

**UNIVERSITY OF EDUCATION, WINNEBA**

**EXAMINING THE IMPACT OF TRAINING AND DEVELOPMENT ON  
EMPLOYEES PERFORMANCE: A CASE STUDY SOME SELECTED  
NATIONAL HEALTH INSURANCE SCHEME OFFICES WITHIN THE  
KUMASI METROPOLIS**



**AKUGRI ABRAHAM**

**AUGUST, 2017**

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KUMASI METROPOLIS**

**BY**

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**A Dissertation in the Department of Management Studies, Faculty of Business  
Education, submitted to the School of Graduate Studies, University of  
Education, Winneba in partial fulfillment of the requirements for award of the  
Master of Business Administration (Human Resource Management and  
Organizational Behaviour) Degree.**

**AUGUST, 2017**

## DECLARATION

### STUDENT'S DECLARATION

I, (Akugri Abraham) declare that this Thesis / Dissertation with the exception of quotations and references contained in published works which have all been identified and duly acknowledged, is entirely my own original work, and it has not been submitted, either in part or whole, for another degree elsewhere.

SIGNATURE.....

DATE.....

### SUPERVISOR'S DECLARATION

I hereby declared that the preparation and presentation of this work was supervised by me in accordance with the guidelines for supervision of dissertations as laid down by the University of Education, Winneba.

NAME OF SUPERVISOR: Prof. Gabriel Dwomoh

Signature.....

Date.....



## ACKNOWLEDGEMENTS

In the course of writing this dissertation, many people have made significant contributions without which would have been difficult in not impossible to accomplish this write up. First and foremost, I would like to express my deepest appreciation to my supervisor, Prof. Gabriel Dwomoh for his patience, motivation and immense knowledge throughout the conduct of this study. I could not have imagined having a better advisor and mentor for my MBA study.

Besides my supervisor, my sincere thanks goes to Rev. Dr. Joseph Mbawuni, senior lecturer, accounting department, UEW-K for his unflinching support and continuous encouragement throughout my years of study, this accomplishment wouldn't have possible without him. Thank you Daddy.

Last but not least, I will like to thank my family: my parents, my brothers and sister for their invaluable contributions throughout my life academic in general and not forgetting my pastor, Rev. Timothy Kere, for his spiritual support.

Finally, I will like to thank all staff of the National Health Insurance Authority's satellite offices Manhyia, Bantama, Subin and Nkawie for sacrificing their time to respond to the questionnaires and personal communications I had with them.

## **DEDICATION**

This work is dedicated to my parents.



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## ABSTRACT

The purpose of the study was to measure the impact of training and development on employees' performance measuring the impact from some selected district offices of the National Health Insurance Scheme. Specifically, the objectives of the study were to establish the benefits that training and development of employees had on NHIS operations, to assess the effectiveness of the training and development programmes implemented by the NHIS for its employees and finally to recommend strategies that can be used to improve training and development programmes of employees at NHIS. This study followed the positivist world view accordingly quantitative methodology was adopted. The study employed non probability sampling and specifically purposive sampling was used to select the study participants. Subsequently, the study used the Krejcie and Morgan (1970) sampling table to determine the sample size for the 150 population size. Based on the table, the sample size for the study stood at 108 with a 95% confidence interval and 5% error of margin. The study distributed 108 questionnaires to employees of the district offices of the Manhyia, Bantama, Subin and Nkawie National Health Insurance Schemes. From the questionnaires distributed, a total of 85 completed questionnaires were returned to the researcher. Out of these retrieved questionnaires, 79 were usable for analysis giving an effective response rate of 77.45%. Data was subsequently analysed using descriptive statistics such as Mean and Standard deviation. Findings from this study revealed that most of the respondents were of the view that the training and development programs organized by NHIS did not take into accounts the personal needs of the participants that is its employees, on this score it is recommended that the management of NHIS should take into consideration the personal needs of its employees when developing future training and development programs

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

A more fascinating predisposition about training and development of the workforce was made by Kuan Chongtzu, a great man of China. He says, “If you wish to plan for a year: sow seeds, if you wish to plan for ten years; plant trees. If you wish to plan for a life time; develop men”.

Historically the concept of training and development of employees within organizations can be traced as back as the 1950s when General Electric commenced its Crotonville Management Development Institute aimed as training its workforce (Gerbman 2000 as cited in Jehanzeb & Bashir, 2013). Likewise, in the early years of 1960 MacDonald’s copied the concept and came out with its version called Hamburger University aimed at training its employees and franchisees (Jehanzeb & Bashir, 2013). Similarly, JC Penny, countrywide wholesale departmental store, developed a virtual university to support the employees to get abilities and skills as required by their jobs (Garger 1999). Tires Plus, tire retailer based on Minnesota, on the other hand established Tires Plus University to augment its employee’s skills and leadership development (Jehanzeb & Bashir, 2013). Hence, the concept of training and development of organizational workforce is nothing new within the business circles.

According to McConnell (2004:67), “Line managers, supervisors and workers are often taken for granted and not recognized by senior management as important players in the operations of the organization.” The author again posits that human

being in organizations cannot be seen as just mere cogs; rather, they also have pertinent issues in both on and off the job, which inhibit their performance thereby making them ineffective in their job duties.

Interestingly, McConnell (2004:239) was quick to add that business entities that have an investment perspective about its human resource management, view training as an opportunity to increase its employee's long-term productivity. Training may also be viewed as a solution to a number of problems, such as substandard quality resulting from skills deficiencies and the voluntary turnover of employees seeking more rewarding jobs. It may also reduce the involuntary turnover of employees who are terminated because of skills deficiencies and may provide a means of preventing skills obsolescence.

Obi-Anike and Ekwe (2014) established that the human resource is the basis of all resources and it plays a key role in converting all other resources that mankind would have to rely on for their sustenance. Therefore, how well an organization or state develops and employ its human resource are vital in deciding how well an organization becomes a leader in its field or a follower (Obi-Anike & Ekwe, 2014).

Another intriguingly view shared by Obi-Anike and Ekwe (2014) is that the human resource element is the most critical asset of every institution. For instance, they buttress their claim from the earlier views of Comma (2008), where Comma underscored that although in the developed and industrial economies the use of automation and artificial intelligence is at its peak, yet human resource is still viewed as the critical determinant in organizational sustainability. Therefore, training and development holds the key to unlock employees' potential growth and development opportunities to achieve a competitive edge over its competitors. In this context,

organizations ought to train and develop their employees to their fullest advantage in order to enhance their effectiveness (Devi & Shaik, 2012).

Equally Hamid (2011) held similar views when he posits that organizations with more progressive people-oriented policies have excelled, leaving the competition behind. To the author this is because when organizations invest in people, in their training, what they get in return is higher skill and greater competence that helps improves employees' morale and productivity.

Moreover, since performance of an employee is determined by factors like knowledge, skill and abilities. Training and development provides employees with the required knowledge, skills and abilities to do a job better than before (Devi & Shaik, 2012). Training is a tool to fill skills gap and accordingly firms should use it wisely to improve employee productivity.

It has equally been reported that few employees have the requisite skills, knowledge, abilities and competencies (SKAC) needed to work. As a result, many require extensive training to acquire the necessary SKAC to be able to make substantive contribution towards the organizations growth (Barron & Hagerty, 2001). In order to sustain economic growth and effective performance, it is important to optimize the contribution of employees to the aims and goals of the organizations.

In a developing country like Ghana, training and development of the human resource will be highly needed in almost all business organizations since companies within these continents are mostly faced with fierce competition from start-ups and multinational organizations (Ezeani & Oladele, 2013).

The enumerated literature clearly shows the impact training and development could have on workforce performance. Accordingly, this work seeks to investigate how

training and development have impacted on employees' performance at the Ghana National Health Insurance Scheme.

## 1.2 Statement of Problem

Ghana introduced National Health Insurance Scheme (NHIS) as a health policy intervention to replace the „cash and carry system“ in the year 2003. This „mandatory“ scheme was to replace the „fee-for-service“ financing system and to ensure that people in Ghana have financial accessibility to quality basic health care services. Nevertheless, after 8 years of its implementation challenges such as long waiting time, inadequate information on NHIS benefit package and drug list and poor attitude of NHIS staff were identified as the key issues inhibiting the intervention ability to impact positively on the beneficiaries (Duku, Alhassan & Nketiah-Amponsah, 2011).

In an attempt to remedy these challenges the then Chief Executive of the National Health Insurance Authority (NHIA), Mr Sylvester A. Mensah, in the year 2013 disclosed in a management retreat held at Elmina in the Central Region, that the National Health Insurance Scheme (NHIS) in the year 2013 will introduce series of activities to address the scheme deficiencies (Daily Graphic, „NHIS to introduce biometric ID cards“, February 12, 2013).

Also Mr Mensah added that the scheme would be re-branded in order to align itself with its new vision and mission statements it seeks to achieve. However, he made it clear that to achieve these management initiatives, a couple of training and development programmes would be organized for both the district schemes and the regional officers in order to make their skill relevant and capable to address all the

situational challenges that are likely to occur in the course of the new look the scheme seeks to portray (Daily Graphic, „NHIS to introduce biometric ID cards“, February 12, 2013).

Admittedly huge sums of resources have gone into these new initiatives nevertheless, no thorough empirical studies have been conducted to measure the impact with which the training and development programmes had on the employee’s performance after the various training and development interventions.

However, as argued by Truitt (2011) several studies have suggested a direct relationship between training and development and employee performance (see for e.g., Becker & Gerhard, 1996; Davenport, 2006; Bowling, 2007; Allen, 2010; McDowall & Saunders, 2010; Elnaga & Imran, 2013) nonetheless, the researcher maintained that there is little empirical support for these claims. Truitt (2011) attributed the weaknesses in these studies to the fact that these studies have failed to provide such empirical support thus, measuring the impact after a specific training and development program.

Accordingly, this study seeks to provide that empirical support by measuring how the training and development programs organized by NHIS prior to the introduction of the biometric cards impacted on its employee’s performances. Therefore, the main problem of this research is to measure how the various training and development programmes implemented by the NHIS during its rebranding period in the year 2013 impacted on its employee’s performance.

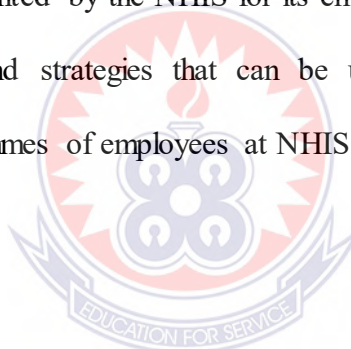
#### **1.4 Purpose of the Study**

The primary objective of the study is to measure the impact of training and development on employees' performance.

#### **1.5 Objectives of the study**

The following are the research objectives:

1. To examine the impact of the training and development programmes organized NHIS on employee's performance.
2. To assess the effectiveness of the training and development programmes implemented by the NHIS for its employees.
3. To recommend strategies that can be used to improve training and development programmes of employees at NHIS.



#### **1.6 Research questions**

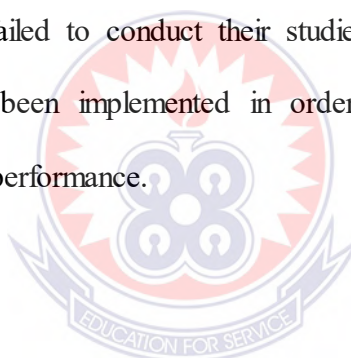
To achieve the aforementioned objectives, the following research questions are enlisted:

1. What is the impact of the training and development programmes on employee's performance?
2. How effective were the training and development programmes implemented by the NHIS for its employees?
3. What strategies can be used to improve training and development of employees of at NHIS?

### **1.7 Significance of the study**

The purpose of the study was to find out the effects the training and development intervention had on NHIS employees' performance. Accordingly, findings from this study will assist management of NHIS to ascertain whether the training and development programmes they implemented during the year 2013-2014 had any effect on its workforce performances. Nevertheless, whether the study results establish a positive or negative impact or not findings will assist management of NHIS to know how best they will implement future training and development programs in order to achieve its expected results.

Additionally, findings from this study will address some deficiencies in the literature where most of the studies failed to conduct their studies after a specific training and development activities have been implemented in order to know how well it really impacted on its employee's performance.



### **1.8 Limitation of the study**

Admittedly extra measures will be taken in order to ensure that the propose study will be free from any possible deficiencies nevertheless, there are other activities or aspects of the study that the researcher will have little or no control over and likely to affect the outcome of the study.

For example, the study will rely on questionnaire items as its data collection instrument, therefore the respondents in their attempt to answer the questionnaire may consciously or unconsciously skew their responses to a certain direction which may affect the reasonability of the study findings



A final limitation is that participation in this study is voluntary and some members will choose not to participate.

### **1.8.1 Delimitation of the study**

The scope of the study will take a cross sectional approach. The study area for this thesis will come from some selected NHIS offices within the Kumasi metropolis in the Ashanti region of Ghana. The study population will be taken from employees of the Manhyia, Subin and Bantama NHIS offices respectively.

### **1.9 Organization of the Study**

The study is organized into five chapters. Chapter One is made up of Introduction which looks at the Background of the Study, Statement of the Problem, and Research Questions. Others include Purpose of the Study, Limitations of the Study, Delimitations of the Study, and Organization of the Study. Chapter Two deals with the review of the related literature while Chapter Three covers the Methodology adopted for the study. Chapter Four focuses on Results and Discussions while finally, Chapter Five looks at the Summary of Findings, Conclusions and Recommendations.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

The study seeks to measure the impact of training and development on employees' performance using the National Health Insurance Scheme as the institutional context. Moreover, this chapter commences with the definition of the various concepts related to training and development, followed by the theoretical framework that will guide the study and finally empirical review on the relationship between training and development and employee performance will likewise be looked at within this chapter.

#### 2.2 Definition of concepts

Monappa and Saiyadain (2008) viewed training as "the teaching or learning activities carried out by an institution with the primary aim of helping its workforce to acquire knowledge, skills, abilities and attitudes in order to apply at their job. Hence, it seeks to increase the knowledge and skill of a worker in order to enable the employee has the relevant capabilities perform their job roles more efficiently. On this premise training ought to be seen by managements as a long term investment in its human resource since it is through this process that employees' obsolete skills can be replenished.

Appiah et al. (2013) on the other hand viewed training as organized organizational activities aimed at imparting information and/or instructions to improve the recipient's performance or to help him or her attain a required level of knowledge or skill.

Additionally, Dessler (2008) quite shared the same predisposition of Appiah and colleagues (2013) when he viewed training as the means of giving new or current employees the skills they need to perform at their various jobs.

However, the various definitions given by the likes of Appiah et al. (2013), Dessler (2008) and Monappa and Saiyadain (2008) presuppose that training are run with the purpose of aiding employees to improve upon their obsolete skills or skill deficiency. Hence, one could argue that training is meant for upgrading employee's skill gap.

In the reverse, development entails preparing employees for higher responsibilities in the foreseeable future. Accordingly, Ezeuwa (2009) viewed development as the use of human resources to quantitatively change employee physical and biological environments to his benefits or ever seen as involving the introduction of new ideas into the social structure and causing alterations on the patterns of the organization and social structure. To Daniels (2003) development simply refers to the act of making employees grow in tandem with an organizational growth so that they can be well prepared for available higher positions within the future.

Notwithstanding how these authors have viewed the two concepts differently from each other's too have sought to view the concept as synonymous to one another. For instance, authors like (John, Cartada & James, 2002; McNamara, 2008; Parce & Robinson, 2009) all viewed training and development as techniques used to transfer to the employees' relevant skills, knowledge and competence to improve employees' performance on current jobs and future assignment.

Admittedly training and development has most often times been regarded as a one concept, however, the said worldview appears to be an error on the part of the scholars. Equally this said error has been well perpetrated in some academic lines as

well as the corporate life cycles since in most instances it has been seen as one activity or the same function with no conscious effort to separate the two functions from each other.

Most importantly the focus of training is to address pressing needs thus skill deficiency on the part of an employee and moreover participation is mandatory and likewise the participation is meant for all employees (Noe, 2008). In contrast development is more self-directed and requires self-motivation to explore and find ways for career and personal development (Noe, 2008). Accordingly, the concept development cannot be said to be the same as training.

Additionally, viewing the two concepts as different from each other has likewise been affirmed by Armstrong (2009). For example, he explained development as initiatives aimed at acquiring new knowledge and skills that help to progress into some future job requirements whereas training are activities that are spearheaded by an organization to transfer some skills or competencies to its employees to enable them perform better in their current job positions.

### **2.3 Theoretical framework**

This study seeks to draw its theoretical foundation from the Social Exchange Theory (SET) of Homans (1961), Blau (1964) and Emerson (1962; 1972). This theoretical orientation is based on earlier philosophical and psychological orientations deriving from utilitarianism on the one hand and behaviourism on the other hand.

Cropanzano and Mitchell (2005) argued that Social Exchange Theory is among one of the most influential conceptual paradigms for understanding workplace behaviour. Its wide usage can be traced as far back as the 1920s (e.g., Malinowski, 1922; Mauss,

1925) and has gradually spread its adoption into several other disciplines such as anthropology (e.g., Firth, 1967; Sahlins, 1972), social psychology (e.g., Gouldner, 1960; Homans, 1958; Thibault & Kelley, 1959), and sociology (e.g., Blau, 1964). Homans (1961 as cited in Cook & Rice, 2003) defined SET as the exchange of activity, tangible or intangible, and more or less rewarding or costly, between at least two persons. Cost was viewed primarily in terms of alternative activities or opportunities foregone by the actors involved. Accordingly, social exchange involves a series of interactions that generate obligations between parties.

The social exchange theory (SET) asserts that when organization takes care of its employees, there are social exchange relationships which motivate employees to improve their work behaviour and output (Cropanzano & Mitchell, 2005). In this setting taking care of employees will be synonymous to the training and developing programmes the employer will have for its employees. When such interaction occur employees feel obligated to repay the organization with improved performances in areas like producing quality goods, improved customer services, low customer complaints and reduced employee's absenteeism and involuntary turnover rate.

Similarly, Karatepe (2012) confirmed similar reciprocity effect when his research observed that employees who are well trained and developed at most often times dedicate their physical, emotional and cognitive resources to perform their jobs well than their counterparts who did not experience similar training and development initiatives. Equally, studies by the likes of Gong, Chang and Cheung (2010) and Glover and Butler (2012) which sought to measure how training and development impact on employee's performance relied on the SET to measure its reciprocity effect on employees output. Their studies opined that trained employees use their creative personal judgment more effectively and provide fair and quick services to customers.

Considering this rule of reciprocity, organizations are improving their performance through efficient training and development programmes aimed at improving employee's skill set. On this score this study seeks to examine how training and development through the theoretical underpinnings of SET impact on employee's performance through the reciprocity effect.

Additionally, a recent study by Nawaz, Hassan, Hassan, Shaukat and Asadullah (2014) also in their attempt to measure training and development impact relied on this theoretical foundation to measure how training and development affect employees' performance by measuring this effect from the manufacturing sector of Pakistan.

Accordingly, this study will be guided by the theoretical framework of the Social Exchange Theory to measure how institution training and development programmes impact on employees' performance.



## **2.4 Purpose of Training and Development**

Quinn, Anderson and Finkelstein (1996) held that the main reason behind organizational training and development is to equip employees in knowledge, skill mastery and other behavioural changes that will ensure employees exhibit positive attitude towards their work duties. Equally Gusdorf (2009) on his part asserts that due to the changing needs within business operations as well as ever increasing trade liberalization policies many organization has seen training and development as the only antidote that can assist them to adapt to these organizational and environmental changes.

Interestingly, McNamara (2008) has identified the following reasons as the main reasons why organizations have training and development programmes for its

employees. The author identified issues such as the need to increase employees' satisfaction with their jobs, increase efficiencies in business processes, increase employees' capacity to adapt to new technologies and methods and finally the ability to create a pool of readily available and adequate replacements for personnel who may leave or move up in the organization ladder.

Katcher and Snyder (2003) on their part identify issues such as capital improvement, morale improvement and ability to adapt to situational changes as the main reasons why most organizations undertake training and development programmes. To them capital improvement means investing in the skills and knowledge of the workforce in order to make them capable in handling recurring business issues or challenges. Katcher and Snyder (2003) again added that since firms tend to spend a lot of cash in upgrading their plants and equipment it becomes imperative for the organization to equally train its employees so that they can optimally use the acquired infrastructure. Hence, without capital improvement employee's skill set will in no time become obsolete and irrelevant for pressing business challenges.

Katcher and Snyder (2003) further viewed moral improvement as the training programme that focuses on the attitudes and behaviours of the workforce. The purpose is to instil in them positive work ethics that will propel efficiency and effectiveness of job outcomes. Accordingly, employees feel strong sense of belonging when they see that their employer invest in them through institutional training and development programmes.

Likewise, Saleem and colleagues (2011) held similar views to that of Katcher and Snyder when they argued that through training and development programmes

organizations are able to improve their workforce motivation, confidence, behaviours and self-esteem.

For instance, (Wilson, 2000) made a fascinating argument behind the rationale behind employee training programmes. Wilson (2000) posits that firms that are willing to spend resources on their employees have a rippling effect on employees' motivation since they will perceive this gesture to mean that their employer cares about their future growth. Notwithstanding this perceived benefit an employee could attach to its organizational training and development programmes, the actual effect of any training and development programme are geared towards organizational outcomes in the long run but not necessarily towards employees' development.

More so, Wagner (2000) corroborated Katcher and Snyder (2003), Saleem and colleagues (2011) and Wilson (2000) position when they established that organizations that were providing training and development programs for their employees achieved high level of employee satisfaction and low employee turnover at the same time.

Interestingly, (Wagner, 2000) further postulated that on the face value salary and benefits plays an important part in selecting and keeping of employees; however, employees will always assess the opportunities that are available for them to acquire new/additional skills, to get challenging task, and likewise acquire personal and professional development. Therefore, meeting these needs augment employee confidence level, self-esteem and job gratification in employees (Nunn, 2000).



## **2.5 Types of Training**

Kempton (1995) asserts that comparatively organizational training programmes fall into two categories namely: on-the job and off-the job techniques. Nevertheless, this does not suggest that a particular training category will be mutually exclusive from the other. Therefore, this presupposes that the decision to select a particular training format will be informed by several factors viz; the skill gap to be filled or addressed, the job description, the employee present qualification and the challenges faced by the employee in performing his/her job. Hence, an institution can choose to use the two broad training categories concurrently within a particular training initiative. Accordingly, the two types of training will be looked at in the preceding sections.

### **2.5.1 On-the-Job training**

According to Adamu (2008) on-the-job training is designed to impart knowledge of the job by working under an experienced employee. Yawson (2009) on the other hand sees on the job training as the form of training that is delivered to employees while they perform their regular jobs. In this way, they do not lose time while they are learning. After a plan is developed for what should be taught, employees should be informed of the details. The trainer or the experienced worker teaches and advises the trainee on specific methods and techniques of doing the job. In some instances, the trainee is required to acquire work skills by watching the master or the trainer. The trainee is learning and at the same time working, although the trainee's output will not be much. On-the-job techniques include orientations, job instruction training, apprenticeships, internships and assistantships, job rotation and coaching. It has been argued by most scholars that on-the-job training approach is most often unsystematic and implemented in a trial and error concept. Notwithstanding its unsystematic nature, Baum and Devine (2007) were of the view that it is better for the organizations to give

their employees on the job training because it is cost-effective and saves organization time. Besides, it helps their employees learn in a practical way.

### **2.5.2 Off-the-Job training**

Off-the job training is a process of acquiring skill and knowledge at a location different from the employee office setting. It includes group discussion, individual tutorials, lectures, reading, training courses and workshops (Kempton, 1995). It permits individuals to leave their place of work for a different location. Its advantage includes, the trainee's ability to concentrate, analyze past behaviors and reflect on what has been successful and what has not (Okanya, 2008). It has generally been accepted that this type of training offers an opportunity to impart knowledge and skills that can be learnt or practiced in a safer and conducive atmosphere.

Kempton (1995) underscored that if training is conducted in an organized and systematic way it should be able to develop new attitudes and experiences that contribute to the success of the organization, improve employee morale which would translate to better performance and greater productivity and create a psychological climate which orients the activities of each employee towards achieving the goals of the organization.

## **2.6 Training and Development Methods**

According to Obi-Anike and Ekwe (2014) there are various training methods that any organization may choose to use depending on the objective the implementing organization seeks to achieve. For instance, some of the widely used training methods include, induction/orientation, apprenticeship, career development, management

development, lectures, role playing, audio visuals, job rotation, programme learning, etc. Therefore, some of these training and development methods will be looked into.

Firstly, lecture as one of the training methods seeks to present training material verbally and are used when the goal is to present a great deal of material to many people (Yawson, 2009). Though in terms of its cost benefit analysis it has proven to be very cost effective than other forms of training methods, nonetheless, it is seen as a one-way communication type and therefore may not be the most effective way to train employees. Also, it is hard to ensure that the entire audience understands a topic on the same level; by targeting the average attendee you may under train some and lose others. Despite these drawbacks, lecturing is the most cost-effective way of reaching large audiences.

According to Yawson (2009) role playing and simulation are training techniques which seeks to bring realistic decision making situations to the trainee. With this training method problems and alternative solutions are presented for discussion among participants. This concept of training is built on the old norm that there is no better way of training than experiencing it by recipient. Experienced employees can describe real world experiences, and can help by developing plausible solutions to address the simulations tasks. This method is cost effective and mostly used in marketing and management training initiatives.

Another form of training is the audiovisual methods such as television, videotapes and films which have proven as one of the most effective means of providing real world conditions and situations in a short time (Yawson, 2009). One advantage of this method is that the presentation is the same no matter how many times it's been played or delivered. This is not true with lectures, which can change as the speaker is

changed or can be influenced by other external factors or constraints. The major deficiency with the audiovisual method is that it does not give room for feedback or information sharing between the learner and the speaker during viewing session nor does it allow for changes in the presentation for different audiences.

Also, job rotation on the other hand involves moving an employee through a series of jobs so that he or she can get a good feel for the tasks that are associated with different jobs (Yawson, 2009). It is usually used in training for supervisory positions. The employee learns a little about everything. This is a good strategy for small businesses because of the many jobs an employee may be asked to do.

Last but not the least apprenticeships being one of the training methods seek to develop employees who can do many different tasks (Yawson, 2009). They usually involve several related groups of skills that allow the apprentice to practice a particular trade, and they take place over a long period of time in which the apprentice works for, and with, a senior skilled worker. Apprenticeships are especially appropriate for jobs requiring production skills. Internships and assistantships are usually a combination of classroom and on-the-job training. They are often used to train prospective managers or marketing personnel.

Finally, career development is a training and development method which main purpose is to ensure an ongoing acquisition or refinement of skills and knowledge, including job mastery and professional development, coupled with career planning activities. Job mastery skills are those that are necessary to successfully perform one's job (Obi-Anike & Ekwe, 2014). Professional development skills are the skills and knowledge that go beyond the scope of the employee's job description, although they may indirectly improve job performance.

## 2.7 Employee Performance

There is no doubt that employees are the building blocks of an organization. As argued by Hameed and Waheed (2011), the most value adding possessions (assets) available to any firm, business, or organization are its workforce. The performance on part of the workforce is the driving force behind the survival of any business entity. Further, they added that well performing employees contribute to the efficiency and effectiveness of the organization. On this score employee's performance is essential for organizations and making strategies to improve performance and measuring it from time to time are a basic step that is to be taken to improve organizational performance. Without desired performance results, it is of no use continuing to invest in training processes and projects.

According to Rohan and Madhumita (2012) employee performance is the measure of output per unit of input economically or is the log of net sales over total employees.

Imran and Tanveer (2015) on their part viewed employee performance as the set of employee behaviour, results, and outcomes that come after completing the job tasks using certain competencies and that are measured through different metrics.

Two types or dimensions of performance are being given by Aguinis (2006): Tasks Dimension of Performance (includes all those work activities that allow the completion of tasks in a job); Contextual Dimension of Performance (includes all those behaviours that make an employee act responsibly toward the organization). Hence, employees' performance is the output of their effort either in terms of quantity of goods produced or the quality of services rendered.

### 2.7.1 Measuring Employee Performance

According to Imran and Tanveer (2015) employee performance are measured by employing multi-dimensional approaches based on the organizational preferences and the performance management system an institution uses in its operations. The institution performance management system identifies the performance measures for employees thus, the criteria to quantify and calculate the level of performance. Kaplan and Norton (1992, as cited in Glaveli & Karassavidou, 2011) argue that one of the employee's measurement approaches thus, business score card convert the mission and strategic vision of the firms into measurable metrics that can assist organizations to effectively measure and quantify performance of their workforce against the established metrics.

Equally scholars like Dessler (2005), Aguinis (2006), and Dessler and Varkkey (2010) have identified other methods that can similarly be used to measure the performance of employees. For instance, approach such as alternate ranking (i.e. where employees are ranked from best to the worst performer), graphic rating (rank employees based on the score won in the list of traits included on the rating graph), paired comparisons (making pairs of employees by deciding on certain traits then measuring the individuals' standing on each trait and declaring who is better), forced distribution (employees are to be ranked on predefined criteria), critical incidents (manager notes down the incidents of critical importance both good and bad and then evaluate the employee), and behaviourally anchored rating scale (it uses a combination of rating methods and critical incidents). These methods are selected by supervisors based on the evaluation policies of the organization. Also the selection of a particular measurement method is mostly informed by the performance management system that is being used in an organization.

Aguinis (2006) on his part also identified three basic approaches to performance measurement thus, approach of traits, approach of behaviour and approach of results. Approach of traits deals with the measuring of the various characteristics an employee ought to possess before he/she can effectively perform his task. Approach of behaviour on the other hand deals with evaluating the ways employee uses to carry out his/her job. Approach of results that is implemented at the end of the year deals with evaluating the employees based on achievement of targets.

## **2.8 Relationship between Training and Development and Employees**

### **Performance**

The relationship between training and development and employee's performance has been mixed within the literature. Some studies have reported a positive impact whereas some studies have on the other hand established a negative. Accordingly, this section seeks to present some of these studies findings within the human resource literature.

Griffin, (1978) Ajibade, (1993), Adeniyi, (1995) and Arikewuyo (1999) made a vivid argument to the benefit that training and development has on employees' performance. They postulated that through training and development initiatives employees are able to acquire more and new knowledge and develop further skills and techniques to function effectively on their job schedules. Among other schools of thoughts that highlighted the usefulness of training on employees' performance are Akintayo (1996), Oguntimehin (2001) and Graig (1976). They on their part established that training and development has a significant relationship with employees' productivity as well as quality work outcomes.

Also their studies reported that through organizational training and development initiatives workers improve their skills, knowledge, understanding and attitude; enhance the use of tools and machine; reduces waste, accidents, turnover, lateness, absenteeism and other overhead costs, eliminates obsolescence in skills, technologies, methods, products, capital management etc.

More so, an earlier study that still demands enumeration because of its value was the study of Brown and Read (1984). It revealed that the earlier Japanese companies' success in the earlier parts of 1980s was highly influenced by the training and development programmes the Japanese firms gave to their workforce. Hence, it comes as no surprise when Japanese automobile players such as Toyota, Nissan and Honda were able to outclass their American counterparts thus, Ford, GMC and Chrysler in their own backyard with fuel efficient vehicles during the 1990's and early 2000's.

Equally Ekaterini, Galanou and Constantinou-Vasilios (2009) opined a strong positive relationship between employees' performance and institutional training and development initiatives. Ekaterini et al. (2009) further attributed this positive relationship to the fact that through training and development programmes management were able to tailor programmes that addressed employees' deficiencies in their job functions.

Hamid (2011) likewise reported a significant relationship between employee's performance and training and development programmes. Hamid (2011) argue that it is through this human resource function that organizations get in return a higher skill and greater competence that helps improve morale and productivity concurrently.

Furthermore, the organizational commitment or "the relative strength of an individual's identification and involvement in a particular organization" (Pool & Pool,



2007) depends on largely on the training and development programs an institution implements.

Cheng and Ho (2001) indicated that adequate training produces marked improvements in employee communication and proficiency of performances as well as extending retention time.

Moreover, an intriguing study about the impact of training and development on employees' performance was the study done by Adams (1989) and Gordon (1977). They reported that when training programs targeted at improving communication skills among co-workers, the understudied institutions witnessed an increase in its profit as well as improved working relationships among the workforce. For instance, the authors assert that employees with good communication skills gather more information concerning procedures and technologies related to job performances, thus assuming greater accountability and subsequent responsibility, both of which affect employees' proficiency.

Rowden and Shamsuddin (2000) and Rowden and Conine (2005) posited that the most thoroughly trained employees are able to satisfy the needs of their customers than those that are not trained properly.

Additionally, the works of Habib (2015) established a strong positive relation between training and development of employees and job performance using employees of Bahria town of Pakistan as the study sample.

Likewise, the study of Sultana (2012) concluded that if organizations invest in the right type of training programmes, it enhances employee performance as well as competencies and skills.

The study results of Asfaw, Argaw and Bayissa (2015) equally corroborated the earlier findings of Sultana (2012) where his work established a statistically significant relationship between training and development and employees' performance.

Finally, the studies of AzaraShaheen (2013) and Muhammad Imran (2015) similarly revealed a significant positive association between training and development and employee's performance within some selected the firms in Pakistan.

## **2.9 Empirical Review**

This section seeks to discuss previous works that investigated the impact between training and development and employee's performance within the human resource management literature.

Firstly, the study of Imran and Tanveer (2015) sought to measure the impact between training and development and employee's performance using six representative banks of Bahawalpur (i.e. Bank Alfalah Limited, Muslim Commercial Bank, Habib Bank Limited, Allied Bank Limited, National Bank of Pakistan, and Bank of Punjab) as the study sample. The study relied on questionnaire items as its data collection instrument. The study established that

training and development had a positive impact on worker's job knowledge, work quality and quantity, functional skills, and their motivation and loyalty and these are all linked to their performance either strongly or moderately but in a supporting direction. Hence, the study concluded that training and development had a positive impact on employees' performance in the understudied banks of Pakistan.

Admittedly the study of Imran and Tanveer (2015) sought to measure the relationship between training and development and employees' performance. However, it notes while to mention that their research sought to follow the same trajectory in the literature that has been lamented upon over and over again that the relationship between training and development and employee performance seem to always take a route of fiction but not of an exact impact. The reason for this assertion is that their study was not carry out with a fore knowledge of knowing beforehand whether there have been some specific training initiatives at the understudied institutions. Hence, the impact the study realized lack empirical backing to substantiate this statistic effect. Accordingly this study seeks to address this deficiency within the literature by conducting this study right after a training programme to ascertain whether the training and development programme had an effect on the employees' performance afterwards.

Again the study of Obi-Anike and Ekwe (2014) on their part sought to establish the impact between training and development and organizational effectiveness using some selected public sector institutions in Nigeria as the case study. The study distributed sixty-six (66) questionnaire items and at the end retrieved 55 questionnaire items from the respondents. The data were subsequently analysed using both descriptive and inferential statistic thus using frequency, chi-square, Pearson's correlation and linear regression to analyse the study data. The finding indicated that there is positive relationship between training and development and organizational effectiveness.

Although this study is somehow similar to the present study notwithstanding this the two studies cannot be viewed to measure the same effect. For instance, this study

seeks to measure the impact from the perspective of the employee but not from the employer perspective hence the two studies are different from each other.

Likewise, the study of Raza (2014) investigated the relationship between training and development strategies and its impact on organizational performance. The study context was employees of oil and gas sector of Pakistan. The study used questionnaires items as the data collection instrument and more so analysed its dataset on inferential statistics. The finding of the study revealed the situation of training and development in Pakistan and further showed that majority of the employees were satisfied with the strategic nature of their institution training and development initiative.

Similarly, the works of Raza (2014) sought to follow the same line of Obi-Anike and Ekwe (2014). Hence, his study is totally different from what this current study seeks to achieve.

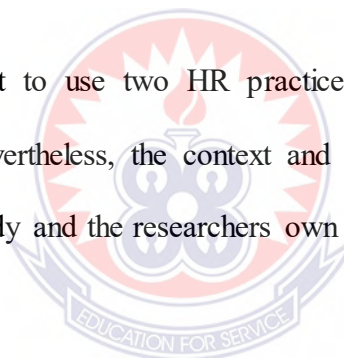
Furthermore, Asfaw et al. (2015) work focus was to determine the impact of training and development on the employees' performance and effectiveness at District Five Administration Office, Addis Ababa, Ethiopia. Their study employed cross sectional institutional based quantitative research method. Data were collected using Likert scale tool where 100 questionnaire items were distributed to the study participants. After the distribution ninety-four (94) of the questionnaires were retrieved representing a response rate of 94%. At the end, the study results posited that training and development had a significant positive relationship with employee performance and effectiveness.

Although this study objective is quite similar with the current study purpose nonetheless the context upon which Asfaw and colleagues study was carried out is different from the researcher study context thus Ghana.

Therefore, findings from this study will be different from that of Asfaw et al (2015) hence; this study will provide additional insight to the human resource literature.

Finally, the study of Saifalislam, Osman and Al Qudah (2014) examined the impact of Human Resource Management (HRM) practices (i.e. using recruitment and selection as well as training and development) on the organization performance of the Jordanian Public University in the Kingdom of Jordan. The research employed questionnaire items which were administered through a survey approach. The collected data were analyzed using SPSS. The analysis of the study results indicated that recruitment and selection as well as training and development significantly correlated with the organizational performance of the Jordanian Public University.

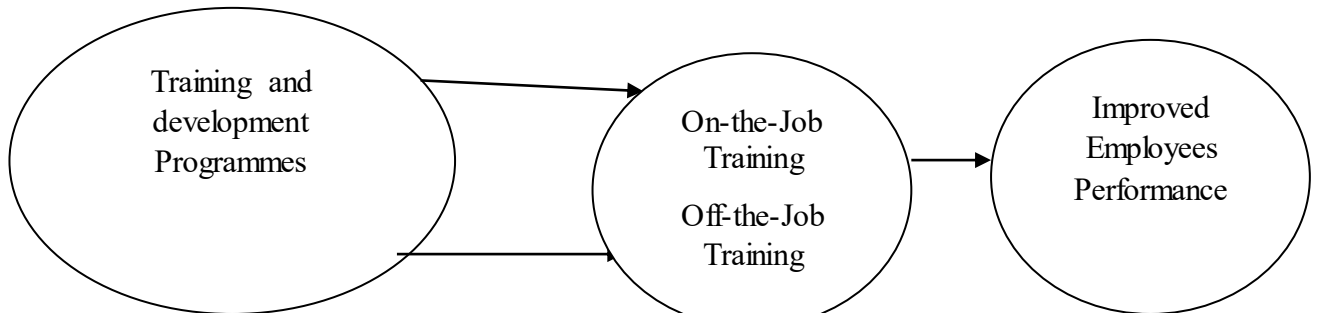
Interestingly this study sought to use two HR practices which in a way make their attempt quite refreshing. Nevertheless, the context and the target of the measurement impact make that of their study and the researchers own different from each other.



## **2.10 Conceptual Framework**

Conceptual framework is a visual or written product which seeks to explain either graphically or in a narrative format main antecedent to be studied, the key factors, concepts, or variables and the presumed relationships among them (Miles & Huberman, 1994). Therefore, a conceptual framework presents the relationship that exists between the independent and dependent variables. The conceptual framework of this study is based on the study variables thus training and development being the independent variable and employees' performance being the dependent variable. A conceptualization of the relationship between the independent variables and the dependent variable is illustrated in Figure 2.1.

**Conceptual framework for the Study**



**Figure 2.1 Framework for analysing the impact between training and development and employees' performance**

**Source: Author's construct, 2017.**



## CHAPTER THREE

### METHODOLOGY

This chapter discusses the research design used in this study. It equally reviewed the basic research approaches available thus, quantitative and qualitative research approaches. Thereafter the chapter discussed the method opted for in this study and its justification. The research design is examined followed by a discussion of population, sampling methods and data collection procedures. The chapter ends with a discussion on how the data gathered were analyzed.

#### 3.1 Research Design

According to Kumar (2011) a research design is a procedural plan that is adopted by the researcher to answer its research questions validly, objectively, accurately and economically. Accordingly, through a research design a researcher decides for himself and communicate to others his decisions regarding what study design he proposes to use, how he is going to collect information from the study respondents, how he is going to select the respondents, how the information is going to be collected, analysed and finally communicate the study findings.

De Vaus (2001) underscored that when deciding on the research design, two important factors must be taken into consideration; the choice between theory testing and theory building; and the types of research questions. These factors enable a researcher to identify whether his work will adopt a quantitative or qualitative approach.

Kumar (2011) added that with qualitative research the main emphasis is to understand, explain, explore, discover and clarify situations, feelings, perceptions,

attitudes, values, beliefs and experiences of a group of people. Hence, the study designs are often based on inductive reasoning rather than deductive logic and besides are flexible and emergent in nature, and are often non-linear and non-sequential in their operationalization.

In contrast with quantitative research, the measurement and classification requirements of the information gathered demand that the study designs ought to be more structured, rigid, fixed and predetermined in their use to ensure accuracy in measurement and classification. Importantly as this study seeks to achieve accuracy with regards to its measurements and likewise ensure valid results the study employed quantitative research design as it guarantees less flexibility and much control thus checking the researcher against any possible bias.

Bryman and Bell (2007) underscored that quantitative research deals with the collection of data and ascertaining a relationship between theory and research findings. Positivists' theorists further assert that quantitative method ensures objectivity, due to the distance maintained between the observer and the observed (McGovern, 2009). As this study seeks to follow positivist view, quantitative methods are best suited. Also, in reviewing previous studies that has been carried out in the area measuring how training and development impacted on employees' performance most of the studies involved used quantitative methods (see for example, Griffin, 1978; Ajibade, 1993; Adeniyi, 1995; Arikewuyo, 1999; Ekaterini et al., 2009; Hamid, 2011; Sultana, 2012; Azara Shaheen, 2013; Muhammad Imran, 2015).

Besides, it is essential that the researcher is completely objective and do not try in any way to influence a study with his predisposed values and assumptions (Burns & Grove 1993). As the researcher wants objective and valid research findings,



quantitative research is best suited as it can minimize the risk of any possible bias, something which can seriously threaten the validity of any study.

In spite of quantitative research ability to ensure objective and valid findings scholars like (Lincoln & Guba, 1994; Polkinghorne, 1983; Ponterotto, 2005) were sceptical about its promise. To them quantitative research in all variations, is useful and valuable, but it is sometimes limited because it neglects the participants' perspective within the context upon which the study or enquiry is been undertaken. Nevertheless, the quantitative methodology is viewed by the researcher as the best approach as this approach will enable the research to address its research objectives more adequately than a qualitative research approach.

### **3.2 Population of the Study**

The target population is the group of individuals that possess the information required by the researcher and about which inferences are to be made (Malhorta & Birks, 2007). The most important thing in defining the target population is the precise specification of who should and who should not be included in a study sample (Churchill & Iacobucci, 2002; Malhorta & Birks, 2007). Employees from four National Health Insurance Schemes thus; Manhyia, Bantama, Subin and Nkawie constituted the study population.

The employees at the health insurance range in job type from skilled labour to office clerks and administrative workers. The skilled staff employees are made of field officers, drivers and data entry personnel. The administrative staffs on the other hand are made up of District managers and the various line managers. Upon the researcher's preliminary field work visit, it was established that the total employees

for the four schemes stood at 150. Therefore, the population size for this study was 150.

### **3.3 Sample and Sampling Techniques**

A sample is a portion serving as a basis for estimates of the attributes of the whole (Concise Oxford English Dictionary, 11<sup>th</sup> Edition). The purpose of sampling is to secure a representative group which will permit the researcher to gain information about a population (Ng'ethe, 2013). However, since a sample would have to be working within the four enlisted National Health Insurance Schemes before an individual can qualify to be part of the study sample the researcher employed purposive sampling technique in selecting the sample for the study. Cohen et al. (2007) argued that there is little benefit in seeking a random sample when most of the random samples may be largely ignorant of particular issues and unable to give relevant information on subject under inquiry, in this case a purposive sample is vital. Hence, the decision to use purposive sampling is valid since it provides the researcher the better option in choosing samples that have the right information the study seeks to understudy. However, to obtain the required sample size representative of the employees, a table developed by Krejcie & Morgan (1970) was used. From the table, a population of 150 gives a sample size of 108 with 95% confidence level and 5% error of margin. Therefore, the sample size for this study is 108.

### **3.4 Research Instruments**

According to Pope (2000) cited in Musah and Nkuah (2013), research instrument are the tools namely; questionnaire, interview schedule, observation and other forms of techniques the researcher uses to obtain information from the subjects under enquiry.

Since the study was guided on the principles of quantitative research design, this study used questionnaires items as its main data collection instrument.

This method of data collection was employed since the researcher needed to ensure that the responses from respondents will be fair and objective as this approach does not permit the researcher to have any influence on respondents' response. It is important that valid opinions and attitudes were given, and surveys are known for not influencing or manipulating answers given.

More so, questionnaire instrument has numerous advantages for example Polit and Hungler (1999) asserts that questionnaire is less expensive than other forms of data collection methods and besides results can be achieved within the shortest possible time since it does not take respondents much time to complete. Also, since questionnaires are mostly completed at the discretion of the respondents, evidence suggests that most respondents prefer this method than other data collection methods due to the privacy and the convenience it provides. Besides, they added that questionnaires reduce bias or faults which could be caused by the researcher's attitude.

Notwithstanding the above enumerated benefits, questionnaires measuring instrument has some weaknesses with regards to its implementation. For example, Bryman and Bell (2007) held that questionnaires don't provide the opportunity to probe further or explore deeper to understand the reason behind a respondent position with regards to a specific item. Equally in instances where a respondent cannot read and write it implies the researcher will have high non-response rate at the end to the data collection exercise. However, in the context of this study this situation will not be

apparent since all the respondents are literate and for that matter can read and write and respond accordingly.

Validity is described as the ability of the data collection instrument to measure what it is supposed to measure whereas reliability is the instrument's ability to consistently and accurately measure the concept under investigation (Wood, Ross-Kerr & Brink, 2006).

In order to ensure that the research instrument was reliable, a thorough theoretical study of training and development construct was reviewed before the questionnaires were eventually developed.

Also, to further ensure the validity of the measuring items, the questionnaires were designed carefully by ensuring that the items developed related to the theories and concepts used. Moreover, it was pre-tested with the Jacobu National Health Insurance employees to have a pre-knowledge of how the employees understood the measuring items before the final questionnaire were eventually drafted and distributed to the main respondents.

### **3.5 Data Collection Procedures**

Questionnaires were sent out to employees of the District Offices of the Manhyia, Bantama, Subin and Nkawie National Health Insurance Schemes to enable the researcher have vivid insight into the problem under study. The questionnaire was the major instrument used in the study since it was less expensive way to gather data from a large number of respondents and also required less skill for information.

The administration of the questionnaire was done by the researcher through personal visits to the district offices on five consecutive times. Also, service personnel at Manhyia office upon discussion volunteered to assist in the questionnaire administration which made it quite easier to retrieve most of the distributed questionnaires at that scheme. This technique of going through the offices with a familiar colleague of theirs offered the researcher the opportunity to gain free access to most of the offices without having to explain much before being allowed to administer the questionnaires. Questionnaires were given to respondents four days prior to the collection so that they could get ample time to go through. Finally, prior approval was sought from the various schemes heads before the questionnaires were eventually given to respondents to respond to.

### **3.6 Data analysis**

Kumar (2005) argued that raw data obtained from a research is meaningless unless it is changed for the purpose of decision-making. Data analysis usually involves reducing the raw data into a manageable size, developing summaries and applying statistical inferences.

The empirical analysis for the present study aims at examining the impact of training and development on employees' performance. The data collected were keyed into the IBM Statistical Package for Social Sciences (SPSS) version 20.0 and the result of the study was analyzed on the basis of descriptive statistics and Pearson correlations analyses.

### 3.8 Summary

This chapter has provided a detailed explanation of the methodological approaches used in the study. The survey is positioned within the positivists' research paradigm and accordingly, research strategies related to quantitative research were followed. The questionnaire was used as the main data collection method, and its development followed the rigorous procedures recommended by Churchill and Iacobucci (2002) and Su and Parham (2002), respectively. Central tendency and Pearson correlation analysis were used to answer the proposed research questions.

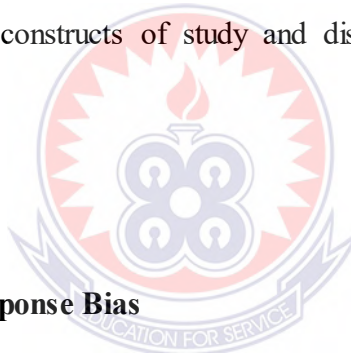


## CHAPTER FOUR

### PRESENTATION AND ANALYSIS OF DATA

#### 4.1 Introduction

This chapter focuses on the descriptive analysis of the final data collected from the survey and summarizes the basic statistics in relation to the respondents' demographic profile and the other constructs of the study. The IBM Statistical Package for Social Sciences (SPSS) version 20.0 was used for the descriptive analysis of the data. The chapter is structured into two sections. The first section presents the response rate and the demographic characteristics of the study respondents. The second and final section looked at the measurement constructs of study and discussed the findings in relation to the research objectives.



#### 4.2 Response Rate and Response Bias

The study distributed 108 questionnaires to participants of four National Insurance Schemes or district offices within the Ashanti region namely; Manhyia Sub-Metro National Health Insurance Scheme, Bantama National Health Insurance Scheme, Sub-metro National Health Insurance Scheme and finally Nkawie district National Health Insurance Scheme. From the questionnaires distributed, a total of 85 completed questionnaires were returned to the researcher. Nonetheless, of these retrieved questionnaires, 79 were usable for analysis giving an effective response rate of 77.45%. According to Baruch and Holtom (2008) the average response rate for surveys in management and behavioural science research ought to be around 52.7%,

hence based on Baruch and Holtom views the response rate is clearly adequate for the study data analysis.

### 4.3 Demographic Profile of Sample

The demographic profile of the survey respondents is presented in Table 1; age, gender, educational qualification and the positions the respondents held in their respective district offices.

**Table 1:** *Demographic Profile of Survey Respondents*

Demographic variable	Category	Frequency	Percentage
Gender	Male	42	53.2%
	Female	37	46.8%
Age	25-35 yrs	36	45.6%
	36-45 yrs	34	43.0%
	46-55 yrs	8	10.1%
	Above 50	1	1.3%
Education	WASSCE/SSCE	9	11.4%
	Diploma/HND	46	58.2%
	Bachelor's degree	16	20.3%
	Master's degree	8	10.1%
Position	Management	19	24.1%
	Non-managerial	60	75.9%

**Source:** Author's fieldwork, 2017.

Note: Sample (Gender, N= 79, Age, N=79, Educational qualification, N=79, Position =79)

The demographic profile of the survey respondents in Table 1 show that 42 of the respondents thus, 53.2% were male and 37 of the participants constituting 46.8% were female. As to the age of the respondents, more than half of the respondents 70(88.6%) were between the ages of 21-40 years and the remaining fell within the age ranges of



41-50 years as well as those whose ages fell beyond the 50 years' category. More so, for the educational level of the respondents, results from Table 1 shows that 11.4% of the respondents had WASSCE/SSCE academic qualification, 58.2% had Diploma/HND educational qualification, 20.3% also had Bachelor's degree respectively and 8 of the respondents representing 10.1% had Master's degree. In total, 19(24.1%) of the respondents worked in managerial positions whereas large chunk of the respondents thus 60(75.9) worked in non-managerial positions. It is equally to note that having received responses from workers working within managerial and non-managerial positions solve the response bias which most often times become evident when a study gathers its field data solely from one segment of the study sample.

#### **4.4 The benefits that Training and Development had on National Health**

##### **Insurance Operations**

The aim of this study item was to measure the gains that NHIS enjoyed post the training and development programs it organized for its employees across its various district offices. Hence, respondents rating on the benefits NHIS witnessed in relation to their employees and organization performance have been presented in Table 2.

**Table 2: Benefits of Training and Development Programme**

Responses	SD	D	N	A	SA
	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)
Did the training and development programs conducted at this organization helped NHIS to achieve its organizational objectives to a greater extent	-	1(1.3%)	2(2.5%)	48(60.8%)	28(35.4%)
I have received both financial and non-financial rewards after attending Training and development programs at this organization.	4(5.1%)	14(17.7%)	5(6.3%)	43(54.4%)	13(16.5%)
There has been distinct improvement in me after attending the Training and development programs.	-	-	5(6.3%)	55(69.6%)	19(24.1%)
Those who have been trained have witnessed greater performance and effectiveness than those not trained so far.	-	4(5.1%)	4(5.1%)	47(59.5%)	19(24.1%)
NHIS Training and development programs enhanced participants' knowledge, skills, attitude and experience.	-	2(2.5%)	11(13.9%)	44(55.7%)	22(27.5%)
Those who have attended Training and development programs at this organization have been promoted at a faster rate than those untrained	17(21.5%)	22(27.8%)	12(15.2%)	22(27.8%)	6(7.6%)
Training and development programs conducted here resulted into increased employee output and profitability of the organization	-	-	11(13.9%)	46(58.2%)	22(27.8%)
Training and development programs conducted here reduced absenteeism, complaints, grievances and skills obsolesce.	4(5.1%)	10(12.7%)	17(21.5%)	39(49.4%)	9(11.4%)

**Source: Author's fieldwork, 2017.**

Results from Table 2 showed that on the issue of whether the training and development programs organized by NHIS helped the understudied district offices to achieve its organizational objective to a greater extent, it became evident that majority of the respondent's ratings on this item thus, 48(60.8%) fell within the agreed score. That is, they agreed to the effect that the understudied district offices witnessed achievement of their district objectives on a greater extent. Equally 28 of the respondents representing 35.4% strongly agreed that this impact was realized at their district office. Hence, to this cross section of the study respondents they were very emphatic on their responses that is strongly agreed to the realization of this effect after the training and development programs at their district offices.

In contrast a small segment of the respondents held a contrary view as to what the earlier respondents held. On this score, a little over 1% disagreed on this item. That is, they did not witness the realization of their organizational objectives on a greater extent after their district offices training and development programs. Interestingly, a little over 2% of the respondents could neither agree nor disagree as to whether this effect became apparent after they undergone training and development programs at their district office.

Moreover, findings from this study is consistent with the earlier works of Rowden and Shamsuddin (2000) and Rowden and Conine (2005) which established in their respective studies that institutions that organized training and development programs for its employees witnessed achievement of their organization objectives subsequently after the training and development programs.

Similarly, findings from this study corroborate the works of McNamara (2008) which established that through training and development initiatives organizations are able to

increase their efficiencies thereby resulting into the attainment of organizational objectives.

However, with the second item, it sought to measure from the respondents whether they received both financial and non-financial rewards after participating in training and development programs. Generally, results from Table 2 show that most of the respondents scoring on this item fell within the agreed rating. That is 43 of the respondents constituting 54.4% agreed that they have received both financial and non-financial rewards after participating in a training program organized at their district office. Clearly, this revelation is positive as evidence in the literature suggests that when participants know upfront that they are likely to receive benefits from their organization training programs whether through rewards such as citation for their participation or financial rewards linked to their improved performance after the training programs it incentivized future participants to take their organization training programs serious. For instance, Taylor (2000: 455) nicely put it in this way, „training and development that can be added to the employees“ résumés are big ticket items in terms of compensation plans“.

More so, on the same item a little over 16% of the respondents agreed that they have enjoyed both financial and non-financial rewards after they participated in their organization training program.

In the reverse, 14 of the respondents representing 17.7% held a varied opinion. To them they disagreed to the realization of these benefits. Specially, 5.1% of the participants totally disagreed to receiving any financial and non-financial rewards after attending a training and development programs held at their district office. Interestingly, a little over 6 per cent of the respondents could neither agree nor

disagree to receiving such package after participating in training and development program at their branch.

The third item under this construct was to ascertain from the participants whether after the training and development programs at their district office, there has been distinct improvement in the participants afterwards. Evidently, result from Table 2 show that most of the participant's ratings on this item fell within the agreed rating. For instance, on this item 55 of the respondents representing 69.6% agreed that they have seen distinct improvement in themselves after undergoing a training program at their District Office. Similarly, 24.1% of the respondents were very definitive in their responses on this item too. To them they strongly agreed that they have witnessed distinct improvement in their performance after undergoing a training and development program at their district scheme.

However, a small percentage points of the respondents thus, 6.3% were not able to tell whether they have seen distinct improvement in themselves or not after participating in their district training program. Moreover, results from Table 2 show none of the respondents disagreed nor strongly disagreed to not have seen distinct improvement in themselves after participating in their district training and development programs. Admittedly, this revelation is quite encouraging since in principle training and development initiatives intent is ensure better performance or improvement in participants after the training program.

On this score, findings from this study is in tandem with the earlier works of Kempton (1995) which underscored that employees stand to see distinct improvement in themselves after participating in training and development programs at their organizations. Kempton (1995) held that these distinct improvements result into the

development of new attitudes, experiences and improved employee morale which translate to better performance and greater organizational productivity.

The subsequent measuring item was „item 4“ which sought to ascertain from the respondents whether those who were trained have experienced greater performance and effectiveness than those who were not trained. On this item result from the study showed that a large percentage of the respondents thus, 47(59.5%) agreed that this has been the case in their district office. This suggests that most of the study participants agreed that employees who were trained in their district schemes have experienced greater performance and effectiveness than those who were not trained.

Interestingly, 24.1% were even more definitive on this item when asked to give their observation on this occurrence. To them they strongly agreed that this has been the case in their district office. That is, they were of the firm believe that employees who were trained have performed more effectively and greatly than those who were not trained.

Nevertheless, a little over 5% of the respondents remained neutral in their rating. That is, they neither agreed nor disagreed to have witnessed such effect in those who participated in their institution training and development programs. Likewise, the same percentage points of the respondents disagreed. To them this was never experience in their branch.

On this premise, findings from this study concur with the studies of Rowden and Conine (2005) which revealed that trained employees are able to satisfy the needs of their customers than those who may not have been trained. Equally results from this study affirm the works of Katcher and Snyder (2003) which established that trained

employees were always found to perform better after the training programs than those who were not included in the training program.

Additionally, on whether NHIS training and development programs enhanced participants' knowledge, skills, attitude and experience, results from Table 2 show that most of the respondents' ratings on this particular item fell within the agreed score. On this item, 44(55.7%) of the respondents agreed that the training and development programs organized by NHIS has enhanced participant's skills, knowledge, attitude and experiences. Equally a little over 27% of the respondents were very definitive in their responses. To them they strongly agreed that NHIS training and development programs have enhanced participants' skills, knowledge, attitude and experiences after the training exercise.

In spite of this high level of agreement by most of the respondents on this item, 11 of the participants constituting 13.9% could neither agree nor disagree to the realization of these phenomenon by the participants after participating in their organization training and development programs.

Again, a small segment of the respondents held contrary opinions to the earlier views expressed by majority of the respondents. That is 2.5% of the respondents completely disagreed that the training and development programs organized by NHIS did not in any way enhanced the participant's skills, knowledge, attitude and experiences.

Findings from this study is consistent with the earlier studies of Saleem et al. (2011) which reported that through training and development programmes organizations are able to improve their workforce skills, confidence, behaviours, competencies and experiences. Likewise, findings from the study correspond to the works of Obisi (2011) which posited in his study that training and development programs enhance the

skills and performance level of employees who participated in training programs organized by their employer.

The sixth item under this measuring item was to establish from the respondents on whether employees who attended training and development programs have been promoted at a faster rate than those who were not part of the training programs. Intriguingly, results from the study showed that majority of the respondents rating on this item fell with the disagree rating as well as the strongly disagree rating. For instance, 22(27.8%) respondents disagreed as well as 17(21.5%) likewise strongly disagreed on this item. That is to them this effect was not evident at their district scheme offices.

However, only a small segment of the respondents thus 22(27.8%) agreed to this. Equally a little over 7% of the respondents strongly agreed that at their district offices employees who participated in their organization training and development programs have somehow been promoted at a faster rate than those who were not part of the training.

Also 12 of the respondents representing 15.2% of the sample were neutral in their scorings. To them they neither agreed nor disagreed to the realization of this phenomenon at their organization.

Results from this study item contradicts the earlier claim made by the respondents when most agreed that employees who participated in their organization training and development programs received both financial and non-financial rewards afterwards. This suggests that more studies will be required to understand what exactly caused this phenomenon.



Accordingly, findings from this study is inconsistent with the earlier works of Wagner (2000) which postulated that employees after organization training programs tends to enjoy more profession progression that these promotions than employees who were not part of the training programs.

The last but not the least item under this construct was to establish whether the training and development programs conducted at their district offices have led into increased employee output as firm's profitability. Evidently, results from the study showed that majority of the respondents agreed that their organization training and development program has increased employees output as well as improved their firms' profitability concurrently. On this item 46 of the respondents constituting 58.2% said this. Interestingly, 27.8% of the respondents were even more definitive in their responses. To them they strongly agreed that employees output as well as the firm's profitability have increased after the training and development programs implemented at their organization.

However, a small segment of the respondent could neither tell whether employees output or firm's profitability have been increased after the training program held at their district offices. On this item 13.9% of the respondents said this.

Moreover, none of the respondents disagreed nor strongly disagreed on this item. That is no respondent rating fell within the disagreed rating or the strongly disagreed rating.

On this score, findings from this study affirm the works of Adeniyi, (1995) and Arikewuyo (1999) whom both reported that through training and development initiatives employees are able to acquire more and new knowledge and develop further skills and techniques to function effectively on their job schedules. Samely,

results from this study corroborate the findings of Sultana (2012) who opined in his work that when organizations invest in the right type of training programmes, it enhances employee competencies and skills hence resulting into improved work output.

More so, findings from this study confirm the works of Obi-Anike and Ekwe (2014) which established that training and development resulted into firms' profitability among some selected public sector institutions in Nigeria.

Finally, the last item under this construct was to ascertain from the respondents whether the training and development programs organized by NHIS reduced absenteeism, customer complaints, grievances and employee's skills obsolesce. Evidently, results from Table 2 show that most of the respondents agreed that through NHIS training and development programs, bad institutional habits such as absenteeism, customer complaints, grievances and skills obsolesce were reduced. On this score, 39(49.4%) of the respondents agreed to the realization of this effect whereas 9(11.4%) of the study sample equally strongly agreed to the attainment of these effects.

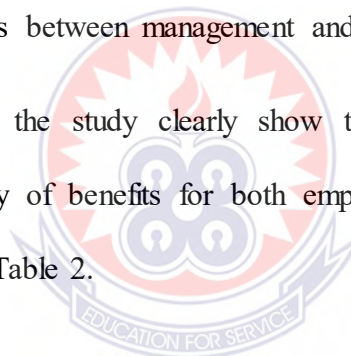
In contrast, a small segment of the respondents thus 12.7% disagreed. To them their district offices training and development program did not result in the reduction of employees' absenteeism, customer complaints, grievances and skills obsolesce. Equally 5.1% of the respondents were also very definitive in their responses. On their part, their rating fell within the strongly disagreed rating.

More so, 21.5% of the respondents were not able to tell as to whether these effects were becoming evident after their district offices training and development programs. To them their rating fell with the neutral score.

Findings from this study affirm the works of Akintayo (1996), Oguntimehin (2001) and Graig (1976) which espoused that through organizational training and development programs workers reduced lateness, absenteeism and other overhead costs and equally eliminates obsolescence in skills.

Similarly, results from this study affirms the views espoused by Cheng and Ho (2001) and Constantino and Merchant (1996) when both posited that training and development initiatives are necessary components for a successful conflict management system. For instance, they held that training and development programs aimed at training employees on available conflict resolution mechanisms are able to build employees capacities to know the processes to take in order to seek redress whenever there are grievances between management and employees.

To sum up, findings from the study clearly show that training and development programs have a wide array of benefits for both employees and employers judging from the results obtained in Table 2.



#### **4.5 Assessing the Effectiveness of the Training and Development Programs**

##### **Implemented by NHIS**

The purpose of this study construct was to assess how effective the training and development programs implemented by NHIS were able to assist NHIS employees to deal with its technological changes that took place at the time (i.e. the introduction of the new biometric registration exercises). Accordingly, respondents rating about the effectiveness of NHIS training and development programs have been presented in Table 3.

**Table 3: Effectiveness of the Training and Development Programs**

Responses	To a great extent	To some extent	Not sure	To a little extent	Not at all
	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)
Did NHIS training and development programs helped employees to work adequately with the new biometric devices.	40(51.9%)	20(26.0%)	10(13.0%)	7(9.1%)	-
Did NHIS training and development programs enabled NHIS employees deal effectively with all the customers' complaints that came about as a result of the new biometric devices.	17(22.1%)	36(46.8%)	14(18.2%)	10(13.0%)	-
In your view were all the training and development programs well-tailored to meet the organizational needs during the introduction of the biometric registration exercise.	14(18.4%)	39(51.3%)	5(6.6%)	15(19.7%)	3(3.9%)
In your view will you say the training and development programs were adequate to address all your personal needs?	13(16.9%)	26(33.8%)	9(11.7%)	13(16.9%)	16(20.8%)

**Source: Author's fieldwork, 2017.**

Results from Table 3 showed that majority of the respondents were very definitive in their response when asked to indicate whether the training and development programs run by NHIS helped employees to work adequately with the new biometric devices. On this item 40(51.9%) said to a great extent the training and development programs helped the employees to work adequately with the new biometric devices. Likewise, 20 of the respondents representing 26% though agreed to this effect but were not very definitive were compared to the views shared by the earlier respondents. To them the

training and development programs organized by NHIS to some extent enabled the respondents to work adequately with the new biometric devices.

Similarly, a small segment of the respondents said to them the training and development to a little extent helped them to adequately work with the new biometric devices introduced by the scheme. In contrast 10 of the respondents representing 13% could neither tell whether the training and development programs organized by NHIS enabled employees to adequately work with the new biometric devices.

Secondly, on whether the training and development programs enabled NHIS employees deal effectively with all the customers' complaints that came about as a result of the new biometric devices, it became evident that majority of the respondents though agreed on this item but were not very definitive in their ratings. Thus, 36 of the respondents representing 46.8% held that to some extent the training and development programs organized by NHIS enabled them to deal effectively with all the customers' complaints that accompanied the biometric registration exercise. However, 17(22.1%) of the study respondents were very definitive in their responses. That is to them the training and development program organized NHIS to a great extent enabled employees to deal effectively with all the customers' complaints that came about as a result of the new biometric devices.

Also, 13% of the respondents though agreed to the realization of this effect at their district schemes nonetheless, their rating fell within the scoring of to a little extent. In the reverse, 18.2% of the respondents were not sure in their rating. To them they cannot tell whether the training and development programs implemented by NHIS led to this effect.

Also on the third item which on the other hand sought to measure whether all the training and development programs being organized by NHIS were well-tailored to meet the organizational needs during the introduction of the biometric registration exercise, it became evident that majority of the respondents scoring on this particular item fell within to some extent rating. That is, 39 of the respondents representing 51.3% level of agreement fell within to some extent rating. This suggests that though they agreed that NHIS training and development programs were well-tailored to meet the organizational needs during the introduction of the biometric registration exercise, nonetheless they were not very absolute in their responses when compared to the other counterparts whose scoring fell within to great extent rating.

However, 18.4% of the study participants held a contrary view. To them their agreement was very definitive. That is, they largely agreed that to a great extent the branch training and development programs were well tailored to meet the organizational needs during the introduction of the biometric registration exercise.

Nevertheless, a little over 19.7% of the respondents rating fell within to the little extent rating. That is to them the training and development were very minimal in meeting all the organizational needs during the introduction of the new biometric devices.

Interestingly, a small segment of the respondents could neither have agreed nor disagreed whether the District schemes training and development programs were adequately tailored to address all their organizational needs during the biometric registration exercise. Thus, 6.6% of the respondents rating fell within the not sure rating. In contrast, 3 of the respondents representing 3.9% held that to them their

branch training and development program did not in any way met all the organizational needs during the introduction of the biometric devices.

Finally, having established the extent to which the training and development were well tailored to address all the organizational needs of the understudied branches during the biometric registration exercise, the last item under this measuring construct was to ascertain whether the training and development programs organized by NHIS took into accounts the individual needs of the participants. That is whether the training and development programs were adequate to address all the personal needs of the participants.

On this item a large segment of the respondents rating fell within to some extent rating. That is though they agreed that the training and development programs were adequate in meeting all the personal needs during the biometric exercise nonetheless, they were not all that definitive in their responses.

On the contrary, 13(16.9%) of the respondents were very definitive in their responses. That is to say their level of agreement fell within to a great extent rating. Meaning this segment of the respondent strongly agree that the training and development programs organized at their scheme level prior to the introduction of the biometric devices were adequate in addressing all their personal needs.

Also, 16.9% of the respondents held that to them the training and development programs organized at their branch were to a little extent able to address their personal needs. Hence, to them the training and development ability to address their personal needs prior to the biometric registration exercise were very minimal.

On the contrary 16 of the study participants constituting 20.8% of the respondents were of the view that the training and development programs did not in any way

address all their personal needs. That is their rating fell within the not at all rating. Interestingly, 11.7% of the respondents were not able to tell whether the training and development programs organized by their branch during the biometric registration exercise were adequate in addressing all their personal needs.

Results from Table 3 show that largely most of the respondents were to some extent definitive in their responses as to the extent to which the training and development programs enabled the participants to adequately handle the biometric devices, to handle all the customer's complaints that arose due to the introduction of the biometric devices together with the training and development ability in addressing all the organizational needs during the biometric registration exercise.

However, same cannot be said on the training and development programs ability in addressing the participants' personal needs during the biometric exercises. This is because on this particular item the participant's responses were mixed that is situated within to some extent rating and to not at all rating.

Findings from this study suggest that generally the training and development programs though were able to meet the organizational needs that is in terms of the participants' ability to handle the biometric devices nonetheless much attention seem to not have been given to the peculiar needs of the participants. Hence the organization needs largely influenced the entire training and development processes at the expense of the employee's needs.

Findings from this study is inconsistent with the studies of McConnell (2004) which postulated that there ought to keen interest by the employer to tailor its organization training programs to address all the personal needs of the participants during the training program. For instance, the author further argued that when the training



programs take the personal needs of the participants at heart its effectiveness becomes assured or guaranteed since employees generally support the entire training programs when they observed it has their personal needs at heart.

Equally the reason for a training and development programs to take into consideration the personal needs of the participants into notice has been strongly argued by Wagner (2000) in his works. The author opined that on the face value salary and benefits plays important roles in selecting and keeping of employees; however, employees will always assess the opportunities that are available for them to acquire new or additional skills and likewise the ability of their firms training and development programs to address their personal and professional needs. Therefore, meeting these needs eventually augment employee confidence level, self-esteem and job gratification in employees (Nunn, 2000). From this argument a training and development program that fails to address the personal needs of its participants is likely to defeat its intended purpose.

Notwithstanding this observation, findings from this study concur with the views espoused by Cropanzano and Mitchell (2005) in the social exchange theory when they reported that effective organization training and development programs make employees become highly skilful and competent in dealing with all customer's complaints that arises in their job duties.

Similarly, findings from this study corroborate the works of Gong et al. (2010) and Glover and Butler (2012) when they established that adequate training and development programs build employees capacity to deal efficiently with all customer complaints that arises during their exchanges with a customer.

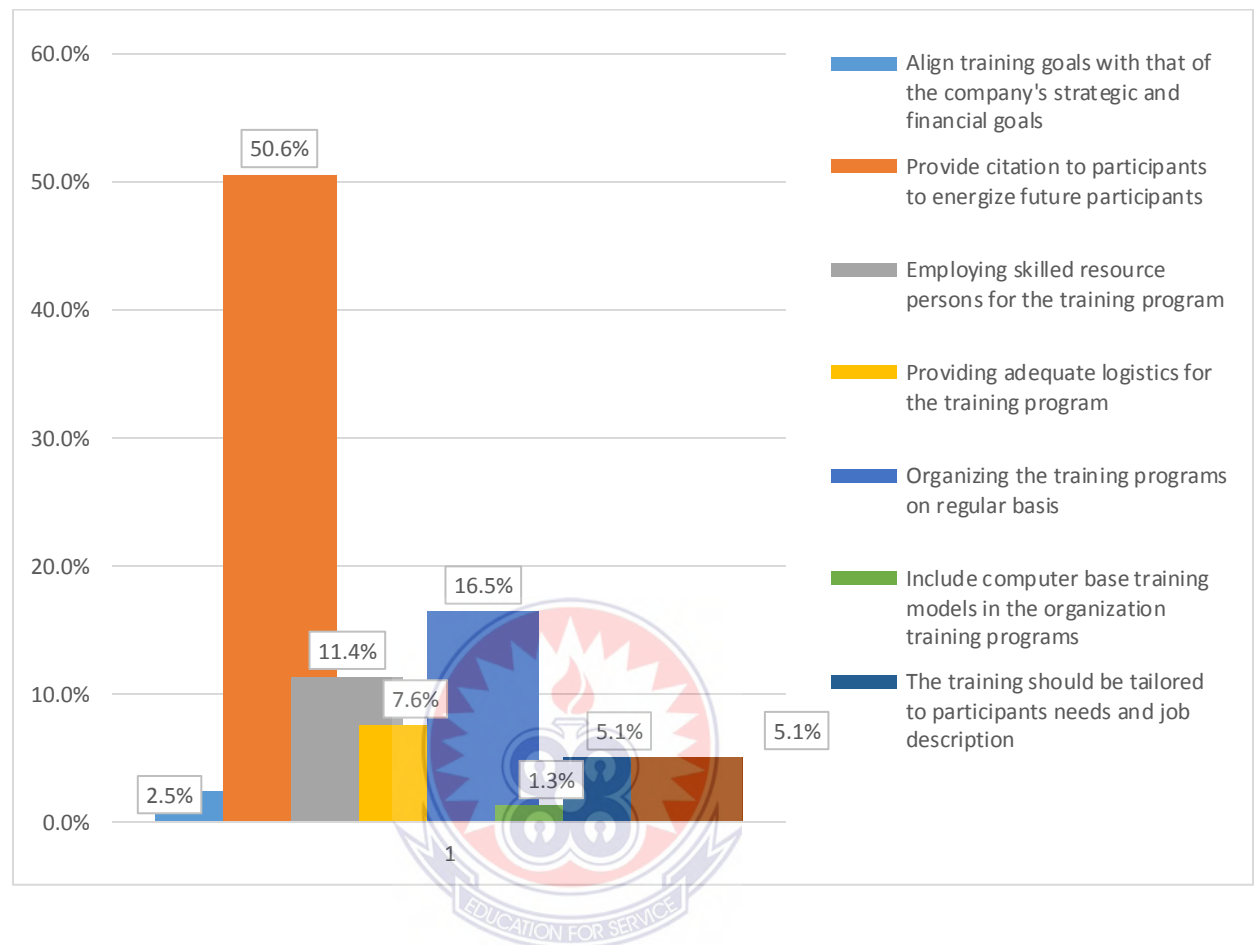
Also findings from this study confirm the earlier views shared by McNamara (2008) when he posited that training and development are used to increase employees' capacity to adapt to new technologies and methods. In this study context it became evident that the training and development programs organized by NHIS equally enabled NHIS employees to work adequately with the new biometric devices. Lastly, findings from this study confirm the earlier observation made by Katcher and Snyder (2003) that training and development becomes effective when it enables some organization's employees to adapt to situational changes within their organization setting.

From this reported observations, it can be concluded that the training and development programs of the NHIS were highly effective since evidence from the study suggests that the training and development programs organized at the various district offices enabled the employees to adapt to the technological change that took place at the time (i.e. the introduction of the new biometric cards). Hence, evidence from this study disconfirms the long held views reported by Kum, Cowden and Karoda (2014) that most training and development programmes turnout to fail in achieving its intended purpose. Within this study context the contrary was realized that it the training and development programs organized by NHIS achieved most of its objectives thus building employees capacities to deal with the new biometric devices.

#### **4.6 Measures to Improve Training and Development Programs at NHIS**

The purpose of this objective was to elicit views from the respondents on how future training and development programs organized by NHIS can become more effective than the recent ones. Hence, respondents' suggestions on ways NHIS can employ or

undertake to improve its future training and development initiatives have been presented in Figure 1.



**Fig 1:** Measures to employ to Improve Training and Development Programs

**Source:** Author's fieldwork, 2017.

In an attempt to establish from the respondents, the possible measures that can be employed by their organization to make future training and development programs more effective, the study sought to seek from the viewpoint of the respondents the measures that may have to be implemented by NHIS in its future training and development programs to make its impact more effective.

In all, eight measures were suggested by the study respondents as the recommendations that have to be followed by their organization in subsequent

training and development programs. Among all the eight measures (i.e. aligning training goals with that of the company's strategic and financial goals, providing citation to participants to energize future participants, employing skilled resource persons for the training programs, providing adequate logistics for the training program, organizing the training programs on regular basis, including computer based training models in the organization training programs, tailoring the training programs to the participants needs and job description and institutionalizing feedback mechanism in the entire training process) provision of citations to participating employees was the factor that was highly enumerated by most of the study respondents as the recommendation that ought to be implemented by their organization in their subsequent training and development program. On this item 50.6% of the respondents suggested this strategy. Interestingly one of the respondents put in this way the researcher would like to quote it directly, „provision of citation is very keen since it has the ability to motivate both participating employees as well as non-participating employees, hence participants will know that they will have something to brag about when the training programs ends whereas non-participants will equally be motivated by the citation their colleagues received for their involvement in their organization the training program“.

The views expressed by the respondents on this score affirm the earlier views expressed by Kreitner and Kinicki (2007) when they argued that, the moment employees believe no rewards will result from a training program or do not value the rewards that comes afterwards a training schedule, its effectiveness will be very minimal.

The next strategy that was enumerated by most of the respondents was the need to organize training and development program on a regular basis. On this item 16.5% of the respondents enumerated this strategy. For instance, on this item one of the participants vividly puts it in this way, „the training and development programs should be routine, that is at least done every quarter“. This can be inferred from their earlier position when majority of the participants agreed that there has been distinct improvement in them after attending their organization training and development program (see Table 2).

Equally findings from this study completely sides with the views made by Kum, Cowden and Karodia (2014) when they argued that training will be worthless if the participants regard the training program as a single event but not a routine.

The subsequent measure that was suggested by most of the respondents was the need to employ skilled resource persons for the training programs. On this item 11.6% of the participants enumerated it as one of the measures that ought to be implemented by NHIS when it wants its training and development outcomes to be highly effective.

Additionally, provision of adequate logistics for the training and development programs were suggested by 7.6% of the respondents as one of the measures that have to be ensured by NHIS in its future training and development programs.

Moreover, 5.1% of the respondents suggested that the organization should ensure that future training and development programs are tailored to the personal needs and the job description of the employees. Likewise, the same percentage points of the respondents suggested the need to institute feedback mechanism in the training process to improve future training programs.

The respondents' suggestion is consistent with the works of Kum et al. (2014) when they equally argued for the need to institutionalize feedback mechanism in organization training and development programs. They held that when organization fails to evaluate their training by providing feedback participants, workers will not be able to know about their progress, nor facilitators to understand the success of their programs.

Likewise, the recommendation made by the study sample is in line with the observation made by Perry (2007) and Kleiman (2003) when they all assert that training and development initiative will become more effective if it is well aligned with the business needs and job descriptions of participants.

However, among the eight recommendations suggested by the study respondents the one that received the least enumeration among the respondents was the suggestion to include computer training models in their training initiatives. Interestingly, this recommendation by the respondents to include computer training model in their future training programs could somehow be attributed to the age characteristics of some of the study respondents. For instance, earlier evidence from their demographic statistics show that 45.6% of the respondents fell within the age brackets of 23-35 years. Hence, this suggestion came as no surprise at all.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATION

#### 5.1 Introduction

This chapter presents the summary of the study as guided by the specific objectives, research questions and conclusions reached based on the findings and recommendations for enhancing the implementation of training and development programs as well as recommendations for additional research studies.

#### 5.2 Summary

The main problem of the study was to measure how the various training and development programs implemented by the NHIS during its technological change (i.e. introduction of biometric card registration) that took place in the year 2013 improved employees ability to deal with this new institutional change. The study draws its theoretical foundation from the Social Exchange Theory (SET) to ascertain how organization investments in employees (i.e. training and development programs) done by NHIS for its employees affected their employee's performance.

The literature review of the study was developed around these themes thus, definition of concepts, theoretical framework, purpose of training and development, types of training, training and development methods, employee's performance, relationship between training and development and employee's performance and finally empirical reviews

The target population for the study consisted of all employees working at four National Health Insurance Schemes district offices thus; Manhyia, Bantama, Subin

and Nkawie. Therefore, a projected number of 150 employees at these four district offices formed the study population. The study employed the Krejcie and Morgan (1970) sampling table to determine the sample size and accordingly the sample size of the study stood at 108 with 95% confidence level and 5% error of margin. Since the study was guided on the principles of quantitative research methodology, this study used questionnaires with a 5-point Likert scale as the data collection instrument.

With the first research questions the study found out that generally the respondents agreed that benefits such as district offices ability to achieve its organizational objectives, employees seeing improvements in their skills and performance together with participants receiving both financial and non-financial were the key benefits that the participants agreed to have received or witnessed after undergoing training and development programs at their district offices. Again with the second research question the study established that to a large extent the training and development organization programs organized by NHIS prior to the introduction of the biometric cards enabled employees to adequately work with the new biometric devices. Again under the same research question it was revealed that the training and development programs enabled NHIS employees deal effectively with all customers' complaints that accompanied the biometric registration exercise. However, with this research question it became evident most of the training programs were more tuned to the organizational needs of the district offices than the personal needs of the employees.

Moreover, on the final research question the study found out that suggestions such as the provision of citations to employees who participates in training and development programs, organizing training and development programs on a regular basis as well as the need to employ skilled resource persons for the organization training and development programs were enumerated as the measures that should be employed by



NHIS to make its future training and development programs more effective. However, among all the suggestions that were made by the study respondents, the inclusion of computer based model in their training programs was measure that was least suggested by the study participants.

### **5.3 Conclusions**

The first specific objective the study sought to measure was to establish the benefits that training and development of employees had on NHIS operations. It became evident that benefits such as distinct improvement in employees, employees who were trained witnessing greater performance and effectiveness than those who were not trained, enhancement of participants' knowledge, skills, attitude and experience and increment in employee output and increment in the district offices profitability in terms of annual cards renewed and registered were achieved by NHIS. This suggests that within this study context a NHIS training and development programs had massive impact on their employees' performance as well as the organizational performance.

The next objective the study sought to measure was to assess the effectiveness of the training and development implemented by the NHIS for its employees. It was established that the various training programs enabled employees to handle the biometric devices effectively as well building employees' capacity to deal with the customer's complaints that accompanies the biometric cards registration exercise. However, it was established that the training and development programs appeared to be more tailored to the organizational needs than the individual needs of the employees. This suggests that generally the various training and development programs organized by NHIS prior to the introduction of the biometric cards were

very effective in building the employees and district offices capabilities to handle the entire biometric registration process.

The third objective was to recommend strategies that can be used to improve future training and development programs. Evidence from the study revealed that measures such as the provision of citations to participating employees, organizing training and development programs on a regular basis as well as the need to employ skilled resource persons for their training programs were enumerated as the measures that should be employed by NHIS to make its future training and development programs more effective. This suggests that most of the respondents viewed these factors as the measures that can facilitate the effectiveness of their organization training and development.

#### **5.4 Implications of the Study to research**

Firstly, with reference to the literature earlier studies failed to provide the empirical support on the impact organizations training and development programs had on employees' performance after post training intervention. Findings from the study have in a minimal way have sought to address this gap within literature by providing the empirical support about how training and development programs undertaken by the understudied improved their employee's capacity to deal adequately with the technological change that took place at their organization.

Equally many studies reported how ineffective most training and development programs turn out to be after its implementation. However, within the context of this study it became evident that the various undertaken training and development programs were somehow effective in improving participants' performance.

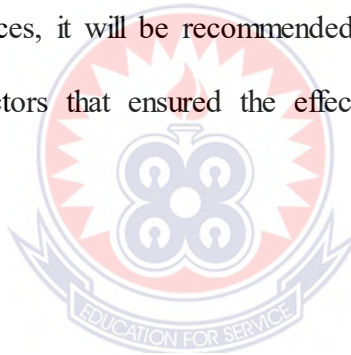
#### 5.4.1 Recommendation to management

- It became evident that most of the respondents were of the view that the training and development programs organized by NHIS did not take into consideration the personal needs of the participants that is its employees, on this score it is recommended that the management of NHIS should take into account the personal needs of its employees when developing future training and development programs.
- More so, it became evident in the study that most of the respondents suggested the provision of citation or certificate of participation for trained employees after a training program. On this note it is suggested that the management should consider incorporating this practice into their organizational training and development policies since it was found to be a motivating factor for both participating and non-participating employees.
- Additionally, it was equally revealed that organizing training and development programs on a regular basis was suggested by most of the participants as one of the measures needed to ensure the organization future training and development programs become effective. On this view it is suggested that management of NHIS should make it a point to organize training and development on a consistent and not merely make it a one stop event.
- Finally, employing skilled resource persons for the training and development programs was equally suggested most of the respondents as one of the factors that can improve NHIS training and development effectiveness. On this score it is recommended that management should make it a point to seek for well experienced and certified trainers for their training and

development program since facilitators play key role in the entire training and development process.

### **5.5 Recommendations for further research**

Firstly, the study confined itself to four NHIS district offices. A comparative study should be carried out to compare whether the findings also apply to other district offices outside Ashanti region in order to validate whether the findings can be generalized to all NHIS district offices within Ghana. Also since this study revealed that the training and development organized by NHIS was very effective in building the organization ability to deal effectively with the technological changes take took place at the four district offices, it will be recommended that additional studies will be required to ascertain the factors that ensured the effectiveness of the NHIS training and development programs.



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## APPENDIX

### UNIVERSITY OF EDUCATION WINNEBA-KUMASI CAMPUS

#### DEPARTMENT OF MANAGEMENT STUDIES

#### MBA Human Resource Management and Organisational Behaviour

**Dear Sir/Madam,**

I am an MBA student at the University of Education Winneba, Kumasi campus writing a thesis on the topic the impact of training and development on employees' performance at the National Health Insurance Scheme. The aim of this study is to assess how the training and development programmes run by the scheme during the biometric card registration helped the scheme deal effectively with the registration exercise. The results of the study would provide a better understanding of how your institution (NHIS) can improve upon its future training and development programmes. The study is for academic purpose solely, your responses though voluntary, are greatly appreciated and would be treated with utmost confidentiality. Thank you.

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#### GENERAL INSTRUCTIONS

**Boxes** are provided for responses. Please, tick (✓) in the appropriate boxes or write in the fill-in spaces provided as applicable to your circumstances.

#### SECTION A: BIOGRAPHICAL INFORMATION

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1. Age [Please tick one]  
 Under 20  
 21-30  
 31-40  
 41-50  
 Above 50
2. Gender [Please tick one]  
 Male  
 Female
3. Educational qualification [Please tick one]  
 S.S.S  
 Diploma  
 Degree  
 Post-Degree
4. What is your position in the organization?  
 Managerial position



Non-managerial position

### SECTION B: BENEFITS OF TRAINING AND DEVELOPMENT

Below is a list of benefits associated with training and development programmes. With reference to your organization for which you find yourself, please indicate the extent to which the following benefits were realized by you/your organization after the training and development programmes.

Use the following scale; **(Strongly Agree, Agree, Neutral, Disagree, Strongly Disagree)** to answer Ques 5-12.

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5. Training and development programmes conducted at this organization helped NHIS to achieve its organizational objectives to a great extent.

Strongly agree

Agree

Neutral

Disagree

Strongly disagree

6. I have received both financial and non-financial rewards after attending Training and development programmes at this organization.

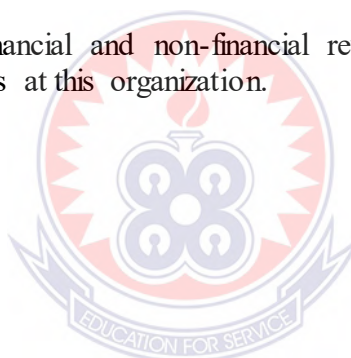
Strongly agree

Agree

Neutral

Disagree

Strongly disagree



7. There has been distinct improvement in me after attending the Training and development programmes.

Strongly agree

Agree

Neutral  Disagree

Strongly disagree

8. Those who have been trained have witnessed greater performance and effectiveness than those not trained so far.

Strongly agree

Agree

Neutral

Disagree

Strongly disagree

9. NHIS Training and development programmes enhanced participants knowledge, skills, attitude and experience.

Strongly agree

Agree

Neutral

Disagree

Strongly disagree

10. Those who have attended Training and development programmes at this organization have been promoted at a faster rate than those untrained.

Strongly agree

Agree

Neutral

Disagree

Strongly disagree

11. Training and development programmes conducted here resulted into increased employee output and profitability of the organization.

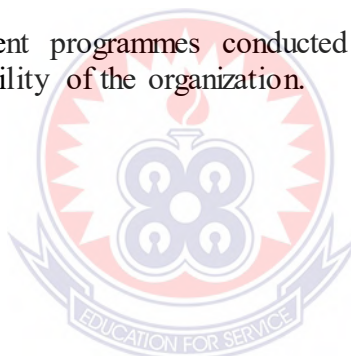
Strongly agree

Agree

Neutral

Disagree

Strongly disagree



12. Training and development programmes conducted here reduced absenteeism, complaints, grievances and skills obsolescence.

Strongly agree

Agree

Neutral

Disagree

Strongly disagree

### **SECTION C: EFFECTIVENESS OF THE TRAINING AND DEVELOPMENT PROGRAMMES IMPLEMENTED**

This section measures the effectiveness of the training and development programmes that were implemented at your organization. With regards to your own experience

please indicate the extent to which the training and development programmes achieved the following:

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13. Did NHIS training and development programmes helped employees to work adequately with the new biometric devices.

- Not at all
- To a little extent
- Not sure
- To some extent
- To a great extent

14. Did NHIS training and development programmes enabled NHIS employees deal effectively with all the customers' complaints that came about as a result of the new biometric devices.

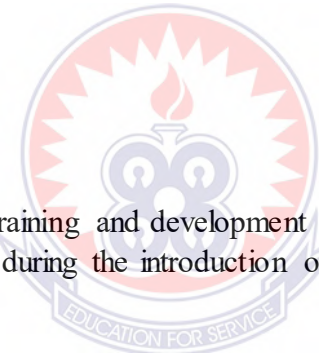
- Not at all
- To a little extent
- Not sure
- To some extent
- To a great extent

15. In your view were all the training and development programmes well tailored to meet the organizational needs during the introduction of the biometric registration exercise.

- Not at all
- To a little extent
- Not sure
- To some extent
- To a great extent

16. In your view will you say the training and development programmes were adequate to address all your personal needs?

- Not at all
- To a little extent
- Not sure
- To some extent
- To a great extent



**SECTION D: MEASURES TO IMPROVE TRAINING AND DEVELOPMENT PROGRAMMES AT THIS ORGANIZATION**

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17. Recommend any possible measures that should be implemented by management to ensure that any future training and development programmes become more effective than the recent one.

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**THANK YOU FOR TAKING TIME TO COMPLETE THIS QUESTIONNAIRE!!!**