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BENEFITS AND CHALLENGES OF TRAINING AT STARLIFE ASSURANCE COMPANY LIMITED, CAPE COAST

JOEL POBEE-ESHUN

2017

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BENEFITS AND CHALLENGES OF TRAINING AT STARLIFE ASSURANCE COMPANY LIMITED, CAPE COAST

BY

JOEL POBEE-ESHUN

Dissertation Submitted to the Department of Human Resource Management, School of Business, College of Humanities and Legal Studies, University of Cape Coast in Partial Fulfillment of the Requirements for the Award of Master of Business Administration Degree in Human Resource Management

DECEMBER 2017

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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature: ……..... Date: …..……...

Name: Joel Pobee-Eshun

Supervisor's Declaration

I hereby declare that the preparation and presentation of this dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature: …… Date: ……..…

Name: Dr. Nana Yaw Oppong

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ABSTRACT

Starlife Assurance Company Limited is one of Ghana's premier life insurance companies, and has contributed immensely to the growth of the insurance industry in Cape Coast. The company, like most insurance companies, has a training policy as prescribed by their Human Resource Department. However, the availability of the policy alone does not imply that the company's training practices are without challenges. The study therefore sought to investigate the challenges Starlife Assurance Company Limited is facing in implementing its training programmes and prescribe possible solutions, as well as to find out the benefits the organization is yielding from its training programmes. This research adopted the case study design. Data was collected through the use of questionnaires. A total of 70 sales persons which was made up of 66 sales executives who had ever undergone training programmes organized by the organisation, and 4 sales managers were selected for the study. Software Package for Service Solution (SPSS) was used to analyse the data collected. The results of the research were expressed in means and frequencies presented in tabular format.

The study revealed that Starlife Assurance Company Limited has a training policy which is generally adhered to in terms of training methods. It also revealed that employees benefited in many ways from training progammes organized by the company. With regards to the challenges, it was also realised that sales managers faced a number of them.

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DEDICATION

To my mum Aunty Frances; my dad Uncle Isaac; my brother Clement; my grandma Sey Awuradwoa; and my aunties, Aunty Ethel and Sister Lizzy.

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CHAPTER ONE

INTRODUCTION

Background to the Study

In a fast changing world of business and environmental uncertainties, organisations realise their limitations of dealing with new challenges and should therefore invest in training programmes to make their employees competent enough to face such uncertainties and make effective decisions in time and also remain competitive in the market (Tai, 2006). This is due to the fact that employees play a crucial role in every organisational set-up. The efforts of employees can determine the success and survival of an organisation (Drucker, 1994; Barney, 1995). Thomas J. Watson, the founder of International Business Machine (IBM), once remarked "you can get capital and erect buildings, but it takes people to build a business" (Bohlander & Snells, 2004). The Reuters Group also acknowledges this fact by noting that "a major source of competitive advantage for Reuters comes from the energy, ideas and commitment of its employees" (Reuters Group Annual Review, 2001).

It is therefore worthy to note that if employees are the backbone of any organisation and determine its success, then they need to be adequately equipped to perform their duties. Training is potentially one way in which employee efforts can be aligned with the aims of an organisation. Employees can be motivated and their performance managed, leading to improved performance and productivity (Orpen, 1997; Martin & Bartol, 1998; Cook & Crossman, 2004). Training can

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effectively prepare employees to deliver and compete in the face of rapid technological advancement and stiff competition in an ever changing business environment.

The training of employees has vast benefits for both employees and the institutions they work for. This is due to the fact that training enables organisations to develop a competitive advantage over their competitors within the business environment (McDowall & Saunders, 2010). In the view of Ngirwa (2009), if an organisation wants to remain competitive, it has no choice but to train and develop its employees. According to Torrington and Hall (2008), to remain competitive, organisations and countries must ensure that their workforce continually learns and develops. Training activities allow organisations to adapt, compete, excel, innovate, improve service, and eventually achieve set goals.

Due to the major benefits that organisations stand to gain from training, many organisations have realized the need to invest significantly in the training of their employees. In the United States alone, organisations spend about $135 billion in training individuals per year (Patel, 2010). To support this statement, Neo R.A (2012) states that in the USA for instance, organizations spend over one hundred and thirty four billion dollars annually on training employees. According to Pynes (2008), training and development programmes seek to update the skills, knowledge, or attitudes of employees required by the job description. Programmes may be focused on improving an individual's level of self-awareness, competence and motivation to do his or her job well. This in turn makes employees feel that they are a valuable part of the organization. It creates a

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sense of belonging in employees, enhances their skills, and also motivates them while improving financial gains. This in the long run makes employees feel indebted to the organisation.

Training is one of the most important human resource practices, if not the most important. Although this area of human resource management has been extensively researched, most of the research focused on sectors such as education, the manufacturing sector, the agricultural sector, among others, to the detriment of the financial sector, more specifically the insurance industry. Also, previous research in the financial sector (Hogarh, 2012; Garcia, 2005), focused on study organisations other than Starlife Assurance Company Limited, Cape Coast, thus creating a research gap. Insurance is an industry of the economy that contributes significantly to the economic growth of any country. This study therefore focuses on the insurance industry in Cape Coast, which cannot boast of much research in the area of training.

It is no news that some organisations express dissatisfaction with their productivity after subjecting their employees to rigorous training programmes. Barrington and Simpson (2002), suggest that there should be clear objectives for training of employees. Thus, training is needed so as to introduce new processes, improve the efficiency of the staff, equip unskilled workers to make them more valuable to the firm, decrease supervision needed, improve the opportunities for internal promotions, improve communication and behaviour, and decrease the chances of accidents. According to Tsai, Yen, Huang, and Huang (2007), employees who are ready to learn show a higher level of job satisfaction which

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has a positive effect on their performance. This view is supported by Qureshi and Ramay (2007). The acquisition, development, motivation and maintenance of the needed human resource which are the 'most valued assets' in any organisation whether public or private, have been seen by most experts as major ingredients in ensuring the achievement of all organisational goals and objectives.

However, in Ghana, especially in the private sector of the country and more particularly in the insurance sector, the acquisition, training, and retention of employees has always been a challenge. Despite many attempts made by the National Insurance Commission to empower insurance companies to take their own initiatives and execute their programmes, customer complains about the attitude of employees and services provided by some insurance companies in the country and the turnover rate cannot be said to be insignificant enough to be ignored. It is against this background that the researcher seeks to find out how employee training is done in this industry with emphasis on the challenges encountered with regards to this, using Starlife Assurance Company Limited (SACL), Cape Coast branch, as a study organisation.

Statement of the Problem

By all accounts, training improves skills, knowledge, attitudes and competencies and ultimately employee performance and productivity in organizations (Cole, 2002). In other words, training facilitates the updating of skills and leads to increased commitment, wellbeing, and sense of belongingness, thus directly strengthening the organisation's competitiveness (Gupta, 2007; Karia & Ah-mad, 2000; Collison, 2000). Training has the distinct role in the

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achievement of organisational goals by incorporating the interests of an organisation and its workforce (Stone, 2002). As a key approach by which employers can equip their employees, training, in essence equips their organisations to compete effectively in whichever industry they find themselves. In an industry such as insurance where competitors are numerous, training of employees cannot be overemphasized. A lot of organisations in Ghana engage in the training of their staff and also have a department that takes charge of the planning, implementation and evaluation of training programmes.

HODA Group of Companies, which is the parent organisation of Starlife Assurance Company Limited, is one such organisations that can boast of a well-resourced training and development department that oversees the training of its human capital. Its training programmes however, cannot be said to be very effective in making the organisation reap the many benefits a well-designed training programme offers an organisation such as Starlife Assurance Company Limited. Starlife has a well-developed training policy. It appears though, that its implementation is not being carried out as specified in the policy. The majority of employees, particularly the sales executives seem unaware of the training policy of the company and therefore lack adequate knowledge of its contents.

It is worthy to note that for insurance sales personnel to be able to cope with the changing trends in selling, there is the need for relevant training on a regular basis. Basically, it is accepted that employee training has come to stay in most institutions, and insurance companies in Ghana are no exception. As an employee of Starlife, the researcher can boldly state that the challenges that are

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arising out of globalisation and civilization alone point clearly to the fact that the third world insurance company has to provide up-to-date selling techniques and insurance policies that will benefit clients both now and in the future (Cotta-Schınberg, 2005).

Starlife employs new sales executives all year round, and for the past few years, by the end of each year, some of the new executives as well as some old staff, leave the company due to job dissatisfaction which in the case of Starlife, is partly caused by ineffective training which does not equip sales executives with the skills and knowledge they require to sell insurance policies to prospective clients. For the staff who stay, most of them do so because of the financial benefits they gain from the organisation, and also to keep themselves employed till they find a "better" job (Lin & Sharrif, 2008). Hitherto, this was not the case. It is therefore in order for the company to upgrade its staff to enable them fit into the global world (Nickson, 2007). This means that there is the need for adequate and effective training to keep employees abreast with current trends in the sales profession and bolster the quality of services they provide.

It is in light of the recent plummeting of production as well as the turnover rate which are partly as a result of the above factors, that this study is being conducted to examine the challenges Starlife is facing in relation to the implementation of training programmes. The study will also take a critical look at the training methods stipulated in the company's training policy, and seek to discover whether or not the policy is followed in the implementation of training

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programmes and to suggest solutions to their training problems, as well as outline benefits for the company if training is implemented as recommended.

Purpose of the Study

The purpose of this study is thus, to examine the benefits and challenges of employee training at Starlife Assurance Company Limited.

Research Objectives

1. To identify the training methods stipulated in the company's training policy and the training methods that are implemented.
2. To find out Starlife's training goals
3. To find out the benefits training programmes at Starlife yield to sales executives and the organisation as a whole.
4. To identify the training challenges sales executives and the organisation as a whole face

Research Questions

The mentioned research objectives led to the following research questions:

1. What are the training methods stipulated in the company's training policy and what are the training methods that are implemented?
2. What are the training goals of Starlife Assurance Company Limited?
3. What benefits do training programmes at Starlife yield for sales executives and the organisation?
4. What are the training challenges at Starlife Assurance Company Limited?

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Scope and Delimitations of the Study

A critical review of the situation should have involved a study of all the branches of Starlife Assurance Company Limited in the Central Region and probably the whole Ghana for a dependent result. However, the scope of such a study is beyond the capacity and resources of the researcher. Challenges such as secrecy and lack of interest on the part of respondents can affect results of the study. Also, the tight work schedule of respondents might delay the completion of questionnaires. The time available for the study was not sufficient and therefore made it impossible for very detailed investigation to be done into the issues concerned. Despite all these limitations, the researcher explored all avenues in securing the relevant information needed for the study. Also, the study was limited to the benefits and challenges of training programmes organised by Starlife Assurance Company Limited, focusing on its subsidiary in Cape Coast. It did not consider the benefits and challenges of other training programmes attended by employees outside of what is provided by their employers.

Significance of the Study

Human resource development has become very vital for the survival and growth of many organisations today, particularly for institutions that desire to compete keenly in their various industries and achieve organisational objectives. This study will therefore be of great importance to both academia and financial institutions especially the insurance industry. To begin with, this study will bring to bear the challenges faced by Starlife Assurance Company Limited and provide significant insight into how the company can effectively streamline its training to

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improve the way sales executives work, resulting in higher competiveness and therefore organisational success. In addition, the study will provide recommendations relevant for improving upon the current measures taken to retain employees in the insurance industry.

Secondly, since the findings of this study can be applied to all organisations in this industry, the study will be beneficial to the insurance industry in Ghana and beyond. It will contribute to and complement the already existing knowledge and literature on the role that training plays in any industry particularly in the insurance industry and the private sector in Ghana. The study will also benefit academia because it would serve as a basis for further research into the subject matter of Training and Human Resource Development.

Organisation of the Study

This study is divided into five main chapters. Chapter one comprises the Background to the Study, Statement of the Problem, Purpose of the study, Research Objectives, Research Questions, Scope and Delimitations of the Study, Significance of the Study, and Organisation of the Study. Chapter two reviews literature on the research topic through the use of Definitions, Concepts available on Training, Benefits and Challenges of Training. Chapter three presents the Methodology, detailing Sampling Procedures, Data Collection and Data Analysis of the Study. Chapter four is a presentation of the results and findings of the survey. Chapter five presents the Summary of the key findings of the study, Conclusions, Recommendations and Suggestions for further studies.

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CHAPTER TWO

LITERATURE REVIEW

Introduction

Knowledge, they say, does not exist in a vacuum. Thus, this chapter focuses on the theoretical context in which the research is situated. It covers available and relevant literature on the variables of this study. The objective of this chapter, from a survey of and theoretical and empirical literature, is to capture existing information pertinent to training. In reviewing the plethora of literature that exists on the topic of the benefits and challenges of employee training, one might wonder why training problems still exist, and why companies; large and small struggle to deal with these challenges.

Theoretical Framework of the Study

This section explores the theory that informs the study regarding perceived benefits and challenges of training. The study is entrenched on Jacob Mincer's Human capital theory, propounded in 1958. The theory highlights how training influences performance and capabilities of employees by creating positive attitude towards work. According to Jacob Mincer, formal training is considered as an investment in human capital, which has been considered by the proponents of the theory as more important than that of physical capital. Training leads to greater economic outputs, however (Block, 2010), argues that it is not easy to prove validity of the theory since it has many contradictions. The theory emphasises the

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importance of training and education, as the major factors to remain relevant and competitive in the new global economy.

Human capital theory has been censured on its shortcomings. A critique on shortcomings of the theory was advanced by neo-classical economists. The revitalisation of economic sociology, specifically as championed by Fred (2010), pursues to question the basic expectations inspiring the methodology of neo-classical economics. Fred's (2010) assertions are supported by two basic ideas. The principal idea is that the economy is logically viewed to be detached from jurisdiction of the social order. Economists are well informed that the economy is subjective to politics and beliefs held by the society. However, this is viewed as exogenous factors, which can be securely considered as one improves on a framework that emphasises purely on economic factors. The notion that people respond reasonably to maximise utilities is the second key foundation. Economic sociology is of the opinion that people and beliefs cannot be subjectively split from the economy hence challenging the first assumption.

Individual beliefs play a crucial role in determining the preferences of persons in various ways. Such beliefs influence and determine economic contractual transactions. The second assumption revealed by Block (2010), in relation to human capital theory, may be subjected to disapproval on a range of issues. The modern human capital theory bases economic self-interest and people's behaviour on the individuals working in free open markets hence intense competition. Other sorts of individual thinking are not considered in the theory and are regarded as simply falsehoods of the model.

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The theory is relevant to the study as it focuses on any activity that may enhance employee performance at the workplace. As usual, round-the-clock training is regarded as the principal example. For staff, investment in human capital comprises both direct and indirect expenses, as reflected in foregone earnings (Block, 2010).

Overview of the Insurance Industry in Ghana

The insurance industry provides protection against financial losses resulting from a variety of perils. By purchasing insurance policies, individuals and businesses can receive reimbursement for accidental losses. The insurance industry in Ghana consists of insurance companies and insurance intermediaries. Insurance companies provide insurance and assume the risks covered by the policy (National Insurance Commission, 1996). Insurance intermediaries sell insurance policies for the companies. While some of these intermediaries are directly affiliated with particular insurers and sell only those companies' policies, others are independent and are free to market the policies of a variety of insurance companies (Oliver, 1997).

In addition to supporting these two primary components, the insurance industry includes establishments that provide other insurance-related services, such as claims adjustment or third-party administration of insurance and pension funds. In the policy, the insurer states the length and conditions of the agreement, exactly which losses it will provide compensation for, and how much will be awarded. The premium charged for the policy is based primarily on the amount to be awarded in case of loss, as well as the likelihood that the insurance carrier will

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actually have to pay (Vondee, 2007). According to Taylor (1991), there are two basic types of insurance companies: direct and reinsurance. Direct companies are responsible for the initial underwriting of insurance policies, while reinsurance companies act as insurers to the primary insurers. Some insurance policies cover groups of people, ranging from a few to thousands of individuals.

These policies usually are issued to employers for the benefit of their employees or to unions, professional associations, or other membership organizations for the benefit of their members. Among the most common policies of this nature are group life and health plans. The insurance industry also includes a number of independent organizations that provide a wide array of insurance-related services to insurance companies and their clients. One such service is the processing of claims forms for medical practitioners (National Insurance Commission, 1996). Other services include loss prevention and risk management. Also, insurance companies sometimes hire independent claims adjusters to investigate accidents and claims for property damage and to assign a dollar estimate to the claim.

Overview of Training

There are different definitions of training by numerous authors that point to the fact that undoubtedly, employees in organisations need training to make them more conversant with organisational goals and objectives. They all agree with the notion that training of staff plays a vital role in the success or failure of every organisation.

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According to Dessler (2001), training refers to the methods used to give new or present employees the skills they need to perform their job. Training might thus mean showing a machinist how to operate his new machine, a new sales person how to sell her firm's product, or a new supervisor how to interview and appraise employees. He again defines training as a "planned process to modify attitudes, knowledge or skill through learning experiences to achieve effective performance in an activity or range of activities". The emphasis here is on planned process and effective performance.

Orpen (1997) opines that, training not only develops the capabilities of employees, but sharpens their thinking ability and creativity in order to make better decisions in time and in a more productive manner. Moreover it also enables employees to deal with customers and clients in an effective and professional manner and respond to their complaints (Hollenbeck, Derue & Guzzo, 2004). It has also been said that training develops self-efficacy and results in superior performance on the job (Svenja, 2007), by replacing the traditional weak practices with more efficient and effective work related practices (Kathiravan, Devadason & Zakkeer, 2006).

As a planned intervention, training is aimed at enhancing the elements of individual job performance (Chiaburu & Tekleab, 2005). It is all about improving the skills that seem to be necessary for the achievement of organisational goals. Training programs, may also help the workforce to decrease their anxiety or frustration, originated from their job description (Chen et al., 2004). In most firms, employees who see themselves to be unable to perform tasks to the desired

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standard often decide to leave (Chen et al., 2004), because they feel their effort does not add to productivity (Kanelopoulos & Akrivos, 2006).

The greater the gap between the skills necessary and those possessed by the workforce, the higher the job dissatisfaction of the workers. Rowden (2002), suggests that training may also be an efficient tool for improving job satisfaction, as an employee's better performance leads to appreciation by the top management. Such an employee hence feels more comfortable with his job. According to Rowden and Conine (2005), trained employees are more able to satisfy their customers, and employees who learn as a result of training programmes show a greater level of job satisfaction along with superior job performance.

From a similar point of view, Ngirwa (2009) sees training as a learning process in which employees acquire knowledge, skills, experience and attitudes needed in order to perform their job better for the achievement of organizational goals. Similarly, Mathis and Jackson (2002) also defined training as "a learning process whereby people acquire skills or knowledge to aid in the achievement of goals". They further elaborated that "in a limited sense, training provides employees with specific identifiable knowledge and skills for use on their present jobs. As implied by Mathis and Jackson, training is always on-going. On the other hand, Neo (2010), training refers to a planned effort by a company or an organisation to facilitate employees' learning of job related competencies. These competencies include knowledge, skills, and behaviours that are critical for a successful job performance. He continued by saying that, the goal of training is

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for employees to master the knowledge, skills, and behaviours emphasized in training programmes and to apply them to their day-to-day work-related activities.

Additionally, Anthony et al. (1990) see training as "providing instructions to develop skills that can be used immediately on the job". To these authors, training has a narrow focus and should provide skills that will benefit the organization rather quickly. Training does not occur by accident in the organization. It is a deliberate activity which is geared towards specific goals

Education

According to Martin (2005), both education and training assume that some form of learning takes place within the individual. In other words, the individual is affected in one way or another as a result of the training process. Thus education implies change due to acquisition of new skills. It is important to first differentiate education from training. It is clear that education is mainly theory based. It teaches a person to think. It does not teach a person what to do in particular situations, but it gives the person tools to figure out what to do in any situation. Training on the other hand is more specific. It attempts to give a person skills needed to handle a particular situation or complete certain tasks. Training according to Dessler (2008) is "the process of teaching or giving new employees the basic skills they need to perform their jobs". This distinction makes it very important that training addresses the particular tasks that an employee must do. It must be closely tied into work situations and tasks.

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Methods of Training

Training methods as defined by Cole (2002), refers to the numerous ways or means by which information, ideas, skills, attitudes and feelings are communicated to employees at a workplace. And according to Cannel (2004), there are broadly two groups training methods may fall under. These are; on-the-job training and off-the-job training. This section details some specific methods under these two broad groups, as well as how they are generally implemented, that is, the training process.

On-the-Job Training

This is training given to an organizations' employees while going about their regular work at the same working venues. Cannel (1997) defines on-the-job training as "Training that is planned and structured, that takes place mainly at the normal workstation of the trainee, although some instruction may be provided in a special training area on site – and where a manager, supervisor, trainer or peer colleague spends significant time with a trainee to teach a set of skills that have been specified in advance". Some on-the-job training methods are as follows.

The first on the job training method to be discussed is orientation training which, according to DeCouza et al (1996), is a means of providing new employees with basic information about the employer and this training program is used to ensure that the new employee has the basic knowledge required to perform the job satisfactorily. Orientation programs not only improve the rate at which employees are able to perform their jobs but also help employees satisfy their personal desires to feel they are part of the organization's social fabric

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(Collison, 2000). The Human Resource department generally orients newcomers to broad organizational issues and fringe benefits and supervisors complete the orientation process by introducing new employees to the old ones and others involved in the job.

Apprentice training, as defined by Dessler (2008), is "a structured process by which people become skilled workers through a combination of classroom instruction and on-the-job training. This is usually under the tutelage of a master craftsperson. This method of training is usually done in crafts, trades and in technical areas. As stated by Jan and Saakshi (2005), it is the oldest and most commonly used method, if training is relatively for a longer period. Here, a major part of training is spent on the job as each apprentice is given a program of assignments according to a pre-determined schedule, which provides for efficient training in trade skills. Most companies have adopted an apprenticeship approach to training which involves giving the employee the opportunity to understanding and identifying problems as well as providing efficient and effective solutions to the problems.

Thirdly, job rotation and transfers, as a way of developing employee skills within an organization, involves movements of employees from one official responsibility to another (McCourt & Eldridge 2003). For example taking on a higher rank position within the same organization you work, or moving from one branch of the organization to work in another branch for a period of time. For transfers, it could involve movement of employees from one country to another, one town to another, or one region to another. These rotations and transfers

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facilitate employees' acquisition of knowledge from the different operations within the organization together with the differences existing in different countries or towns where the organization operates. The knowledge acquired by the selected employees from this method is beneficial to the organization as it may increase the competitive advantage of the organization. The trainee receives job knowledge and gains experience from his supervisors in each of the different job assignments

The fourth method is coaching and mentoring. This involves having the more experienced employees coach the less experienced employees (Torrington et al. 2005). It is argued that mentoring offers a wide range of advantages for relationship building (Torrington et al. 2005). The practice is often applied to newly recruited graduates in the organization by being attached to mentors who might be their immediate managers or another senior manager. This however does not imply that older employees are excluded from this training and development. With this method, the trainee is placed under a particular supervisor who provides feedback to the trainee on his performance and offers him some suggestions for improvements.

Off-the-Job Training

As defined by Armstrong (2006), off-the-job training is a method of employee training conducted away from the worksite. It could be provided by external trainers such as private consulting firms, colleges or universities. It could also be provided by internal trainers, that is, the permanent employees of the organisation. The use of external trainers is however more popular these days

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(Cole 2002; Smith 2001). The following are some of the methods of Off-the-Job training.

The lecture method is a verbal presentation of information by an instructor to a large audience. The lecturer is presumed to possess a considerable depth of knowledge of the subject at hand. A virtue of this method is that it can be used for very large groups, and hence the cost per trainee is low (York 2010).

Role playing on the other hand is the method in which trainees act out the given role as they would be in stage play. Two or more trainees are assigned parts to play before the rest of the class. This method helps in developing inter-personal interactions and relations.

There is also the programmed instruction method. With this method, the subject matter is presented in a series of units from simple to more complex levels of instruction (Conner 2002). The trainee goes through these units by answering the questions or filling the blanks. This method according to Collison (2000), is both expensive and time consuming.

Finally, vestibule training, according to Gupta (2007), is a type of training commonly used for training personnel for clerical and semi-skilled jobs. Vestibule training attempts to duplicate on-the-job situation in a classroom (Gupta 2007). It is a classroom training method that is often imported with the help of equipment and machines which are identical to those in use in the place of work. Other off-the-job training methods include conferences, case studies, simulation, computer-assisted instruction and demonstrations.

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According to Neo (2010), effective training practices involve the use of the training process. The training process can be described as the various stages or levels which must be followed to ensure that training programmes provided by the organization achieve the targeted results. The training process refers to a systematic approach for designing and implementing training programmes (Armstrong 2006). However, Matlay (1999) orates that the process is effective only if it helps employees reach instructional or training goals and objectives. The next stage of this section highlights the training process according to some human resource management scholars.

Neo (2010) goes on to state that, the training process begins with needs assessment. Subsequent steps in the process include ensuring that employees have the motivation and basic skills necessary to learn, creating a positive learning environment, choosing the training method, making sure that trainees use learned skills on the job, and evaluating whether training has achieved the desired outcomes. The training process as outlined by Neo (2006, 2010) are as follows:

The Training Process

The first step of the training process according to Neo (2006) is to conduct needs assessment. This refers to the process used to determine whether training is necessary. Needs assessment typically involves organizational analysis, person analysis, and task analysis. An organizational analysis considers the context in which training will occur. That is, organizational analysis involves determining the appropriateness of training, given the company's business strategy, its resources available for training, and support by managers and peers for training

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activities. Person analysis however, helps to identify who needs training. Person analysis involves determining whether performance deficiencies result from a lack of knowledge, skill, or ability (a training issue) or from a motivational or work-design problem; identifying who needs training, and finally determining employees' readiness for training. Task analysis identifies the important tasks and knowledge, skills, and behaviors that need to be emphasized in training for employees to complete their tasks.

The second step is to ensure employees' readiness for training. This is to make sure that employees have the motivation and basic skills necessary to master training content. Thus, employees must be ready both psychologically and physiologically before training programmes are provided for them if learning is to take place.

The third step is to create a learning environment. This step involves providing a learning environment that has the features necessary to facilitate learning. This includes setting clear learning objectives, providing meaningful learning materials, opportunity for practice and feedback.

Step four is to select suitable training methods and implement training. This has to do with choosing training methods based on the learning objectives and learning environment. This step may include a traditional training method of face-to-face interaction with a trainer or e-learning using CD-ROM or Web-based training.

Ensuring the transfer of learning is the fifth step. The trainer or trainers must ensure that trainees apply the training content to their jobs. This step

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involves having the trainee understand how to manage skill improvement as well as getting co-worker and manager support.

The last but one step is to developing an evaluation plan. This step is to develop an evaluation plan. Developing an evaluation plan includes identifying what types of outcomes training is expected to influence (for example, learning, behavior, skills), choosing an evaluation design that allows you to determine the influence of training on these outcomes, and planning how to demonstrate how training affects the "bottom line" (that is, using a cost-benefit analysis to determine the monetary benefits resulting from training).

Finally, the trainer or trainers must monitoring and evaluate the training programme. The final step of the training process according to Neo (2006) is to evaluate the program and make changes in it or revisit any of the earlier steps in the process to improve the program so that learning, behavior, change, and the other learning objectives are obtained. Evaluation plays an important part in planning and choosing a training method, monitoring the training program, and suggesting changes to the training design process.

Anthony et al. (1999) on the other hand, narrowed the training process down into three stages. These are the assessment stage, the training stage and the evaluation stage. Below is the breakdown of these three stages.

Their training process begins with the Assessment Stage. Before any training can be done, the need for it must be analysed. This is referred to as the assessment stage. At this stage, the training needs of the organisation, the job as well as the individuals are examined. Management uses different methods to

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gather different information relevant for the assessment. At the assessment stage, the objectives of training and the criteria for evaluating the training programme are also determined. The assessment stage therefore involves assessing the needs of the organisation, assessing the needs of the job/tasks to be performed, assessing the needs of the employees/individuals, developing training objectives and developing criteria for evaluating training programmes.

Step two is the Training Stage. This is the stage where the training programme is implemented. It involves the design and selection of the appropriate types and methods of training to achieve results. According to Anthony et al. (1999), training procedures fall into two broad categories: "on-the-job" training and "off-the-job" training. However in most comprehensive training systems in organisations, both are utilised.

The final step is the Evaluation Stage. This stage attempts to determine the success or otherwise of a training programme. A variety of approaches are available for evaluating training and development programmes. According to Anthony et al. (1999), one most widely accepted and used evaluation approach is that developed by Donald Kirkpatrick (2011). This identified four different levels for evaluating programmes. These are reactions, learning, behaviour and results.

Most organisations have formulated training policies, among other human resource policies, that contain of the above mentioned processes and methods to serve as guidelines, in relation to employee training. According to Armstrong & Stephens (2005), policies are formulated to provide guidelines to actions and set limits to decision making; what should be done in certain situations and how

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particular issues must be dealt with. Such human resource policies are either formally expressed in manuals or informally as having grown from customs and traditional practices over the years (Kirwan 2013).

However in the view of Kirwan (2013), it is very imperative in organisations that, major policies such as their training policies are formally expressed in manuals, and modified when necessary as the world keep changing on a regular bases. Again, he goes on to write that, there is the need for management to communicate policies especially if they have not been written because while policy formulation is an exercise meant for the attainment of organisational goals, it also serves concurrently as a statement of an organisation's corporate philosophy.

From the discussions, it is obvious that training should always be approached in a methodical manner if management seeks to achieve expected benefits from it. Even though writers differ on the stages involved in the training process, the content involved is similar. In making training successful, Kirwan (2013) believes that training policies should contain training processes and methods that are modern and have been proven to help similar organisations achieve their training goals, since training needs and requirements differ from organisation to organisation.

Training goals

As long as an organization exists, training forms an integral part of the day to day running of that organization and both new and existing employees need training in order to function well. Many new employees may be equipped with

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most of the knowledge, skills and attitudes needed to start work, but others may require extensive training to ensure their significant contribution to the organization. Gupta (2007) opines that training does not only benefit the employee but the employer and the organization as a whole. Some of the benefits effective training seeks to achieve for the employee, the employer and the organization as a whole, are indicated below.

Increased productivity

Smith (2001), opines that training that meets the needs of both the employees and employer can increase the quality and flexibility of the organization's services by fostering accuracy and efficiency, good work and safety practices, and better customer service. To him, productivity increases as training takes place. Smith (2001) is of the view that employees who receive formal training can be more productive than untrained colleagues who are working in the same role. High labour productivity, thus, increases organizations' output and can open a greater share of the market or expand it by improving products, services and reputations. According to Alao (2010), in the development of organizations, training plays a crucial role, and improves performance, increases productivity, and eventually puts organizations in pole position to face competition and stay on top.

Reduced employee turnover

According to Smith (2001), training and development increases staff retention which is significantly cost-saving. Organizations with effective employee training and development programs do not experience high turnover

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rates because the trained employee feels they have a future at the company. Training creates in employees a feeling of worth, value and respect. Smith (2001) posits that the loss of one complete employee can be the equivalent of one year's pay and benefits. He continues by saying that training programs in some organizations have reduced employee turnover by up to 70%. Safo (2006) postulates that it is only those employees who have nowhere to go that will remain with an organization that does not train its people. It must be noted that today's employee is always looking for an environment that promotes personal growth and to such people, training is just as important as their salary.

Increased Efficiency Resulting in Financial Gains

Smith (2001) is of the view that the benefits of employee training in one area can flow through to all levels of an organization. With time, training reduces costs by decreasing wasted time and materials, maintenance cost of machinery and equipment, workplace accidents which leads to lower insurance premiums, recruitment costs through the internal promotion of skilled staff, and absenteeism. These will in turn result in financial gains for the company.

Ease of Adapting to New Technology

Training programmes help employees to manage the implementation of new technology, work practices and business strategies. Such training can also serve as a standard for future recruitment and quality assurance practices (Gross 2006). In the opinion of Smith (2001), continuous employee training promotes development of new competencies and skills and help to meet the changing technologies of the world.

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Increased Competitiveness

A number of authors across the globe argue that training equips employees and organizations to be competitive in which ever industry they find themselves or to compete keenly in the race for competitive advantage among organizations in a global marketplace. McDowall and Saunders, (2010), Ngirwa, (2009), Alao (2010), Goldstein and Gilliam (1990) are among the many authors who believe that training increases competitiveness of an organization.

Increased Employee Motivation

It has been noted that individuals who develop their knowledge and skills through training report high motivation, high morale and job satisfaction. Hutchings, Zhua, Coopera, Zhang & Shao (2009) observed that training practices had a positive impact on preparing them to be more effective in their work, increasing their technical abilities, interpersonal abilities, teamwork, job confidence and work motivation (Devi & Shaik 2012). Smith (2001) is also of the view that employee training, apart from impacting on an organization's profit margins, can improve staff morale and satisfaction, soft skills such as inter-staff communication and leadership, time management, and customer satisfaction.

Decreased Supervision Needs

Training programmes do not only teach employees how to do their jobs better, but it also helps them to work more independently and develop a 'can do' attitude. According to Sultana, Irum, Ahmed& Mehmood (2012), training generates benefits for the employee as well as for the organization by positively influencing employee performance through the development of employee

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knowledge, skills, ability, competencies and behaviours. This will in turn reduce the need for regular supervision.

Challenges of Training

Managers of organisations worldwide view training as a luxury, not a competitive and strategic necessity. They likely question they ask themselves is," What if we train our employees and they leave". Well, what if you do not train them and they stay? Kelly (2011) asks. Training is one of the basic human resource activities in an organization that aims at enhancing competence and productivity in an organization. However, very often it is seen that training programmes do not yield the desired results. Employee productivity does not rise in proportion to the training investment. What causes training programs to fail to achieve the intended organization goals?

Employee training issues are one of the reasons that the mention of training gets an audible groan out of most people in leadership who have had the task thrust upon them (Rowold 2007). People are a difficult creature to train and to work with, and since people are so unique to their own experiences, it makes it a bit hard to give overarching advice that helps everyone work through these issues. Luckily, we are still all the same species, so after a point, there are some standard employee training issues that people typically encounter, and a set of basic responses, most times, will work to resolve them (Rowold 2007). These are very basic issues, with obvious and basic solutions, but that does not make them any less feasible or true. Both employees and managements of organizations face challenges in training. The researcher has divided the challenges into management

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and employee challenges. This section seeks to highlight some of these challenges.

Challenges faced by Management

Labour mobility is one of the many challenges management of organisations face when it comes to training employees. Haslinda (2009) stated in his journal that "high rate of labour mobility is argued to be a major disincentive to the broad provision of training", and thus a barrier to employees career development and enhancement (Budhwar et al, 2002). This problem has been blamed on employees leaving the company in search of new career prospects, and also for the notion of poaching of employees (Spurling, 1993; Debrah et al, 2002). Debrah et al (2002) is of the view that some firms are not providing the training that their employees need, but instead poach employees from other firms, who have already been trained and developed by their prior employers.

There is also time factor as a challenge for managers. Haslinda (2009) again points out that most managers find it difficult to train employees because they feel there is no time available for training. They see training of employees as a waste of time.

Thirdly, management of organisations sometimes see the cost involved in training employees as a challenge. Management of organisations find training of employees to be very expensive and this discourages them from organizing training programs for their employees (Martin 2005).

Another obstacle that hinders the training of employees is the uniqueness of each employee. Each employee is different in the way they learn (Haslinda

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2009). Management of organisations cannot be assured that each of their employees is retaining the knowledge that has been imparted on them.

Challenges faced by Employees

To begin with, the method or methods of training sometimes poses a challenge to employees. Martin (2005) believes that employees feel bored with doing the same thing always. This is because employees in an organization feel they are trained mostly on the job by the same facilitator and always at the same place, that is, the workplace, with the same method of training. Again, each individual has particular methods of training that enhance their learning and others that do not (Kezar 2005).

Training programmes focusing on short term organisational goals is another problem employees sometimes have in relation to training. Employees may feel that training is planned to help them achieve short term goals of the organisation only, rather than the long term goals of the organisation, and also to help them develop personally in the organisation. Haslinda (2009) opines that this makes them feel insecure and gives them the impression that they may not be part of the future plans of the organization.

The third challenge has to do with the language used for training. This is another major obstacle employees' face when it comes to training. According to Spurling (1993), employees feel that too many big words and technical jargons are used by their trainers which they do not understand.

Lastly, training period sometimes also poses a challenge for employees. Employees feel the period designated for training sessions is usually inadequate,

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mostly a few hours or a few days. They feel rushed through the training making it difficult for them to have a full understanding of what is taught (Haslinda 2009).

Chapter Summary

It becomes quite clear from the discussion above that training is a very key element in the improvement process of insurance institutions, though it comes with challenges. Training therefore bridges the gap between what should happen and what is happening. Any institution that facilitates learning, growth and development of its employees must have training as an integral part of its business strategy. Though the benefits and challenges discussed above are not exhaustive, they give an indication to the management of Starlife Assurance Company Limited about the need to take training of their sales executives very seriously.

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CHAPTER THREE

METHODOLOGY

Introduction

This chapter describes how the study was carried out: the data collection, analysis and presentation methods adopted. It is a very important chapter as it provides reasons as to why a specific research method, sampling procedure, data collection instrument and data analysis tool were chosen. It also throws light on the design of the study, the population and the area where the research was based on. Several authors have written extensively on research methodology. And according to Silverman (2003), methodologies cannot be true or false, more or less useful. He goes on to say that the principal factor in most studies on research is that, the selection of the methodology is based on the research problem and stated research questions. In short, this chapter is concerned with the research design, which is the master plan specifying methods and procedures for collecting and analyzing collected data.

Research Design

The significance of methodology to every research cannot be overelaborated if the legitimacy and reliability of the results are to be attained. It is also critical to ensure the replication and generalization of the research results (Buame, 2006). Research design is the overall plan for collecting data in order to answer the research questions. It includes the specific data analysis techniques or methods the researcher intends to use.

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Considering the nature of the research problem and purpose of this study, the researcher adopted descriptive research design, specifically, case study. Descriptive survey design according to Amedahe and Gyimah (2003) makes use of various data collection techniques involving questionnaire. This design was adopted due to the fact that; it provides a good number of responses from numerous people, it provides a meaningful picture of events and seeks to explain people's perception and behavior on the basis of information obtained, and also because it can be used with greater confidence with regard to particular questions which are of special interest and values to a researcher (Fraenkle & Wallen, 2003)

However, descriptive research design comes with its disadvantages. One such disadvantage is that responses can vary greatly depending on the exact wording of the questions or statements. Also, it can produce untrustworthy results because the questions may delve into private and emotional matters that respondents may not be completely truthful about it. In spite of these couple of demerits, the rationale for this design chosen was to enable more respondents to be questioned.

Study Organisation

The study is on the case of Starlife Assurance Company Limited, Cape Coast. Established in 2005, Starlife is a member of HODA group of companies and has over 20 subsidiaries nationwide. Starlife provides protection against financial losses resulting from a variety of perils. By purchasing insurance policies, individuals and businesses can receive reimbursement for accidental losses. As an insurance company, Starlife has insurance policies that include

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wealthmaster, child lifeline plus, the family Protection Policy, Esteem Homecall Policy and the Ultimate Protection Plan. The subsidiary in Cape Coast has 4 departments, namely; retail and marketing, underwriting, transport and customer service, with a total staff of 72 permanent employees and 5 managers. The choice of this study organization was based on the fact that, having had a first-hand experience as a sales executive at Starlife, the researcher realized that the Cape Coast branch used to be one of the high production branches in the country. The branch also has a larger number of sales executives as compared to other subsidiaries and by so being, it has a good representative sample for the study. The study concentrated on all classes of sales executives in the company, with the view of collecting necessary data.

Population

Fraenkel and Wallen (1993) point out that, "Population is the group of interest to the researcher, the group to which the researcher would like to generalize the results of the study." Jankowicz (1995) also points out that in order to draw a sample; the researcher has to know how many people are in the population, and how this total is made up from people falling into various subgroups in which you might be interested. The population for this study consists of all the 66 sales executives and 4 sales managers of Starlife Assurance Company Limited, Cape Coast, Ghana.

Sample and Sampling Procedure

Leady (1993) simply defines sampling as the process of choosing from a large population, so that selected parts represent the total group**.** Similarly**,** Myers

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(2009) defines sampling as a procedure of selecting a part of a population on which a research or study can be conducted. Usually, samples are supposed to be selected in such a way that conclusions drawn from the study can be generalized for the entire population. Sampling per say is not a technique or procedure for getting information but it ensures that any technique implemented in getting information from a smaller group, will accurately represent the entire group (Teye, 2012).

In relation to when it is appropriate to use sampling, Saunders, et al., (2007) contends that it provides a valid alternative to a census when: it would be impracticable to survey the entire population; you have budget and time constraints or have collected all the data but need the results quickly. However, considering the size of the population in this study, which is 70, the study will use a non-probability sampling technique called purposive sampling (judgmental sampling) to select all the sales executives and managers for the study. The advantage of purposive sampling is that it is based on the researcher's knowledge and experience of the groups to be sampled and that clear criteria guide the process (Gay et al., 2009).

Data Collection Instrument

Questionnaire was used as a research instrument to collect data for the study. Two separate questionnaires were used for the two sets of respondents, that is, the sales executives and the managers. Although some of the items on the two sets of questionnaires were similar, the respondents had to be separated for the reason that in the organisation, the managers are in charge of training sales

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executives, thus they are more knowledgeable, for instance when it comes to the organisation's training policy, the challenges the organisation faces and the benefits it gains in relation to training sales executives. The sales executives on the other hand are more knowledgeable about their individual challenges and benefits. The questionnaires contained both open ended and closed ended questions. The use of close-ended questions offered options for the respondents to choose the one they believe is appropriate. The use of open ended questions on the other hand offered respondents the option to add additional information where necessary. The reasons for using the questionnaire method as an instrument for data collection in this study was based on the fact that it provides a wider coverage of the sample and also it facilitates the collection of a large amount of data (Fraenkel and Wallen, 1993).

Pretest

Before the actual data collection, a pilot study was conducted in a small insurance company in the community the researcher lived (Ghanalife Insurance Company Limited, Cape Coast). In this study, a pre-test of the research questionnaire was done using 13 sales executives from the company. This process was aimed at testing the accuracy and strength of the questionnaire. In other words, this was to help evaluate the clarity of the questions to the respondents and to elicit their understanding with regards to answering them. The answered questionnaires were administered and at the same time analysed by the researcher. The results however, were not added to the results of the study.

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Data Collection Procedure

First of all, the researcher took an introductory letter from the Department of Human Resource Management, University of Cape Coast, to Starlife Assurance Company Limited, Cape Coast. This helped crave the indulgence of the management and the staff for data collection. In effect, the consent of the institution and the staff were sought before data collection begun. The researcher personally gave out the questionnaires to the various managers, as well as the sales executives to fill, briefed them on how to answer the questions, and personally collected all completed questionnaires at the point where they were administered to them. After the questionnaires had been filled out, the researcher went through them to ensure that the respondents had answered all relevant questions. In all, 70 questionnaires were given out. This was achieved because the researcher personally distributed them and did the collection.

For the sales executives that were not able to fill out their questionnaire on the first visit of the researcher, one week was usually allowed for them to do so for collection at a later date. Where necessary a staff of the company was respectfully tasked to do this on behalf of the researcher, however, after being briefed. Being a cross sectional survey, the data was collected at just a point in time, however, within a period of two weeks. In all, respondents were required to select one or more options, depending on the requirement of the question, which best described their response. In some cases, respondents were provided with an option to give any necessary further information. The questionnaires were hand

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delivered to all the participants of the study. The data collection was completed within three weeks in the month of August, 2017.

Data Analysis

The two sets of data collected were analysed and presented separately so as to enable the researcher to answer the research questions and meet the objectives of the study from which conclusions and recommendations were drawn. According to Smith (2001), data analysis is a practice in which raw data is ordered and organized so that useful information can be extracted from it. Data analysis helps to manipulate the data obtained during the study in order to assess and evaluate the findings and arrive at some valid, reasonable, and relevant conclusions. The analysis of the data collected was based on the statement of the problem, research objectives and research questions.

The main statistical tool used in analysing the data was Software Package for Services Solutions (SPSS) version 21**.** This tool provides a full range of modern-day statistical methods. In addition to its ability to produce output in both reports and table formats, it has good editing and labelling features and is also able to handle missing data with ease. The entire questionnaire was analysed using SPSS. Another factor that influenced the researcher's decision to choose SPSS version 21 software packages over the other statistical tools was because of the relatively large sample size to use when doing manual calculations. All questionnaires were given serial numbers to facilitate coding and analysis. Frequency tables were also used in presenting the data, and conclusions from

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relevant related literature were captured along to authenticate the findings of the study.

Ethical Consideration

The researcher's supervisor from the Department of Human Resource Management at the University of Cape Coast reviewed the research project proposal and approved the research project to be implemented. Also, participants in the data collection process were briefed on the aims and purposes of the study and what was expected from them. Furthermore, all participants were made aware of the fact that they had the right to withdraw from the study at any time. Confidentiality and subject anonymity were strictly preserved at every level of the study.

Chapter Summary

This chapter explained the research design for the study. It also gave a widespread of the study organisation and the population for this research. The procedure that was used to sample the respondents from the target population was treated and the sampling technique used was discussed in. The sample size was also considered. Data collection procedures and data analysis tools were also explained for a clear understanding.

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CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter deals with data presentation and analysis. In this chapter, all data gathered for the study are organized and analysed, which are followed by discussions of key issues relating to the findings of the study. Frequency tables are provided to give statistical reflections on key issues relating to the research questions. In the frequency tables, 'F' is used to represent 'Frequency', and '%' is used to represent 'Percentage'. The main lunge of the study is to examine the benefits and challenges of training at Starlife Assurance Company Limited, Cape Coast.

Demographic Characteristics of Respondents

The demographic characteristics considered in the study are sex, age, years of working experience in the company and highest educational qualification. The demographic characteristics of the respondents helped in determining the extent to which the responses they provided could be depended on. Out of 66 sales executives and 4 sales managers sampled for the study, 100% valid questionnaire was recovered from each set of respondents.

Gender Distribution of Respondents

Out of a total of 66 sales executive respondents, 42 (63.6%) were males and 24 (36.4%) were females. However, all 4 (100%) sales manager respondents

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were males. This suggests that most of the sales executives and sales managers used in the study were males. The details are provided in table 1.

Table 1: Gender Distribution of Respondents

Gender	Sales executives		Managers	
	Frequency	Percentage	Frequency	Percentage
Male	42	63.6	4	100
Female	24	36.4		
Total	**66**	**100**	**4**	**100**

Source: Field Survey, Pobee-Eshun (2017)

Age Distribution of Respondents

It was necessary to determine the ages of the respondents, since this information would help to know how young or mature the respondents were. From the information gathered, 33 of the 66 sales executive respondents were in the 18 – 30 age bracket. This represents 50.0% of the population. The remaining 33 (50.0%) were in the 31 - 40 age bracket. For the sales manager respondents, all 4 (100%) of them were in the 31 – 40 age bracket. The results show that all the respondents are in their youthful ages, which can be advantageous for the organisation, as their young ages make them more energetic and capable of working for longer hours. Table 2 presents the details of the age distribution of the respondents.

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Table 2: Age Distribution of Respondents

Age	Sales Executives		Sales Managers	
	Frequency	Percentage	Frequency	Percentage
18 – 30	33	50.0%		
31 – 40	33	50.0%	4	100
Total	**66**	**100**	**4**	**100**

Source: Field Survey, Pobee-Eshun (2017)

Working Experience of Respondents

Information gathered from the 66 sales executives indicates that 44 (66.7%) of them have spent between 1 – 5 years working at Starlife Assurance Company Limited, while 19 (28.8%) and 3 (4.5%) of them have spent between 6 – 10 years and 11 – 15 years respectively at the company. In relation to the sales managers, 1, representing 25.0%, has spent between 1 – 5 years working in the company. The remaining 3 (75.0%) have work experience of between 6 – 10 years. It can be deduced from the above that majority of the respondents have spent less than 6 years working for the organisation. The details of the responses are provided in Table 3 below.

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Table 3: Distribution of Working Experience of Respondents

Years of working	Sales Executives		Sales Managers	
	Frequency	Percentage	Frequency	Percentage
1 – 5	44	66.7	1	25.0
6 – 10	19	28.8	3	75.0
11 – 15	3	4.5		
Total	**66**	**100**	**4**	**100**

Source: Field Survey, Pobee-Eshun (2017)

Highest Educational level of Respondents

The data collected revealed that 14 (21.2%) of the sales executive respondents have GCE 'O' Level/SSCE, 22 (33.3%) possess diplomas and 13 (19.7%) are HND holders. Out of the remaining 17, 13 (19.7%) have first degrees, while 4 (6.1%) are master's degree holders. For the sales managers, 1 (25.0%) has an HND while 3 (75.0) have first degrees. The majority of the respondents were diploma holders, indicating that there is not much skill among the employees in the organization hence, training may be a very important requirement in order for the company to be able to improve employee skills so as to improve their performance at work. In a nutshell, the educational levels of the respondents suggest that one needs to attain a certain level of education in order to qualify to work as a salesperson for the organisation. The details of their responses are provided in Table 4.

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Table 4: Educational Levels of Respondents

Educational level	Sales Executives		Managers	
	Frequency	Percentage	Frequency	Percentage
G.C.E.'O' Level/SSSCE	14	21.2		
Diploma	22	33.3		
HND	13	19.7	1	25.0
First degree	13	19.7	3	75.0
Master's degree	4	6.1		
Total	**66**	**100**	**4**	**100**

Source: Field Survey, Pobee-Eshun (2017)

Methods of Training at Starlife

The first part of this research question was directed specifically to the sales managers. This is because they are in charge of training sales executives in the organisation, for this reason they are more familiar with the company's training policy. This puts them in better positions to answer it. In responding to this question, all 4 respondents, representing 100%, agreed that orientation, apprentice training, coaching, lecture method and role playing were training methods and forms stipulated in the company's training policy. One (25.0%) agreed that job rotation is a training method stipulated in the training policy, as 1 (25.0%) also agreed that vestibule training is a stipulated training method. The table below shows details of the results.

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Table 5: Training Methods Stipulated in the Company's Training Policy

	Agreed		Disagreed		
Training methods	F	%	F	%	Percentage
Orientation	4	100.0	0	0	100.0
Apprentice training	4	100.0	0	0	100.0
Job rotation	1	25.0	3	75.0	100.0
Coaching	4	100.0	0	0	100.0
Lecture method	4	100.0	0	0	100.0
Role playing	4	100.0	0	0	100.0
Vestibule training	1	25.0	3	75.0	100.0

Source: Field Survey, Pobee-Eshun (2017)

The second part of the question, which had to do with the training methods implemented at the organisation, was directed at both the sales managers and the sales executives. This was done to find out whether sales executives in the organisation had any knowledge of training methods and whether indeed the implemented training methods ticked by their managers were practiced there. From the data collected, 65 (98.5%) of the sales executives answered in the affirmative that orientation was a training method implemented at the company, while 1 (1.5%) stated otherwise. With reference to apprentice training, 44 (66.7%) agreed, 6 (9.1%) disagreed, and 16 (24.2%) were not sure whether this method of training was being implemented or not. Eight (12.1%) of the sales executives

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answered in the affirmative that job rotation was a training method practiced at the company, 51 (77.3%) answered in the negatory and 7 (10.6%) of them were not sure whether job rotation was practiced at the company.

Again, 52 (78.8%) out of 66 sales executives stated that coaching was a training method practiced at the company, 5 (7.6%) stated otherwise, while the remaining 9 (13.6%) were not sure. In relation to lecture method, 60 (90.9%) of the 66 sales executives stated that this method was indeed being implemented at the company, none of the respondents disagreed to this, however 6 (9.1%) were not sure. Moving on to role playing as an implemented training method, 65 (98.5) answered in the affirmative while the remaining 1 (1.5) stated otherwise. Lastly, 59 (89.4%) of the sales executives agreed that vestibule training is an implemented training method at the company, 2 (3.0%) disagreed with this, and 5 (7.6%) were not sure.

On the other hand, all 4 (100.0%) sales manager respondents agreed that orientation, coaching, lecture method, role playing and vestibule training as training methods practiced at the company. However, apprentice training and job rotation got 1 (25.0%) respondent each agreeing that they were implemented training methods, 3 (75.0%) disagreed with both as implemented methods. Furthermore, one of the managers and twelve of the sales executives stated field training as one of the training methods employed by the organisation.

It is therefore evident from the results that all five training methods that were stated by all 4 sales managers as the methods stipulated in the company's training policy, namely, orientation, apprentice training, coaching, lecture method

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and role playing, were also stated by majority of the sales executives as some of the training methods and forms that are practiced in the organisation. Tables 6 and 7 below show sales executives' responses on practiced training methods and sales manager' responses on practiced training methods respectively.

Table 6: Sales Executives' Responses on Implemented Training Methods

	Yes		No		Not Sure		**Total**	
Training methods	F	%	F	%	F	%	**F**	**%**
Orientation	65	98.5	1	1.5	-	-	66	100
Apprentice training	44	66.7	6	9.1	16	24.2	66	100
Job rotation	8	12.1	51	77.3	7	10.6	66	100
Coaching	52	78.8	5	7.6	9	13.6	66	100
Lecture	60	90.9	-	-	6	9.1	66	100
Role playing	65	98.5	1	1.5	-	-	66	100
Vestibule training	59	89.4	2	3.0	5	7.6	66	100

Source: Field Survey, Pobee-Eshun (2017)

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Table 7: Managers' Responses on Implemented Training Methods

	Orientation		Apprentice Training		Job Rotation		Coaching		Lecture Method		Role Playing		Vestibule Training	
	F	%	F	%	f	%	F	%	F	%	F	%	f	%
Ticked	4	100.0	1	25.0	1	25.0	4	100.0	4	100.0	4	100.0	4	100.0
Not Ticked	-	-	3	75.0	3	75.0	-	-	-	-	-	-	-	-
Total	**4**	**100.0**	**4**	**100.0**	**4**	**100.0**	**4**	**100.0**	**4**	**100.0**	**4**	**100.0**	**4**	**100.0**

Source: Field Survey, Pobee-Eshun (2017)

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Training Goals at Starlife

In line with our research objective two, the sales managers were asked what the organisation seeks to gain with its training programmes. The table below shows details of the results.

Table 8: Training Goals at Starlife

Goal	Yes		No	
	F	%	F	%
An increase in productivity	4	100.0	-	-
A decrease in turnover	2	50.0	2	50.0
An increase in employee efficiency	4	100.0	-	-
Employee ease of adapting to new technology.	4	100.0	-	-
An increase in competitiveness.	4	100.0	-	-
An increase in employee motivation	4	100.0	-	-
A decrease in employee supervision needs	3	75.0	1	25.0

Source: Field Survey, Pobee-Eshun (2017)

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The table above indicates that all 4 (100%) answered in the affirmative that an increase in productivity, an increase in employee efficiency, employee ease to adapting to new technology, an increase in competitiveness and an increase in employee motivation were some of the organisation's training goals. Two, representing 50% stated that a decrease in employee turnover was one of the aims the company seeks to achieve with its training programmes, while the remaining 2 (50%) stated otherwise. Additionally, 3 (75%) of the sales manager respondents answered that a decrease in employee supervision needs is also one of the benefits the company seeks to achieve with its training programmes.

As Smith (2001) believes productivity increases as training takes place, it is no surprise that the organisation wants to increase productivity with its training programmes. It is also no surprise that the organisation is seeking to help sales executives adapt easily to new technology, as Gross (2006) believes that training programmes help employees to manage the implementation of new technology, work practices and business strategies.

Benefits of Training at Starlife

With regards to our research objective three, the respondents were asked about the benefits derived from training programmes in the organization. Both sets of respondents- sales managers and sales executives, were to respond to this question in order to reveal how sales executives had individually benefitted from training programmes organised by the company, as well as how the organisation as a whole had benefitted. Tables 9 and 10 below display their responses.

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Table 9: Sales Executives' Responses to the Benefits of Training

Statement	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		**Total**	
	F	%	F	%	F	%	F	%	F	%	**f**	**%**
Training has increased my productivity	30	45.5	36	54.5	-	-	-	-	-	-	**66**	**100.0**
Training has increased my efficiency	30	45.5	36	54.5	-	-	-	-	-	-	**66**	**100.0**
Training has made adapting to new technology easy	9	13.6	27	40.9	15	22.7	14	21.2	1	1.5	**66**	**100.0**
I feel more motivated to work	14	21.2	24	36.4	20	30.3	8	12.1	-	-	**66**	**100.0**
Training has decreased my supervision needs	20	30.3	40	60.6	4	6.1	1	1.5	1	1.5	**66**	**100.0**

Source: Field Survey, Pobee-Eshun (2017)

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Table 10: Managers' Responses to the Benefits of Training to the Organisation

Statement	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		**Total**	
	F	%	F	%	F	%	F	%	F	%	**F**	**%**
There has been an increase in productivity	1	25.0	2	50.0	1	25.0	-	-	-	-	**4**	**100.0**
There has been a decrease in employee turnover	1	25.0	2	50.0	1	25.0	-	-	-	-	**4**	**100.0**
There has been an increase in efficiency	2	50.0	1	25.0	1	25.0	-	-	-	-	**4**	**100.0**
Employees adapt to new technology easily	-	-	2	50.0	2	50.0	-	-	-	-	**4**	**100.0**
The organization has become more competitive	2	50.0	1	25.0	1	25.0	-	-	-	-	**4**	**100.0**
Employee motivation has increased	1	25.0	1	25.0	1	25.0	1	25.0	-	-	**4**	**100.0**
Training has decreased employee supervision needs	4	100.0	-	-	-	-	-	-	-	-	**4**	**100.0**

Source: Field Survey, Pobee-Eshun (2017)

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The tables above reveal that, out of the 66 sales executives, 30 representing 45.5% strongly agreed that training has increased their productivity, as well as their efficiency, while 36, representing 54.5% agreed to these two facts. This result supports the findings of Alao (2010) who believes that training plays a crucial role, and improves performance, increases productivity, and eventually puts organizations in pole position to face competition. Also, 9 representing 13.6% strongly agreed that training has made it easier for them to adapt to new technology, while 27 (40.9%) agreed with this statement. However, 15 (22.7%) were neutral in relation to this fact, while 14 (21.2%) and 1 (1.5%) disagreed and strongly disagreed, respectively.

Again, 14 (21.2%) and 24 (36.4%) strongly agreed and agreed respectively that training programmes at Starlife have increased their motivation to work. Twenty representing 30.3%, on the other hand, were neutral as to how training has affected their motivation to work whereas 8 (12.1%) disagreed. Finally, with respect to training decreasing sales executives' supervision needs, 20 (30.3%) strongly agreed, 40 (60.6%) agreed, 4 (6.1%) were neutral, 1 (1.5%) disagreed, while 1 (1.5%) strongly disagreed. Furthermore, other benefits derived from training were stated. Some respondents stated that training has helped them to know how to save, others stated that training has made them more confident on the job while some others stated that training has increased their interest in the job.

Moving on to the responses from the four sales managers, 1 (25.0%) each strongly agreed that training had brought about an increase in productivity while

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decreasing employee turnover in the organisation, Two each, representing 50.0% each, agreed to these facts, and 1 (25.0%) was neutral. Two (50.0%) each also strongly agreed that training has increased employee efficiency, and has made the organisation more competitive. Out of the remaining two, 1 (25.0%) each agreed that indeed training has increased employee efficiency, and had made the organisation more competitive, though 1 (25.0%) each was neutral. Also, 2 (50.0%) agreed that training has made employees find it easy adapting to new technology, whereas the remaining 2 (50.0%) were neutral. Relating to training increasing employee motivation, 1 (25.0%) each strongly agreed, agreed, was neutral, and disagreed respectively.

Finally, all 4 (100.0%) managers strongly agreed that training has decreased employee supervision needs in the organization. Devi and Shaik (2012) observed that training practices had a positive impact on preparing them to be more effective in their work, increasing their technical abilities, interpersonal abilities, teamwork, job confidence and work motivation. From these findings, it can be deduced that, wholly, Starlife Assurance Company Limited is benefitting from its training progrmmes.

Challenges of Training at Starlife

Organisations and individuals alike face many obstacles with regards to training programmes implementation. This section seeks to examine the challenges that sales executives face when it comes to the implementation of training programmes at Starlife. It also seeks to reveal the training challenges that

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management of Starlife Assurance Company Limited encounter. The details of their responses are provided in tables 11 and 12 respectively.

Table 11: Training Challenges Faced by Sales Executives

Statement	Yes		No		Sometimes		**Total**	
	f	%	f	%	f	%	**F**	**%**
Training methods used do not enhance understanding	4	6.1	31	47.0	31	47.0	**66**	**100**
Training focuses on the short term goals of the organization	26	39.4	21	31.8	19	28.8	**66**	**100**
Language used does not enhance understanding	5	7.6	26	39.4	35	53.0	**66**	**100**
Training periods are too short	1	1.5	54	81.8	11	16.7	**66**	**100**

Source: Field Survey, Pobee-Eshun, (2017)

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Table 12: Training Challenges Faced by Managers

Factor	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		**Total**	
	F	%	F	%	f	%	F	%	F	%	**f**	**%**
Labour mobility	1	25.0	2	50.0	1	25.0	-	-	-	-	**4**	**100**
Time factor	-	-	2	50.0	2	50.0	-	-	-	-	**4**	**100**
Cost involved	3	75.0	1	25.0	-	-	-	-	-	-	**4**	**100**
Uniqueness of every employee	1	25.0	2	50.0	1	25.0	-	-	-	-	**4**	**100**

Source: Field Survey, Pobee-Eshun (2017)

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From table 11 above, it can be seen that 6 (6.1%) of the 66 sales executives responded yes to the statement that training methods used for training do not enhance understanding, while 31 (47.0%) believe that this is the case sometimes. Another 31 (47.0%) on the other hand, answered negative. Again, 26 (39.4%) answered in the affirmative that training is only focused on achieving short term goals of the organization rather than seeking to develop employees overtime. In relation to this statement, 21 (31.8%) stated that training does not focus only on achieving short term goals of the organization, while the remaining 19 (28.8%) answered that indeed sometimes training focuses on achieving short term goals of the organization. As the answer to whether the language used during training does not enhance understanding, 5 (7.6%) of the respondents disagreed, 26 (39.4%) agreed, and 35 (53.0%) stated that this is the case sometimes.

Finally, 1 (1.5%) of the sales executives indicated that training periods are short. Fifty four on the other hand disagreed to this statement whereas 11 (16.7%) answered that indeed sometimes training sessions are short. At a glance, it can be deduced that majority of the respondents do not face the challenges listed in the questionnaire. Twenty six of the respondents, representing 39.4% answered in the affirmative that training focuses on achieving short term organizational goals, making it the challenge with the highest percentage of positive responses. Also, majority of the respondents; 6.1% and 47.0% respectively, indicated that "yes" and "sometimes" the training methods employed do not enhance understanding, with majority of them again; 7.6% and 53.0%, indicating that "yes" and

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"sometimes" respectively, the language used for training poses a problem. This makes these two challenges also worthy to note.

Table 12 also shows the results from the sales manager respondents, and from the table, it can be seen that 1 (25.0%) of the 4 managers strongly agreed that labour mobility is one of the obstacles they encounter in relation to training, 2 (50.0%) also agreed to this statement, while the remaining 1 (25.0%) was neutral. None of them disagreed to this factor. Two, representing 50.0% also agreed that time factor is another challenge they face in relation to training, whereas 2 (50.0%) were neutral, and again, none of them disagreed. The cost involved was a factor that was strongly agreed with by 3 (75.0%) of the 4 managers as a challenge faced in relation to training in the organisation. One manager, representing 25.0%, also agreed to this as a challenge.

Lastly, 1 (25.0%) strongly agreed that the uniqueness of each employee is indeed an obstacle when it comes to training sales executives in the organistion, 2 (50.0%) agreed to this statement, while 1 (25.0%) was neutral. None of them disagreed to this factor as a challenge. The response from the sales managers thus points out that generally, the majority of them stated the following as the challenges they are facing in relation to training; cost involved (75.0% strongly agreed, 25.0% agreed) labour mobility (25.0% strongly agreed, 50.0% agreed) and uniqueness of every employee (25.0% strongly agreed, 50.0% agreed). Another challenge that was stated by the sales manager was the lack cooperation from employees.

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Discussions

Table 1 gave data on the gender composition of the respondents who took part in responding to the questionnaire. It was revealed that 42 male and 24 female sales executives, as well as 4 sales managers took part in the exercise. This clearly shows that the organization is not well balanced in terms of gender composition. Table 2 revealed that Starlife Assurance Company Limited had a 100% youthful salespersons population, with all the respondents falling below the age of 41. As stated earlier, this can be beneficial to the management of the organisation, as it can have the advantage of a youthful population who can work for a long period, if they are trained to satisfaction, and the disadvantage of them demanding more rewards to motivate them to stay committed to the organisation.

Working experiences of respondents were presented in table 3. The table revealed that over 66.7% of the sales executives had worked for between 1 - 5years in the organsation. Twenty-eight percent had worked there between 6-10 years, while the remaining 4.5% had been sales people in the organization for 11-15years. 25.0% of the sales managers had also been with the company for 1-5years, whereas the remaining 75.0% had been there for 6-10years. This clearly shows that the organization has a lot of relatively inexperienced sales people, and therefore need to train them effectively.

Highest educational level of the respondents were displayed in table 4. From the table, it was established that 78.8% of the organisation's sales executives had above GCE'O' Level/SSSCE certificates, with 100% of the sales managers having tertiary qualifications. Thus, sales people of Starlife Assurance

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Company Limited could be labelled as having appropriate academic qualifications suitable for employment as sales persons. The researcher believes that this result generally means that training such sales people would be relatively easier since most of them are used to training programmes and most of the training methods employed in the organization.

Table 5 had results on the sales managers' knowledge about the training methods stipulated in the company's training policy. The table showed evidence that orientation, apprentice training, coaching, lecture method and role playing were the training forms and methods stipulated in the company's training policy with each of them having a 100% affirmative response from the sales managers. Being some of the training methods that numerous scholars mention as effective, these results give evidence that Starlife Assurance Company Limited's training policy backs Kirwan (2013) when he opines that training policies should contain training processes and methods that are modern and have been proven to help similar organisations achieve their training needs.

Consequently, tables 6 and 7 presented results on the training methods that were actually employed for training employees. Results from the sales executives were displayed in table 6, and it showed that all the five methods that were ticked as stipulated training methods in the organisation's training policy were also ticked by majority of the sales executives as methods that were implemented during training. Table 7 also indicated that, with the exception of apprentice training, the other four policy-stipulated training forms and methods namely; orientation, coaching, lecture method and role playing, were ticked by

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majority of the sales managers as the methods that were employed for training sales executives. According to Collison (2000), orientation programmes not only improve the rate at which employees are able to perform their jobs but also help them satisfy their personal desires to feel they are part of the organisation's social fabric.

This makes it not so surprising that orientation is one of the training methods practiced at Starlife Assurance Company Limited. As a method that can be used for very large groups, making the cost per trainee low (York, 2010), the lecture method of training was also unsurprisingly revealed as one of the training methods employed by the organisation. However, vestibule training, which is majorly similar to role playing, and was not ticked by majority of the respondents as a policy stipulated training method, was indicated by majority from both set of respondents as one of the implemented training methods. Clearly, the organization practices both on-the-job and off-the-job training to achieve organizational goals. These findings agree with Anthony et al (1999) who stated that, "training refers to providing instructions to develop skills that can be used immediately on the job", as well as Neo (2010) who orates that, "off-the-job methods may take longer periods between months and years of training but benefits both the employee and the organisation in future".

Again, in support of the opinion of Armstrong and Stephens (2005) that "policies are formulated to provide guidelines to actions and set limits to decision making; what should be done in certain situations and how particular issues must be dealt with", these results generally betoken that Starlife Assurance Company

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Limited goes by its training policy when choosing which training forms and methods to implement.

Training goals at Starlife Assurance Company Limited, which formed basis for research question 2 was represented in Table 8. The responses indicated that the organization seeks to increase productivity and efficiency, to make adapting to new technology easy for sales executives, to make the organisation more competitive, to increase motivation and to decrease employee supervision needs with its training programmes. This outcome cannot be said to be unexpected as it backs the opinion of Alao (2010) who stated that in the development of organizations, training plays a crucial role, and improves performance, increases productivity, and eventually puts organizations in pole position to face competition and stay on top. In the researcher's view, an increase in productivity should be the main aim of training programmes in the insurance industry. Insurance companies should focus on training programmes that will help their sales agents increase their productivity more than any other benefit. This is because sales agents' performances are measured using the number of quality cases they produce or submit on a weekly basis.

An increase in efficiency among sales people, as an aim of training programmes at Starlife also backs Smith (2001) in his view that, training reduces cost by decreasing the wastage of time and other resources. This will in turn result in financial gains for the organization. With regards to adapting to new technology, the researcher believes that these results again support Smith (2001) with his claim that, continuous employee training promotes the development of

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new competencies and skills and helps to meet the changing technologies of the world. Conversely, the results present a contrary evidence to Smith (2001) in his opinion that a decrease in employee turnover is one of the aims of training. According to Smith (2001), training creates in employees a feeling of worth, value and respect. In the researcher's opinion, however, in order to create these feelings in employees, employee retention should always be considered an aim when designing training programmes.

Tables 9 and 10 offered results on how individual sales executives and the organization as a whole, had benefitted from training programmes in the organization. The results indicate that generally, respondents were enjoying similar benefits. Noticeable among these benefits were; an increase in productivity, efficiency, motivation and competitiveness; a decrease in employee turnover and employee supervision needs; and also ease to adapting to new technology. As Smith (2001) posits, the loss of one complete employee can be the equivalent of one year's pay and benefits. Undoubtedly, these results back his statement that training increases staff retention which is significantly cost-saving. They also back his claim that continuous employee training promotes the development of new competencies and skills and helps to meet the changing technologies of the world.

The results are also proof of the findings of Sultana, Irum, Ahmed& Mehmood (2012), who posit that training generates benefits for the employee as well as for the organization by positively influencing employee performance through the development of employee knowledge, skills, ability, competencies

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and behaviours. They go on to add that this will in turn reduce the need for regular supervision. The researcher believes that the ease of adapting to new technology cannot be attributed solely to the training programmes provided by the organisation but also the youthful ages of the sales executives, as all of them are below the age of forty, as well as their educational levels. Since majority of the sales executives have had tertiary education, the use of a computer and computer applications are not new to them.

Finally, research question 4 was based on the challenges faced by sales executives and sales managers in relation to training. Tables 11 and 12 presented the results from the two sets of respondents. From table 11, it could be inferred that majority of the sales executive respondents did not face the challenges listed in the questionnaire. Twenty six of the respondents, representing 39.4% answered in the affirmative that training focuses on achieving short term organizational goals rather than seeking to develop employees overtime, making it the challenge with the highest percentage of positive responses. Even with that, it does not support Haslinda's (2009) opinion that employees may feel that training is planned to help them achieve short term goals of the organization only, rather than the long term goals of the organization, and also to help them develop personally in the organization, which in turn makes them feel insecure and give them the impression that they may not be part of the future plans of the organization.

The results again revealed contrary evidence to Martin's (2005) claim on method of training as a training challenge, that employees in an organization feel

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they are trained mostly on the job by the same facilitator and always at the same place, that is, the workplace, with the same method of training, and Kezar (2005) who believes that each individual has particular methods of training that enhance their learning and others that do not. In relation to the language used for training, which Spurling (1993) believes is another obstacle employees' face when it comes to training, as they feel that too many big words and technical jargons are used by their trainers which they do not understand, the study came out with evidence that showed that this is not an obstacle when it comes to training at Starlife.

Additionally, short training periods which is also believed by scholars as one of the challenges employees face in relation to training, received conflicting results against Haslinda's (2009) opinion that employees feel the period designated for training sessions is usually inadequate, mostly a few hours or a few days and thus they feel rushed through the training making it difficult for them to have a full understanding of what is taught. In the researcher's opinion, these results generally boil down to the educational levels of the sales executives. Due to their tertiary education background, most of them have experienced the training methods practiced in the organisations, as well as the language used, and are therefore used to them.

Nonetheless, the responses from the sales managers which were presented in Table 12 indicated that respondents had similar beliefs in terms of the training challenges the organisation was facing. All 4(100%) respondents were affirmative that the cost involved in training sales executives was a challenge, with 75% each

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also answering in the positive that labour mobility and uniqueness of every sales executive posed problems. Debrah et al (2002) are of the view that some firms are not providing the training that their employees need, but instead poach employees from other firms, who have already been trained and developed by their prior employers. This might be one of the reasons labour mobility is considered a challenge when it comes to training at Starlife. As Haslinda (2009) stated in his journal that "high rate of labour mobility is argued to be a major disincentive to the broad provision of training", and also that "each employee is different in the way they learn and thus management of organizations cannot be assured that each of their employees is retaining the knowledge that has been imparted on them, these results back his claims.

To add to, the results revealed on the table supports Martin's (2005) belief that management of organizations find training of employees to be very expensive and this discourages them from organizing training programmes for their employees. It is also worthy to mention that 3 (75%) of the sales managers went on to add that the lack of cooperation from sales executives is another major problem they face when it comes to training.

Chapter Summary

This chapter highlighted the results of the study, which revealed that the training methods stipulated in Starlife's training policy were the same methods that were used during training. The findings of the study indicated that the organisation was achieving its training goals. Again, the study revealed that training contributed to achieving productivity, employee motivation and

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efficiency in the organisation. However, the oganisation faces some training challenges such as the training methods used, language, cost involved and training period.

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CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

The first four chapters of this study established the research objectives and the problem. Relevant literature were reviewed which enabled the researcher to prepare the appropriate questionnaire for the study. The methods and procedures followed in collecting data were clearly indicated, and data collected was carefully analysed in the previous chapter. This chapter however gives the summary, conclusion and recommendations of the entire study, including areas for further research.

Summary of Key Findings

The study examined the benefits and challenges of training in the insurance industry at Starlife Assurance Company Limited, Cape Coast. All 66 sales executives and 4 sales managers of the organisation were selected for the study. Self-administered questionnaires were used as an instrument for the study. SPSS version 21 was the software used for analyzing data collected. Frequency tables were also used in presenting the data, while conclusions from relevant related literature were captured along to authenticate the findings of the study. The summary of the findings of the study are presented as follows, according to the research objectives:

1. The study revealed that the training methods stipulated in the organisation's training policy were the same methods that were

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implemented during training. This implies that these training methods have been tested and proven to be effective in the organisation or similar organisations, and thus are followed strictly by the trainers in order to decrease or eliminate completely any training challenges that are normally encountered in the insurance industry.

2. The study also revealed that the organisation seeks to increase productivity, efficiency, employee motivation, their competitiveness, to make adapting to new technology easy for sales executives, and to decrease employee supervision needs with its training programmes. In any organisation, the extent to which training objectives are achieved go a long way to show how problematic or not their training programmes are.
3. It was established that sales executives and the organisation as a whole benefited from training programmes in ways such as an increase in productivity, increase in efficiency, increase in employee motivation, increase in competitiveness, ease of sales executives adapting to new technology, and a decrease in employee supervision needs.
4. It was also clearly established that Starlife Assurance Company Limited faces some challenges in relation to training. Challenges such as cost involved, labour mobility, uniqueness of every sales executive, time factor and the lack of cooperation from sales executives were stated as some of them. Another challenge stated was that training focuses on achieving short term goals of the organisation rather than seeking to develop employees overtime. These challenges have an impact on sales executives

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training since for instance, there cannot be a training programme designed for each sales executive to solve the problem of "uniqueness of each individual. The uniqueness of each individual might lead to some trainees understanding what is being taught, maybe by virtue of the training method being used, while others do not. The cost involved in training also could lead to inadequate training materials to enhance understanding by trainees, while labour mobility as a challemge could cause managers' to feel reluctant to train their sales executives or to train them, but inadequately.

Conclusions

The main aim of this study was to find out the benefits enjoyed and the challenges encountered by Starlife Assurance Company Limited in relation to training programmes implementation. Based on the research questions, it can be concluded that even though Starlife Assurance Company Limited is benefitting from its training programmes, there is still work to be done in order to curb or reduce the impact that the challenges established in this study have on the organisation.

The other objectives of the study were to find out the training methods in the company's training policy as and what is implemented, and to find out the training goals of Starlife Assurance Company Limited. A conclusion can be drawn from the study that the research objectives were met. With regards to training methods stipulated in the company's training policy as against what is implemented, the study brought out results that generally indicated that the

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methods stipulated in the company's training policy, namely, orientation, apprentice training, coaching, lecture method and role playing are the same ones that are actually employed for training sales executives.

In relation to what the organization seeks to achieve with its training programmes and their level of achievement, it can be deduced that the research objective was achieved as it brought to light some of the targets of training programmes at Starlife and whether these targets were being met or otherwise. Finally, the objective to find out the benefits that training yields sales executives at Starlife was also met as sales executives stated an increase in productivity, efficiency and motivation, a decrease in supervision needs, and the ease of adapting easily to new technology as some of the main benefits they are enjoying. Training is of great importance to the organization as majority of its salespeople are inexperienced in the industry. As a result of this, training should be evaluated regularly and any shortcomings dealt with.

Recommendations

In this section the researcher gives some recommendations that may assist in curbing the challenges revealed in the study. While it is true that training costs money and uses valuable employee time and resources, studies tend to show that training provides a positive return on investment. Some organisations may not be able to afford to hire a training consultant or to send their employees to formal training programmes. But training is now more accessible through the use of technology. Online courses have made it easier and less costly to train. Thus, the researcher recommends that the management of Starlife Assurance Company

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Limited should take advantage of this. They should also make more use of training methods and forms that are less expensive, such as coaching and mentoring, on the job training and shadowing. Apart from its annual training budget, Starlife Assurance Company Limited could also request for sponsors to contribute training funds so as to raise sufficient funds to train sales executives.

Secondly, to help deal with the issue of labour mobility, the researcher recommends that sales executives are trained adequately and also motivated adequately. Work conditions should be improved to become more attractive, alongside introducing more incentives in order to eliminate the fear of other organisations poaching sales executives from Starlife.

Another challenge that was pointed out was the uniqueness of each individual. In the researcher's view, this issue can be handled by making optimum use of training methods such as coaching and mentoring. The management of Starlife Assurance should assign less experienced sales executives to the more experienced ones, as the one on one interaction is more likely to enhance learning and understanding.

Additionally, time factor was raised as a training challenge by the sales managers. This is a problem that cuts across all organisations, as training takes away valuable time that could otherwise be used for achieving organisational goals. In controlling this issue, the researcher again suggests management makes optimum use of on-the-job training methods such as coaching and mentoring, as well as introduce their sales executives to online training courses, that can be taken at any time of the day and at any location.

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One other challenge that was established was the lack of cooperation from sales executives. Training is a two-way process. Management provides learning opportunities, but employees must show interest by participating. The real test of learning is when staff internalize and apply new knowledge to their jobs. When employees fail to take responsibility for their own development, training does not succeed. Therefore, the researcher recommends that the management of Starlife must engage sales executives even before training is conducted by soliciting feedback, suggestions and ideas. The researcher believes that sales executives will show greater acceptance if they set their own objectives and recommend training based on their specific needs. Management should also make participation in training programmes one of the things to consider in promoting sales executives.

Suggestions for Further Research

This research could be replicated by other researchers using different organisations to see if there are similarities to or differences from the findings of this study. A larger sample size is recommended for further studies to promote validity and accomplish the effective generalization of the results.

The researcher also wishes to call upon further researches on the following areas:

i) Social factors affecting implementation of training programmes in organizations. This study should focus on why factors such as age, marital status or educational level limit employees from attaining career development.

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ii) Methods used to train staff of different categories. The study should once again, focus on how different training methods can be used to effectively impart knowledge to employees of different educational levels.

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APPENDIX A

UNIVERSITY OF CAPE COAST

DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

Questionnaire for Sales Managers

Dear Respondent,

This is a study on the Training of Human Resources at Starlife Assurance Company Limited, Cape Coast. It is in partial fulfilment of a requirement for the award of an academic certificate. I would be grateful if you could answer this questionnaire for me. This is purely for academic purposes and your response will be treated with the severest confidentiality and anonymity. Thank you in advance for your time and co-operation.

Biographical Data

Please tick [√] or write as appropriate in the spaces provided.

(1) **Gender**: Male [ ] Female [ ]

(2) **Age**: i) 18 - 30 years [ ] ii) 31 - 40 years [ ] iii) 41 - 50 years [ ] iv) 51 - 60 years [ ]

(3) How long have you worked with Starlife?

i) 1 – 5 years [ ] ii) 6 – 10 years [ ] iii) 11 – 15 years [ ]

(4) What is your highest educational qualification?

i) G.C.E. 'O' Level/SSSCE [ ] ii) G.C.E. 'A' Level [ ] iii) Diploma [ ]

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iv) HND [ ] v) First Degree [ ] vi) Master's Degree [ ]

vii). Other, Please Specify

……..…….

Training Methods Employed

Please indicate the training methods employed in the implementation of training programmes at Starlife, by ticking [√] in the space provided.

5. Orientation [ ] 6. Apprentice training [ ] 7. Job Rotation [ ]

8. Coaching [ ] 9. Lecture method [ ] 10. Role playing [ ]

11. Vestibule training (duplicating on-the-job situations in a classroom) [ ]

12. Please indicate if there are any other methods used for training employees at your work place……..

Training methods stipulated in the company's policy

Please indicate the training methods stipulated in the company's training policies, by ticking [√] in the space provided.

13. Orientation [ ] 14. Apprentice training [ ] 15. Job Rotation [ ]

16. Coaching [ ] 17. Lecture method [ ] 18. Role playing [ ]

19. Vestibule training (duplicating on-the-job situations in a classroom) [ ]

20. Please indicate if there are any other training methods stipulated in the policies……

……

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Benefits of Training to the organisation

Please, indicate the extent to which you agree or disagree with each of the following statements as to what Starlife seeks to achieve with its training programmes, by ticking [√] in the appropriate space provided.

21. An increase in productivity **Yes** [ ] **No** [ ]

22. A decrease in employee turnover **Yes** [ ] **No** [ ]

23. An increase in employee efficiency **Yes** [ ] **No** [ ]

24. Employee ease to adapting to new technology **Yes** [ ] **No** [ ]

25. An increase in competitiveness **Yes** [ ] **No** [ ]

26. An increase in employee motivation **Yes** [ ] **No** [ ]

27. A decrease in employee supervision needs **Yes** [ ] **No** [ ]

Please, indicate the extent to which you agree or disagree with each of the following statements as to how the organisation has benefitted from training programmes, by ticking [√] in the appropriate column.

SA = Strongly Agree **A** = Agree **N** = Neutral **D** = Disagree **SD** = Strongly Disagree

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	STATEMENT	SA	A	N	D	SD
28	There has been an increase in productivity					
29	There has been a decrease in employee turnover					
30	There has been an increase in employee efficiency					
31	Employees adapt to new technology easily					
32	The organisation has become more competitive					
33	Employee motivation has increased					
34	Training has decreased employee supervision needs					

Challenges faced by management in relation to training

Please indicate the extent to which you agree or disagree with each of the following factors as to the challenges you encounter in relation to training programmes implementation, by ticking [√] in the appropriate space.

SA = Strongly Agree **A** = Agree **N** = Neutral **D** = Disagree **SD** = Strongly Disagree

	FACTOR	SA	A	N	D	SD
35	Labour mobility					
36	Time factor					
37	Cost involved					
38	Uniqueness of every employee					

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39. Please indicate if there are any other challenges faced by management in relation to training

……

……

……

……

Thank You

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APPENDIX B

UNIVERSITY OF CAPE COAST

DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

Questionnaire for Sales Executives

Dear Respondent,

This is a study on the Training of Human Resources at Starlife Assurance Company Limited, Cape Coast. It is in partial fulfilment of a requirement for the award of an academic certificate. I would be grateful if you could answer this questionnaire for me. This is purely for academic purposes and your response will be treated with the severest confidentiality and anonymity. Thank you in advance for your time and co-operation.

Biographical Data

Please tick [√] or write as appropriate in the spaces provided.

(1) **Gender**: Male [ ] Female [ ]

(2) **Age**: i) 18 - 30 years [ ] ii) 31 - 40 years [ ] iii) 41 - 50 years [ ]

iv) 51 - 60 years [ ]

(3) How long have you worked with Starlife?

i) 1 – 5 years [ ] ii) 6 – 10 years [ ] iii) 11 – 15 years [ ]

(4) What is your highest educational qualification?

i) G.C.E. 'O' Level/SSSCE [ ] ii) G.C.E. 'A' Level [ ] iii) Diploma [ ]

iv) HND [ ] v) First Degree [ ] vi) Master's Degree [ ]

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vii). Other, Please Specify

……..…….

Training Methods

Please indicate the training methods used in the training programme(s) you have attended by ticking [√] in the appropriate column.

	TRAINING METHOD	Yes	No	Not sure
5	Orientation			
6	Apprentice training			
7	Job Rotation			
8	Coaching			
9	Lecture method			
10	Role playing			
11	Vestibule training (duplicating on-the-job situations in a classroom)			

12. Please indicate if there are any other methods that are employed

……

……

……

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Benefits of Training to Sales Executives

Please, indicate the extent to which you agree or disagree with each of the following statements as to how you have benefitted from training programmes, by ticking [√] in the appropriate column.

SA = Strongly Agree **A** = Agree **N** = Neutral **D** = Disagree **SD** = Strongly Disagree

	STATEMENT	SA	A	N	D	SD
13	Training has increased my productivity					
14	Training has increased my efficiency					
15	Training has made adapting to new technology easy					
16	I feel more motivated to work					
17	Training has decreased my supervision needs					

18. Please indicate if there are any other ways you have benefitted from training programmes at your work place

……

……

……

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Challenges faced by sales executives in relation to training

Please indicate which of these factors reflect the challenges you encounter in relation to training at your work place by ticking [√] in the appropriate space.

	FACTOR	Yes	No	Sometimes
19	Training method(s) used do not enhance understanding			
20	Training is only focused on achieving short term goals of the organisation rather than seeking to develop employees overtime			
21	Language used for training does not enhance understanding			
22	Training periods are too short			

23. Please indicate if there are any other challenges in relation to training at your work place

……

……

……

Thank you

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