

b) Discussion

The objectives of using discussion techniques are to get the audience to participate actively in learning; to give people an opportunity of learning from the experience of others; to help people to gain understanding of other points of view; and to develop power of self-expression. The aim of the trainer should be to guide the group's thinking. He or she may, therefore, be more concerned with shaping attitudes than imparting new knowledge. The trainer has unobtrusively to stimulate people to talk, guide the discussion along predetermined lines, and provide interim summaries and a final summary. The leader's job is to guide the discussion, maintain control and summarize from time to time. If necessary opinions expressed by individuals back to the group to make sure they find the answer for themselves. The leader's job is to help them reach a conclusion, not to do it for them (Armstrong, 2006).

c) Simulation:

In the simulation training method, trainee will be trained on the especially designed equipment or machine seems to be really used in the field or job. But, those equipment or machines are specifically designed for training trainees were making them ready to handle them in the real field or job. Simulation combines case studies and role-playing to obtain the maximum amount of realism in classroom training. This method of planning is mostly used where very expensive machinery or equipment used for performing Job or to handle that job (Armstrong, 2006).

d) Role Playing:

This type of training is imitation of a specific life situation that involves giving participants with details of the "person" they are asked to play. It is a method of human interaction which involves realistic behavior in an imaginary or hypothetical situation. The method help to the trainee improve skills, attitudes, and perceptions in real situations.

Here trainees act out a given role as they would in a stage play. Two or more trainees are assigned roles in a given situation, which is explained to the group. There are no written lines to be said and, naturally, no rehearsals. The role players have to quickly respond to the situation that is ever changing and to react to it as they would in the real one. The advantage

of this type of method is it can develop interactive skills and gives people insight into the way in which people behave and feel, while the main drawbacks in this type of training are either that trainees are uncomfortable or that they do not take the exercise seriously and overplay their parts (Armstrong 2006).

Role playing primarily involves employee-employer relationships, hiring, firing, discussing a grievance problem, conducting a post appraisal interview, disciplining a subordinate, or a salesman making presentation to a customer.

e) Case Studies:

A case is a written record of a real business situation/problem faced by a company. The case is provided to the trainees for discussion and analysis. Identification and diagnose of the problem is the aim in case study method. Alternate courses of action are suggested from participants.

Case is later discussed by instructor with all the pros and cons of each option. It is an ideal method to promote decision making abilities within the constraints of limited data. According to (Armstrong, 2006) in case study, Trainers have to work hard to define the learning points that must come out of each case, and they must work even harder to ensure that these points do emerge.

f) Audio-Visual:

This method of training has been using successfully in education institutions to train their students in subjects to understand and assimilate easily and help them to remember forever. The method uses by providing training by way of using Films, Televisions, Video, and Presentations etc. New companies have come up for providing audio visual material for students in their concern subjects. In the corporate sector, mainly in customer care centers employers are giving training to their employees by using audio visuals material to teach how to receive, talk and behavior with the customer. The method is useful to provide Wide range of realistic examples. However it involves one way communication therefore it has limitation of giving feedback. Moreover couldn't entertain different learning behaviors of audiences.

g) Brainstorming

A method that merges the discussion technique with a creative twist is a group ideation process. This is a creativity-training technique. Criticism of any idea is not allowed so as to reduce inhibiting forces. Once a lot of ideas are generated then they are evaluated for their cost and feasibility. The purpose of this method is to bring out a number of new ideas about and responses to a problem. In this technique, the trainees are given the opportunity to generate ideas openly and without any fear of judgment. , it helps people to solve problems in a new and different way (Edward Etal. 2000).

h) Conferences and Seminars

In this, the participants are required to pool their thoughts, ideas, viewpoints, suggestions and recommendations. By attending conferences and seminars, trainees try to look at a problem from different angles as the participants are normally from different fields and sectors.

2.4.5 Training Evaluation

Evaluation is the final stage in training life cycle that means in this stage the final outcome of the program is measured. Careful evaluation provides information on participants' reaction to the program, how much they learned, whether they use what they learned back on the job, and whether the program improved the organization's effectiveness (Pineda, 2010). As training and development programs correspond to an expensive investment that organizations make in their human resources and therefore, it is important for organizations to evaluate the effectiveness of their training effort.

According to Bernardin (2010,) in the field of training and development the meaning of evaluation covers not only the measurement of value of a training program but also the collection and analysis of the information on whether trainee facilitating in the the assessment. Therefore, evaluation of training includes appraisal, investigation, review or measurement of all such activities and efforts to insure its effectiveness and it's conducted before, during and after the training program.

Evaluating training and Development programs have many purposes; First evaluation provides input to determine if objectives are being met, second it enables to identify the strength and weakness of the program to make appropriate corrections on time, third, it can compare the

cost to the benefits of the program, forth, it helps to decide who should participate in the future training program fifth, enable to determine if the program was the appropriate solution for the specific need. Lastly it helps to establish a database that can assist the management in making decisions.

There are several model of training evaluation that organize the process, provide guidelines for the content and outline the phases of its implementation. Among varies models, according to Kirkpatrick's (cited in Mathis and Jackson, 2000), There are four criteria's used to be measured the effectiveness of training.

Reaction

Reaction evaluation can be done immediately the training program conducted. It measures is how the trainees felt about the general program of the training, the trainee's personal reactions to the training or learning experience. Here the questions concern the degree to which the experience was valuable (satisfaction), whether the participants felt engaged, and whether they felt the training were relevant.

Evaluating learning

Learning evaluation requires the extent to which the trainees have gained the desired knowledge and skills during the training period is use full bases of evaluating training effectiveness. It measures the changes in trainee's attitudes, knowledge, and skills. (Noe, 2010). These changes can measure as a pre- and post-event evaluation, or only as a post-evaluation.

Behavior Evaluation

Behavior evaluation is measures the degree to which the trainees applied the learning back on the job implementation and changed their behavior. A reflection of whether participants actually learned the subject material. The improvement in the job, behavior of the trainee reflects the manner and extent, to which the learning has been put to practice. Measurement applied after the completion of the program and some months after completion of the training.

Result

This evaluation attempts to measure the effect of change in the job behavior of the trained employees on the functioning of the organization and the behavior of other employee. It seeks to determine the tangible results of the training. The changes may be ascertained in such terms as improvements in service delivery, productivity or reduction in costs. The objective of

evaluation in this level is to determine the added value of learning and development programs how they contribute to raising organizational performance significantly above its previous level.

2.5 Benefits of Training and Development

In recent global economy, training is essential for any human resource development exercise in organizations. The basic purpose of training is to develop skill and efficiency. It is an essential useful and productive activity for all human resources working in the organization in respective of the job positions that they hold.

Every organization has to introduce systematic training programs for its employee. This is because well trained personnel are like valuable assets of an organization who are responsible for its progress and stability training is important as it constitutes a vital part of managerial control, the benefit is both for the employee and for the organization.

2.5.1 Benefit of training to the employer

Enhance productivity (Rothwell and Kazanas, 2003) stated that training is essential not only to increase productivity but also to motivate and inspire workers by letting them know how important their jobs are and giving them all the information they need to perform those jobs. Therefore, it helps to improve productivity and more positive attitude towards profit orientation.

Increased Profitability It also helps ensure acquire new technology which leads the company more profitability (Anam, 2013) stated that the technologies changes the employee's skills should be changed as computerization has made more important than manual skills.

Business expansion - conducting frequent training and development programs is one way of developing the organization's employer brand, thus making it a prime consideration for the top employees working for competitor firms. A company that trains its employees will be more attractive to potential new employees, particularly those looking to advance their skills and companies will have the human resources needed to support business growth and expansion. Further it has been revealed as certainly correlated to the efficiency of the organization (Bartlett 2001).

Standardization of procedure - Effective training can also help the standardization of operating procedure in the organization which can be learnt by the employees.

Standardization of procedure makes high level of performance rules rather than exception. Employee work intelligently and make fewer mistakes when they possess the required know-how and skills.

Economy of operations- trained personnel will be able to make better and economical use of the material and the equipment and reduce wastage. Also the trained employees reduce the rate of accident and damage to machinery and equipment such reductions can contribute to increased cost saving and overall economy of operations

Lesser need for supervision – training does not eliminate the need for supervision but it reduces the need for detailed and constant supervision, a well-trained employee can be self-reliant in the work place. Because knows what to do and how to do. Under such situations close supervision might not be required

2.5.2 Benefit of training to employee

Carrier Advancement - On the employee point of view the employees can develop their skills to take up higher challenges and work in newer job dimensions. Such exercise leads to carrier development of the employee who can move up the corporate hierarchy faster. Thus, a higher trained employee can enhance responsibility and the possibility of increased pay and promotion Cole (2001).

New Skill - Training helps in increasing the skill of the new employee in while performing a particular job. An increased skill level usually helps in increasing quantity and quality of output. Because of training, are most evident on the part of employee who are not yet fully aware of the most efficient and effective ways of performing their jobs . Therefore, it can improve employees' efficiency and motivation, leading to gains in both productivity and job satisfaction. (Ambler, 2006).

Self Confidence- Effective training programs helps in constructing a more conducive learning environment for the workforce and trains them to cope with the upcoming challenges more easily and in time (Wei-Tai, 2006).

Resilience to change - Employee feel motivated to work under newer circumstances and they do not feel threatened or resist any change. Such adaptability is essential for survival and growth of an organization in the present times

2.6 Challenges of human resource training and development

Due to rapidly changing business environments and competition that can quickly cause profits to shrink and skill needs to change, companies need to get the most out of their employees in order to maintain market superiority and continued profit. However, their deficiencies in supporting the effectiveness of human resource training and development that promise to improve create a challenge to the design, management and implementation of effective human resource training and development in organizations.

The overcoming challenges may hinder the organization to the smooth operation of the program and block obtaining the anticipated benefit from the program. (Gomiz, 1995). Some literature indicated that the challenges are related to the absence of adequate human resource development professionals who have the ability to manage the program systematically in the organization (Garavan, et al, 2002).

Others writers pointed out that the effectiveness of training and development program can be affected by lack of proper planning, coordination among various activities and lack of using logical method of the program (Mathis and Jackson, 1997). More over the following are some of the challenges that the organization face in the implementation of effective of training and development.

Top level manager's support

Training and development to be effective should be implemented with the support of top level management. They should give priority and involve in the process and implementation of the program. (Gomiz, 1995) indicated that the top level managers in the company managerial beliefs are strongly and positively associated with the pattern and frequency of training in a Company.

Inappropriate assessment of individuals

The result of performance appraisal is one of the indicators of need of training and development program in the organization. Most performance appraisal processes are subjective due to Non-data-based assessment in most of the organization including Insurance sectors. Therefore Decision made based on such subjectivity leads to poor performance appraisal process and creates bias among the individuals.

Lack of Alignment with Business Needs

A training program payoff comes from the business measures that drive it. Organizations would require workable strategies to align the individual talents of their people towards business goals and take as a means to support company's business strategy, that is, its plans for meeting broad goals such as profitability, market share, and quality. (Noe. 2011) If a training program is not aligned or connected to a business measure, no improvement can be linked to the program. Too often, training is implemented for the wrong reasons a trend, desire or perceived need that may not be connected to a business measure.

Participant commitment for the training

Every training program to be successful needs participant's positive perception, commitment and drives their performance change. If the employee perceives that the training and development program put in place is to aid him/her perform efficiently, the employee will set to transfer knowledge and skills to his/her job (Rahman & Rahman, 2013).

The perception are a positive attitude among peers and managers about participation in training activities, managers and peers willingness to provide information to trainees about how they can use knowledge, skill or behaviors learned in training on the job and opportunities for trainees to use in their jobs. Without transferring it to the job, performance will not change and the training program will fail.

Specifically, in the insurance industry employee's behavior plays a vital role in improving the effectiveness of the Company. Participants often don't see changing their behavior as their responsibility and don't give their attention for the result of the training and development program.

Training Policy:

To make the training and development program effective training policy is one of the important factors. If the Company formulates the policy properly it will obtain the desire outcome of the T and D program. Related to this Monappa and Salyadain (1999) elucidated that, an organization's training policy should represents the commitment of its top management to training and is expressed in the rules and procedures which govern or influence the standard and scope of training in the organization.

Allocating sufficient financial resources and using it wisely: Availability of resources in HRD is in a limited amount. Therefore, it must use for its purpose and needs to be achieving its goal by using effectively and wisely. According to Habib, 2012, it is very important to be

able to continue financing HRD at all times and regardless of volatile swings in financial budget levels.

Understanding of different needs and interests: The best HRD plan should design in consideration of special needs and interests of the sector (Wachira, 2012). Hence, Company's HRD planning should be objective, providing means to eventually set the stage for achievement of priorities, goals, and interests that truly make a difference as far as the fate of the company and the wellbeing of its people are concerned (Habib, 2012).

Promoting positive work force attitudes toward HRD:

One of the most important things managing work force involves setting the right tone at work. These need a positive psychological stand. T&D program needs a positive attitude of employee. Wachira (2012) stated that positive attitudes among members of the work force constitute a condition for absorbing the programs requirements; and that is important for smooth program execution. Therefore, creating a positive work environment and the training program will yield far better results for the effectiveness of the program.

2.7. Conceptual Framework

According to Harris et al. 2006). Human Resource Training and Development is set of systematic and planned activities designed by organization to enhance individual and group performance and the organization performance as a result. Therefore, the components of training and development are interdependent. There are different models that show the steps in the training and development process, though the contents are more or less the same. Harris et al. (2006) identified five HRD processes which encompass needs assessment, identify and design objectives, implementing actual programs and conducting evaluation and follow up.

Once training needs have been identified using the various analyses, training objectives and priorities must be established to design the training properly. Delivery style is a very important part of Training and Development. Employees are very conscious about the delivery style (Armstrong, 2000).

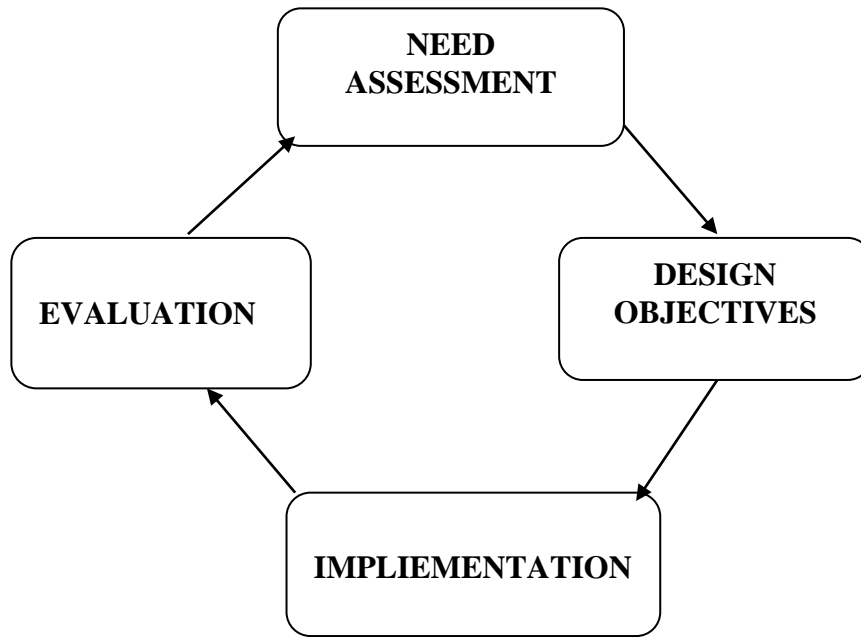


Figure1:- conceptual framework (modified)

Source: (Armstrong, 2000)

CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

This chapter presents the methodology that has been used for the research. The methodology of carrying out this research is based on the objectives of the paper i.e. the practice and challenges of training and development of Nile Insurance Company S.C and the availability of relevant information to comply with the objective of this research paper. It described research design, sampling techniques and sample size, data collection procedure, data analysis and presentation.

3.1 Research Design

This study employed both quantitative and qualitative data (mixed method research) in order to assess the practice and challenges of training and development. According to Creswell (2003), mixed method approach is one in which the researcher collects, analyzes, and “mix” or “integrates” both quantitative and qualitative data in a single study to understand a research problem. Similarly it is vital to offset the limitations inherent with one method with the strength of other method (Creswell, 2008).

3.2 Types and Sources of Data

In order to achieve the stated objectives of the study data was gathered from both primary and secondary sources. Sources of primary of data were employees, Resource management department manager, human resources management division head and human resource expert of the Company. On the other hand, sources of secondary data were HRM policy document, training reports, Company’s publications, brochures and website.

3.3 Population, Samples and Sampling Procedures

Mugenda and Mugenda (2003), defines target population as that population the study, studies, and whose findings are used to generalize to the entire population. Therefore, in this study the target populations were staff of Nile Insurance Company both managerial and non-managerial staffs who are currently working in Addis Ababa city. The focus of the study was only Addis Ababa because of easy access to data, high expected rate of return, cost effectiveness and easy manageability.

3.4 Sample size and sample determination.

Out of total of 208 employees of the Company 137 management and non-management employees has been selected by using random sampling technique; Whereas the interview were conducted with only two managers and one HRM expert from Resource Management department.

The sample size of the study has been determined by using international research sample size determination formula. Therefore, the sample size was determined the simplified international research sample size determination formula (Taro Yamane, 1967).

$$n = \frac{N}{1 + N(e)^2}$$

Where: n = the sample size

N=the study population

e = acceptable sample error

1=designates the probability of the event occurring

$$\text{Therefore: } n = \frac{N}{1 + N(e)^2} = \frac{208}{1 + 208(0.05)^2} = \frac{208}{1.52} = 136.8$$

As mentioned above out of 208 employees 137 was taken out of the total number of employees to make the collection of questionnaires easy the research was focused only on those employees who are working in Addis Ababa branches and under head offices of the insurances.

Table 2. Sample Size Determination

| Sr.no | Unit | Population | Sample | Technique | Percentage |
|-------|-------------------|------------|--------|-----------|------------|
| 1 | Manager staff | 37 | 24 | Random | |
| 2 | Non-manager staff | 171 | 110 | Random | |
| 3 | Manager | 1 | 1 | purposive | |
| 4 | Head | 1 | 1 | purposive | |
| 5 | Expert | 2 | 1 | purposive | |

3.5. Data Collection Instruments

The sources of data collection for this research were both primary and secondary data sources. From the primary data source data collection instrument that the researcher used are questionnaire and interview.

Instruments of Data Collection

Interview: Interview questions were developed in unstructured form of questions. In-depth interviews were conducted with the Resource Management department manager, Human Resource Management division head and human resource and training expert. Interview participants were selected through purposive sampling method because of direct relationship, knowledge and expertise with the training and development program of the Company.

Questionnaires: As it is helpful to find out larger information as a time questionnaires was major collecting method for this study. The nature of the questionnaires sent to the employee was close ended and prepared in the form of Likert scale was used to collect the required data in relation to practice and challenges of Training and Development. The questionnaires were administered to 110 non-manager staffs and 24 manager staffs in the organization from the total 137 distributed questionnaires 134 useable questionnaires were returned with the response rate 97.8% rate the rest 3 questionnaires were missed.

Documents: secondary data were collected through extensive review of published and unpublished documents. This was an appropriate instrument for qualitative data collection in that it provides some quality control on the accuracy of the response given by the participants. Apart from this, human resource management guidelines, training manuals and reports were used to collect necessary qualitative data.

3.6. Validity and Reliability

To validate the study free from bias, the questionnaires were developed and forwarded to my advisor to comment on the content and were pre tested on 10 selected employees. The main concern was to detect problems which may cause confusion to the respondents, which is to identify ambiguous or biased items in the questionnaire for collecting the required data. Accordingly, from two department of the company were chosen for the pilot testing. These employees were later excluded from the main sample. Overall some questions were excluded and revised to ensure the selected population can understand questionnaire.

The researcher also utilized the Cronbach's Alpha model installed with the SPSS software application determined the value of alpha as 0.84, which is supported many statistical literatures.

3.7. Ethical Considerations of the Study

To conduct this study, ethical issues take in to consideration. The necessary permission to undertake the study was obtained from Nile Insurance Company. All participants were assured that the response they give as used with complete confidentiality of the research and the participants were informed about the purpose of the questioner by the researcher. It was also told that participating in this study will bring improvements in the implementation of the training and development program and being participated in the study will not have any harm and used only for the academic purpose.

3.8. Data Presentation and Analysis Methods

The aim of the study is to assess the practice and challenges of human resource training and development in Nile Insurance Company S.C. Data collected through different tools were analyzed and interpreted both quantitatively and qualitatively. Quantitative data from questionnaires were analyzed by using the SPSS (Statistical Package for Social Science) 20 software. While qualitative data collected from interview were integrated in interpretation of the questionnaire replies and analyzed accordingly along with document from the Company's.

The technique for quantitative data analysis was the frequency distribution and percentages which is used to determine the proportion of respondents choosing the various responses. The analyzed data is presented using tables, graphs. Mean and standard deviation also were used. Finally, the results were discussed and interpreted to draw important conclusions, recommendations and implications.

CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

In this section of the paper the findings of the study were discussed, presented and analyzed based on the data gathered from the respondents through questionnaire, interview and document analysis. The study tried to assess human resource training and development practices and challenges in Nile Insurance Company. Major findings of the study were analyzed and discussed in line with the stated specific objectives that lead to draw conclusions and recommendations.

A total of 137 questionnaires were distributed and 134 questionnaires were received from sample respondents.

To validate the data gathered through questionnaire, an interview has been conducted with three persons from human resource department. Those are Manager, resource department, Head, Human resource division and expert from human resource division. Documents produced by the insurance such as HRM policy, training manuals and publications, brochures, Company's website and reports were also reviewed. Hence, calculating the response rate can be executed by using the following formula $\text{Response rate} = \frac{\text{Total number of responses}}{\text{Total number in sample}} \times 100$. Applying this formula, the response rate = $134/137 \times 100 = 97.8\%$.

To facilitate the analysis of the results, this section has been divided into the following broad thematic areas; demographic information of respondents, organizing and managing training and development, employees determination for training and development, approaches for training and development, employees view for training and development and challenges of training and development in the company.

4.2 Demographic Information of Participants of the Study

This section attempts to identify and explain the demographic characteristics of participants. Major demographic variables included in this analysis are sex, age, educational level, marital status, and current position held in the company and service year.

Table 3: Characteristics of Respondents

| Sr No | Variables | Category | Frequency | Percent |
|-------|-------------------|-----------|-----------|---------|
| 1 | Sex | Male | 81 | 60.4 |
| | | Female | 53 | 39.6 |
| | | Total | 134 | 100.0 |
| 2 | Age | Below 25 | 16 | 11.9 |
| | | 25-35 | 71 | 53.0 |
| | | 36-45 | 45 | 33.6 |
| | | 46-55 | 2 | 1.5 |
| | | Total | 134 | 100.0 |
| 3 | Marital status | Single | 55 | 41.0 |
| | | Married | 79 | 59 |
| | | Total | 134 | 100.0 |
| 4 | Educational level | Diploma | 9 | 6.7 |
| | | BA Degree | 88 | 70.7 |
| | | MA Degree | 37 | 22.5 |
| | | Total | 134 | 100.0 |
| 5 | Experience | Below 5 | 51 | 38.1 |
| | | 5-10 | 44 | 32.8 |
| | | 10-15 | 28 | 20.9 |
| | | Above 15 | 11 | 8.2 |
| | | Total | 134 | 100.0 |

From the above table, it is possible to infer the following facts. Regarding age categories of respondents, the majority of the respondents 81 (60.4%) were males and the rest 53 (39.6 %) were females. This implies that the Company dominated by male employees, and female's participation was relatively low.

Another description pointed out in the Table 2 above, is that the age interval of the respondents. In this regard the majority of respondents (53%) between ages of 25-35 years. This age category constitutes the economically active age group which can be easily understand that they were young to do a lot for the company and actively participated in order to change their professional career using this training and development opportunity. Others

were between the age group of 36-45 which representing 33.6% this also indicated that the company also has mature and well experienced staffs that have productive and potential prospects.

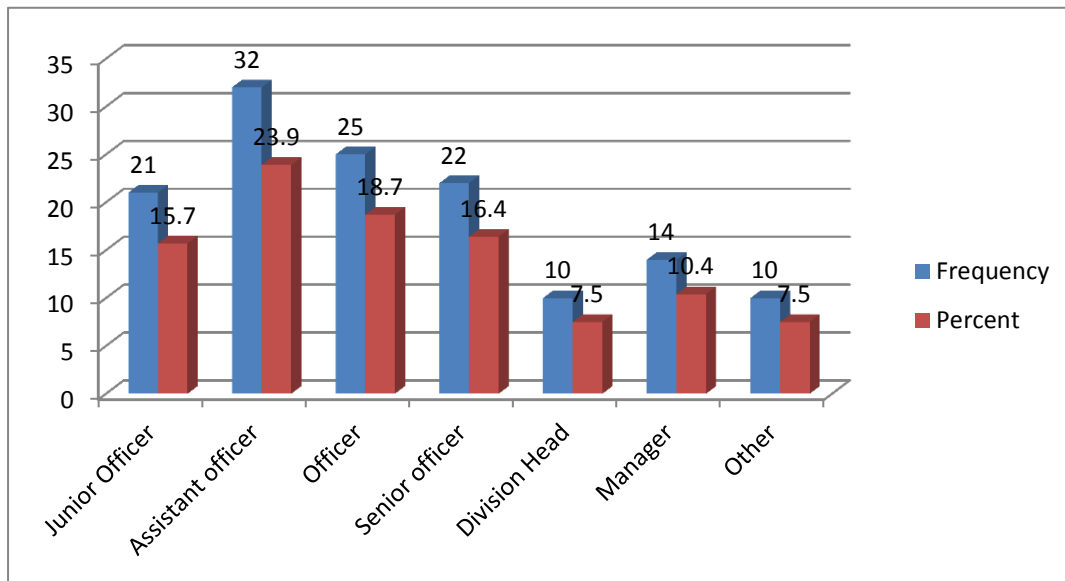
The fourth group of respondents was fall under the age category of Below 25 years that represent 11.9 % or 16 in number. From the above information it can be concluded that the company organized with energetic workforce who made the company to become more competitive advantageous.

With regard to marital status, Table 2 indicates that the majority of the respondents 79 (59 %) were married and the rest 55 (41%) were single. This may imply that they are married turnover could be slightly reduced as result of settled life. As regards qualification, the majority of respondents, 88 (70.7%) were first degree holders followed by 22.5 % who had Masters degree and 9 (6.7 %) who held diplomas while no one had PHD degree holders. This figure implies that most of staff had gone through higher level education to perform their task in their respected position.

Regards to their working experience in the NIC Table 2 indicates that, highest number of employees (51) represented by 38.1% have worked below five years in the company. The next highest number of respondents (44) worked from 5 to 10 years while 20.9 % (28) and 8.2 (11) have worked between 10 to 15 years and more than 15 years respectively,

This indicated that the company focused and attract new blood from outside with believe that new employees are energetic and may introduce new work system from their past experience. The other issues concerned in this study under demographic information of the respondents were respondent's current position.

Fig 2 Job position of Respondents



As **Figure 2**. Pointed out that the various job positions held by the employees of the company who participated in the questionnaire.

Results of Figure 4.1 indicate 14 (17.9%) respondents were managerial position which includes branch managers, department managers and 10 (7.5%) were division heads. On the other side, the majority of respondents were non managerial staffs which represent assistance officers, 23.9% officers 18.7, 15.7% junior officers and 16.4% were senior officers. Others like secretaries and clerks represent 7.5%. This shows that this study tried to represent respondents from varies position including managers.

4.3 Organizing and Managing Training and Development

One of the objective of this study was to point out how NIC organizing training and development programs. To response this objective, about 9 questions were requested to the sample respondents, therefore, analyzed using responses from questionnaires administered to the sample of employees, and interview granted by the manager, resource management department and human resource management division and experts.

For the sake of easy analysis, the values in the scales were interpreted as follows: 1.0-1.49 Strongly Disagrees, 1.50-2.49 Disagree, 2.50-3.49 Neutral or Undecided 3.50-4.49 Agree and 4.5-5.0 Strongly agree.

Table 4: Organizing and Managing Training and Development practice

| Sr no | Items | Strongly disagree | | Disagree | | Neutral | | Agree | | Strongly agree | |
|-------|---|-------------------|------|----------|------|---------|------|-------|------|----------------|------|
| | | F | % | F | % | F | % | F | % | F | % |
| 1 | Employee get adequate training relevant to their job | 1 | .7 | 33 | 24.6 | 44 | 32.8 | 56 | 41.8 | | |
| 2 | Having clearly defined objectives of trainings | 3 | 2.2 | 66 | 49.3 | 37 | 27.6 | 27 | 20.1 | 1 | .7 |
| 3 | The Company takes implementation based on stated objectives | | | 67 | 50 | 19 | 14.2 | 48 | 35.8 | | |
| 4 | Analyzing the specific levels of knowledge of the audience so as to ensure that the program is suited to them | 2 | 1.5 | 38 | 28.4 | 33 | 24.6 | 60 | 44.8 | 1 | .7 |
| 5 | Evaluating Training programs periodically | 12 | 9.0 | 13 | 9.7 | 60 | 44.8 | 49 | 36.6 | | |
| 6 | Evaluation of training courses in terms of improvement of work performance | 12 | 9.0 | 41 | 30.6 | 43 | 32.1 | 36 | 26.9 | | |
| 7 | Using participants Feedback for future Program Improvement | 19 | 14.2 | 47 | 35.1 | 39 | 29.1 | 24 | 17.9 | 5 | 3.7 |
| 8 | Training programs in the Company are well-planned | 12 | 9.0 | 67 | 50.0 | 19 | 14.2 | 34 | 25.4 | 2 | 1.5 |
| 9 | The quality of training programs in the Company is excellent | 2 | 1.5 | 15 | 11.2 | 56 | 41.8 | 43 | 32.1 | 18 | 13.4 |

As we can see from table 3, item 1 regarding with the provision of adequate job related trainings, 56 (41.8%) of the respondents claimed that they are agreed and the company provide adequate trainings, The next highest number of respondents (44) represented by 32.8 % implies that they are in between training given is adequate or not. Others, 33 (24.6%) of respondents pointed out that they are disagree on the adequacy of training provision. This shows that though the majority of respondents feel that they have got adequate training, there is significant number of respondents who couldn't feel the same and remained neutral.

On the other hand, the interview made with Manager, resource management department and division head showed that the company gave a great attention for the capacity of its employees and provides varies trainings in every year for all employees. The manager said that the given training and development program are both short term and long term programs which are given both locally and abroad. According to the manager, specifically long term training opportunities offer for the staffs in the insurance specialized fields like LOMA, CII and ACCA and for management staffs to improve their managerial skill courses are given like SHRM and CIM with collaboration from abroad collages. The manager adds that even the company provide many training opportunities for employees it couldn't say that it is adequate.

Moreover, from the document analysis reported to the national bank of Ethiopia, it can be seen that significant number of employees have got training every year, specifically the last four years and the company allocated adequate budget for the training purpose. From the above analysis, one can conclude that even if the Company provides different training program for employee the adequacy of the training is not equal for all of the employees. This implies that the company have limitation on provide job related training for all employees fairly.

A plan of training should describe clearly defined objectives of a lesson. It usually includes the subject matter to be mastered by the learner and the means of measuring learner achievement. Therefore, the effectiveness of the program will measured based on the stated objectives. Regarding to this, respondents asked the extent in which the company has well defined objectives in the given training. As Table 3, depicts that 66 (49.3%) of the respondents reported that they are not agreed of the statement. Similarly, 37(27.6%) of the respondents stated that they are not sure that the given training program have clearly identified objectives or not, others 27 (20.1%) pointed out that they are agree on having the stated objectives. The above analyses confirmed that in the company most of the training delivered has not stated what the given training and development program achieved after delivering of the course. Moreover, the head, human resource management division, and human resources officer mentioned in the interview that the objectives stated generally in the annual training plan and specifically stated in each course but there might be some gap in communicating to the participants.

In related with the implementation of the training and development program based on the stated objectives, table 3 indicated that exactly half of selected respondents 67(50%) responded that they are disagreed while 48 (35.8%) respondents were agreed that the implementation of the training program in the company is based on stated objectives. From this fact, it is possible to conclude that in the company, training implementation based on the objective has some gap which can be obstruct the human resource training and development program to achieve its effectiveness.

The other point under the organizing and managing of training and development program was the extent the company analyzing the specific levels of knowledge of the audience so as to ensure that the program is suited to them. Following this question, as table 3 indicated, the

number respondents representing 44.8% reported that they are agree that the company practiced in analyzing the specific knowledge to provide appropriate training and development program. While 38 respondents representing 28.4 % do not agree that detail analyses of knowledge before provision of training. On the other hand, 33 respondent representing 24.6 % are neutral. From the information above though the majority of the respondents agree on the analysis of specific levels of knowledge of the audience prior the delivery of, a significant number of respondents disagreed and not sure. Hence, since the purpose of training is to improve individual and organizational performance the company should check the appropriateness of the program.

Like any other HRM functions, any training and development program has to be evaluated to determine its effectiveness of the program. Therefore, participants were asked their opinion about periodical evaluation of the given training in the Company. Therefore, 60 respondents represented by 44.8 % replied that they are not sure whether periodically evaluated or not. Others, 49 which represent 36.6 % were agreed. From this, we can conclude that the majority of participants were not adequate information about the issues. Related with this, the interviewee said that two evaluation techniques practiced in the Company to evaluate the effectiveness of local training program. These techniques are pretest and posttest which measure the participant's knowledge skill and attitude before and after the training and training evaluation sheet to collect the participant's opinion about the course, the trainer and related issues. This type evaluation method is directly related with Kirkpatrick's learning and reaction evaluation mentioned in literature part of this thesis.

Table 3 item 6 reveals that high number 43 (32.1%) of the respondents are neutral or there is no opinion about the practice of evaluating courses based on their significance in regarding to improving work performances. Others, 41 & 36 which represented by 30.6% and 26.9% of respondents were claimed that disagree and agree respectively. This shows that Nile Insurance Company not properly practiced in evaluated training courses whether they can contribute to the employees' performance or not.

As table 3, item 7 illustrated that majority of the respondents 47 (35.1%) are disagree on the use of participants feedback to future improvement and 39 (29.1) were neutral. Others 24 (17.9%) were agree and 19(14.2%) were mentioned that they are strongly disagree. The above figure shows that using participants of opinion as input for future improvement of the

training and development programs to make more effective is not well practiced in the company.

According to the above table 3 from the total half of (50) % of participant's agree on the statement that the company's training program is well planned, whereas 34 (25.4%) of respondents are disagreed while 19 (14.2%) of total respondents share neutral. This implies that although half of the respondents agreed on well planning of training program, the number of employees who responded disagreed and neutral are significant. This shows that the company has some limitation in planning of the employees training program in general.

Finally the respondents were asked about their satisfaction on the practice of organizing and managing of human resource training and development program in the Company. As the above table illustrated the largest proportion of respondents 56 (41.8%) replied that they are neutral. The next highest proportion 43 represented by 32.1 % were disagree. The above analysis implies that most of the employees are not satisfied by the company's managing and organizing of the training and development practice. Therefore, it can be concluded that the company needs to have look at the practice since it is reluctant and has limitation to manage and organize the human resource training and development program.

4.4. Employees selection for training and development

Selection of participants through a carefully and with following process of training needs identification is one of the factors to training and development to be effective. The major objective of human resource training and development program is enhancing the knowledge, skill, and attitude and performance capacity of the employees. Therefore, to achieve the stated objective training program must be appropriate. Therefore, employees were asked about how the company practiced to selection of training participants. Under the following table varies selection methods practiced by the company such as selection by seniority, supervisors' recommendation, based on their performance result, based on their future career, new responsibility, employees up on request, compulsory for all, for new hired employees and by identifying after carefully analyses of training and development needs were discussed.

Table 5. Employees' selection for training and development

| Items | N | Mean | Std. Deviation |
|--|------------|-------------|----------------|
| • Selection of training participants by Seniority | 134 | 3.57 | .718 |
| • Determination of training participants by recommendation of supervisors | 134 | 3.52 | .782 |
| • Selection of training participants based on their Performance appraisal result | 134 | 2.46 | .810 |
| • Selection of training participants if it is only relevant with their current job and future career. | 134 | 3.78 | .904 |
| • Participants selection based on the given new assignment and responsibilities. | 134 | 3.47 | .701 |
| • Training participants selected by employees upon their own request | 134 | 2.21 | .592 |
| • Training is Compulsory for all employees | 134 | 3.79 | .956 |
| • Participants selected for training because they are new hired | 134 | 3.8 | .723 |
| • Participants in training programs are identifying after careful analysis of training and development needs | 134 | 3.20 | .669 |
| Valid N (list wise) | 134 | 3.31 | .761 |

As Table 4 above shown that employees were agree on participants' selection based on their seniority in the Company with the mean scored value of 3.57 and standard deviation of .718. in addition As the interviewee said the right trainees are selected by taking in to consideration their service year of the employees. This indicates that being senior is one of selection method practiced in the company with a relative homogeneity in their responses.

As we can see from the same table above, others participants' selection methods practiced in the Company were recommendation of supervisors with the mean value of 3.52 this also indicated that participants agreed on and feel all right with the case described and the sub-construct's standard deviation was 0.782 which is low conveying that the relative similarity of the respondents responses. Information obtained from the interview stated that the departmental managers, work unit and immediate supervisor's recommendation is the good source of selection mechanisms which support the finding from the questionnaire. From the above information it can deduce that staffs of the company also can select for training if their supervisors recommend them to train.

The Table 4 above also reveals that, the scored mean value of the respondents to the third sub-construct i.e. selection of training participants based on their performance appraisal result was 2.57 signifying that “Neutral.” With the case described and the standard deviation of the sub-construct was 0.810 which is relatively low being evidence for the relative homogeneity of the responses. The scored mean value shows that the respondents were not sure or unsatisfied, that the company determined that the participants based on their personal appraisal result or not.

The scored mean value for the fourth sub-construct i.e. Selection of training participants if it is only relevant with their current job and future career standpoint was 3.78 indicating that the respondents like the above sub-constructs agreed on this sub-construct. The sub-construct’s standard deviation was 0.904. This shows that the company practiced selection of the participants if the training is related with their current job and their future carrier.

As it is presented in the Table 4 above, majority of respondents were not sure that participant selection practiced based on the given new assignment and responsibilities with scored mean value of 3.47 indicating that they are neutral with the case described and the standard deviation was 0.701. Based on the findings above it is possible to infer that in the company selection of participants based on the given new assignment and responsibility is do not well known by the employees.

From the interview response the company uses varies participant’s selection method depending on the training nature. As the manager, Resource management department said, for the abroad short term training, top level management members of the company is responsible to assign appropriate trainees. Moreover, from document analyses, for professional long term training Like LOMA and CII there is a criterion set and applicants can compete based on that the criteria and the ad hock committee checked and decide the right participants.

When we come to the 6th sub-construct under Table 4 regarding to participants selection by employees upon their own request, the average scored mean value of respondent’s response was 2.21 with the standard deviation 0.592. This implies that the majority of the respondents were “disagree”. The scored mean value of this sub-construct conveys that the respondents were dissatisfied on the stated statement that the company not provides training when employees requested to train.

In the table 4 above, in regard to participants' selection for training because they are new hired, most of the respondents were agreed with the scored mean value 3.82 and the standard deviation 0.723. This implies that large numbers of the respondents were agreed towards the company action in relation to provision of training for new entrants. Key respondents also confirmed that the Company organizes one month training for new hired employees by internal trainers which is 2 weeks off the job and the other two weeks on the job training.

When we come to the last sub-construct which is indicated in the table 4 in regard to selection of employees based on careful analysis of training needs the average scored mean value of respondents' response was 3.2 with the standard deviation 0.669. This shows that the majorities of the respondents were "neutral" and implies that this sub-construct conveys that the respondents were uncertain or indifferent i.e. training participants selected after careful analysis of training needs in the company. Moreover, According to the interviewee response critical need analysis at the organizational level, task level and individual level is not well practiced since there are no adequate professional experts to do this.

From the above information, it is possible to conclude that there is a huge gap in conducting training need assessment and select the right participants based on the gap analysis in Nile Insurance Company.

4.5 Approaches used for training and Development

The other objective of this study was to identify what training delivery methods the company practiced. As literature showed that there is no one best training delivery methods in general. To choose the best training delivered method different factors should be assessed. Based on this fact respondents were asked what method the company mostly used for the delivery of training. The following table depicts the result.

Table 6. Approaches for training and Development

| Items | N | Mean | Std. Deviation |
|---|-----|------|----------------|
| The Company assigned employees in related job assignment on regular intervals (job rotation) | 134 | 3.06 | .851 |
| Supervisors guides employees regularly and enable them to acquire new skills on their job (Coaching) | 134 | 3.39 | .831 |
| Employees regularly attend in conference and seminars to acquire new experience and ideas | 134 | 2.66 | .775 |
| Lecture | 134 | 3.95 | .812 |
| Training participants given opportunity to bring ideas openly and without any fear or judgment (discussion) | 134 | 3.69 | .717 |
| Participants given real cases faced by the company and let them to discuss on it (case study) | 134 | 3.32 | .792 |
| The company provide web-based training to employee to upgrade their knowledge and skill | 134 | 2.22 | .889 |
| I had enough opportunities to practice the real situation during training programs (role playing) | 134 | 3.08 | .858 |
| The training and development method/technique used by the Company is effective | 134 | 3.27 | .798 |
| Valid N (listwise) | 134 | 3.18 | 0.813 |

As we can see from Table 5 number of methods of facilitation that are commonly employed during training program in Nile Insurance Company. These were important in understanding the different training received under both on the-job and off-the-job training method classifications.

As it can be described in the Table 5 above, the most common methods of facilitation of training identified by the respondents were lecture methods with the scored mean value of 3.95 and standard deviation of .812 followed by discussion method with the scored mean of 3.69 and standard deviation of 0.717. This implies that the company more practiced lecture method with the support of discussion. As many literature mentioned lecture method is more cost effective to deliver for many participants at a time than to train people individually the company focused on this method. The key respondents also declare that mostly lecture

method is used in delivering of trainings with the combination of discussion. The resource department manager adds since the company is profit maker and dealing with different type of customers different practical issues and challenges faced on the process of working raised and come to training session, different ideas come from participants and discussed and reached on one direction on training period.

Other on the job training method such as coaching and job rotation were not considerable methods by the employee and rated as “neutral” represented with the mean value 3.39 and 3.06 and the standard deviation of .831 and .851 respectively.

Respondents also seems confusing the methods like cases studies and role playing method practiced in the company that the mean value of 3.32 and 3.08 and standard deviation of .792 and .858 respectively. As the manager of resource management department response in the interview question, since fresh graduates have not skill how to handle customers, role playing training method is appropriate for new hired employees and well-practiced in the company specifically employees who assigned to underwriting position and as claims officers position.

Moreover, as table 5 depicts conference and seminars training methods rated as “neutral” by the respondents with the scored mean value of 2.66. While the head of human resources management division stated in the interview that seminars and workshops training approaches are applied specifically for managerial positions but not popular as other methods for all employees. In addition, from the above table web based training method practiced found that the least value with the scored mean of 2.22. From this analysis it can be deduced that the respondents were “disagree” on practicing web based training method.

Finally, respondents were asked if they are satisfied by the training delivery method practiced by the company and table 5 revealed that they are rated as neutral or undecided with the mean value of 3.27 and standard deviation of .798. As delivery method is one of the factors to achieves the desired outcome from training program the responses obtained shows that the delivery method that the company used is not convenient for all to get the expected outcome of the program. In other words, for the majority of respondents it was assumed that methods of trainings employed for the trainings delivered somehow effective but these methods of training were not effective to the majority of respondents. In fact there is no single method is right which is always effective or best over the others for all employees in all condition or time.

From these results although the company used both on the job and off the job training methods from off the job training techniques lecture methods dominated followed by discussion.

4.6 Employees perception on the training practice

To assess the employees' perception on the training and development practice, employees of Nile Insurance Company were asked certain questions. Regarding the respondents reaction the following statements were given to them to indicate their degree of agreement stated in Table below.

Table 7. Perception of Employees 'on training and development

| Sr. no | Item | Strongly disagree | | Disagree | | Neutral | | Agree | | Strongly agree | |
|--------|--|-------------------|------|----------|------|---------|------|-------|------|----------------|------|
| | | F | % | F | % | F | % | F | % | F | % |
| 1 | The training was adequate and directly related to my job | 4 | 3.0 | 33 | 24.6 | 23 | 17.2 | 35 | 26.1 | 39 | 29.1 |
| 2 | The training programs improved my competency which increased my performance on the job | | | 42 | 31.3 | 53 | 39.6 | 28 | 20.9 | 11 | 8.2 |
| 3 | Training helps employees to achieve organizational goals | | | 38 | 28.4 | 19 | 14.2 | 57 | 42.5 | 20 | 14.9 |
| 4 | The quality of training in which I participated was very high | | | 61 | 45.5 | 51 | 38.1 | 14 | 10.4 | 8 | 6.0 |
| 5 | Trainers possessed proper skills and gave effective training | | | 21 | 15.7 | 70 | 52.2 | 38 | 28.4 | 5 | 3.7 |
| 6 | I need further training to be motivated and contribute to increased productivity | | | 6 | 4.5 | 22 | 16.4 | 59 | 44.0 | 47 | 35.1 |
| 7 | Because of the good training practices, I am committed to my work and organization | 7 | 5.2 | 45 | 33.6 | 44 | 32.8 | 38 | 28.4 | | |
| 8 | There is an effective training practice in the company | | | 50 | 37.3 | 46 | 34.3 | 36 | 26.9 | 2 | 1.5 |
| 9 | I am satisfied with the training given | 14 | 10.4 | 47 | 35.1 | 35 | 26.1 | 31 | 23.1 | 7 | 5.2 |

The Table 6, shows that more than half of the respondents (55.2%) or 74 in number were agreed and strongly agreed on the statement that they have given adequate training which is directly related with their job. On the other hand, 37 (27.6%) of the respondents are disagree and strongly disagree on the statement. The rest 23 respondents which represented by 17.2% were neutral. From the above figure even though the majority of respondents assumed that

they had enough training that enabled them to do their job well as required, significant number of employees reported that they don't get enough training that would enable them to do their job properly. This implies that since the goal of trainings to bridging the gap between the current performance and the standard desired performance the company has limitations in giving emphasis on equipping all employees with relevant skills, knowledge and capabilities.

With regard to the extent to which training and development programs improved their competency and increase their performance on the job, 53(39.6%) were not sure if the trainings improved their performance capacity. While 42 (31.3) of respondents perceived the training did not improve their capability, 28 (20.9%) agreed that the training improved their performance. The above figure the training practiced in the company improved the competency of some employees only, however, could not work the same for majority of the employees. Interview results suggested that the company provides adequate training so that most of the employees got lot of benefits which can help to improve their performance gap faced on their job activity and feels that employees are satisfied.

Similarly, question related to employees achievement organizational goal because of the training given, the majority of respondents 57 (42.5%) claimed that they are disagree on the statement while the next high number of respondents which represented by 28.4% reported that they are agree in which the given training and development program contribute to achieve the company's goal.

On the other side, nearly equal proportion of respondents which represented by 14.9% and 14.2 pointed out that they are strongly agree and remain neutral about the statement.

As Table 6 item 4 depicts that employees were asked about the quality of the training they are participated. The highest proportion of the respondents 45.5 % replied that they are disagree of the quality and the next largest proportion 51(38.1) of the respondents remained neutral while the rest of respondents were agree and strongly agree that the training they are participated is high quality. From the above figure one can be deduced that the quality of training and development program provided by the Company were under unimpressed by the majority of employees.

The same table in the above, shows that in related with the effectiveness of the trainers assigned by the company, the majority of respondents which represent by 52.2% replied that they are neutral about their effectiveness while the next majority 38(28.4%) were agreed the

statement that the trainers chosen by the company have proper skill and give effective training. On the other side, 21(15.7%) claimed that disagree. This shows that selected trainers by the company were skilled and effective by the views of some employees only but majority of respondents were not confident about the effectiveness of the trainers.

According to item 6 of table 6, employees were asked about their need for future training for their motivation towards performance improvement to increased company's productivity. As we can see from the table the largest proportion 59 (44%) and the next largest 47(35.1%) of respondents were agreed and strongly agreed that they require further training in the future to improve their performance. Others 22 which represented by 16.4% they are not sure about their need. Accordingly, the majority of employees agreed on the acquiring further training. This implies that training and development is ongoing process for the improvement of employees' performance. From the interview obtained from HRM expert there are selected training courses in plan to deliver for the employee to the coming budget year.

In respect to employees' commitment for their work and the company because of the good practice of training, as table 6 depicts that 33.6% of the respondents were disagree and 32.8 % remain neutral to found the commitment of employees while 28.4 % of the respondents were agree. This implies that since one of the benefits of training is enhancing employees' motivation and engagement, the company has limitation to provide effective trainings which enable employee to commit and engaged on their work.

With regard to the effectiveness of training practice of the Company 50 (37.3%) of respondents disagreed on the idea that there is an effective training practice in their organization and 46 (34.3%) remained neutral while 38 (28.4%) of respondents agreed and strongly agreed that the training practice in their organization is effective. From the analysis in the employees' perception the overall training practice of the Nile Insurance company is not effective as it should be. But response from the key respondents stated that the training given to the employee is more practicable and effective which is contradict with the finding from the questionnaires.

Finally employee satisfaction level regarding to the training and development practice was asked to the respondents and the majority 61(45.6%) of them were disagree and very disagree while 35 (26.1) were remain neutral. The rest 38 respondents which represented by 28.3 % were agreed and strongly agreed on the statement that they are satisfied of the training and development practiced in the company. This implies that that majority of the employees are

not satisfied by the training and development practice of the company and the company should also focus on continuous training efforts and periodic evaluation of training programs to ensure the effectiveness of the program and bring satisfaction and motivation of employees.

4.7. Challenges of Human Resource Training and Development

This section assesses and examines the major challenges or constraints that hindered human resource development practices to be effective in Nile Insurance Company. As it was revealed from the questionnaire, interview and other secondary sources there were some challenges that encountered.

Table 8: Challenges of Human Resource Training and Development

| Sr no | Items | Strongly disagree | | Disagree | | Neutral | | Agree | | Strongly agree | |
|-------|--|-------------------|------|----------|------|---------|------|-------|------|----------------|------|
| | | F | % | F | % | F | % | F | % | F | % |
| 1 | Lack of top level management support on training and development | | | | | | | | | | |
| | | 9 | 6.7 | 39 | 29.1 | 26 | 19.4 | 58 | 43.3 | 2 | 1.5 |
| 2 | Lack of motivation among employees with the training program, | 8 | 6.0 | 52 | 38.8 | 42 | 31.3 | 32 | 23.9 | 8 | 6.0 |
| 3 | Lack of professionals in training and development /HRM/department | 9 | 6.7 | 20 | 14.9 | 15 | 11.2 | 67 | 50 | 23 | 17.2 |
| 4 | Difficulties to evaluate training and development outcomes | | | 26 | 19.4 | 68 | 50.7 | 35 | 26.1 | 5 | 3.7 |
| 5 | Insufficient time and budget to execute training programs | 21 | 15.7 | 39 | 29.1 | 46 | 34.3 | 21 | 15.7 | 7 | 5.2 |
| 6 | Lack of professionals trainers to provide effective training in the sector | 3 | 2.2 | 28 | 20.9 | 40 | 29.9 | 45 | 33.6 | 18 | 13.4 |
| 7 | Absence of well-designed and widely shared training and development policy | | | 46 | 34.3 | 37 | 27.6 | 42 | 31.3 | 9 | 6.7 |
| 8 | Absence of Developing a positive work environment | 7 | 5.2 | 28 | 20.9 | 41 | 30.6 | 53 | 39.6 | 5 | 3.7 |
| 9 | Absence of taking Trainings as part of the organizational strategy | 5 | 3.7 | 28 | 20.9 | 43 | 32.1 | 56 | 41.8 | 2 | 1.5 |

Item number 1 in table 7 showed that the figure in regarding to the top level management support on training and development, 58 (43.3%) of the respondents were agree on the issue and the next largest proportion 39 (29.1%) were disagree that lack of top level management support is not challenge exhibits in the company. On the other side, 26 which represent

19.4% were remained neutral. Analysis of questionnaire witnessed even if significant number of employees are not considered that the top level management support as a challenge the majority of respondents considered that absence or lack of top level management support is one of the challenges on training and development program. Interview question from key respondents supported the idea that the training and development program is not given that much attention by the top level management. The interviewee said that even it is well known that is useful to improve the competency level of employees and enhance the performance of the company it is not structured as work unit rather the activities done by the human resource management officers.

As can be seen in table 7 of items no 2. Whether there is lack of motivation among employees with the training program, the response indicated that 38.8% are disagreed on the lack of motivation among employees. On the other hand 31.3% of the respondents remained neutral on the statement and 23.9% of the respondents were agreed. This may shows that although the statement in which lack of motivation among employees with the training program were not seen as a challenge by the majority of the respondents there are significant number of respondent which were agreed on the stated issue.

In relation with lack of professionals in training and development department, table 4.6 of item 3 revealed that the highest proportion 50% of the respondents were agree on the statement that there is lack of professionals in the department to do the training activities professionally . And 23 employees which represented by 17.2 % were also strongly agree. According to the above figure it can be concluded that the company lacks professional experts in the area of training and development who perform activities systematically. Moreover, key informants from the interview replied that absence of professionals' experts who performing tasks separately is the major challenge which hinders the training and development program achieves its goal.

As can be observed from item 4 of table 7 employees were asked about the difficulties to evaluate training and development outcomes. Therefore, half of the respondents claimed that they are neutral whereas, 26.1% of the respondents agreed and 19.4% were disagreed that they found the training and development outcomes difficult to evaluate. This implies that there are some challenges to measure the effectiveness of the training and development outcomes in the company.

According to item 5 of table 7 employees were asked about insufficiency of time and budget to execute training programs, Thus, 34.3% of the respondents remained neutral while 29.1% were disagree on the other hand , the same proportion of sample respondents 15.7 were agreed and strongly disagreed that there is insufficient time and budget to execute training programs. Thus, from the above figure it can be conclude that the inefficient time and budget allocated to the training and development program were not that much challenging in the company. This implies that the management allocates sufficient time and budget to execute training programs.

Moreover, from the document analysis 2% of the company's recurrent budget allocate for training and development program in every year,

Concerning if there is lack of professional trainers in the sector to provide effective training, in the table 7 item 6, 33.6 % of respondent were agreed and 13.4% of respondent strongly agree whereas 20.9% disagree while 29.9% had no opinion. As the table depicts most of the respondents agreed with relatively high rate on the statement. Moreover, key informants in the interview claimed that there are only limited known trainers in the industry and there is shortage of professional trainers. This shows that there are only limited professional trainers who can provide effective training in the insurance sector which can be challenging to the Company to practice effective training.

With regards to item 7 of table 7 employees were asked about the absence of well-designed and widely shared training and development policy, majority of the respondents 38% were agree and strongly agree on the statement that there is no well stated and widely shared training and development policy in the company. The next larger proportion of respondents which represented by 34.3% were disagreed on the statement while others, 27.6% were neutral.

Moreover, as the researcher can observed from document analysis couldn't found that well designed and widely shared training and development policy which prepared separately from HRM policy. From the interview of the head, human resource management division assures that currently there is no separated and well-designed training and development policy but it is on the process to be prepared.

To promoting positive workforce attitude in the work place, creating positive HRD climate is very crucial. Regarding to this, employees were asked whether the absence of creating positive attitude is one of the challenge of the training and development in the Company.

39.6% of the respondents were agreed and 30.6 % were responded that they are neutral, Others 20.9% were disagree and the rest 5.2 % and 3.7% claimed that they are strongly disagree and strongly agree respectively.

Finally, employees were asked about the absence of taking trainings as part of the organizational strategy is one of the challenges to hinder the effectiveness of the training and development program. And the table 7 indicated that the largest proportion of respondents 56 in number which represented by 41.8% were agreed on the statement and others 43 represented by 32.1 % were not sure that absence of taking training and development program as company strategy were a challenge that hinders the effectiveness of the program. On the other side, number of respondents which represented by 20.9% perceived that the issues is not taken as the challenge.

From the above figure it can be concluded that the Company has limitation in order to take the training and development program as the organizational strategy and work on it to achieve organizational goal through training and development.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This is the final chapter of the study and the discussion in this chapter includes summary of the finding, conclusion and recommendation.

5.1. Summary of Major Finding

This study was conducted at Nile Insurance Company with the main purpose of this study was to assess the human resource training and development practices and challenges face in the training and development program. To address the study purpose the following basic questions were raised.

1. How does the Company organize and manage training and development?
2. How does the Company select employees for training and development?
3. What approaches are used for training and development?
4. How do employees perceive the training and Development?
5. What are the challenges of training and development in the Company?

5.1.1. Organizing and Managing Training and Development

Based on the finding the highest number of respondents proved that company provided adequate training while other number of respondent do not believed that employees received adequate training. In addition key informants reported that the Company gave a great attention for the capacity of its employees and provides varies trainings in every year for all employees both in abroad and local training. Long term training in specialized fields has also gives great attention. Similarly, in respect of the availability of training objective majority of respondents do not believed that the raining has clearly stated objective. The highest numbers of respondents were agreeing in analyzing the specific levels of experience of the audience prior to the delivery of the training. Periodical evaluation of training and development program were not considered by half of the respondents. On the other side, information obtained from the interview revealed that the two methods of evaluation are practiced in the company. In respect of well planning T&D practice of the company half of participant's were disagree. This shows that the company has limitation in planning of the employees training and development program. Finally the largest proportion number of respondents was neither satisfied nor dissatisfied.

5.1.2. Employees' selection for training and development

The study revealed that the company applies various methods to select training participants. Among the methods selection based on seniority and because they are new entrants were found that the major selection methods in the Company. Other employee selection methods practiced were recommendation of supervisors, relevancy with their current job and future career while selection based on performance appraisal result and based on careful analysis of training were least practiced in the Company. On the other side participants were not sure that selection based on the given new assignment and responsibilities were practiced in the Company. This shows that in the company practice of selection of participants based on the given new assignment and responsibility is not well known by the employees.

The Interviewee response was support the result found from questionnaires that the company has different practice to select the right trainee. In addition long term training selected by ad-hoc committee assigned by this purpose and select based on set criterion. On the other side abroad training selected by the top level management recommendation.

5.1.3. Approaches used for training and Development

From the finding the company practiced various training delivery methods depending on the situation within the two categories of on-the-job and off-the-job training methods. The second type of training is the most common one in the NIC. From the study, the most common methods of facilitation identified by the respondents was lecture method with the scored mean value of 3.95 and standard deviation of .812 followed by discussion method with the scored mean of 3.69 and standard deviation of 0.717. And this result support by key informants from the interview. In general majority of respondents were rated as neutral in regard to their satisfaction with the delivery method practiced in the company with the mean value of 3.27 and standard deviation of .798. Thus the training method practiced by the company is not convenient for the employees. Other job rotation, and coaching practiced in some work unit depending on the work nature.

5.1.4. Employees perception on the training practice

From the finding the majority of respondents assumed that they had enough training that enabled them to do their job but the rest understood that they don't get enough training. Other Highest numbers of respondents were not sure the delivered trainings whether it improved their performance capacity or not. Moreover, number of employees was dissatisfied about the

quality the training given. While majority of respondents remained neutral about effectiveness of the trainers chosen by the company. In regard to their need for future training the number of respondents represented 44% and 35.1% were agreed and strongly agreed that they require further training in the future to improve their performance. Majority of respondents believed the training practice of the company is not effective and they are not satisfied by the training practice. This is contradicting key respondents answer from the interview.

5.1.5. Challenges on training and development

It was found that lack of professionals in training and development and absence of taking training and development as part of the organizational strategy were major challenges observed by 67.2% and 44.8 % respectively. Others, lack of top level management support, and lack of adequate professional trainers in the sector to provide effective training were are challenges exhibited in the company by the majority of respondents .From the interview obtained from key respondents and supported the idea that the training and development program is not given that much attention by the top level management. Absence of adequate professional training development expert and limited trainers in the insurance field are some of the challenges to hinder the effectiveness. Challenges like inability of measuring the training and development outcomes and absence of well-designed training and development policy also other challenges observed by significant number of respondents and from document analysis.

5.2. Conclusions

Based on the analysis and literature review of the following conclusions are made on Human Resource Training and Development Practices and challenges of NIC.

- From this study, under Resource Department of Nile Insurance Company has not a separate learning and development section responsible for manpower training. Therefore, the unavailability of adequate professional experts, the company limited to practice the training and development program systematically at all. From this, it can be concluded that though the company gave attention for man power training and development and allocate amount of money to administer, the training and development process don't follow the necessary process.

- The study reveals that participant's selection for particular training based on work unit and immediate supervisors' recommendation and based on seniority were dominated among others selection methods. While selection based on employees' performance appraisal and based on the assessment training need analysis were listed values among other methods. For abroad short term trainings top level management assigned the right trainee while for long term training the company has set criteria then ad-hoc committee were selected based on the criteria. From the finding majority of the employee were not satisfied and not clear about the employee selection practice of the company. However, from the interview of key respondents implied that the company practiced varies selection methods and they feel that employees are satisfied about the selection method practiced.
- The finding of the study showed that Nile Insurance Company practiced both on the job and off the job training delivery method. From the off the job training delivery method Lecture method were popular followed by Discussion method. Other methods job rotation and coaching were not observable by the participants. Moreover from the interview the method like seminar and workshop practiced on the managers training while role playing practiced for new fresh graduate entrants and assigned on underwriting and claims officer's positions only. Therefore, since there is no quiet best training delivery methods for all and in all situation there is less practiced using on the job delivery methods in the Company
- From the finding it can be concluded that the company provided varies training and development opportunities to capacitate its work force. However, employee perceived that equal training opportunities for all not given. In addition majority of employees don't perceive the given training was improved their performance capacity which helps to achieve the company's goal. In general, employees are in dilemma about the quality of training practice in the company. On the other side, key respondents believed that employees are satisfied about the training and development they have given which is contradicts with the employee's perception.
- Mainly from the finding training and development do not aligned with the company's strategy, more over lack of top level management support for training and development program, absence of professional experts to conduct the activities separately and systematically were challenges to learning and development to be effective in the Company. Moreover, the company has not well-designed and widely shared training

and development policy. Others, lack of adequate specialized trainers in the industry and lack of developing a positive work environment also observed as challenges in the Company.

5.3. Recommendations

Based on the conclusions, the following recommendations are forwarded to alleviate currently encountered problems in the Nile Insurance Company related with training and development program.

- ✓ The existence of training programs in place by itself may not assure the effectiveness of the training program unless it is supported by systematic training process. Therefore, in order to have an effective training practice, Nile Insurance company should have apply systematic training process, which includes assessing the gap, designing, delivery by using appropriate methods and evaluation the effectiveness of the training properly.
- ✓ The finding of this study showed that the Company focus on off the job training delivery methods, and lecture dominated following to discussion. However, as there is no only one best training delivery method, the company should also emphasis on the job training jointly with off the job training and should practice varies training delivery method by analyzing the participants experience, interest, the nature of the course etc....so that participants will be benefit from each method.
- ✓ Although employees supposed that being seniority and supervisors recommendation are some of the factors to be selected for the particular training, they are not aware of other selection mechanism. Moreover, the company has not well practiced selection of participants based on identification of training needs and thorough analysis of employees performance result. Therefore, in the company, selection of trainee should be on the base of analysis of job profile of trainee and objective of the company.
- ✓ The findings indicated that top level management staffs do not support the training and development program as needed. Therefore, they should involving aligning with the company's strategy. The Company also shall have well stated and clearly shared training and development policy.
- ✓ Finally to overcome the challenges of HRD observed in the Company there is a need for skilled man power, differentiate high and low performers by using performance criteria like quantity, quality, timeliness and budget spend on doing a job and which

needs strategic thinking . Therefore, Human resource department should work on organizing the learning and development section to meet the expected outcome of the program.

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**ADDIS ABABA UNIVERSITY DEPARTMENT OF EDUCATIONAL PLANNING
AND MANAGEMENT**

QUESTIONNERS TO BE FILLED BY EMPLOYEES

Dear Respondents, I would like to express my deepest appreciation for your generous time, honest and prompt responses. This questionnaire has been designed to gather information about human resource Training and Development practices and challenges in Nile Insurance Company. The information you provide will be used for academic purpose and analyzed anonymously which I am conducting as a partial fulfillment of Master's Degree in Educational leadership at Addis Ababa University.

General Directions

- There is no need of writing your name.
- In all cases where answer options are available please (√) tick in the appropriate box.

For any questions or comments please contact me through: -Medhanit Hailye - 09-1162 31 19 (medih2004@gmail.com)

Thank you!

Part I: Demographic Information of respondents

1. **Sex:** Male Female
2. **Age:** Below 25 25-35 36-45 46-55 Above 55
3. **Marital status:** Single Married
4. **Education level:** Below Diploma Diploma Bachelor Degree
Master's Degree PhD
5. **Work experience in the Company (in years):** Below 5 5-10 10-15 above 15
6. **Current position:** Junior Officer Assistant officer Officer , senior officer
Division Head Branch Manager Other _____

PART II. Please indicate to what extent you agree with the following statements using the rating scale provided. Please mark “X” in boxes 1, 2, 3, 4, or 5; where;

1. Strongly Disagree

2. Disagree

3. Neutral

4. Agree

5. Strongly Agree

| Sr.No | 1. Organizing and Managing Training and Development related questions | 1 | 2 | 3 | 4 | 5 |
|-------|--|---|---|---|---|---|
| 1 | Employees get adequate training and development relevant to their jobs. | | | | | |
| 2 | The Company has clearly defined objectives of HRD | | | | | |
| 3 | The Company takes implementation based on stated objectives | | | | | |
| 4 | The training program analyzes the specific levels of experience the audience so as to ensure that the program is suited to them. | | | | | |
| 5 | Training programs in the Company are periodically evaluated | | | | | |
| 6 | Training courses are evaluated in terms of improved work performance | | | | | |
| 7 | Feedbacks of participants are used to improve the future training program | | | | | |
| 8 | Training programs in the Company are well-planned | | | | | |
| 9 | The quality of training and development programs in the Company is excellent | | | | | |

| Sr. No | 2. Selection of training participants related questions | 1 | 2 | 3 | 4 | 5 |
|--------|--|---|---|---|---|---|
| 1 | Training participants selected by Seniority | | | | | |
| 2 | Training participants determined by recommendation of supervisors | | | | | |
| 3 | Participants selected for training based on their Performance appraisal result | | | | | |
| 4 | Employees select for training if it is only relevant with their current job and future career. | | | | | |
| 5 | The company selects participants for the training when they are given new assignment and responsibilities. | | | | | |
| 6 | Training participants selected by employees upon their own request | | | | | |
| 7 | Training is Compulsory for all employees | | | | | |
| 8 | Participants selected for training because they are new hired | | | | | |
| 9 | Participants in training programs are identifying after careful analysis of training and development needs | | | | | |

| Sr. No | 3. Training approach related questions | 1 | 2 | 3 | 4 | 5 |
|---------------|--|----------|----------|----------|----------|----------|
| 1 | The Company assigned employees in related job assignment on regular intervals | | | | | |
| 2 | Supervisors guides employees regularly and enable them to acquire new skills on their job | | | | | |
| 3 | Employees regularly attend in conference and seminars to acquire new experience and ideas | | | | | |
| 4 | On delivering training and development mostly the trainers used lecture methods to transfer new knowledge and skills | | | | | |
| 5 | Training participants given opportunity to bring ideas openly and without any fear or judgment | | | | | |
| 6 | Participants given real cases faced by the company and let them to discuss on it | | | | | |
| 7 | The company provide web-based training to employee to upgrade their knowledge and skill | | | | | |
| 8 | I had enough opportunities to practice the real situation during training programs | | | | | |
| 9 | The training and development method/technique used by the Company is effective | | | | | |

| Sr.No | 4. Employees View about the training and development given by the Company | 1 | 2 | 3 | 4 | 5 |
|--------------|---|----------|----------|----------|----------|----------|
| 1 | The company provided me adequate training which is directly related to my job | | | | | |
| 2 | Training and development programs improved my skills, knowledge and attitude which increase my performance on the job | | | | | |
| 3 | The trainers assigned by the Company possess proper skills and give effective training | | | | | |
| 4 | The quality of the training program/s for which I have participated are very high | | | | | |
| 5 | Training and development help employees achieve organizational goals | | | | | |
| 6 | I require further training for motivation towards performance improvement to enable to contribute to increased productivity | | | | | |
| 7 | Because of the good training practices of the Company, employees are committed for their work and for the organization. | | | | | |
| 8 | There is an effective training practice in the company | | | | | |
| 9 | I am satisfied the training program given by the Company | | | | | |

| Sr.No | 5. Human resource training and development challenges related questions | 1 | 2 | 3 | 4 | 5 |
|--------------|--|----------|----------|----------|----------|----------|
| 1 | Lack of motivation among employees for the training program | | | | | |
| 2 | Absence of well-designed and widely shared training and development policy | | | | | |
| 3 | Lack of professionals trainers to provide effective training in the sector | | | | | |
| 4 | Lack of professionals in training and development /HRM/department | | | | | |
| 5 | Difficulties to evaluate training and development outcomes | | | | | |
| 6 | Insufficient time and budget to execute training programs | | | | | |
| 7 | Absence of taking Trainings as part of the organizational strategy | | | | | |
| 8 | Lack of top level management support on training and development | | | | | |
| 9 | Using outdated training approach and training materials | | | | | |



**INTERVIEW QUESTIONS FOR NILE INSURANCE COMPANY RESOURCE
MANAGEMENT DEPARTMENT MANAGER, HUMAN RESOURCE
MANAGEMENT DIVISION HEAD AND HRM EXPERT**

1. How does the Company organize and manage Training and Development
2. How does the Company determine employees for training and development
3. What approaches are used for training and Development
4. How do the employees view the training and Development
5. What are challenges of training and Development in the Company?