



**ST. MARY'S UNIVERSITY
SCHOOL OF BUSINESS**

**PRACTICES AND CHALLENGES OF TRAINING
AT**

NYALA INSURANCE S.C

BY

MAHLET MESFIN KEBEDE

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List of Acronyms and Abbreviations

TNA:	Training Need Assessment
SMART:	Specific, Measurable, Attainable, Relevance and Timely
HRM:	Human resource management
HRD:	Human Resource Development
KSA:	Knowledge, Skill, Ability
OJT:	On the Job Training
HR:	Human Resource
NAR:	Need Assessment Result
NISCO:	Nyala Insurance S.C

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ABSTRACT

The study aims at assessment of training practices and challenges of Nyala Insurance S.c. It looks how Training is conducted, how training designed, how it delivered and evaluated, and to find out the major challenges of training. Data were collected through a questionnaire and interview. The data received were analyzed by using descriptive statistics. The findings of revealed that limited training programs are conducted in the company by following the basic four steps which are assessing training needs, designing training programs, delivering training and evaluating the outcomes of training. Lack of TNA, unavailability of funding, lack of proper training plan, and difficulty in evaluating training outcome are mostly considered as the factors that hinder training programs from becoming successful. So in light of the above problems, the following recommendations were forwarded. Communicating professional development opportunities and training policy of the company, conducting a formal TNA by involving the employees in identifying their training needs, use both internal and external training methods in accordance with the benefits of the company, increasing employee motivation and increasing allocation of funds. Evaluation has to be also practiced all the way through the training programs using the various assessment techniques.

Keywords: Training Need Assessment, Training Objective, Training Design, Training Delivery, Training Evaluation, Training Challenges

CHAPTER ONE

INTRODUCTION

This chapter is an introductory part of the whole study. It presents the back ground of the study, statement of the problem, research questions, objective of the study, significance of the study, limitation of the study, definition of key terms, scope of the study and organization of the study.

1.1 Back ground of The Study

Human resource management practices can help to create a source of sustained competitive advantage, especially when they are aligned with company's competitive strategy (Begin, 1991; Butler et al., 1991; Cappelli and Singh, 1992; Jackson and Schuler, 1995). While the company human resource strategy is properly configured, it will provide a direct and economically significant contribution to the company's performance.

Human Resource and training are crucial activities that company should give emphasis to improve the skill and capability of their employees. Although the terms training practices are linked, they address slightly different needs. Training focuses on learning the necessary skills and acquiring the knowledge required to perform a job. It should be considered as an investment in the work force since its benefits are long term (Buhler, 2002:143).

Training can be defined as a systematic acquisition of knowledge; skills and attitudes that together lead to improved performance in a specific environment (Salas *et al.*, 2006). This encompasses what employees need to know, what they need to do and what they need to feel in order to successfully perform their jobs. Training is focused on producing permanent cognitive and behavioral changes, and on developing critical competencies for job performance.

Employees are the most valuable assets of every company as they can make or break a company's reputation and can adversely affect profitability. Employees often are responsible for the great bulk of necessary work to be done as well as customer satisfaction and the quality of services. Without proper training employees both new and current do not receive the information

and develop the skills sets necessary for accomplishing their tasks at their maximum potential, specifically, the aim of training is just to equip employees of one's company with the necessary skill, knowledge and attitude to perform their jobs which they currently practices.

Companies make increasingly large investments in training because it serves as a powerful tool for producing the targeted cognitive, behavioral and affective learning outcomes essential for their survival (Salas &Stagl, 2009) At firms' level training and education are the main areas of human resource practices. Emphasis on human resource result in several positive individual and company outcomes such as higher performance, high quality individual and company problem solving, enhancing career plans and employability, sustainable competitive advantage, higher companies commitment and enhancing retention.

This study emphasizes on both the theoretical and practical aspects of employees training practice and challenges that are being undertaken by Nyala insurance s.c

Nyala Insurance S.C.(NISCO) is established in July 1995 holding an overriding Motto of providing **“Care and Protection”** with a paid up capital of Birr 30,000,000.00 and a subscribed capital of Birr 50,000,000.00 making it one of the highest capitalized Companies in the private sector. Currently the total asset has reached Birr 116million.

NISCO is, to date the only Insurance Company which provides continuous nationwide service from 8:00 to 17:00 hrs, including lunch hours as well as on weekends and public holidays with the help of AIMS (Advanced Insurance Management System), and well trained customer focused staff. All our Service Units can be reached within four rings through their direct telephone numbers or through telephone number 011-6626667. We aim to reach the place of accident anywhere in Ethiopia and help the customer within 24 working hours from notice.

NISCO has given protection covers for many big organizations like Sheraton addis, National Mining Corporation, MOHA Soft Drinks, Midrok Construction, Trans Nations Air ways plc.

NISCO standard of service, responsiveness to customer issues as well as its claim settlement track record can be checked from any of the above and/or others particular sphere of activities.

NISCO is the only insurance company with specific insurance Advisory Service responsible for giving free training and risk management advice to its major existing and potential customers.

Areas to be covered include safety, security, equipment management, personal accident and medical coverage as well as areas where the customer may get benefit if indeed the option of self-insurance is preferred.

Unique Features Nyala insurance demonstrates its care and Protection Commitments through the Advisory Service Providing Fire risk management advice to corporate and individual customers, existing and /or potential Insurance awareness session at all service centers nationwide.

Last but not least, Nyala insurance also takes pride to have its Reinsurance treaty placed with a world class Reinsurance Company such as Munich Re of Germany, Swiss Re of Switzerland and Africa Re. In addition to this ARIG, Africa Re, and GIC are some.

Hence, this study was majorly conducted with initiation of identifying and solving the complaints of the staffs and also with intention to investigate the actual practice the Insurance's Training and to forward the recommendation to align it with acceptable standards.

1.2 Definition of Terms

The following operational definitions for key terms are provided as they are used in the paper.

Human Resource (HR): refers to the talents and energies of people who are available to an organization as potential contributors to the creation and realization of the organization's mission and vision.

Employee training: refers to the training or activities that are made to improve the skills and knowledge of the workforce who are non-managers so as to enable them perform their current jobs effectively.

Human Resource Management (HRM): is concerned with people dimension in management. Human resource management is the planning, organizing, directing & controlling of human resource.

Training: is 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.

On The Job Training (OJT): is conducted at the work site and in the context of the job & it is the most effective method as the trainee learns by experience, making him/her highly competent.

1.3 Statement of the Problem

Human resource is one of the crucial resources which are necessary for any company to be established and/or to stay functional. Hence, training employees properly helps the company to achieve its objective. Satisfying people's need by implementing training techniques is very challenging for companies.

No company can get a candidate who exactly matches with the job and the company requirements. Hence, training is important to develop the employee and make them suitable the job. The main purpose of training is to acquire and improve knowledge towards work related tasks. It is one of the most important potential motivator which can lead to short term benefit for the employee and the company. However, having motivated, well trained, and committed workforce help the company to create and maintain its value and deal successfully with global challenges. In most cases there is a gap between employees knowledge skills and attitude and what the job demands.

The gap must be filled through human resource training programs. As a result personal training and education are the major ways that firms attempt to maintain the competency level of their human resource and increase their adaptability to changing company's demand. Today's rapid change in technology and companies practices it has a great impact on employee's performance and fulfills their duty. Thus it is vital for companies to address employees with their skill, attitude, and way of thinking about their customer and to adopt the environment.

If effective human resource training is not applied in the company employee may not know their responsibility and right and employees may not know their potential. It may also cause the absence of sound relationship between or among the employees themselves.

Therefore the researcher by understanding these important facts would like to investigate whether Nyala Insurance S.C what are the training practices & challenge which is applied in the company.

1.4 Research Questions.

This research was conducted to address the training practices and challenges in Nyala Insurance S.c. Therefore in this research an attempt is made to provide possible solutions to the following basic research questions.

How the training need assessment has conducted in the company?

What are the techniques used to design the training practices?

What kind of training delivery techniques are used in the company?

What methods are used to evaluate the training?

What are the challenges that employees faces in the process of training?

1.5 Objectives of the Study

1.5.1 General Objective

The general aim of this research is to assess training practices and its challenges At Nyala Insurance S,c.

1.5.2 Specific Objectives

- ✓ Identify the training need assessment practices of the company.
- ✓ Identify the training design practice of the company.
- ✓ Identify the training delivery practice of the company.
- ✓ Identify the company's practices on evaluation of training practices.
- ✓ Identify the major challenges of training practices.

1.6 Significance of the Study

Training practice is a vital for improving employee's satisfaction and performance and provides an opportunity for the company to identify problems to improve performance.

To detail study about the topic and to identify the problem and provide recommendation about the problem, then the company will take corrective actions according to the

recommendation and to provide information as a secondary data to further studies in the same topics or related to this.

- ✓ Creating good image of the company by designing effective human resource policies in order satisfy and perform better.
- ✓ Showing the deviation from the theory and suggest possible actions.
- ✓ Creating and understanding of the current human resource training.
- ✓ Moreover, the researcher can used as an input for further study.

1.7 Scope of the Study

The scope of this case study is limited to the practice of training in Nyala Insurance S.c. Thus, it is intended to assess the existing training practices and challenges. The study was only limited to the information and data gathered till the time frame of preparation of this paper. Conceptually, the study focused on non managerial employees and not refer managerial employees. In addition, the study relied on the responses of the questionnaires and interviews that are filled out and answered by employees and managers.

1.8 Limitation of the Study

The study focuses on practice and challenges of training at Nyala Insurance s.c and forwards the possible recommendations. However the researcher faced some difficulties when the study conducted. Try to find the manager and make a schedule to have interview & late response and un returned questionnaires by the respondents. Though these and other problems were some limitations, the researcher tries to find any options that help to solve the problems.

1.9. Organization of the Study

The paper is organized into five chapters. The first chapter starts with general information followed by statement of the problem and continues with the research, objective of the study, scope and limitation of the study and significance of the study. The second chapter looks into some previously conduct relates to studies and literatures on the area. The third chapter talks about the methodology uses in the study. The fourth chapter was focused on analysis and interpretation of the data collect. The last and the fifth chapter was surfaced the summary and conclusions reaches and the recommendations forward.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

The review of related literature has come from different books, other theses and secondary data which help the researcher to have a clear picture of the entire research.

2.1 Theoretical Literature

Training refers to the teaching/learning activities carried on for the primary purpose of helping members of an organization to acquire and apply knowledge, skills abilities and attitudes needed by the organization. Broadly speaking training is the act of increasing the knowledge and skill of an employee for doing a practical job. (Arun Monappa 1997:173)

Though it is true that unplanned learning through job experience helps development, the experience of most organization is that it is advantageous to plan systematic programs of various types as a regular part of Human resource development.

The effective function of any organization requires that employees learn to perform their jobs at a satisfactory level of proficiency. Hence, an organization needs to provide opportunities for continuous development of employees not only in their present job, but also to develop their capabilities for other jobs for which they might later be considered.

Some of the more positive reasons for training are:

- ❖ To add value to existing “stock” of individuals by developing them.
- ❖ Rapid changes in systems due to technology may mean the individual or staffs need to kept up to date
- ❖ A need for better or greater responsiveness and speed of action.
- ❖ To increase the motivation and commitment of individuals.
- ❖ To ensure that staff in new jobs and individuals with new skill become fully competent as soon as possible.
- ❖ Responding to rapid change in the worldwide business environment.

- ❖ To improve individual, term and corporate performance.

When thinking, a positive correlation between increase training expenditure and enhance productivity and profitability has to be point of concern.

In discussing what in training, we have to distinguish between education and training. According to Atwood (1989-91) the distinction is based on the characteristics of learning process in which “education” has generally more abstract objectives geared to the needs of the individual and to the society, time scale is long term, and the course content is very wide;

Where as, training has specific behavioral objectives to make workers more effective to their jobs, short term concerned with the acquisition of specific skill, and often run with narrow content specific to the employees work situation.

Some organization limit training to impart the minimum amount of knowledge and skills to cover just their present needs known as Job-centered. On the other hand employees must be trained to acquire new skills to cope with new technology, and change itself, be more adaptable, acquire attitudes sympathetic to change are future centered training.

2.1.2 Purpose of Training

The value of training program to an enterprise may take several forms. It may be stated in terms of reeducation or decrease in accidents rates, consumer complaints and employee grievances, labor disputes, machine down time, rejects and reworks or work back logs. Value may also be stated in terms of improvements or increase in production, sales, employee moral, number of promo table men, product quality work methods or quality of supervision. (Tracy 1977' vii)

More over as Placket and Attner (1997:338) have stated the aim of training are: to increase the knowledge & skills, to increase motivation to succeed, to improve the chance for advancement, to improve morale and the sense of competence, and is aimed for increasing quality and productivity.

Training processes numerous purposed besides small points mentioned above.

For that matter, the purpose of training can be generalized as it is used to raise improved productivity at all organizational level, prevention of obsolescence, preparing of employees for higher level tasks and to assist workers to perform at the optimum level in current jobs.

2.1.3 Employee Training Program

Training is a systematic process by which the individual acquires skills, abilities, knowledge or attitudes to further organization and personal goals. Several basic approaches to training are commonly used. The approach may be dividing into two categories *on-the-job-training* and *off-the-job-training* (Boone and Kutrs 1992:286)

On-the-job-training – on the job training takes place when employees are trained at their place of work. These are three types of on-the-job-training methods.

Coaching- is employed when a boss works with subordinates to upgrade their skills by providing continuous advice.

- i. **Job rotation**- is practiced when a person moves from one job another at planned intervals. The purpose of job rotation is to provide employees with opportunity to work in a variety of experiences.
- ii. **Special assignment and committees**- are excellent technique employed or upcoming employees. Trainers attend management committee meetings. They can also work with a special task force during a predetermined time frame.

Off-the-job-training- off the job training is done away the actual work place. This type of training can be given on company premises or off premises.

Typical off-the job training methods include

- 1) **Vestibule training**- takes place when employee learns their jobs on the same equipment and machinery they will use at their work place.
- 2) **Classroom lectures**- are formal presentation made by a trainer to convey specific information. There is little interaction between trainer and the participants, with the exception of question and answer period.
- 3) **Group discussions**- skills in interaction with other in group and making a group work more effectively through the development of the social sensitivity of the individuals.
- 4) **Training conferences**- can easily supplement the lecture approach. These techniques encourage a two-way communication flow. There is more interaction between the participants and the trainer.

- 5) **Cases-** are frequently used for developing analytical skills. In the case approach, trainees are asked to read about an incident that may have actually taken place within the company where a problem exists and a solution is required.
- 6) **Role playing-** involves trainees in play-acting. For example, one trainee may play the role of a supervisor another, the subordinate. There are two advantages to role playing. First by actually acting out roles, trainees are able to develop managerial or supervisory skills. Second, the audiences readily identify what ought or ought not to be done under a specific set of circumstances.

The method and techniques cannot be summarized in limited numbers. There are numerous training techniques and methods including: the internet, and just in time training media's, distance learning and video conferencing etc. and finally, there is no one uniquely applied method and technique. The training methods are normative; they depend on the type of objectives chosen.

2.1.4 Designing Effective Training System

In order to accomplish our training successfully and hit desired objectives, good training strategy is important. The training conducted in the company should encompass the interests of both the employees and company. For employees, there should be a good trainer which is dynamic attracting all the trainees psychologically, good location of training premises, the subject matter itself has to be well organized with the availability of equipment and facilities and the training should be followed by rewarding feedback. For an organization the training should be cost effective and directed towards the desired targets of the organization. In general speaking good training can only occur when there is a management back up in overall climates in which trainees want to learn or they are willing and motivated with reinforcing situations.

2.1.5 Challenges of Training

In recent years the increasingly rapid changes in technology products. Systems and methods have a significant impact on job requirements. Mostly employees at lower level and employees who are engaged in manually operated tasks that will face serious problems with reading, writing and math's; language and illiteracy problems.

Training increasingly diverse work forces which are flourishing from different regions with diverse culture and languages is difficult, (Plankett and Attenr 1997:324).

Besides there are other factors influencing the raining processes like full support of top management? True support become evident when executives provide the resources needed for training function. And all (line) Managers should be committed and involved in the raining process. (Mondy 1999:258)

Organizational complexity itself, lack of behavioral science knowledge in selecting and teaching trainees, lack of combined efforts of other human resources activities like less competitive pay (which don't attract qualified workers), improper recruitment and selection and the like can have crucial impacts on training. If recruitment and selection efforts attract marginally qualified workers, a more extensive training program will be needed to trainee every level worker which result a raise in training cost.

2.1.6 Need Assessment & Training Needs Analysis (TNA)

Kaufman et al. (1993) define need assessment as a process for identifying and prioritizing gaps between current and desired results. Molenda, Pershing and Reigeluth (1996) adopt a similar view and describe need assessment as a method of finding out the nature and extent of performance problems and how they can be solved. Both definitions indicate that potential solutions to close the performance gap emerge during the process. These remedies may or may not include training. Wright and Geroy (1992) suggest that up to 90% of productivity improvement can be found in the work environments or cultures and conclude that a needs analysis tied exclusively to training is often ineffective.

Gupta (1999) proposes a hierarchy of needs assessments approaches, which are in descending order: 1) Strategic needs assessment; 2) Competency based assessment; 3) Job and task analysis; 4) Training needs assessment. The higher the level, the more time and rigor is required.

These four levels can be integrated in McGehee and Thayer's (1961) OTP framework which will be used in the study. The strategic level may be considered as a part of the organizational analysis, competency based assessment and job and task analysis are included in OTP's task analysis phase, and training needs assessment is comprised in person analysis.

Watkins et al. (2000) point out that there has been much confusion in literature with the terms “needs analysis”, “training needs assessment” and “training needs analysis”.

Similarly to the definitions mentioned above, they suggest that needs assessments provide a process for identifying and prioritizing gaps between current and desired results. They also argue that “although the literature does not offer universal agreement with this definition of needs assessment, there does seem to be agreement that this approach is best suited to performance improvement. Whether these areas are identified as training requirements, resource inadequacies, and/or gaps in results is dependent on the assessment model applied.” McArdle (1996) on the other hand distinguishes between two types of needs assessment: The first, a problem analysis model, is similar to the gap analysis mentioned above and offers solutions based on performance shortcomings. The second, a competency model, is more proactive and focuses on available opportunities by identifying and developing new competencies. Both models can help identify training requirements.

Wright and Geroy (1992) make several recommendations for a need assessment model to be useful: 1) It should be grounded in the organizations’ culture; 2) It should be proactive rather than reactive; 3) It should be able to differentiate between training requirements and situations for which training would be inappropriate; 4) It should broadly involve many of the individuals and groups affected; 5) It should use several data collection methods. The needs assessment process therefore leads to the selection of one or several intervention methods, whether it is training or something else. TNA should be distinguished from a super ordinate needs assessment process which considers all potential solutions which may close the performance gap.

One question emerging from this discussion is how to migrate from general needs assessment to TNA. In other words when a gap has been identified, how should organizations decide whether training is the appropriate solution, and once this question has been positively answered, how should they analyze the existing training needs? Mager and Pipe (1991) developed a practical Training Decision Flow Chart in which answers to a series of questions help to select solutions for existing performance problems. The model begins with a description of the performance discrepancy and the fundamental question, whether this gap is important.

If not, it can be ignored. The next question asks whether the performance discrepancy is related to a skill deficiency, in which case training is a potential remedy. If a skill deficiency is not the cause, the model leads to alternative solutions which impact motivation and the work environment.

It is important to note that training can only solve performance discrepancies that are caused by deficiencies in knowledge, skills or abilities (KSA). Taylor, O'Driscoll and Binning (1998) highlight the chain of linkages which are involved. There are four links in the process: Training leads to increased KSA, which causes changed job behavior. The changed behavior then impacts organizationally valued results. They acknowledge that each step can be affected by external influences. For example non-training alternatives can improve knowledge and skills (for example hiring employees already having the KSA required), or job behavior can be influenced by aspects other than KSA (for example availability of resources). The TNA builds the foundation for the organization's training efforts, as the main steps of a systematic training program draw on the information obtained in the process (Arthur, Bennett, Edens and Bell, 2003).

According to Goldstein and Ford (2002), the TNA phase provides all the critical input for both the design of the training environment and the evaluation of the actual training program. They further suggest that a thorough TNA helps to establish content validity of training programs, as "the training program should reflect the domain of KSAs represented on the job that the analyst has determined should be learned in the training program". However caution must be exercised with jobs that are changing rapidly, as the information collected may quickly become obsolete. In an extensive TNA exercise, data will be collected from different sources. Cline and Seibert (1993) distinguish between hard and soft data sources. Hard data sources are for example existing organizational reports and statistics, soft data sources are questionnaires, group discussions and interviews.

2.1.7 Evaluation of Training

Evaluation is a post implementation activity and time-to-time revision of the performance or continuous assessment of tasks completed and identifying the deviations continuously or at regular intervals.

As Evans (1981: 306) indicated whatever else evaluation takes in to account whether it is cost effective. that does the organization get value for the money spent, what are the extra knowledge and skills gained, by the trainee, how relevant the immediate job, how efficient were the training methods and techniques as well as has it done what was required? Furthermore MC Gree and Thayer (1961:257) adds: are the dollar being spent on training producing results.

What improvements can be made in training procedures is training necessary in this area or this situation to improve organizational effectiveness and attainment of organizational goal? Therefore training and development in relation to productivity should be evaluated for one or more reasons above in terms of cost effectiveness, in terms of two reasons above in terms of cost effectiveness, in terms of value for the money spent towards the need of trainees and attainment of goals.

2.1.7.1 Components to be evaluated

Training and development processes that need a wide scrutiny involved trainees, trainers, Course content time allocations, instructional methods and techniques allocations of Materials, equipment and facilities (Tracy 1977:334)

More over according to Mondy (1997:281) the contents of training and development are being evaluated based on result and outcomes. That is based on accomplishment of training and development objective and return on investment respectively.

To conclude, if any one of the above components is substandard, the training or development programs cannot be optimally effective in a achieving the desired results.

Otherwise regard less of the insights and skill with which training system has been designed; it will fail to achieve the desired results.

In carrying out the evaluation a number of pitfalls should be avoided by the raters. Mainly these failures can be poor planning, lack of objectivity, evaluation errors, and improper interpretation of findings and in appropriate use of results. Rather the evaluation systems should be specific, systematic, quantitative, well documented, and conducted by fully qualified experts.

2.1.8 Design Training Programs

2.1.8.1 Training Objectives

Establishing and formulating training objectives is one of the most important parts in the training process. According to Marchington and Wilkinson (2000, p189), "the traditional approach to devising training plans focuses on the need to determine clear aims and objectives which are relevant to the learners concerned and enable the performance gap to be bridged".

Training objectives should be specific, clear, measurable and tangible, as far as possible (Stone, 2002; Redshaw, 2000; Burrow and Berardinelli, 2003). Often, these objectives should express what individuals would be expected to be able to do when they return to their workplace. It is also argued that it is difficult to evaluate and assess the overall effectiveness of training without knowing what it is trying to achieve (Kuber and Prokopenko, 1989; Stone, 2002).

Thus, as long as training objectives are measurable, clear, agreed at all organization levels and reflect organizational and individuals' needs and objectives, evaluation criteria would be clear and agreed as well (Burrow and Berardinelli, 2003). In order to overcome any potential problem in assessing training effectiveness and get top management support and involvement, training objectives need to be determined by top management, line managers and HRD staff.

Hussey (1985) argues that top management should review training objectives whenever a switch in strategy is planned. Latham and Wexley (1991) stress that training objectives should be customized to the people who will participate in the training events, based on their needs assessment. Also, training should be for the benefit of the individual, as well as for the organization.

The program design stage relies on adequate and sufficient information resulting from training need assessment stage. One of the first things human resource development professional should do is to define the objectives for the training program. Robert Mager defines an objective as a description of a performance you want learners to be able to exhibit before you consider them competent. As such training and development program objectives describe the intent and the desired result of the training and development program.

Mager states that useful objectives describe:

- The performance the learners (trainees) should be able to do)
- The conditions under which they must do it
- The criteria (how well they must do it) used in judging its success.

Program objectives that lack the performance, condition and criteria are often ambiguous and can cause those who interpret differently to feel frustrated and come into conflict with one another.

After a manager or human resource development professional has identified the program objectives, a series of decisions must be made regarding the development and delivery of the program. One of the decisions is whether to design the program internally or purchase it (or portions of it) from an outside vender or consultant or use some combination of the two. Outside venders or consultants provide the following services:

- Assisting with conducting need analysis
- Guiding internal staff to design or implement a program
- Designing the program
- Providing supplemental training materials
- Presenting a previously designed program
- Conducting a train- the –trainer program to build the instructional skill of internal content experts.

Once an organization decides to purchase a program or part of a program from an outside source, a vender must be chosen based on the match between the vender's product or capability with the organization's needs and objective.

2.1.8.2 Selecting the Trainer

Once the organization has made a decision to design its own training program, or has purchased a program that it will run, a trainer must be selected. Selecting a trainer can be a fairly easy process when an organization has a large, multifaceted training staff with the competencies and subject-matter expertise to train in high demand areas.

Training competency involves the knowledge and various skills needed to design and implement training program. Effective trainers must be able to communicate their knowledge clearly, use various instructional techniques, has good interpersonal skills and have the ability to motivate others to learn.

Subject matter expertise refers to the mastery of the subject matter. Individuals who lack the ability to design and implement effective training programs may rely too heavily on a single method of instruction that may be inappropriate to the subject matter.

some organizations elect to design their own train-the-trainer program, which can be desirable when there is a constant demand for skilled or technical trainers or when employees want to emphasize some training technique.

2.1.8.3. Preparing a Lesson Plan

To translate program objectives into an executable training session of a lesson plan is recommended.

A lesson plan is a trainer's guide for the actual delivery of the training content. Creating a lesson plan requires the trainer to determine what is to be covered and how much time to devote to each part of the session.

It is also very important to think about the location of training program within the organization or off-site; also, to decide whether it will be in the organization, either on-the-job or off-the-job, or relying on specific training institutions (external providers).

Some authors argue that external training program generally meet company's requirements; they are likely to be cheaper and more convenient than in the case where the organization spends time, effort and cost in developing its own training program.

In addition, external training program are mostly managed by professionals and there is an opportunity for participants or trainees to mix with other people from the same or different organizations. However, the disadvantage of these program, according to Cushway (1994: p. 122), is that they may be not readily transferred to the specific organization's culture, "that is all very well in theory, but may not work in reality".

However, developing in-house organizational training program is very important if the organization's requirements continue for a long period of time, if the organization has unique requirements that could not be met by external program or if the organization needs to develop some unique and specific skills which it needs not to be imitated by its competitors, who might use the same external training sources.

Also, informal training can be more easily integrated into the organization's everyday activities; it can be undertaken in modules over short time periods and can be synchronized closely with the organization's production cycle; it can be more easily focused closely on the workers specific individual and work role needs (Currant et al., 1999)

2.1.8.4. Selecting Methods

To have positive results from training program, organizational commitment to training must tie in closely with appropriate effective training methods and training delivery mechanisms (Acton and Golden, 2003). Methods, such as demonstration, coaching, job rotation and planned experiences and technology-based training, are some of the training methods that could be used if an organization decides to use on-the-job training approach. Lectures, case studies, role-play; discussion group, action learning, projects and business games are some of the training methods that could be used if the organization decides to use off-the-job training approach.

The choice between training methods and techniques depends on different issues that need to be considered when deciding the appropriateness of any training method or approach: training content; the results or objectives to be achieved; training needs; the number of trainees; trainees' background; trainees' level of understanding; trainees' education level; trainees' training needs; trainees' ages; trainees' preferred learning styles; the available equipment; the time and the budget allocated to the training program.

It is important to say that some training methods are more participative than others; thus they are varied in their usefulness in accordance to the trainee's preferred learning style. So, a variety of these techniques can avoid trainees becoming bored and also give opportunities to practice skills if a skill is being taught.

By doing so it is likely to use the preferred learning styles of different individuals at various times. Learning is an active process, and, even if it is a list of facts that needs to be learnt, most people learn more effectively when they test themselves, or rewrite information in their own words.

Pragmatists are keen to try out new ideas, theories and techniques to see if they work in practice; they return from training program full of ideas that they want to try out immediately, they appreciate training techniques that are close to reality, so on-the-job training methods, in addition to case studies, role plays and action learning are more preferable and successful methods group of people.

2.1.9 Implementing Training

Implementing training program is the vehicle of the training process. Training program should be according to the program design. Qualified trainers who have the abilities to deal with different people and situations are necessary for a successful implementation process (Hughey and Mussnug, 1997; Hale, 2003; Bees, 1994). Mondy et al. (1999) argue that implementing training program usually faces some difficulties which must be resolved first in order to reach a satisfactory implementation stage.

- Most of the managers have the same reaction all the time: that they have no time and they are too busy to think about training.
- A good trainer has to exist. Qualified trainers who possess communication skills, who understand the management philosophy, objectives and the importance of the training program are not available all the time.
- Record keeping is also one of the difficulties which face an organization when implementing training program.

This information might be useful to the organization in order to assess the effectiveness of the program by measuring the trainees' performance before and after training.

- The requirements of the coordination of training program conducted outside the organization might be many and expensive.

2.1.10 Evaluating Training

The Manpower Services Commission (1981) defines training evaluation as "the assessment of a total value of the training system, training course or program in social as well as financial terms. The term is also, used in general judgmental sense of the continuous monitoring of a program, or of training function as a whole". Hence, training evaluation helps to collect all the descriptive and judgmental information required to make effective training decisions. Evaluation should be viewed as part of an effective training process and a base to improve organizational decision-making about human performance improvement, (Burrow and Berardinelli, 2003).

With the huge investment in developing training strategies and programmers, the question is no longer whether we should train or not, rather it is about whether or not training is worthwhile and effective (Mann, 1996).

As organizations are spending more and more on training, evaluating the effectiveness of this program has become critical. Hesseling (1966) suggests that one of the main tasks of the trainer is to test for training effectiveness and to confirm that the selected training methods have achieved the desired results. It could be argued that evaluating training effectiveness is the starting point when talking about training benefits and contributions in any organization. Training is a tool used to change people's behavior, while evaluating training effectiveness is centered on measuring that change.

The most common approaches used to determine the effectiveness of training programmes are:

- Pre-post test approaches: performance of employees measured prior to training and if required training is provided. After completion of training, the performance is measured and compared with performance before training. If evaluation is positive, productivity is increasing and shows training are effective.
- Post training performance: the participant's performance is measured after attending training program to determine if behavioral changes have been made.
- Pre-post training performance with control group: two groups are formed and evaluated on actual performance.
- Members of the control group work on the job but do not undergo instructions but the experimental groups. At the conclusion of training, the two groups are reevaluated.

If the training is effective, the experimental group's performance will have improved, and its performance will be substantially better than that of the control group.

Armstrong (2003) asserts that training program should be monitored continuously to ensure that they are proceeding according to the plan and within the agreed budget. In order to check the managerial results, training should be evaluated after each event.

For an effective evaluation process, Burrow and Berardinelli (2003) suggest many things need to be taken into account:

- evaluation must be objective and targeted as an important outcome, including individual, job and organizational improvement
- evaluation should be accomplished relating to the agreed evaluation criteria improved in developing and designing training program phase

- evaluation should be matched with the organization's philosophy, culture and objectives; what is relevant to one organization may not be relevant to another
- evaluation procedures should be reasonable, which means that evaluation should be able to be conducted within the structure and resources and the training program by the people responsible for the program.

Bramley and Kitson (1994) argue that, to carry out an effective evaluation process, it should be conducted on all evaluation levels: reaction, learning gain, behavior change and result, because each level provides different kinds of evidence (At each level there are different training outcomes. For example, the reaction level resulted in a happy and motivated workforce, while the learning gains level gives an indication of the extent of the learned skills, facts, attitudes and knowledge. The behavior level indicates the extent to which on-the-job performance is improved as a result of the learned skills and knowledge. Finally, the result level gives the most crucial evidence of training effectiveness through linking training to the overall organizational performance criteria, such as quality, customer satisfaction, productivity, and so on.

2.2 Empirical Review

Ghosh et al., (2012) found that of the seven independent variables (explanation of concepts, clarity in giving instructions for class exercises, comfort level with the subject matter, clarity in responding to questions, ability to keep the session lively and interesting, ability to use teaching aids effectively, and rapport with trainees) they used to investigate the effect on trainee satisfaction, only two, namely trainer's comfort level with the subject matter and trainer's rapport with trainees, were found to be the significant predictors of trainee satisfaction

Nikandrou et al., (2009) is the significant impact of trainees' goals and expectations regarding training transfer to the 24 workplace at the beginning of the training. The person's goals had the most decisive role in transferring the training to work or not. That is, people participating in training with the goal of developing their own skills and knowledge to be prepared for a future job, and not thinking about their current position. Thus, it was expected that training transfer would be limited, which was exactly what happened. Furthermore, the perception of a person concerning the opportunities to apply his new skills also plays a decisive role. People who believe and know in advance that they will not have any opportunity to apply their new skills did not transfer training to work. Since people know they will not have any opportunities to apply their new skills, they set their own goals, and training transfer to their work is not considered significant.

Martocchio and Baldwin (1997) argue that the role of training is moving from a focus of teaching employees specific skills to a broader focus on creating and sharing knowledge. Tracey (2003) asserts that training has become a more strategic activity, thus it is critical to understand how training and related changes initiatives are integrated in order to enhance individual and firm performance.

Locke and Latham (1990), where individual goals can serve as a basis for defining training needs and later as criteria to evaluate the success of training programs. The individual goals should be linked to organizational objectives. In the training cycle, the outcome of the assessment phase can be considered to be the foundation on which the whole training initiative will be based. All following steps will build on the information provided in the assessment phase. One important use of this information is the development of criteria to be used in evaluation in order to determine the success of the training intervention. The cycle perspective does not necessarily consider the assessment phase to be the beginning, since information gained in the evaluation phase of a previous training program may also give the impetus for a new need assessment initiative. It is important to note once again in this context that the need assessment phase may also reveal that training is not the most appropriate option to close performance gaps.

2.3 Conceptual Frame Work

Based on the literature related to the topic and the basic questions the following conceptual frame work has been designed.

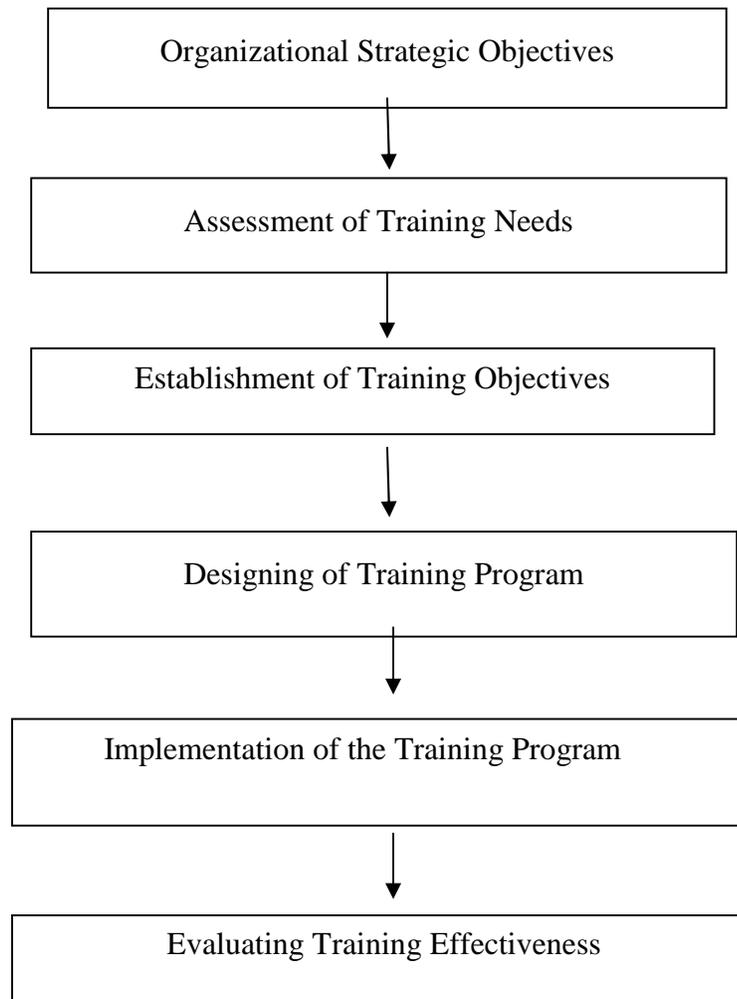


Figure2.3 Conceptual Frame Works

Source: own frame work

CHAPTER THREE

RESEARCH METHODOLOGY AND DESIGN

Research methodology is concerned with the way(s) by which the researcher collects data to answer his/her research question(s). Therefore, this deals with the research design, sources of data, population and sampling technique, data gathering instruments, procedures for methods and data analysis.

3.1. Research Design

As the study mainly focused on describing the training practices and challenges at Nyala Insurance S.c, the descriptive research design was applied. The methodology consists of procedures and techniques for conducting a study. Research methodology involves such general activities as identifying problems, review of the literature, data collection, analysis of data, interpreting results and drawing conclusions. Thus, research methodology was consisting of all general and specific activities of research.

3.2. Population and Sample Techniques

3.2.1 Population

According to the company database there are 270 employees working in the company. Among them 163 of them are working in the head office and different branches within Addis Ababa.

For the study the population was focused on non-management staffs that are working in the Head Office and Eleven Addis Ababa branches of 120 employees.

The reason for selecting many branches is because the company's productivity is depends on these work forces and the change of technology and other factors which drive the company to invest a significant amount in training program.

3.2.2 Sampling Techniques

In this research the sample technique was based on non- probability sampling technique .Non probability sampling was applied to assess training practices of the company. This enables to gather different data from various employees that have different responsibilities in the company. Non probability sampling has different names like, purposive sampling, deliberate sampling and judgmental sampling. Non-probability sampling is a sampling procedure which does not afford any basis for estimating the probability that each item in the population has of being included in the sample.

The researcher applied purposive sampling technique; only eleven branches and HR are selected. The researcher believed that the selected could maximize the possibilities of obtaining optimum data for the research objectives. Purposive sampling was the most appropriate sampling techniques for this study, since the research questions and objectives require selecting particular respondents who were considered to be informed and who had the required information needed to answer the research questions In this type of sample the technique was help the study to intentionally look the data and continue his\her study.

3.3 Sample Size

This study sample size was focused on Eleven Addis Ababa region branches and head office with the total number of 120 employees.

Table 3.1 Number of Sample Size

S.N	Departments/Branches	Population	Sample Size
1	Claim Department	24	24
2	Underwriting Department	19	16
3	Risk & Compliance Department	12	10
4	4 Grade “A ” Branches	32	29
5	6 Grade “B ” Branches	40	38
6	1 Grade “C ” Branch	5	3
Total		132	120

Source: own survey December 2016

3.4 Source of Data

In this study both primary and secondary data were used. The primary data consists of fulfill the prepared questionnaires by Addis Ababa region employees of NISCO. On the other hand, primary data was gathered using interviewing Human resource department manager.

Secondary data also consists of relevant other related documents which was very helpful to process the study.

3.5 Instruments of Data Collection

The study was included both primary and secondary data gathering system. Primary data was including questionnaire for employees and interviewing top human resource department manager.

Interviewing HR manager of the department gives wider knowledge of information about the company training practice and the feeling of the manager itself. The questionnaire also gives wider information for the study and also facilitates collection of a large amount of data.

The secondary data was taken from important books, related other thesis paper, internet company's training manuals.

3.6 Procedures for Data Collection

To enhance the validity of data all the data gathering instruments was constructed by the researcher after review of related literatures in line with research questions. To enhance the quality of the data; of the research of the practices and implementation problems of training; multiple data sources was employed for the study primary and secondary data was used in the study. The questionnaire was gathered within a week and it has two parts. The biographic information considered as the first part and the second part focused on the variability of training process. The data was also collected through; interview questions with the HR manager and from secondary data sources respectively.

3.8 Pilot Testing

A pilot test was conducted before the distribution of the questionnaire to the sampled population of the study. This is because pilot testing is considered very essential and to evaluate whether the questionnaires are appropriate or not to generate adequate information and to make the necessary Modification.

3.8.1 Validity

Validity often called construct validity refers to the extent to which a measure adequately represents the underlying construct that it is supposed to measure.

To validate the study free from bias, the questionnaires was developed and forward for two subject matter experts in the company and also my advisor to comment on the content as well the measurement incorporated was valid enhance validity.

3.8.2 Reliability

Any research must possess an acceptable level of reliability or consistency of measurement. However some researches may be reliable but not valid if it is measuring something consistently but it is consistently measuring the wrong construct. The researcher also utilized the Cronbach's Alpha model was installed.

Table 3.8

Cronbach's Alpha	No of Items
0.91	38

Source: Own Survey, December 2016

3.9 Methods of Data Analysis

With respect to this, (Cohen, 2005) discussed that document analysis are important and relevant sources of data and useful in yielding information and exploring training practice. Hence, Data analysis is the application of reasoning to understand the data that have been gathered.

In its simplest form, analysis may involve determining consistent patterns and summarizing the relevant details revealed in the investigation.

The appropriate analytical technique for data analysis is determined by management's information requirements, the characteristics of the research design, and the nature of the data gathered (Zikmund et al., 2009).

Descriptive analysis was used for the collected questionnaires and present with the help of table and percentage. Also Software Package for Social Science (SPSS 2000 version) has been used. Data was analyzed based on interviews & questionnaire, depending on the nature of the study, research approach (both qualitative and quantitative).

3.10 Ethical Considerations

In order to secure the consent to the study, the researcher clearly communicated the purpose and aim of the study. In addition, the researcher was notified the participants to participate in the research willingly. Moreover, the researcher notified the participants not to disclose their names; and also assured anonymity of data the researcher follows logical procedures in every stage of data collection processes. The respondents were introduced about the purpose of the study then inform consent from there respondents. Therefore, on the basis of these ethical principles, efforts made and confidentiality assured and keeps throughout the process of this research work.

Chapter Four

Data Analysis and Interpretation

Based on the collected data through questionnaire and interview, this chapter focus on presenting, analyzing and interpreting the data, which focused on training practices and challenges In Nyiala Insurance S.C. Moreover demographic variable of the respondents has also been discussed in this chapter.

4.1 Respondent's Profile

The first part of the questionnaire consists of the demographic information of the respondents. This part of questionnaire requested a limited amount of information related to personal and professional characteristics of the respondents. Accordingly the following variables about the respondents were summarized and described in the next tables. The variables, Gender, Educational level, Age and Experience.

Table 4.1.1 Gender of the Respondents

Variables		Frequency	Percent
Valid	Male	71	64.55%
	Female	39	35.45%
	Total	110	100

Source: own survey, 2016

The above table shows that about 64.55% of the respondents were wale & the remaining 35.45% of the respondents were female. This shows that the employees of Nyala Insurance are dominantly males.

Table 4.1.2 Age of the Respondents

Variables		Frequency	Percent
Valid	<30	66	60%
	31-40	25	22.73%
	41-50	14	12.72 %
	>50	5	4.55%
	Total	110	100

The above Table shows that regarding the age of the participants, the largest group (60%) was in less than 30 years age group. The second largest group (22.73%) indicated their age were in the 31-40% and age group were as 12.72% and 4.55% indicate their age were in the 41-50 & above 50 age group respectively. This indicates that more than half of the total respondents found within a highly productive age group.

Table 4.1.3 Educational Status of the Respondents

Variables		Frequency	Percent
Valid	Masters	3	9.1%
	First degree	97	88.17%
	Diploma	10	2.73%
Total		110	100

Source:- own survey 2016

The educational Background of the respondents as shown in the above table, about 9.1% of the respondents were master holders, most of them, that are 88.17% where Degree holders & the remaining 2.73% where Diploma. Given the fact that the majority of the work forces are young with BA/BSC Degree. It is not doubtful that employees give high concern for their education & career development.

Table 4.1.4 Work Experience of the Respondents

Variables		Frequency	Percent
Valid	<1	11	10%
	1-3	34	30.91%
	3-5	41	37.27%
	>5	24	21.82%
Total		110	100

Source:- Own survey 2016

From the above table 10% of the entire respondents had served the company not more than 1 year. 34% of the respondents were worked in the company for 1-5 years. & the remaining 41% and 24% of the respondents where Served the company from 3-5 to more than 5 years

respectively, from the respondents response it means that most of the employees have stayed in the company and they knows and have a good experience about the insurance industry.

4.2 Data Analysis Related to Study

The objective of the study is to investigate training practices & challenges of employees at Nyala Insurance S.C. The researcher distributed 120 questionnaires during the study period. Among those distributed questionnaires, 110 where collected & analyzed using descriptive statistics with the support of SPSS.

Table 4.21 Employees Awareness about Company Strategic Objectives

S.no	Statements	Level of Agreement				
		Strongly Agree	Agree	Neutral	Dis Agree	Strongly Dis Agree
1	The company has a written training policy	32(29.09%)	57(51.82%)	-	16(14.55%)	5(4.55%)
2	The Insurance company has always issue Induction Training plan to each new employees	21 (19.09%)	62(56.36%)	10(9.00%)	10(9.09%)	7(6.37%)
3	The company has stated about the training procedures, programs with clear and understandable way.	14(12.73%)	66(60.00%)	20(18.18%)	6(5.45)	4(3.64%)
4	The training program is linked with the company strategic program	20(18.18%)	64(58.18%)	12(10.91%)	9(8.18%)	5(4.55%)
5	Selection of trainee is based on the criteria set by the company strategic plan	24(21.80%)	31(28.18%)	49(44.55%)	2(1.82%)	4(3.64%)
6	I'm well familiar with the company training strategic objective	29(26.36%)	50(45.47%)	20(18.18%)	7(6.36%)	4(3.63%)

Resulting in the above table shows that, more than 80.91% are believed that the company has a written training policy and also from the listed respondents 84.54% agree the insurance company

has issue induction training to each new employee. Participants were also asked about if they believed that the company has stated about training procedures, programs with clear and understandable way, about 90.91% of the respondents believed that it stated clearly for them.

From the respondents response about 76.36% of them where agree and strongly agree that the training program is linked with the company strategic objectives. However, most of the respondents believed that they are aware of the company training policy, about 44.55% of the respondents were not sure that the selection of trainings is based on the Criteria which is set by the company

Knowing and well aware about the company strategic objective could motivate and be effective in their task and achieving of the company objectives.

4.2.3 Opinion of Respondents on Training Needs Assessment

S.no	Statements	Level of Agreement				
		Strongly Agree	Agree	Neutral	Dis Agree	Strongly Dis Agree
1	There is a process to assess the company's future training needs	11(10%)	24(12.73%)	43(39.09%)	18(16.36%)	24(21.82%)
2	The job skills, knowledge & abilities are considered in assessing training needs	13(11-82%)	26(23.64%)	59(53.64%)	6(5.45%)	6(5.45%)
3	New technologies, processes, products, services, market change and community needs are considered in assessing training needs	19(17.27%)	40(36.36%)	31(28.18%)	11(10%)	9(8.19%)
4	Employee's aims, desires & special talents are assessed during training needs assessment.	28(25.45%)	24(21.82%)	39(31.45%)	10(9.09%)	14)12.73%)

Source:- own survey 2016

Four questions were raised focusing on assessment of training needs. Accordingly most respondents were not sure on the overall to assess the company future training needs. From the respondents response about 24% of they were agree & strongly agree on the training need assessment.

16.36% and 21.82% replied as disagree & strongly disagree respectively on the stated statement. As it can be understood whether from the above table the ability and knowledge of employees considered in assessing training need or not, based on the data gathered most of the respondents (53.64%) were not sure while 13% of the respondents were strongly agree & 23.64% were agree 5.45% were disagree about the stated statement and 5.45% of them replied that they are strongly disagree that the company assessed the skills & knowledge of the respondents.

From the above table, the respondents were asked about whether they are aware about the competition and change of the environment and also the employees, with special talent is assessed during training needs.

Accordingly 53.63% of the respondents believed the company plays a role in assessment of training needs with the current dynamic and very much competitive industry also while 52% of the respondents believed in training needs assessment gives priority for employees taken, and needs. 35.45% and 21.82% of the respondents feel that they are disagree & neutral about the above statement. This objective shows the company needs to work more on employees training needs & make them of come in the truck.

4.2.4 Availability of Training Objectives

S.no	Statement	Level of Agreement				
		Strongly Agree	Agree	Neutral	Dis Agree	Strongly Dis Agree
1	Training objectives are stated clearly	11 (10%)	29(26.36%)	24(21.82%)	26(23.64%)	20(18.18%)
2	The Training has helped sociability with the new working environment & new inventions	70 (63.64%)	20(18.18%)	2(10.90%)	5(4.55%)	3(2.73%)
3	The training materials & facilities are helpful & comfortable to conduct	15(13.64%)	29(26.36%)	47(42.73%)	12(10.90%)	7(6.36%)
4	The training objectives are relevant to the trainees	38(34.55%)	51(46.36%)	11(10%)	7(6.36%)	3(2.72%)
5	The training objectives enable to fill the performance gap among employees	31(28.18%)	40(36.36%)	21(19.09%)	12(10.90%)	6(5.45%)

Source:- own survey 2016

As per above table shows about the training objective regarding training program as a way of improving employee performance, the majority of the respondents which are (50%) answered that there is a clear training objective and they are aware about it. While 41.82% of them didn't agree about the stated training objective clearness 21.82% are not sure about it.

81.82% of the respondents indicated their training objective has played a major role in the sociability among employees and encourage them to be more creative for their job. On the other hand about 80-91% and 64.54% of the respondents agree on the training objective relevance and plays a major role to fill the knowledge gap which occurred between them. But regarding to the availability and comfort ability of materials during training, about 42.73% of the respondents were not sure about it.

This can imply that the majority of respondents training objective helped them to be friendly, familiar, update their knowledge, skill, and job competencies of effectively discharge their day to day activities.

As per the response of the interview, believed that the training objective has a major impact on the employees future performance, their relationship with each other and adapting and be creative in their job.

4.2.4 Designing Training Program

S.no	Statement	Level of Agreement				
		Strongly Agree	Agree	Neutral	Dis Agree	Strongly Dis Agree
1	The company is well equipped with materials needed for training process	22(20%)	44(40%)	24(21.82%)	10(9.09%)	10(9.09%)
2	The company has an adequate budget for training program	19(17.27%)	41(37.27%)	22(20%)	16(14.55%)	12(10.91%)
3	The company has informed trainees well about the training program & detailed plan	20(18.18%)	60(54.55%)	18(16.36%)	5(4.55%)	7(6.36%)
4	The trainers provide technical advice, show how to be a role model & evaluates trainees well	18(16.36%)	29(26.36%)	33(30%)	16(14.55%)	14(12.73%)
5	Modules & different training materials are easily available.	23(20.91%)	42(38.18%)	23(20.91%)	14(12.73%)	8(7.27%)

Source:- own survey 2016

Resulting from the above table shows that 60% of the respondents answered the questionnaire about the company comfortable, environment and facilities to conduct training. They believed that the materials modules, teaching aids are also very helpful, complete and they are also easily available at the company library.

Similarly about 54.54% of the respondents rated that the company put enough and adequate budget for training purpose. Moreover 20% of them are not sure that the weather the company put budget for training or not.

The data shows, 72.73% of the respondents believed that they are aware about the purpose, goal objective, and what will the outcome of the training will be. The trainers are knowledgeable, their way of training method, according to 42.72% of the respondents' response.

4.2.5 Ways of Training Program Delivery System

S.no	Statements	Level of Agreement				
		Strongly Agree	Agree	Neutral	Dis Agree	Strongly Dis Agree
1	The delivery system issues the transfer of knowledge	38(25.45%)	18(16.36%)	18(16.36%)	8(7.27%)	5(4.55%)
2	The training delivery system approach is satisfactory	25(22.73%)	30(27.27%)	30(27.27%)	4(3.64%)	3(2.73%)
3	The training delivery system includes both theoretical and practical approach	32(29.09%)	18(16.36%)	18(16.36%)	4(3.64%)	1(0.91%)
4	The training delivery system includes the practice of the insurance company.	39 (35.45%)	39(35.45%)	26(23.64%)	9(8.18%)	5(4.55%)

Source:- own survey 2016

Out of the 10 respondent 71.81% of them agree on the delivery system during training program is basically about transfer and sharing of knowledge between the trainers. The above data also shows that respondents were very much satisfy by the approach of training program, which scores about 66.37%.

According to training delivery system which includes both theoretical and practical, most of them (79.09%) of them believed that the company training deliver system is very much satisfactory and also theory practice.

As depicted on the table above 63.63% of the respondents believed that, the delivery of training is mostly attached or related with their professional and related with their current job.

Through interview made with the human resource manager of the company, informed that both training types were allowed by the company. It was understand that both training types applied

by the company to enhance the capacity of employees. This way of training delivery system can make employees to be experienced, not new or confused about their job.

4.2.6 Evaluation of Training Program

S.no	Statements	Level of Agreement				
		Strongly Agree	Agree	Neutral	Dis Agree	Strongly Dis Agree
1	The Training programs conducted was effective & efficient	15(13.64%)	38(34.55%)	32(29.09%)	17(15.45%)	8(7.27%)
2	The training methods & techniques are meaningful & it facilitates learning	27(24.55%)	41(37.27%)	20(18.18%)	12(10.91%)	10(9.09%)
3	The company has all evaluation methods to assess the effectiveness of training	4(3.64%)	18(16.36%)	53(48.18%)	22(20.00%)	13(11.82%)
4	The training programs are relevant and it helped employees to be more effective at their jobs.	20(18.18%)	39(35.45%)	24(21.82%)	19(17.27%)	8(7.27%)
5	The training program improved service delivery of the company	23(20.91%)	42(38.18%)	22(20.00%)	16(14.55%)	7(6.36%)
6	The training program improves customer satisfaction.	21(19.09%)	45(40.91%)	26(23.64%)	10(9.09%)	8(7.27%)
7	The Training has brought new skills, knowledge for employees jobs.	11(10%)	51(46.36%)	33(30.00%)	8(7.27%)	7(6.36%)
8	The trainers are well organized easily understandable & good in communication.	18(16.36%)	40(36.36%)	39(35.45%)	10(9.09%)	3(2.73%)
9	The training programs help the trainees to acquire skills of adopting new working methods& techniques.	13(11.82%)	47(42.73%)	29(26.36%)	16(14.55%)	5(4.55%)

Source: Own survey 2016

The above table shows that most of the respondents were believed that training programs which conducted by outsiders is more satisfactory that trainers from insiders, moreover some of them were not sure about it. In other case the facilitation and meaningful of training method, above

1.82% of the respondents were strongly agree and agree and 18.18% of them were unsure about the training techniques.

Regarding to the company evaluation method regarding the assessment of training most of them 48.18% are not sure about how the training assessment made, agree encourage accordingly 16.36% of the respondents, strongly agree encourage 3.64% of the respondents.

As regarding to the relevance and make the trainees to be effective in their job, about 62.62% of the respondents believed and agreed that the training program has a great impact on their job to be productive.

Similarly 69.09% are responded the way of training process, has improved the company's service delivery with the better way.

As it is presented in the above table, above 23.64% of the respondents are unsure the customer satisfaction. Also 30% are not sure whether the training give them a new skill and to be more active and creative in their job. And 35.45% and 26.36% of them are not also sure that the trainers are well knowledgeable, be friendly with the trainers, and make the trainees to be friendly with the dynamic working environment and technology respectively.

Also the HR manager believes that if the employer used their potential, knowledge and experience which come through training, they will be more creative & be satisfied on their existing position. Also, confirmed that assigning of trainees is based on their experience, and mostly by the recommendation of Branch Manager Performance evaluation of the employee.

4.2.7 Challenge in the Process of Undertaking the Training program

S.no	Statement	Level of Agreement				
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Language	3(2.73%)	5(4.55%)	19(17.27%)	76(69.09%)	7(6.36%)
2	Training facilities	10(9.09%)	12(10.91%)	23(20.91%)	50(45.45%)	15(13.64%)
3	Lack of trainers Knowledge	9(8.18%)	12(10.91%)	27(24.55%)	48(43.64%)	14(12.73%)
4	Lack of budget for training	13(11.82%)	19(17.27%)	25(22.73%)	41(37.27%)	12(10.91%)
5	Lack of time	21(19.09%)	33(30.00%)	26(23.64%)	18(16.36%)	12(10.91%)

Source: own survey, 2016

With regard to the above table, it shows the challenges faced by employees regarding training practices. The respondents disagree about, language, training facilities, knowledge of the trainers and lack of budget, but 49.09% of the respondents are agree on the lack of time, & program schedule of the training process.

With regard to challenges of training program the HRM manager replied employee's response regarding to lack of time, the other challenges of the company is limited budget for training activities, and lack of internal trainers' knowledge.

CHAPTER FIVE: FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of Major Findings

The primary aim of training is to help the company to achieve its purpose by adding value to its key resource- the people it employs. The human resource training and development manual showed that the objectives of the training and development plan as achieving maximum company effectiveness developing a multi-skilled work force capable of operating flexibility and responding rapidly to changes in business & company needs.

Based on the data that have been gathered, and the interpretation that was made, which was entirely obtained from the respondents points of view and thought will be presented below as follow. With regard to the insurance company strategic plan most of the respondents candidate has casted out that there is a clearly presented written policy and they are aware of it. As part of the strategic plan, which is the induction training, the company also follow a series of sequence of time period to get the training get introduced to the new blood, however most of the selected trainee doesn't have why idea as to the base of their selection criteria.

When we give to the Training need assessment, most of the respondents candidates have respondent that, they don't agree with the ideas of the Company assessment for the training need for the employs and that the trainings includes employees aims, desires and special talents of one's capability, however, their neutrality was displayed and observed when we came to job skills, knowledge and abilities are included in the assessment, and positivity of some was analyzed in the use of new technologies, processes products, services etc that the assessment considers.

Majority of the respondents have agreed with the objectives of the training, also they have showed with the materials and facilities used in the training session. Such tendency of the objectives has also been seen from the interviewees' part too.

For the summary made in the training program design, major respondent candidate have never felt so good about it.

The way used for the delivery of the training program has gained a positive feedback among the candidate that have, been a participatory in the session, and such a training should have come consistently was forward as a feedback.

As per the respondents, response, it was understood that the training delivery system includes transfer of knowledge both in theoretical and practical.

In regards to evaluating the effect of training, there is no formal way of evaluation. In some cases, training participates assigned with tasks after taking the training and they are evaluated based on their Branch manager performance evaluation system form. And as per most of the respondents displayed, it improved the service delivery of the company and also customers were satisfied.

On the other hand, lack of time and training schedule is most of the challenges in training process as per the respondents' response.

5.2 conclusions

Training is a process to modify attitude, knowledge or behavior through learning experience to achieve effective performance in an activity. Its purpose, in the work situation, is to develop the abilities of the individual and to satisfy the current and future need of the company, therefore, all companies' needs to pay a great concern for training of their employees and help them to be more productive, satisfy with their job and also achieve goal objective of the company.

There is a good perception about the importance, goal and out of training among trainees and the company have been doing well in informing and give an awareness about the training policy and also make them to be familiar with it, However there is a limitations evidenced on the effort exerted by the company during selecting the trainers. This may cause to the company to incur unnecessary cost, communication is the key element in any training process to be successful because it gives them the chance to see their gar while going through the training and feel of the knowledge.

The widely used methods collecting information needed for conducting training need assessment in the company is the manager performance evaluation form. That is, other means of assessment and format training need assessment methods are not well utilized. Besides the performance evaluation form is not show the training need gaps. However, other mechanisms like questionnaire and interviews were never made throughout the company to get the interest of employees and others stake holders to help enhance the quality of training programs.

The company claimed that, they uses some ways to assess training need assessment, for example when the performance gets low, when the employee couldn't able to finish his/her task with the given period of time and when there is a new rulers and regulations and also when the company applied new technologies.

The company do have training objective, as per the respondents response most of them agreed that the training program has stated clearly and relevant. It is also does help them to update their knowledge, to be sociable, fill the gap among them and initiate positive skill and job related competencies.

As it is shown in the findings of the study, most participants agreed that the designing of training program is very satisfactory & helpful, regarding to materials, budget for training, they were informed well about its objective and detail plan, and availability of modules and other different supportive training documents. Training delivery techniques help employer to know their difference and be productive.

Delivery is a very important part of training, accordingly the study found that the company delivery training program is satisfy trainees and help them to be function more effectively on their current job, enhance their knowledge skill, increase their productivity, commitment and motivation.

From the above data, it can be understood that some of the respondents agreed that the training program evaluation is somewhat good, and it facilitate knowledge, help them to be effective and facilitates knowledge.

Regarding to challenges in training process, the data showed that difficulty in training evaluating out come and specially lack of time, are considered as the factors which hinder training program from becoming successful.

5.3 Recommendations

Based on the findings and conclusion the researcher recommends the following which will helpful for the company.

- Training is the vital one and the company needs to give consideration which continue over time, and the employees to be self-confident, all management teams and stake holders must involve in training program, and identify performance gaps of training needs. The company should either transfer the preparation of needs assessment with strong consultation of managers.
- Every trainee need to know what to be expecting from him/her after taking training and they should give an attention during training program.
- Performance evaluation should not be the only way to assess, training need assessment method, the company needs to conduct formal need assessment method and also be including other training need assessment method.
- The selection criteria should be designed and communicated to employee as it highly discouraged them and the company should consider other more effective training techniques that should enhance the employee's degree of acceptance.
- The company should increase the allocation of funds, especially for training designed to develop and upgrade substantive and technical skills. This is because, employees should be seen as a core competency that one company has in this changing environment. And in order to see its employees as core competency it should build their capacity through training.

- Nyala insurance company can make employees more initiative, creative, and able to take responsibility and face challenges, by motivating them through giving different rewards and promotion after taking training.
- Finally the company needs to be flexible according to time and make the schedule possible to employees and the company need to update its budget year to year, and also enhance the knowledge of internal trainers through different training program method

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APPENDIX I

SAINT MARY UNIVERSITY SCHOOL OF GRADUATE STUDIES MASTERS OF BUSINESS ADMINISTRATION QUESTIONNAIRE TO BE FILLED BY STAFFS

The purpose of this study is to assess the practices and challenges of employee training In Nyala Insurance S.c. This questionnaire is meant to secure relevant data on various employees training program and believed that your invaluable support in responding to the questions raised is paramount importance to the success of the study. Besides, your response will be kept strictly confidential.

Please note

- Writing your name is not required
- It has no intention except for academic purpose
- Close ended questions are answered by putting a tick mark ()

Part I – Personal Data of the Respondent

Instruction: Please put your tick mark on your response ()

Gender

- | | |
|--|------------------------|
| 1. Male [] | Female [] |
| 2. Age Range | |
| Less Than 30 [] | 31-40 1 n |
| 41-50 1 n | Above 50 1 n |
| 3. Educational level | |
| Masters Degree [] | First Degree 1 n |
| Diploma 1 n | Certificate 1 n |
| Others ----- | |
| 4. How long have you work on your job? | |
| Less than 1 year [] | 1 to 3 years 1 n |
| 3 to 5 years 1 n | More than 5 years 1 n |

Part II Research related Questions

Instruction: Please put the remark about your level of Agreement on the table

2.1. Company Businesses Strategic Objectives

S.no	Statements	Level of Agreement				
		Strongly Agree	Agree	Neutral	Dis Agree	Strongly Dis Agree
1	The Company has a written training policy					
2	The Insurance Company always issue Induction Training plan to each new employees					
3	The Company has stated about the training procedures, programs with clear and in understandable way.					
4	The training program is linked with the company strategic program					
5	Selection of trainees is based on the criteria set by the company strategic plan					
6	I'm well familiar with the company training strategic Objectives					

2.1.2 Training Needs Assessment

To what extent do you agree with the following statement that you are parts of employee training process?

S.no	Statements	Level of Agreement				
		Never	Rarely	Sometimes	Mostly	Always
1	There is a process to assess the Company's training needs					
2	The job skills, knowledge & ability considered in assessing training needs					
3	New technologies, processes, products, service, market change and community needs considered in assessing training needs					
4	Employee's aims, desires & special talents are assessed during training needs assessment.					

2.1.3 Training Objectives

Explain your level of Agreement of on the stated Question which your company uses in selecting trainees.

S.no	Statements	Level of Agreement				
		Strongly Agree	Agree	Neutral	Dis Agree	Strongly Dis Agree
1	Training objectives are stated clearly					
2	Training help employees to friendly with the new working environment & new inventions					
3	The training materials & facilities are helpful & comfortable to conduct					
4	Training objective are relevant the trainees					
5	The training objectives enable to fill the performance gap among employees					

2.1.4. Designing training programs

Please select your level of agreement on the next table based on the Company training design.

S.no	Statements	Level of Agreement				
		Strongly Agree	Agree	Neutral	Dis Agree	Strongly Dis Agree
1	The Company is well equipped with material training process					
2	The Company has an adequate budget for training program					
3	The Company has informed trainees well about the company training program & detailed plan					
4	The trainers provides technical advice, being a role model & evaluates trainees well					
5	Modules & different training materials are easily available.					

2.1.5. Delivery of training program

Express your level of agreement on the following statement which relates with delivery of training program

S.no	Statements	Level of Agreement				
		Strongly Agree	Agree	Neutral	Dis Agree	Strongly Dis Agree
1	Delivery system insuring transfer of knowledge					
2	Delivery training program approaches very satisfactory					
3	The training delivery system includes both theoretical and practical approach					
4	The training delivery system includes the practice of the insurance company					

2.1.6 Evaluating the training program

Express your level of agreement on the following statement which focuses on the training programs are evaluated in your company.

S.no	Statements	Level of Agreement				
		Strongly Agree	Agree	Neutral	Dis Agree	Strongly Dis Agree
1	The Training program conducted was effective & efficient.					
2	The training methods & techniques are meaningful & facilitates learning					
3	The company has all evaluation methods to assess the effectiveness of training					
4	The training programs are relevant and it helped employees to be more effective at their jobs.					
5	The training program improved service delivery of the company					
6	The training program improves customer satisfaction.					
7	Training has bought new skills, knowledge for Employees jobs					
8	The trainers are well organized easily understandable & good in communication.					
9	The training programs help the trainees to acquire skills of adopting new working methods& techniques.					

2.2. Challenges in training process

Please put your remark your level of agreement on the statement that you were faced a challenge on training process.

S.no	Statement	Level of Agreement				
		Strongly Agree	Agree	Neutral	Dis Agree	Strongly Dis Agree
1	Language					
2	Training facilities					
3	Lack of trainers Knowledge					
4	Lack of budget for training					
5	Lack of time					

2.2.1 Please list if there are any other challenges which you were faced during training program & what is your suggestion to solve those drawbacks.

Thank you.

APPENDIX 2

Interview

1. To what extent the company training programs are linked with the company strategic objectives?
2. How do you conduct a training need analysis? What factors are considered?
3. When does training provided for employees in your company?
4. How well informed are the trainees about the training objective?
5. Is there a clear trainee and trainer selection criteria?
6. Do you believe that trainees properly apply what they have learned on their job?
7. How training evaluated?

Declaration

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of my Advisor, Shoa Jemal (Asst.Prof). All sources of materials used for the thesis have been duly acknowledged. I further confirm that thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.