TRAINING AND DEVELOPMENT FOR IMPROVED EMPLOYEE PERFORMANCE: A CASE STUDY OF NIGERIA SOCIAL INSURANCE TRUST FUND (NSITF)

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BEING A PROJECT SUBMITTED TO THE POST GRADUATE SCHOOL, AHMADU BELLO UNIVERSITY, ZARIA IN PARTIAL FULFILMENT FOR THE AWARD OF MASTERS OF BUSINESS ADMINISTRATION (MBA).

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DEDICATION

This research work is dedicated to my dear wife Malama Fatima Tijjani-Sidi Hamid for her care and encouragement in the course of this study.

CERTIFICATION

This is to certify that this project titled "Training an development for improved employee performance, a case study of Nigeria Social Insurance Trust Fund (NSITF)" by ALI SIDI HAMID meets the regulation governing the award of the degree of Master of Business Administration (MBA) of Ahmadu Bello University Zaria and it is therefore approved for its contribution to knowledge and literacy presentation.

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LIST OF TABLES PAGE

1. Staff Structure of NSITF 57
2. Number of years in NSITF 58
3. Training attended by Staff 59
4. Overseas training attended 59
5. Types of Training attended 59
6. Types of Sponsorship 60
7. Types of formal Education acquired 60
8. How Training and Development assisted Staff for industrial peace and Harmony 61
9. Does Training and Development improve NSITF Staff performance 62
10. Does Training and Development Helped in the growth and Development of the Organization. 62
11. Types of Training NSITF Emphasized 63
12. Courses Organized by the following Institutions 63
13. What are the problems Associated with Training and Development in NSITF 64
14. Measures to alleviate Training and Development Problems in NSITF 65

ABSTRACT

The importance of human capital and capacity development in any goal-oriented organization cannot be over emphasized; the realization of organizational aims and objectives lies significantly on hardworking, dedicated and efficient personnel.

Therefore, it suffices to say that training and development of employees is vital to the success of any organization. Identification of the training needs of employees coupled with the desired action is capable of enhancing the productivity as well as sustaining the growth of an organization.

This research study attempts to present training and development as tools for improving employee's performance taking a specific look on the operations of Nigeria Social Insurance Trust Fund (NSITF), which is the case study.

The methodology employed in collecting the necessary data involved administering questionnaires to 1,240 (one thousand two hundred and forty) randomly selected respondents from the staff of NSITF of which 3 (three) top Management staff were judgmentally selected but only 2 (two) responded for the interview conducted. The date has been analyzed in chapter four and was presented with the aid of tables and percentages.

TABLE OF CONTENTS

Title page ii
Dedication iii
Certification iv
Acknowledgement v
List of tables vi
Abstract vii
Table of contents viii

CHAPTER ONE

1.0 General introduction 14
1.1 Statement of the Problem 16
1.2 Purpose of the Study 17
1.3 Significance of the Study 18
1.4 Hypothesis of the study 18
1.5 Scope and Limitation of the Study 19
1.6 Methodology of the Study 20
1.7 Definition of the Key Terms 21

CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION 22
2.01 Frame Work for Training and Development 23
2.02 Training 23
2.03 Development 23
2.04 Education 24
2.05 Rehabilitation 24

2.1 Importance of Training and Development 24
2.2 Characteristic of Training and Development 25

2.3 Main difference and relationship between T & D 26
2.4 Goals of Training & Development 27
2.4.1 Productivity 28
2.4.2 Morale 29
2.4.3 Obsolescence Prevention 29
2.5 Method of Employee Training 31
2.5.1 On – The – Job – Training 31
2.5.2 Off-The –Job-Training 32
2.5.3 Conference/Discussion Approach 33
2.5.4 Programme Instruction, Computer Assisted & Situation Approach 33
2.5.5 Apprenticeship Training 33
2.5.6 Vestibule Training Needs 34
2.6 Identification Of Training Needs 35
2.6.1 What Is Training Needs 36
2.6.2 Organizational Level Need's 36
2.6.3 Occupational Level Need's 36
2.6.4 Individual level needs 36
2.7 Technique for identifying training needs 37
2.7.1 Direct Observation 38
2.7.2 Questionnaires 38
2.7.3 Interview 38
2.7.4 Records 39
2.7.5 Test and Examination 39
2.7.6 Management Request 40
2.7.7 Job or activity Analysis 40
2.7.8 Assessment Centres 40
2.7.9 Outside Consultants 40
2.8 Implementing ET & D Programme 40
2.8.1 Who participate in the programme? 41
2.8.2 What level of learning? 41
2.8.3 Who is involved? 42
2.8.4 T method & where E Training is to be conducted 42
2.8.5 Training Techniques 43
2.8.6 Principle's of Training 45
2.9 Evaluating T & D System 46

2.9.1 Reasons for evaluating 47
2.9.2 Stages in Evaluating 48
2.9.3 Instrument Techniques of evaluating 48
2.9.3.1 Test & Measurement technique of Evaluating 48
2.9.3.1 Advantages of Evaluating AT. Program 49
References 51

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction 52
3.1 Population of the Study 52
3.2 Sampling Techniques 52
3.3 Sample size 53
3.4 Sources of Data 53
3.5 Method of Data Collection 54
3.6 instrument Used in analyzing the data 54
3.7 Difficulties encountered in the course of obtaining the date 54
3.8 Brief account of the organization under study (NAMA) 55

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA, TEST OF HYPOTHESES

4.0 Introduction 57
4.1 Presentation and data analysis 58
4.2 Personal Interview 66
4.2.1 Interview with Head Training 66
4.2.1.1 Interview with E.D. (Administration) 68
Test hypotheses 69

CHAPTER FIVE

SUMMARY, RECOMMENDATIONS AND CONCLUSION

5.0 Introduction	72
5.1 Summary of findings	72
Recommendations	76
Conclusion	78
Appendix I	80
Appendix II	81
Appendix III	85
Bibliography	86

CHAPTER ONE

1.0 GENERAL INTRODUCTION

Staff training and development are important aspects of human resources management in organizations today and always. One important reason being that new technologies and new working procedures emerge every day and this calls for additional knowledge and improved skills for both the management and the workers. In a period of recession and rapid change in technology, it is even more important for an organization to create a flexible and adaptable workforce that is capable of using new technology and methods.

Employees constitute the most important resources of any organization, therefore the success or failure of any organization depends solely on the effective performance of the employees. But then how do we make them perform effectively. What ideas or programmes does the organization put in place in order to achieve the goal of optimal performance from its employees?

For any organization to succeed, it has to, among other things, train and develop its employees effectively, so as to meet up with the challenges of stiff competition and sophisticated technology. It is in view of this that effective training and development of employees has become a priority among organizations. Those organizations that pay lip service to this important function have been known to fall by the way side.
The act of training and development can take many forms but the following measures are usually regarded as the ideal way it could be carried out in order to make employees meet up the desired goals.

- Giving intensive induction training to the new employees.
- Sending employees on outside training so as to enable them to cope with some newly developed technology and methods.
- Giving adequate on- the-job training to needy employees.

- Retraining when an employee is transferred or promoted in order to assimilate with the new environment.

Moreover, a fundamental purpose for training and development is to provide organizational manpower need both in future and for the present. In this regard, the manpower policy will be valuable in identifying the training needs of the employees and also the necessary skills required for particular jobs in order to safe guard continuity, improve performance and allow for future expansion. To that extent, training and development is voluntary activity embarked upon by the organization, regardless of the expense but with the hope of reaping benefits in future. To quote from the manpower commission (1980) publication "the aim of training is to help to avoid persistent and economically damaging shortages of skills including shortages which will inhabit technological development"

The further interesting aim of training is to equip individuals with the necessary skills to enable them to fit in the organization, gain promotion and have a responsible expectation of continuous employment in the organization or elsewhere. It also purports to provide those who are capable with the breadth of knowledge not simply to help them perform the job but to develop, improve innovate and pioneer technically or otherwise creative change.

However, very few organizations in the country really take training and development seriously. A research like this one is therefore necessary as it can reveal areas of deficiency and suggest ways for improvement.

1.1 **STATEMENT OF THE PROBLEM**

Every business concern strives to make profit within the targeted period. The realization of this objective involves the preplanning and

co-coordinating of all aspects of the venture both human and materials. As the venture takes off, the basics that are required to keep it going includes decisions and certain actions. Presently one of the most serious problems confronting organizations is refusal of most of them to take the right decision to expend money for training and developing their employees. This singular decision followed by the act of implementing, could solve the problem of employee non-performance. This in return would lead to growth and profitability, which is the yardstick of success in the business world. It would also ensure the continued existence of the organization.

For long, training and development have been said to be the bedrock of enhanced productivity and effectiveness. However the inertia of organizations in decision making, lack of continuity of policies on training and development, lack of manpower planning, lack of managerial focus on employee training among others have created low performance and effectiveness in organizations. It is therefore; in the light of this, the study focused its attention on how training and development helps organization to improve its performance and effectiveness taking Nigeria Social Insurance Trust Fund NSITF) as a case study specifically the following questions are raised with a view to providing answers.

1. Could training play a significant role in improving employee's performance and effectiveness?
2. Which techniques of training and development when employed results in making the employees better?
3. Could training and development provide the organization help in the growth and development of the organization?
4. Could training assist in establishing industrial peace and harmony?
5. Where does organization turn to for training programmes of its employees?

These and many other questions will be examined with a view to providing answers in curse of the research study.

1.2 PURPOSE OF THE STUDY

The main purpose of this study is to identify the critical nature and relevance of training and development in improving employee performance in organizations. The used the Nigeria Social Insurance Trust Fund as a case study to highlight the issues surrounding training and development in typical business organizations.
This study also examines the following:

1. The technique employed by the NSITF management in improving the employee performance through training and development programme and to bring to light the success or failure in the organization.
2. The effect of training and development in the organization in order to determine to what extent it assists management in bringing about industrial harmony.
3. The recommendations may serve as solution to the identified problems; this of course will go a long way in assist other researchers and scholars with adequate information about training and development in an organization.
4. The study will also make recommendations on the issue of training and development for organizations in Nigeria.

1.3 SIGNIFICANCE OF THE STUDY

Since the reasons for which idea of training and development was basically conceived is to not only performance and effectiveness and efficiency of employees in organization, but as well to improve the productivity and profitability to the owners and the general well being of the organization, the critical survey on the training and development particularly the techniques employed will seem quite significant to all stakeholders. Also the research will bring to light the important roles

that training and development play if properly exploited in both public and private organization.

Moreover, the study may draw the attention of the organizations that do not train and develop their employees to do so for the sake of high productivity and industrial harmony. In addition, the study will serve, as input to organizations especially if they read and exploit the numerous ways of training and developing employees as will be discussed in the subsequent chapters.
The study will thus be of significance not only to organizations but also students.

1.4 HYPOTHESES OF THE STUDY

A hypothesis is a tentative supposition about an event aimed at drawing logically or empirical results in order to test its accord with known facts. There are two types of hypothesis, i.e. the Null (H*) and the Alternative (Hi). Null hypothesis always assumes that no change has accrued from known or specified condition, while the alternative hypothesis assumes that change usually occurs from known or specified conditions. The following null and Alternative hypothesis will be tested.

HYPOTHESIS 1.

H* Training and development play significant role in improving employee performance in NSITF.

Hi Training and development do not play any significant role in improving employee performance in NSITF.

HYPOTHESIS 2

H* Nigeria Social Insurance Trust Fund employs Training and development techniques on their employees, which results in making them better towards industrial peace and harmony.

Hi Nigeria Social Insurance Trust Fund does not employ training and development techniques on their employees.

HYPOTHESIS 3

H* Training and development in Nigeria Social Insurance Trust Fund has a significant effect on the growth and development of the organization.

Hi Training and development in Nigeria Social Insurance Trust Fund has no significant effect on the growth and development of the organization.

SCOPE AND LIMITATION OF THE STUDY

This research study is on training and development as tools for improving employee performance. The research study is a case study of the Nigeria Social Insurance Trust Fund (NSITF), which has its employees spread over 36 states of the federation. The organization is made up of 42 offices comprising 8 Zonal offices and 34 state offices. The corporate Head office is located at Abuja the Federal Capital.

A research of this kind cannot be conducted without one or series of limitations, such as time constraints, financial constraints access to data and so on. In this research study the major constraints encountered were those of financial constraints, time and access to data, due to the large number of offices spread all over the nation, for that the researcher used only the information that were gathered from the questionnaires given to employees and a personal interview with the 3

top management staff, Head admin. And Head training. Also the problem of logistics was impediment to a nationwide survey.

1.5 METHODOLOGY OF THE STUDY

Primary and secondary sources of data were used in the conduct of the study. The questionnaire and personal interview were used in the primary sourcing of data, in which one thousand two hundred and forty (1,240) questionnaires were offered to respondents; while 2 (two) were interviewed orally. Secondary sources comprise of books, journals, organization's documents and other relevant literature on the subject. All were used as the secondary sources of data.

However, the populations of the study are the employees of Nigeria Social Insurance Trust Fund spread over the 36 states of the federation. A random sampling and judgmental sampling method were employed in order to attain the sample size. The sample size is 87% (eighty seven percent) of the total population. Tables and percentages were used as the instrument of data analysis.

1.6 DEFINATION OF SOME KEY TERMS

The following terms hereby defined for the sake of clarity.

Training: - It is an organizational effort to change the behaviour or attitudes of employees so that they can perform to acceptable standard on the job. It is thus an experience, discipline or a systematic action, which cause people to acquire new skills, knowledge and predetermined behaviour.

Development: - it is a steady growth and progressive from one step to another towards individual or collective advancement. Also, it is the

process of increasing the knowledge, skill and capabilities of people for the purpose of increasing productivity in the organization.

Employee: - Is a person employed for wages, salaries and so on in an organization been it public or private.

Performance: - It is an accomplishment, execution or carrying out anything ordered to an organization, also, it is the level of profitability and or satisfaction given to customers.

Effectiveness: - According to chambers dictionary, it is having power or able to produce or producing a desired results.

Nigeria Social Insurance Trust Fund (NSITF): - It is one of the parastatals under the supervision of the federal Ministry of Labour and Productivity, it was formerly known as National Provident Fund (NPF), it commercialized in 1993 after the promulgation of decree 73 of 1993, to cater for the social security needs of the workers in the private sector of our economy.

CHAPTER TWO

LITERATURE REVIEW

INTRODUCTION

As employees live in an organization they are bound to learn new skill and ideas with this they can become familiar with the new job environment. Expansion and introduction of new technologies or machineries as well as new techniques poses challenges, which can best be absolved through training and development. Development has to do with learning and becoming an expert on one's job over a period of time. Training on the other hand, is the process of learning new ideas, skills and development as well as increasing effort in achieving organizational objectives, and goals of one's industry. As development is something that one learns how to do over time, it is the responsibility of the managers to be developing their subordinates; to this end not much will be spent in providing on how to go about it.

In the light of the above, organizations need to undertake a continuous improvement of the abilities and qualifications of their staff through the process of training and development, which entails providing large portion of its resources towards this direction.

2.0.1 FRAMEWORK FOR TRAINING AND DEVELOPMENT

From the practitioners perspective training and development is viewed in a framework of four major objectives i.e. training, development, education and rehabilitation. The definitions of these objectives are:

2.0.2 Training

This is a systematic way of altering behaviour to prepare an employee for a job or to improve the employees' performance on his present job. A manager may be trained in public speaking so that speeches he gives

for the organization will be better. Training is used to develop mental skills, to increase knowledge and to change attitudes. Training is a job related experience. It is also defined as a process by which new or improved skills; knowledge and attitude are required from employees so that they can perform to acceptable standard on the job.

2.0.3 Development:

This is people oriented, it is preparing employee for a broader role in the industry. It focuses attention on improving the conceptual, decision-making and interpersonal skills in complex and structural situation.

2.0.4 Education

This is individual related learning experience. The focus here, however, is on improving breadth of knowledge- the understanding and thinking processes of the individual to broaden the range of reconstruction or re-organization of experience which increases ability to direct the subsequent experience.

2.0.5 Rehabilitation

It is oriented towards the special skills and attitudes required by some people in order to remain or become useful to society. Some companies for example, make special effort to employ and retain physically handicapped people. Many firms have unpublicized progammes for employees who have become alcoholics.

2.1 Importance of Training and development

This are important aspect of human resource management today, because, it serves as an important element of performance of employees, and also provide an atmosphere for industrial peace and harmony within an organization.

As new technologies and work procedures emerge everyday, that, for additional and improved skill of workers and management. New employees as well as older ones going to new jobs often require some training and retraining.

Training is also thought to be important in many organizations because of the belief that a trained employee who is capable of carrying out his functions is more likely to be competent and highly motivated and consequently more productive. Training is the systematic process of altering the behaviour of employee in a direction to increase organizational goals.

The process of training and development is a continuous one. Whatever the amount of money spent on training and development is well invested, because employees who have not received adequate training before being assigned with responsibilities lack the necessary confidence with which to carry out the job. An employee should be helped to grow with more responsibility with more responsibility by systematic training and development. It is only then, that he will feel confident to carry out the responsibilities of the job. People who are not trained tend to stick to what they are thought the first day they took over the job. They are frightened of doing the job in a different way, because something may go wrong and that risk cannot be taken by them.

However, there are many employees in this country who still don't believe in the philosophy of training. Among the worst offenders are the small shopkeepers. So long as the employees can be used to get the money, such employers are not interested in training programmes for their employees. To them, training is redundant that attitude however, in an unfortunate one which in the long run will do such companies more harm than good.

2.2 CHARACTERISTICS OF TRAINING AND DEVELOPMENT.

Training and development may vary from programmed learning at home to pay leave of absence to obtain a PhD. Degree. The training and development programme usually differentiated to develop four groups of employees:

- Managers
- Professional personnel
- Semi-professional employees (technical)
- Office and clerical help.

Managers may receive training to update their functional fields, to develop them for future promotion or to make them responsible to society, the public and their customers, to make them more sophisticated and less provincial.

The development of management experiences, here the use of seminars is for the interchange of ideas, case study, techniques and workshops are highly favoured for management development.

Professional and semi-professional are created together here as to have a development courses, that may range from one week to two or three weeks the courses are on information technology, Accounting, Human resource management, actuarial sciences etc. Tuition based programmes and Seminars away from the organization are common.

Office and clerical help are requiring a tremendous amount of training, because of the introduction of microcomputers. Computerized data storage and retrieved system and newly designed works stations. Generally, workshops and seminars are most useful for such training information system.

2.3 MAIN DIFFERENCE AND RELATIONSHIP BETWEEN TRAINING AND DEVELOPMENT

Before the organization starts to give training the employee must have had some basic education or training technical or clerical, which the company further builds on his through a planned and systematic programme of further training and development. Thus, even though the development programmed necessarily incorporated some amount or series of training in the short run, it cannot be equated with training.

One of the fundamental differences is that, development involves development of all managers including executives. Training programmes are usually approved by the top management.

A second fundamental difference lies in the method of development compared with established training methods. Missel Brook observes, "it is too easy to development at management to be equated with provisions of courses. These are indeed valuable but represent no more than 10% of the answer. The real challenges lies in the development and commonly be appropriate when they it into the managers field of work.

A third difference is that, managers just cannot be away "to be developed" like a roll of firms. Bryan (1988) stresses" it is axiomatic that any management development progaramme should be based on what a company needs. There is no panacea and only quacks will try to sell you one"

Fourth difference is that, the focus of development is on the individual and his self-development. Each individual is expected periodically to evaluate his own performance as a contribution to the process. This naturally lies in with "Management By Objective (MBO)" which is so much a part of management by development.

The fifth difference is that, training can eventually become so embodied in an organization that it becomes an end to itself, but, development is more effective management.

2.4 GOALS OF TRAINING AND DEVELOPMENT

As pointed earlier or, even though development may be distinguished from training in many respects, they are complementary and ultimately, aimed at achieving similar objectives.

The major values of training and development are:

- Increase the productivity: - i.e. increase in skull usually result in an increment in both quantity and quality output.
- Heighten morale: - possession of needed skills helps to meet such human basic needs as security and ego satisfaction.
- Reduced supervision: - trained employees can perform with limited supervision.
- Reduced accidents: - more accidents are caused by equipment in people than by differences in equipment and working conditions.
- To increase employees job satisfaction, since training improves employee self esteem.
- To prevent employee's obsolescence etc. in effect, training and development help the organization to become more efficient and effective than the employee become more fully developed and satisfied.

According to the view point of two executives on the goal/purpose of training and development, one of them Edger Spear (August 1980) Chairman and Chief Executive Officer of the United states steel support training and development activities to get result – we are interested in specific things that provide greater rewards to the employee increase in return to the stockholders, and enable reinvestment needs of the business. In other words (we are interested in) those things which effect the "the bottom and" Although you cannot always evaluate training as reality as some other functions, as people

improve their performance, it is reflected in on the job results as well as all aspects of their lives.

Marry (may 1992) Chairman of the Board and Chief Executive officer of Harris Bank of Chicago, says "I really relate to the fundamental of good technical training – the training functions plays an integral role in the bank by helping to grade employees' performance and from time to time to retire, the approach provides continuity in the developing process of bank personnel. While we cannot measure the absolute result of training programmes, our records as an organization indicate we are doing something right" reduce cost to make the firm more competitive (this is the case of Mahten (may 1980) problem at young enterprise). Well-trained employees also tend to be more satisfied with their positions and better able to perform their positions and better able to perform their jobs effectively.

2.4.2 PRODUCTIVITY

Development activities should apply to both new and old members of staff. Managers are helped to increase their level of performance in their present often directly leads to increased operational productivity both quantitatively and qualitatively. If managers are kept up to date on latest development in administration, they are able to keep subordinates better informed about the duties and responsibilities of their job and as a result prevent costly errors in their work.

2.4.3 MORALE

The general organizational climate and atmosphere are usually improved when proper educational programmes exist within a n organization, because an endless claim of positive reaction can result from well planned company training and development programmes. For example, productivity and product quality may rise and financial incentives may then increase, expansion and internal promotion become possible and base pay rate increase results.

Direct compensation, managers consider educational opportunities as part of employer employee remuneration package. In other words educational benefits are major incentives for an individual joining and remaining with a particular organization. Therefore, many organizations offer special training and development programmes as recruitment techniques to attract highly qualified potential employees.

2.4.4 OBSOLESCENCE PREVENTION

According to peter Drucker "people in management have recognized the appropriateness of managerial half life". Professionals such as Lawyers, Doctors, and Engineers have long been associated with the "half life" concept.

This half-life idea describes the situation that exists when half of the relevant knowledge in a particular expertise has become absolute because of newer scientific innovations and discoveries. Other ways of preventions of obsolescence are; induction course for new employee when he comes into a new environment that is characterized by given rules, regulations and procedures and possessing its culture. In order for such a new employee to fit into this new and sometimes strange environment, induction courses are often conducted by the organization during which the new employee is introduced to work procedures and to be informed by the general characteristics of the work environment.

Learning new techniques: - this would enable the new employee to learn new techniques or acquire new skills required for his job. This is necessitated usually by change in technology and in the method of doing things. The introduction of accounting machines for posting vouchers into customers account necessarily calls for a training programme that will enable workers who perform such tasks manually hitherto to learn the new technique of doing it mechanically.

Retraining may be another way, this becomes necessary when a technique for doing a job is discarded and those engaged on such jobs become displayed. The introduction of a computer to handle some jobs

in an organization is likely to displace a number of workers engaged in such jobs when it is handled manually such displaced employees are retraining so as to fit them into new jobs and activities in the organizations.

Another goal of training may be to prepare an employee for higher responsibility i.e. Training for advancement in the organization. This may be done informally as when a junior employee act or stand in for a senior employee in the latter's absence. It could also take the form of formal school training either in the organization own training school or in appropriate institutions outside the organisation whatever is the nature of training, the principal aim is usually to provide the trained the opportunity to acquire himself with the knowledge, skill and experience required for holding higher positions in an organization.

2.5 METHOD OF EMPLOYEE TRAINING

Both training for the unskilled and retraining for the absolute employee follow one of the four or all approaches which combined elements of the where and what of type of training, these are: -

- On- the-job
- Off- the-job
- Apprenticeship
- Vestibule

The types of employee training best suited to a specific organization depend upon a number of factors, such as skill called for in the job to be filled, qualification of the candidates applying for the job and the kind of operating problems confronted by the organization.
It is important that the training programme be developed to meet specific needs for the personnel administration or training as practiced in other firms and organizations in order to be able to advise managers on training methods best suited to their needs.

2.5.2 ON-THE-JOB TRAINING

Probably the most widely used method of training (formal and informal) is on the job training. The employee is placed into the real work situation and shown the tricks of the trade by an experience employee or the supervisor. Although this programme seems apparently simple and relatively less costly, if it is not handled properly the cost can be high in damaging equipments.

Effective on-the-job training depend primarily upon qualified trainers, without them it is simply the old haphazard practice of putting new workers with "old head" who may have neither the inclination or the ability to teach the new comer properly. With competent instruction however, this is the best type of training of large members of unskilled and semi-skilled workers. It is the method by which during the Second War millions of persons, many of whom have never been in the labour market before were trained to do thousand of different job in war plant. The value of adequate on-the-job training was one of the war's great lessons in the development of human resources. The trainers must be carefully selected to prevent some problems in on the job training. The trained should be placed with a trainer who is similar in background and personality. The trainer should be motivated by training and rewarded for dong it well. The trainer should use effective training techniques in instructing the trainer.

2.5.3 OFF-THE-JOB TRAINING

Other than the apprenticeship, vestibule, on the job training, all other training is off-the-job training, whether it is due in organizations, classrooms, vocational schools or else where.

Off-the-job training include going to colleges, vocational schools, high schools or special seminars and corrections. It may include correspondence courses and tuition refund programme. For higher-level company executives, it may be working for the federal

government for one or two years on a leave of absence. It is generally more expensive than other types because of the large number of employees. It is advantageous when only one or two people require training available within the organization. It also brings in fresh ideas to the organization. The most frequently used method of off-the-job training are the conference/discussion, programme instruction, computer and situation approaches.

2.5.4 CONFERENCE/DISCUSSION APPROACH

The most frequently used training method is for trainer to give a lecture and involve the trainee in a discussion of the materials to be learned. The effective classroom presentation supplements the verbal part of audio-visual aids such as blackboards, slides, and mock-ups. Frequently, these lectures are video taped, or audio taped. The method allows the trainers message to be given in many locations and to be repeated as often as needed for the benefit of the trainers.

2.5.5 PROGRAMME INSTRUCTION, COMPUTER ASSISTED AND SITUATION APPROACH

One of the newer methods being used for training in most organizations is, that materials can be presented in teaching machine or text forms, and behaviorist-learning principles are followed closely. It is a useful method for it is self-instruction method by which the development cost of the materials can be paid by another organization, and materials are available. It might also be useful method if there are enough trainees to amortise the development cost, if the trainees are likely to be motivated enough to move a loud with this approach, and if the materials to be presented are suitable to the methods.

2.5.6 APPRENTICESHIP TRAINING

This may be a combination of both on-the-job and off-the-job training. It requires the co-operation of the employer, trainers, at the work place and in schools (such as vocational schools), Government agencies and the skilled trade unions.

Apprenticeship training is desirable in industries such as mental trades, communication technology, printing trades, and building construction, which require a constant flow of new employees who are expected to become all round craftsmen. Since the training is long and requires continual supervisor, this method of training is expensive. Standard are rigid and defined in an apprenticeship agreement that, in unionized firms, involve union acceptance.

After long period of apprenticeship is completed, there is no assurance that the apprentice will remain with the firm that trained them. Nevertheless, there is a continuity need for apprenticeship to be acceptable regardless of colour, race and sex or whether they are related to the present incumbent. The apprentice commits himself/herself to a period of training and learning that involves both informal and formal classroom teaching. These periods can vary from two years or so.

Research evaluating construction workers trained by apprenticeship method versus on- the-job training indicates that apprentice are better trained, get promoted sooner and experience less unemployment problems. Thus, apprenticeship training can be effective.

2.5.7 VESTIBULE TRAINING

Vestibule training is used when large number of employees must be trained quickly as during rapid expansion of employment in some firms or industries, although, it is also helpful as a preliminary special machine or equipment in separate locations.

Under this type of training, an employee works in a simulated environment to achieve the skill required on the job. For example, a telephone room with an instructor may be established at the agency to train telephone operators. Vestibule training makes it easy to transfer skill to the job.

The advantage of vestibule training is that, the machine and the work condition simulate the actual work condition and a trainer work closely with the trainees. It also permits more emphasis on teaching the best method on getting out production. Furthermore, trainees have an opportunity to get accustomed to work routines and to recover from their initial nervousness before getting into actual jobs.

2.6 IDENTIFICATION OF TRAINING NEEDS

In recent years, experience has shown that training requirement have been changing very rapidly and are likely to continue to change at an increasing rate in years to come. The reasons that may have accelerated the rate of change are many and varied. However, some of the reasons are: -

- Increase in the differentiation and specialization in trade occupation
- Rapid technological revolution in the manufacturing process of production equipment.
- Expansion in the rate trade in technology between developed countries on the one hand and the increasing rate of transfer of technology from the developed countries by the developing world in the other.
- Increasing consciousness for the industrial safety, and so on.

Those factors do not only induce the acceleration of training requirement, they also make training appear too complex and complicated on the enterprise to engage in.

2.6.2 WHAT IS TRAINING NEED?

Although, there are some differences with regard to the available material on the definition of training needs, it simply means a shortfall performance, which can be corrected by the application of systematic training. Identification of training need therefore, involves a detailed examination of the organization to identify those areas where training would help for effective and efficient performance. There are three main areas by which training need can be identified, these are:- at organizational level, occupational and individual levels.

2.6.3 ORGANISATIONAL LEVEL NEED

At this level, the weaknesses in the structural function relationship in the organization are identified, and efforts are made to highlight the particular areas where training is needed for a harmonious and effective cooperate performance, For example, the need to decentralize or develop authority and policy implementation or to create now division or sections.

2.6.4 OCCUPATIONAL NEEDS

This refers to the requirement in terms of skill, knowledge and attitude that will enhance the performance of a particular job or occupation.

However, it requires a careful analysis of the job to be done after training. It involves;-

- A systematic collection of information on exactly how jobs are done.
- Standard of performance i.e. consist of standard necessary for effective task performance.

- It combined job analysis; performance appraisals, interviews and analysis of operating problems all provide important inputs in analyzing training needs.

2.6.5 INDIVIDUAL LEVEL NEEDS

Training need here are the difference between desired performance and actual performance. Also, this level deals with identifying, which employee needs training in areas where deficiencies such as skills, knowledge and attitude, so as to improve his level of efficiency.

Having defined identification of training needs, it is important to stress that identification of training need is also applicable to areas where it is identified that the learning process can be made more effectively and economical by systematic training. It also not worth that the identification of training needs help in the determination of how, where and in what form will the people involved accept such training. Above all, the ultimate purpose if identification of training needs in an organization is to improve its performance either in total terms or specific areas.

2.7 TECHNIQUES OF IDENTIFYING TRAINING NEEDS

When considering the techniques in identifying training needs it is imperative to first consider if the organization recognizes the existence of a problem before calling in a specialist. The approaches may be by using any or a combination of the following:

- Management request.
- Direct observations.
- Interview.
- Group conference.
- Job or activity analysis.
- Questionnaire.
- Test or examination.

- Merit or performance rating.
- Personal records.
- Business and production reports.
- Long range organizational planning etc.

Some of the above techniques are discussed below:-

2.7.2 DIRECT OBSERVATION

Training needs can be identified by careful observation of the situation or developments in the organization. Many problems especially at the operational level become known through careful observation. It is advisable not to rely completely on this technique as some times too much trust may be placed on something that might be on representative of the whole situation.

2.7.3 QUESTIONNAIRE

This refers to the set of questions given to respondent to answer confidentiality. The uses of questionnaires some time help in determining needs. Although the use of questionnaires has its advantages in that it enables a large number of people to be surveyed within a short period of time, it cannot be totally relied upon. Apart from the fact that it is difficult to design properly also, there is the problem of ambiguity in the responses of the respondents and may be unreliable and misleading.

2.7.4 INTERVIEW

A study of the things people say at interviews can reveal areas in need of training. Good interviewing is usually difficult and most of the time underrated. An interviewer has to be very skilled because he gets opinions and not facts and he has to be skilled in interpreting this opinions and drawing conclusions from them. The interviewer should endeavor to interview people from different level of cadres such as clerical staff, operators, supervisors and managers as well as customers. Some interviews given at the exit of employees also helps in identifying training needs. But, one should be careful as the opinions received might sometimes be highly subjective, untrue or even incomplete. It is important to stress here that a rapport should be established with the interviewers and the interviewees in terms of confidentiality.

2.7.5 RECORDS

Most organizations have highly developed system of keeping records. Hopefully, much more factual information can be obtain from existing records. For example, labour turnover, production figures, age distribution and financial data etc. can help in identifying training needs.

2.7.6 TEST AND EXAMINATION

This technique is a highly specialised field, which should be conducted by professionals, since they have to be trained in the administration and interpretation of test results. Test has to be valid, reliable and standardized in order to get a prospective of the need.

Apart from this technique, the following issues also are considered i.e. how are the consumers, chiefs, and local or national community, the behaviour of those in the organization and the top management if there is any conflict. How various groups see them and whether they hinder each other's effort, also help identification of training needs.

Other indicators or evidence that may reveal the need for training and development of employee included:- Request from the managers and functional departmental executives. If productive records indicate that target and standards are not been achieved, additional training may be required.

Employee turnover statistics may also help to indicate which sections or departmental or sectional head, if employee grievances and complaints.

2.7.7 MANAGEMENT REQUEST

Here, managers may request the training director to admit certain people to specific course, request that specific courses be given or request the development of a new training and development programme.

2.7.8 JOB OR ACTIVITY ANALYSIS

Job analysis leads to the development of job specification. If a worker does not meet the specification set for, the job training may likely be the answer.

2.7.9 ASSESSMENT CENTRES

There are widely used for evaluating employees for promotion, placement and further training and development.

2.7.10 OUTSIDE CONSULTANTS

In some cases, outside consultant may be called in to review training and development programmes, and makes recommendations. Especially small companies without a training Director this may be beneficial. Outside consultant provide a fresh view, greater breath of experience and help to support the training director's final proposal.

2.8 IMPLEMENTING THE TRAINING AND DEVELOPMENT PROGRAMME

Successful implementation of training and development programmes depends on selecting the right programmes for the right people under the right conditions. Needs analysis helps identify the right people and the right programmes and the several training and development considerations help create the right conditions and must be appropriately addressed in order to increase the chances of a training and development programme being effective.

- Who participate in the programme?
- Who teaches the programme?
- What media are used to teach?
- What should be the level of training?
- What learning principles are needed?
- Where is the programme conducted?

With this consideration in mind, the personnel or training managers select a training and development programme from among the many that are available.

According to cellular and young blood "effective selections depend upon knowledge of the available programme, the type of skill sought and the target level of the programme".

2.8.2 WHO PARTICIPATES IN THE PROGRAMME?

This often depends on where the programme is held and the subject that is being taught that is relevant to the company; its policies and organization are often taught by either a major line executive or a member of the training staff. Quite often, business organizations will engage lecturers from universities and polytechnics to teach courses in statistics, operations, research, production planning and management

information system, or these techniques may be taught by specialist within the agency who is professionally qualified in these areas.

2.8.3 WHAT LEVEL OF LEARNING?

The many types of training that exist can be grouped into four categorized corresponding to skill and abilities increased by training. These are: -

- Basic skills of Grammar, maths, safety reading.
- Listening and writing.
- Basic skills of technical nature to do the specific tabs.
- Budgeting and scheduling skills.

Interpersonal skill includes communication, human relation, leadership and labour relations. Also, included here are skills related to legal consideration and time management. Broader-based conceptual integrative skills such as strategic and operational planning, organizational design and policy skills in adapting to complex and changing environment are also included.

2.8.4 WHO IS INVOLVED

For training and development to be effective, top management must support it, they provide the budget and psychological support, they must indicate to the trainers the training implications of their strategic decision.

As with other personal activities, both operative and personal managers are involved in training occasionally more than two groups are involved in some organisation, the training, labour relation and public affairs combine to prepare video training programmes to train managers to handle grievances and arbitration.

2.8.4 TRAINING METHODS AND WHERE THE TRAINING IS TO BE CODUCTED (INTERNAL OR EXTERNAL)

The objectives of training programme may be met by several different methods, which are related to where the training and development programme into be conducted. Actually, the decision comes down to the following choice.

- At the job itself
- On the site, but not on the job (e.g. in a training room or the agency's premises)
- Off the site, such as universities, or college classroom, hotel or conference centers.

2.8.5 TRAINING TECHNIQUES

Knowledge of training techniques is important for the success of a training programme. If instructors do not know how to teach their subject or job, it makes no difference on how sound the content of the programme is, one of the major training functions of the personal department or its training section is to provide qualified trainers. Experienced workers may be selected to do this training and supervisors themselves should be taught these skills.

Teaching is a skill and an art that can be learnt as thousands of key workers and supervisors discovered during the job, instructor training session. Before the actual training begins, the instructor must get ready to instruct, moreover, the instructor has to follow some steps as:

Having a time: how much skill do you expect the trainee to have and how soon. This gives both the trainee and the instructor a series of goals at which to aim. Breakdown the job list and the principles step: job description and analysis are necessary preliminary to training. The working sequence of operation should be useful. Key points "such as special way of doing an operation, quality requirements, safety and

health precaution and factors requiring careful judgements on the part of the operations should be listed. Experienced workers may think they know their jobs by heart, but usually they omit the important points in the first listing. Consequently, a written job analysis is usually necessary or training to be efficient.

Have everything ready i.e. the right equipments, materials:- this is an important preparatory step, so that there would be no delays when actual training begins.

Training is not something that is done once to new employees. I.e. it is used continuously in every well-run organisation. Every time you get someone to do work which you want it done you are training. Every time you give directions or discuss a procedure, you are training.

Have a training place properly arranged; just as the employee will be expected to keep in mind, actual training has the following steps;

- Prepare the worker.
- Put him/her at ease i.e. place the employee in the correct working position.
- Find out what he already knows about the job.
- Get him interested in learning the job by explaining the relationship to other jobs and to the agency services.
- Tell, show, illustrate and question carefully and patiently stress the key point as listed on the job breakdown sheet.
- Try out performance:- test the trainee by having him perform the job. Have the trainee to tell and show what he does; have him to explain the key points. Ask him questions and correct his errors, continuous outline on how to do the job, i.e. if the worker hasn't learn, the instructor hasn't taught.
- Follow up:- put the trainee on his own and designate to whom he goes. Check him frequently and encourage further questions. Get him to look for key point as he progresses, be sure that he understands the reasons for his job and its relationship to other

jobs in the organization.

2.8.6 PRICIPLES OF TRAINING

In any organisation, the employee expects to be rewarded after successful completion of his training. The following are some guides to importing knowledge, skill and attitudes.

Motivation: a highly motivated trainee learns more quickly and thoroughly new skills and knowledge, here training must be related to an end which the trainee desires, for example, more money, recognition, promotion, etc. however, it is easier to motivate newer than older employees.

Progress report: here, there is a relationship between the specificity and amount of progress information and the rapidity and effectiveness of learning on one hand. Also, care must be taken to ensure that neither exclusive information nor information that can be misinterpreted is given.

Reinforcements: when skills are learnt, they should be reinforced by means of rewards and punishment. Positive reinforcement here means pay increase or praise.

Practice; to effectively acquire a skill, active participation by trainee is essential. Carefully spaced practice periods must be initiated for effective learning.

Whole versus part: the longer and more complex a job is the more likely that only sub portions will be taught and the trainee is saddled with putting the part into effective role. This is an inevitable part pact of training in Nigeria. The trainees can be helped if the training begins from known proceeding to the unknown.

Individual differences: although group training is more economical, but individuals vary in intelligence, and aptitude. The most effective

training should adjust to both the pace and complexity of individual abilities.

2.9 EVALUATING TRAING AND DEVELOPMENT SYSTEM

Evaluation of training and development is a systematic process of determining the extent of which institutional objectives are achieved. It includes both quantitative and qualitative description of what are desired as results. It is not just a more-end-of-course tool to be called upon when the programme is to be rounded up, rather it is a systematic and continuous process incorporated into the training and retraining programmes itself. Evaluation of training is a continuous process that underlines good teaching and learning process. It seeks to assess what has been gained through the training programme and to determine how far the objectives of the training programme have been met.

The cost and difficulty of measuring the impact of training and development upon the individual trainees and upon the productivity of the organisation usually discourage many organizations from attempting. “We know it pays off, but not how much”, is the usual feeling of the top management. The decision that an evaluation should be carried out is therefore, the starting point of the process.

All training and development evaluation is done by applying judgement data, i.e. an evaluation should be valid, that is based on evidence, that is reasonably complete and accurate present what it is intended to present and identifies causes and effects. That evaluation should be reliable in the reasonably consistent, therefore conclusions would be realized and qualified evaluation to those who use the same data.

Evaluation is very important step in training and development exercise in order to know the effectiveness of the programme verify whether there has been a change in attitude and behaviour of the participant.

Kirk Patrick has suggested, four levels of evaluation should take place with regards to all training and development programme.

First, the reaction of the participants (although highly subjective and emotional) many times provide insight as to the quality of the presentations and applicability of the contents.

Secondly, the amount of learning that takes place during the training determines the degree to which changes in participants, attitudes, skills and knowledge have occurred.

Thirdly, behaviour and changes measures the actual change performances of participants on the job. in other words how capable is a participant in transferring, the training experience to the work experience.

Finally, how will the result of the training experience lead to the accomplishment of the organizational goals? This final criteria of effectiveness is probably the most difficult to assess largely due to short programme evaluation of time frame involved.

2.91 REASONS FOR EVALUATION

For a purposeful training programme there must be a set of objectives. Some of the reasons for evaluating training are:

- To find out whether the objectives have been obtained?
- Organisation evaluation feedback, the trainer used the past information in order to enable him to determine the effectiveness of this training.
- The trainer needs the proof of his success, which is obtained through the results of his evaluation.
- It helps in analyzing the effectiveness of training. Etc.

2.9.2 STAGES IN EVALUATION

- Training needs (identification)
- Determine most effective method learning.
- Testing existing skills, knowledge and attitudes.
- Conduct training events.
- Immediate reaction testing.
- Session, section and day reviews.
- End of course testing of skills, knowledge and attitudes.
- End of course validation review.
- Mid term evaluation, follow up (by Boss, peers and subordinates)
- Long term evaluations and follow up (by boss, peers and subordinates).
- Identify control group(s).
- Second testing of skills, knowledge and attitudes etc.

2.9.3 INSTRUMENTS AND TECHNIQUES OF EVALUATION

The major instrument o evaluation is questionnaire. It is an instrument of evaluation of objective set for a training programme. The questionnaire is a set of written questions through which a respondent gives his opinion on issue or issues raised; it could be open-ended or closed-ended. The advantage of question here includes its simplicity, straight forwardness and objectivity. Also, it is easy to analyse and elicit concise answers especially if it is close-ended.

2.9.3.1 TEST AND MEASUREMENT TECHNIQUES OF EVALUATION

- Oral questions and answers sessions in the course of training to test understanding.

- Observation of practices of individual trainer or group of trainees at work after straining. A time is combined with support interview.
- Structural interviews, which are also oral, and many demand only yes/no answers or allow respondent to make his own statement.
- Audits: a further modification of the use questionnaires involves an approach known as an audit, which is usually carried out to provide a clear picture of a particular work prevailing in an organisation. For instance, a trainee may wish to evaluate the result of a management by objective (MBO) programme as a management development system among a group of trainees to determine:
    a. To what extent an MBO is practiced in an organisation.
    b. An indication of its effectiveness.
    c. Indication of where further training is necessary.

2.9.3.1 ADVANTAGES OF EVALUATING A TRAINING PROGRAMME

There are many advantages of evaluating a training programme, some of which are:

- It helps the trainer to determine if he has added value on trainees.
- Since training is very expensive venture there is a need to know if the value of money, time and other resources were worth it.
- It tells the trainer, if his training has been effective. That is, effectiveness of training is often reflected in terms of improved efficiency of trainees on the job.
- Evaluation tells the trainees areas of weakness in his training. It also point out the areas of strength when such weakness are observed, the trainer is able to correct the faults. Also, he is able to re-emphasize the areas of strength in future runs of the same programme for the benefit of other trainers.

Finally, evaluation results help the management of the organisation in receiving the training to know if their training policy is justified or not, and also to know if their training plan and programme are desirable or not.

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CHAPTER THREE

RESEARCH METHODOLOGY

2.0 INTRODUCTION

A research is simply the process by which dependable solutions are derived through a systematic measure such as planning, collection, analysis and interpretation of data in relation to a given problem. A research methodology, therefore, provides the framework of the measures employed in carrying out a research from its in caption to its completion. It covers areas like constraints and limitations. This chapter therefore, discusses the following area:

1. Population of the study.
2. Sampling and sampling techniques.
3. Sources of data/method of collection.
4. Instruments used in analyzing the data.
5. Problems encountered in the course of obtaining the data.
6. Brief history of the organisation under study (NSITF).

3.1 POPULATION OF THE STUDY

A population in the context of a research study connotes the totality of all elements i.e. human and material under study.

Or the purpose of this research, the population frame consist of the entire employees of Nigeria Social Insurance Trust Fund, comprising Eight (8) Zonal offices, thirty eight (38) State offices and The Corporate Headquarters in Abuja.

3.2 SAMPLING TECHNIQUES

There are various sampling techniques that are used in a research; such techniques include simple sampling, cluster sampling, stratified sampling, quota sampling, judgemental sampling and many more. But, for the purpose of this research, a simple random sampling and judgemental sampling techniques are adopted.

A sampling random sampling technique assumes that a researcher chooses a sample size by browsing through the spectrum of the total population size.

3.3 SAMPLE SIZE

A complete and comprehensive representation of a population by use of sample is often difficult to obtain through a sample size is a portion of a whole; it is much easier to use a sample since the population size may not be studied or investigation.

For the purpose of this research study a total number of 1,240 respondents from the organisation (NSITF) were chosen and served with questionnaire while two people from the top management staff were interviewed.

3.4 SOURCES OF DATA

There are two chief important sources of data collection available to a researcher that is the primary and secondary sources. In this research work primary source of data are gathered directly from respondents by responding to questionnaires distributed to them and answering questions through interview. While secondary sources of data was obtained from existing literature in training and development, personnel and management books, agency records such as annual reports, monthly bulletin, journals, ABU undergraduate lectures and MBA class lectures and presentations etc.

3.5 METHOD OF DATA COLLECTION

This was conducted through the administration of questionnaires, which were distributed to 1,240 (one thousand two hundred and forty) respondents and 2 (two) people were interviewed. Also, the existing literatures on the subject under review were collected from books, organizations records, journals and so on.

3.6 INSTRUMENT USED IN ANALYSING THE DATA

The researcher fond it easy and convenient to analyze the data by the use of tables and percentages for easy understanding by anybody who wanted to read.

3.7 DIFFICULTIES ENCOUNTERED IN THE COURSE OF OBTAINING THE DATA

A research study of whatever kind cannot be conducted without one or series of constraints limiting the scope in the context of the research. Since constraints cannot be avoided a good and successful research may require an emotional and intellectual energy of a researcher and ability to mobilize every ounce of emotional and creative energy in the course of undertaking the research. In the light of the above, the problems encountered in the course of this research include;

a. Problem of logistics: because of the vast nature of the case under study, the researcher had to travel far and wide across the nation for the distribution and collection of questionnaires.
b. Financial problem: this almost became an impediment in the process of carrying out the research, because the whole of the project requires quiet a large sum of money.
c. The desired cooperation: the needed cooperation by the respondents was not also fully achieved, especially that some of the respondents lacked some technical

skills and knowledge about some questions, while some feared being implicated by expressing their views.

3.8 BRIEF ACCOUNT OF THE ORGANISATION UNDER STUDY (NSITF)

The Nigeria Social Insurance Trust Fund became operational on July 1, 1994 as a social security service provider with limited coverage, it is a product of transformation of National Provident Fund (NPF), whose Board was established by an act of parliament in 1961. The board was set up to manage the National Provident Fund scheme for all employees nationwide. In 1962, the scheme was amended by another act of parliament to cover only employees in the private sector who were not covered by the public service pension scheme.

The broad objectives of the federal government in establishing the NPF was to provide a poverty alleviation measure as required by convention 102 of the International Labour Organisation (ILO), to which treaty Nigeria is signatory. The scheme was meant for the protection of private sector employees, whose employers were not covered by the public service pension scheme.

The scheme was meant for the protection of private sector employees, whose employers were then mostly the multinationals, from financial difficulties in the event of either old age , cessation of employment, invalidity or death. Most employers than did not have such provisions in their employment policies.

Within the life span of thirty-three years (33) of its operation (1961-1994), the NPF suffered severe operational inadequacies and constraints. As a result its impact was hardly felt by stakeholders and regrettably, it developed a poor public image that was difficult to manage.

In 1992, the federal government accepted the recommendation of the Technical committee on Privatisation and Commercialisaton (TCPC) now the Bureau o Public Enterprises (BPE) and converted the provident fund scheme to social insurance scheme. The government approved partial commercialization of the organization and changed its name to Nigeria social Insurance Trust und.

The organization is under the supervision of the Federal Ministry of Labour and Productivity, and is headed by Board of directors headed by a Chairman but the executive powers lies with the Managing Director.

The organization operates a defined contribution scheme where both the Employer and the Employee are expected to contribute to the scheme. Presently the employer contributes 6.5% and the employee contributes 3.5% of the gross monthly emolument of the employee comprising of Basic salary, Housing and Transport.

The mission of the organization is to be proactive in providing social protection for members from the loss of employment income arising from the inevitable hazards of old age, death and invalidity.

The types of benefits payable in the scheme are;

- Transitional basic pension and gratuity
- Retirement pension and gratuity
- Reduced pension and gratuity
- Retirement grant
- Invalidity pension and gratuity
- Survivor's pension
- Survivor's grant
- Emigration grant
- Deferred NPF grant
- Funeral grant

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA, TEST OF HYPOTHESIS

3.0 INTRODUCTION

The significance and value of any research work is said to be the stream of benefits derived from it especially considering its reliability, which increases its completeness and relevance to the problem being studied. The overriding consideration as regards to the usefulness of the research report depends on the reliability of the procedures followed in extracting the desired information from the data collected. This process of information extraction connotes data analysis, interpretation of findings and presentation of the research reports.

In this research work, 1,240 (one thousand two hundred and forty) respondents were randomly selected from a total of 1,420 staff from the 46 (forty six) offices and the head office where the questionnaires were distributed, but only 96 (ninety six) responded. For the interview where a judgemental method was used in selecting the 3 (three) top management staff only 2 (two) Executive Director (administration) and Head Human of Training responded.

Moreover, the technique used in analyzing the questionnaire responses is the percentage method. The data is tabulated while for the interview the narrative method was applied. The information gathered in the process is presented and analysed in the following paragraphs.

4.1 PRESENTATION AND ANLYSIS OF DATA

As earlier stated, the mathematical instruments employed to assist in the analysis of this work are tables and percentages. Therefore, the information gathered in this research are presented in tables in order to indicate a clear and meaningful relationship between the variables,

while the percentages are given to each unit of information indicating the weight of each unit in relation to the overall responses expressed in 100% (hundred percent).

TABLE 4.1

NSITF STRUCTURE

S/N		No. Of Staff	Percentage (%)
1.	Executive	4	0.5
2.	Management	23	2.5
3.	Senior	413	33
4.	Junior	800	64
	Total	**1,240**	**100**

Source: Questionnaire response from NSITF staff 2005.

The above table indicates that 800 respondents are junior staff representing 64% of the total number of staff and are simply directive takers and form majority operational staff of the organization. 33% represent senior staff of the organization, while 0.5% occupies the executive status and are the decision makers and make policy initiatives for the organization. While the management represents 2.5% this comprises departmental and division heads.

TABLE 4.2 NUMBER OF YEARS IN NSITF

S/N	Number of Years	No. of Staff	Percentage (%)
1.	30yrs. and above	390	32
2.	21yrs. to 29yrs.	272	22
3.	11yrs. to 20yrs.	378	30
4.	1yrs. to 10 yrs.	163	13
5.	Less than 1yr.	37	3
	TOTAL	**1,240**	**100**

Source: Questionnaire response from NSITF staff 2005.

From the above table it can be clearly seen that, the years of experience of the respondents in the organization, which is aimed at the determining the quality of their responses. The table shows that 32% of the respondents stayed with the organization for 30years and above, 22% worked with the organization for 21 to 29 years, 30% worked for 11years to 20 years, 13% worked from 1 to 10 years and only 3% worked for less than a year. The high percentage of staff that have worked or over 30 years is indicative of the fact that a lot of former NPF staff were moved to NSITF on the transformation of the organization from NPF to NSITF in 1994.

TABLE 4.3 TRAINING ATTENDED BY STAFF

Responses	No. of Beneficiaries	Percentage (%)
Yes	1,202	96
No	38	4
Total	**1,240**	**100**

Source: Questionnaire response from NSITF staff 2005.

The above table indicates that 96% of the respondents have attended one type of training or the other during their stay with the organization. This indicates the commitment of the organization in training their employees. Only 4% are yet to go on training.

TABLE 4.4 OVERSEAS TRAINING ATTENDED

Responses	No. of Beneficiaries	Percentage (%)
Yes	73	5
No	1,167	95
Total	**1,240**	**100**

Source: Questionnaire response by NSITF staff 2005.

The above table indicates that only 5% of the staff attended overseas training, which are mainly courses organized by International Labour Organisation (ILO) and social security related courses due to its technical nature.

TABLE 4.5 TYPES OF TRAINING ATTENDED

S/N	Types of Training	No. of Beneficiaries	Percentage (%)
1.	Vestibule	32	2
2.	Induction	890	71
3.	On-the-job	112	9
4.	Off-the-job	206	16
	Total	**1,240**	**100**

Source: Questionnaire response from NSITF staff.

The above table explains the various types of training attended by the respondents. It indicated that 71% of the staff have attended induction in the organization in order to acquaint them with the activities and function of the organization, while 16% attended off-the-job courses, 9% on-the-job training and only 2% attended vestibule courses.

TABLE 4.6 TYPES OF SPONSORSHIP

Types of sponsorship	No. of Beneficiaries	Percentage (%)
Full-time	15	1
Part-time	1,225	99
Total	**1,224**	**100**

Source: Questionnaire response from NSITF Staff 2005.

From the above table it is very obvious that most of the educational qualification acquired were part-time, that is qualifications acquired while in service that is 99% this is due to the policy of the organization that only confirmed staff that have stayed for 10 years in service and approved by the management before full-time course is allowed.. While only 1% was acquired on full-time basis.

TABLE 4.7 TYPES OF EDUCATION QUALIFICATION ACQUIRED

S/N	Formal Education/Qualification acquired	No. Of Beneficiaries	Percentage (%)
1.	School Certificate	49	3
2.	Diploma/NCE	52	4
3.	Degree/HND	572	46
4.	Post-graduate	429	34
5.	Professional/Others	138	11
	Total	**1,240**	**100**

Source: Questionnaire response from NSITF staff 2005

The above table clearly shows that 46% of the workforce of the organization has acquired First degrees and higher National Diploma, 34% are Post-graduate degree holders due to the policy of the organization to allow its staff to further their education on part-time programmes, 11% are Professional bodies members, 4% are Diploma/NCE holders, while only 3% are certificate holders and are mostly clerical staff and Drivers.

TABLE 4.8
HOW TRAINING AND DEVELOPMENT ASSISTED STAFF FOR INDUSTRIAL PEACE AND HARMONY

S/N	Responses	Yes	No	Total	%Yes	%No	%
1.	To large extent	720	109	829	58	9	67
2.	Satisfactory	257	91	348	20	7	27
3.	Negligible	20	43	63	2	4	6
	Total	**997**	**243**	**1,240**	**80**	**20**	**100**

Source: Questionnaire response from NSITF staff 2005

The above table indicates that 997 respondents representing 80% agreed that training and development have assisted towards the prevalence of peace and harmony in the organization while only 18% said no. it can also be deduced that the atmosphere of peace and harmony in the organization makes the workers have good understanding of their schedules and hence allowing them to perform their best and the organization also derives the best out of them.

TABLE 4.9
DOES TRAINING AND DEVELOPMENT IMPROVE NSITF STAFF PERFORMANCE?

Responses	No. Of Staff	Percentage (%)
Yes	1,123	90
No	117	10
Total	**1,240**	**100**

Source: Questionnaire response from NSITF staff 2005.

From the above table, the breakdown of the responses indicates that 90% agreed that training and development improves the performance of the NSITF employees, while only 10% do not agree which may be attributed to their non-attendance to any training programme.

TABLE 4.10
DOES TRAINING AND DEVELOPMENT HELPED IN THE GROWTH AND DEVELOPMENT OF THE ORGANISATION?

Responses	No. Of Employees	Percentage (%)
Yes	1,128	91
No	117	9
Total	**1,240**	**100**

Source: Questionnaire response fro NSITF staff 2005.

From table 4.10, the analysis indicates that 1,128 of the respondents representing 91% agreed that training and development helped in the growth and development of the organization. This is because they were able to perform their duties effectively and efficiently which subsequently resulted in achieving higher standard on the job. Only 9% do not agree and can be attributed to the fact that most of them have never attended any training by the organization.

TABLE 4.11
TYPES OF TRAINING AND DEVELOPMENT NSITF EMPHASIZES

Responses	No. Of Beneficiaries	Percentage (%)
General	698	56
Specific/Departmental	542	44
Total	**1,240**	**100**

Source: Questionnaire response by NSITF staff 2005.

From the above table, it can be seen that 56% of the respondents see the organisation's policy on training and development emphasis as been general, this could be attributed to the organisation's policy on having multipurpose and dynamic employees. While 44% responses sees the organisation's emphasis on specific/departmental training and development, which could be associated with the professionalism and technical nature of their departments.

TABLE 4.12COURSES ORGANISED BY THE FOLLOWING INSTITUTIONS ATTENDED

S/N	Institutions	No. Of Beneficiaries	Percentage (%)
1.	NCEME-Ibadan	303	24
2.	CMD-Lagos	122	9
3.	ICAN	189	15
4.	NIM	210	17
5.	ASCON	62	6
6.	CONSULTANTS	154	12
7.	UNIVERSITIES	168	14
8.	OTHERS	32	3
	Total	**1,240**	**100**

Source: Questionnaire response from NSITF staff 2005.

The above table shows that National Centre for Economic Management and Administration (NCEMA) Ibadan organized courses were mostly attended by the staff of the organization making up 24% of the respondents, 17% attended National Institute of Management (NIM) organized courses and workshops, 15% attended courses organized by Institute of Chattered Accountants of Nigeria (ICAN), 14% attended University Consultancy organized courses and seminars, 9% attended courses organized by Centre for Management Development (CMD), 6% attended courses organized by Administrative Staff College of Nigeria (ASCON).

TABLE 4.13
WHAT ARE THE PROBLEMS ASSOCIATED WITH TRAINING AND DEVELOPMENT IN NSITF?

S/N	Problems	No. Of Responses	Percentage (%)
1.	Financial	29	3
2.	Administrative	911	73
3.	Technical	220	17
4.	Lack of interest	72	6
5.	Others	8	1
	Total	**1,240**	**100**

Source: Questionnaire response by NSITF staff 2005.

The above table clearly shows that the main problem of training in the organization is administrative procedures which longer time and bottle necks which was highlighted by 73% of the respondents, 17% attributes the problem to technical, which had to do with the peculiarities of the various departments, 6% trace it to lack of interest in doing the training, 3% attributes it to financial problem, that insufficient funds sponsor a particular training programme. While only 1% could not specify the problem associated with training in the organization

TABLE 4.14
MEASURES TO ALLEVIATE TRAINING AND DEVELOPMENT PROBLEMS IN NSITF.

S/N	Measures	No. Of Responses	Percentage (%)
1.	Provision of finance	35	2
2.	Quick administration	831	67
3.	Developing staff interest	38	3
4.	Avoidance of selfish nominations	102	9
5.	Course relevance	232	18
6.	Others	2	1
	Total	**1,240**	**100**

Source: Questionnaire response by NSITF staff 2005.

The above table clearly shows the measures that could be taken in order to alleviate problems of training and development in the organization. 67% of the respondents believes that quick administrative actions should be taken whenever there is a course organized or sponsored by the organization.18% believes that only courses that are relevant should be attended by the staff of the organization, 9% believe that there should be fairness in nomination of staff to attend training without any bias or selfishness, 2% proffer adequate funds be budgeted for training and development, while only 1% did not specify measures at alleviating problems of training and development in the organization.

4.2 PERSONAL INTERVIEW

To further complement the data obtained from the questionnaire, the researcher was able to interview two persons from the organization, the Executive Director (Administration) and Head of training.

The format of the interview (see appendix ii) the topic was thoroughly discussed with the interviewees, below are the findings from the interview.

4.2.1 INTERVIEW WITH THE HEAD OF TRAINING.

The interview revealed that the Head of Training department is an experienced administrator, when asked on the provision /offer o adequate training and development opportunities to the employees, he said, provision of such facilities to the employees have never been a problem in the organization, because the management has attached great importance to the training and development of the staff because of its spin-off effect in translating into higher productivity of the organization. He further added that the chances of attending any training depends on the time of joining the organization and when a staff is confirmed as a permanent staff, and all new staff are also given induction training before been posted to their respective offices.

Also, he said that it is in this light of this that the organization in conjunction with some consultants organizes training and development programmes for which many staff has benefited over the years. Opportunities also abound for many staff through sending them on courses, workshops and seminars at NCEMA, ASCON, CMD, NMI, ICAN, and some universities consultancy services to acquire or update their knowledge and skill.

On the techniques employed by the organization in training and development of employees, the Head training responded by saying that, they employ whichever technique (s) they feel in or are adequate and effective for the realization on to achieve organizational goals and objectives.

When the interviewer sought to get his response on the category of staff that are trained most, he was quick to say that they provided training and development to all categories of staff, but they do give priority to a particular demand at a time.

When asked on which training and development method contribute most to improved employee performance, he responded by saying that on-the-job and induction methods contributes most, but other methods too, contributed depending in their area of their application. In the light of the above, he said, the training and development in September 2004 made a strong recommendation to the management on the possible ways through which the proficiency of the department can be improved, that is through reviewing the budgetary allocation to the department.

Moreover, on responding to whether training and development had improved employee performance, he was affirmative that it had to a large extent contributed to employee performance, this was strengthened by the management commitment to training and development of staff.

On the issue of industrial peace and harmony emanating from the department, he responded that, peaceful industrial relation between management and workers has been prevailing since the organization came into being in July 1994. This attributed more on fairness in nominating and sending people for training programmes.

On establishing the organizations training center, the Head training added that due to the enormous resources spent on training and development programmes the management is proposing to set up a training school in Kaduna by next year.

4.2.1.1 INTERVIEW WITH EXECUTIVE DIRECTOR ADMINISTRATION

In the organisation's staff structure the executive director (administration) is responsible for personnel and administrative affairs. In the interview with him, most of the questions asked Head training were also put to him and his response tallied with that of head training except some minor additions and explanations, for instance on the issue of lack of coordination in training activities, he complained that some departments submit their training proposals late to the training department. Moreover some head of departments have not been very cooperative in response to the request to send for nominations or training programmes.

He also added that, according to report received from some training institutions, some nominees do not report on time. He said that these and many other issues pose a problem to the organization on training activities, but it is usual to have some set backs o such nature in any organization.

But overall, the performance, effectiveness and efficiency of staff in discharging their duties indicate that the management's investment in training and development is yielding high result.

4.3 TEST OF HYPOTHESIS

Earlier in chapter one of this project, three hypothesis were developed which guided in collecting data and assisted in writing the project and at the same time assisted in determining the stand of the data collected and the assertion that the training and development improve employee performance.

However, in the light of the data analysed previously, the information will test the validity of each of the three hypotheses.

HYPOTHESIS I

Null hypothesis (H*)

Training and development play significant role in improving employee performance in NSITF.

Alternative hypothesis (Hi)

Training and development do not play any significant role in improving employee performance in NSITF.

In testing the validity of this hypothesis reference is made to table 4.9 in which 90% of the respondents agreed that training and development played significant role in improving their performance. In an interview conducted with the head training has also agreed with the statement. This means that the Null Hypothesis is **accepted**.

HYPOTHESIS II

Null hypothesis (H*)

Nigeria Social Insurance Trust Fund effectively employs training and development techniques on their employees, which result in making them better, towards industrial peace and harmony.

Alternative hypothesis (Hi)

Nigeria Social insurance Trust Fund does not effectively employ training and development techniques on their employees.

In testing the validity of this hypothesis reference is made to table 4.8 in which majority up to 80% agree that the training and development technique by the organization has resulted in making them have better perception of their jobs and also contributed in the prevalence of industrial peace and harmony in the organization. Going by the interview responses by the Executive director (administration) and Head of Training, both agreed with the above, as such the Null hypothesis is **accepted.**

HYPOTHESIS III

Null Hypothesis (H*)

Training and development in Nigeria Social Insurance Trust Fund has a significant on the growth and development of the organization.

Alternative Hypothesis (Hi)

Training and development in Nigeria Social Insurance Trust Fund has no effect on the growth and development of the organization.

In testing the validity of the above hypotheses, reference to table 4.10, where 91% of the respondents unanimously agreed that to the fact that training and development to them has tremendous effect on the growth and development of the organization. This is because those that were trained were able to know exactly how to perform their task effectively and efficiently which led to high performance. Going by this the Null hypothesis is **accepted**.

CHAPTER FIVE

SUMMARY OF FINDINGS, RECOMMENDATION AND CONCLUSION

INTRODUCTION

In this research work it can be seen that, the data gathered having been presented in a tabular and percentage form have also been analyzed into more meaningful form by way of deriving a purposeful research result. This chapter the summary of findings, recommendations and conclusion with a view to paving the way for a further research on the subject that has been studied.

5.1 SUMMARY OF FINDINGS

The research work identified how training and development assisted in improving employee's performance and effectiveness in the Nigeria Social Insurance Trust Fund (NSITF). The outcome of the findings includes;

i. Organizational Structure and Development

As a result of training and development attended by the top management and the other categories of staff are much more competent, while the newly ones are becoming more effective and efficient in discharging their duties.

ii. Overseas Training and Development

Top management and few staff undergo this training to enable the organization be in tune with current international social security

developments, particular as regards the organization's affiliation with International Labour Organisation (ILO).

iii. Method of training and development:

The organization had offered different types of training and development as;

a. Induction course; as a result of this all newly employed know where to start and to go in discharging their tasks.
b. On-the-job; it revealed that all the staff are in the mode of updating their knowledge and skills, while doing their job.
c. Off-the-job some of the staff especially the undergraduates become graduated as a result of this method of training through full-time programme.

iv. Peace and harmony:

As a result of training and development provided by the organization, good atmosphere and working environment were established as such all the employees are seen as one family.

v. Performance effectiveness:

The management has succeeded through training and development programmes to maintain a high level of performance and effectiveness of the staff thereby translating into increased productivity. This is substantiated by the increased level of income, through the activities of compliance or field officers.

vi. Growth and development:

Training and development had contributed to the growth and development of the organization, this because the organization is not only a pioneer in social security administration but also a leader in pension funds administration in the country. This is through higher standard and perfection maintained by adequate training provided for the staff.

vii. General training:

Presently, the organization is having dynamic and multipurpose employees due to its emphasis on providing general training and development.

viii. Organizing institution:

General training and development are mostly provided by; National Centre for Economic Management and Administration (NCEMA) Ibadan, the Centre for Management Development (CMD) Lagos, Administrative Staff College of Nigeria (ASCON) Lagos, and some Nigerian universities Consultancy units.

ix. Problems associated with training:

In the process o analyzing the findings some problems were identified which include;

a. Financial supply; the agency sometimes do not provide training or course allowance until the training programme is over.
b. Administrative action; slow processing of the names of nominees where most of the time slow, the nomination letters reaches the nominees sometimes after the commencement of the programme.

c. Lack of interest; some of the staff do not want to leave their working place, and some do not want to go to anther part of the country.

x. Equal opportunities exist for all department on training programme;

In terms o training and development, equal opportunities was given to all departments, only some Heads of departments refuse to respond in time when request are made from training department.

xi. Determining the training techniques;

The realization and achievement of the goals and objectives of the organization was due to the determining of the training techniques before the commencement of the training programme. The training department carries out this exercise.

xii. Lack of co-ordination and co-operation;

Some Head of departments do not liaise with training department during the time of nomination or selection of participants thereby forwarding the name (s) late.

The final findings revealed that plans are underway of having the organisation's training center.

5.2 RECOMMENDATIONS

Issues that affect improving employee performance are viewed from different perspectives by different organizations, while some view it from financial angle others may view it from managerial angle, but overall it has to be integrated under an umbrella in order to achieve the desired goals and objectives. In the light of the above, the following recommendations were made.

I. Provision of Money for Training and Development

The importance of prompt and adequate provision of money for such vital function as training and development cannot be over emphasized, particularly as it affects the improvement and overall productivity of an organization.

II. The Need for Cooperation from Head of Departments

A harmonious relationship and cooperation should be established between the departmental Heads and Training department, so as to hasten nomination and training processes, to enable staff attend relevant training on time.

i. The Need for Quick Administrative Action on Training and Development

The training department should re-organize and simplify the process and procedure when nominee's names reach them from other departments or processing and onward forwarding to finance department for payment before the training programme time commences.

ii. The Need for Developing Staff Interest to go for Training

There is need for management to plan a way of developing interest in the employees mind towards attending training by giving them extra incentives to encourage them to attend training for example adding more responsibility by promotion, job enrichment etc.

iii. Need for Continuity of Policies on Training and Development

The management should have a standard policy so as to give equal opportunity to all categories of staff since each is contributing his/her quota towards the attainment of organizational goals and objectives. This policy should serve as a guideline for nomination before the time comes so that selfish interest can be avoided by proper checking of nominee's names.

iv. The Need for More In-house Training Programme

With little improvement on the local training, more efforts and encouragement should be given, so as to enable all categories of staff to have a chance of attending thereby saving money for the organization.

v. The management should make use of principles of management:

The Management should indoctrinate the following managerial principles; planning, organizing, co-ordination, controlling in all its training activities in order to achieve the organizational goals, aims and objectives.

5.3 CONCLUSION

In today's world of high competition in every aspect of human endeavour and with the advent of information and computer technology any organization without well trained and developed personnel will definitely not stand the taste of time.

Newly hired employees usually need some training before they take up their schedules of duty, older employees require training to keep alert to the demand of today's job and to prepare for transfer and promotions. Hence, an effective manager considers training and development as a continuous exercise because of the many new challenges arising everyday.

The research carried out has shown that the Nigeria Social Insurance Trust Fund was using all training and development techniques to its employees at the appropriate time and where the situation warrants. It was found that training and development had tremendously contributed to the growth and development of the organization, promoted industrial peace and harmony as well as improved staff performance within the organization.

The research also found out that the organization in conjunction with International Labour Organization (ILO) was able to send some staff for overseas training.

The above findings were further confirmed by Executive Director (Administration) and Head of training, in an interview conducted with them. The Executive Director (Admin.) also added that there is a plan to construct a standard training school at Kaduna state to provide adequate training to most of the staff. It was also revealed that seminars and workshops are fully exploited by the organization through sponsoring many of the staff to attend, which assisted them to develop their skills and update their knowledge. The research found that every year at least some employees are sponsored to acquire some educational qualification from higher institutions of learning in the

country. All this proved positively that training and development improve employee performance.

Finally, training and development always attract employees' interest in career growth and upward mobility, because training increase the knowledge and skills of employees. The choice is not whether to train or not but rather the choice of method to apply. Therefore, human capital development through training is money judiciously and wisely spent.

APPENDIX 1

Department of Business
Administration,
Faculty of Administration,
Ahmadu Bello University,
Zaria.

Dear Sir/Madam,

REQUEST TO FILL QUESTIONNAIRE

I am a student of the above institution, currently conducting a research on "TRAINING AND DEVELOPMENT FOR IMPROVED EMPLOYEE PERFORMANCE" A case study of Nigeria social Insurance Trust Fund (NSITF).

I wish to request you to respond to the questions attached, and I am assuring you that, the information will strictly confidential for the purpose of this academic work only.

Thank you.

Yours faithfully,

ALI SIDI HAMID
GO2BAMP7185

APPENDIX II

QUESTIONNAIRES TO THE EMPLOYEES OF THE NIGERIA SOCIAL INSURANCE TRUST FUND ON "TRAINING AND DEVELOPMENT OR IMPROVED EMPLOYEE PERMANCE"

Please fill in the blank space and tick where appropriate.

1. What is your name? (optional)
2. Sex of the respondent: male ( ) female ( )
3. To which age group do you belong?
   a. 18yrs – 28yrs ( )
   b. 29yrs – 40yrs ( )
   c. 41yrs – 50yrs ( )
   d. 51yrs – and above( )

4. Marital status of the respondent
   a. Married ( )
   b. Single ( )
   c. Others ( )

5. What is your academic qualification?
   a. Post-graduate degree ( )
   b. First degree or HND. ( )
   c. OND or equivalent ( )
   d. Professional qualification ( )
   e. School certificate or equivalent ( )

6. What is your status in the organization?
   a. Senior staff ( )
   b. Intermediate staff ( )

c. Junior staff ( )

7. What is your number of years of experience?
   a. 31yrs and above ( )
   b. 21yrs – 30yrs ( )
   c. 11yrs – 30yrs ( )
   d. 1yrs – 10yrs ( )
   e. Less than 1yrs ( )

8. How many employees report to you directly?
   a. 5 – 24 ( )
   b. 25 – 44 ( )
   c. 45 – 64 ( )
   d. 65 – and above ( )

9. Have you undergone some training since joining the organization?
   a. Yes ( )
   b. No. ( )

10. Have you attended any overseas training?
   a. Yes ( )
   b. No ( )

11. Listed below are some of the methods of training and development generally employed by the organization, indicate the one (s) you have benefited from?
   a. Vestibule ( )
   b. Induction ( )
   c. On-the-job ( )

12. Did the organizations gives you full-time of-the-job training?
   a. Yes ( )
   b. No ( )

13. If yes which of the following were you sponsored?

a. First degree/HND and above ( )
b. Diploma ( )
c. School certificate ( )
d. Others specify ( )

14.Give name of the institution?

---

15. To what extent does training and development of staff assisted in establishing industrial peace and harmony?

a. To a large extent ( )
b. To a small extent ( )
c. Others (specify) ( )

16. Do training and development programme you have attended improve you performance?
a. Yes ( )
b. No ( )

17.Does training and development provided to the employees by the organization helped in the growth and development of the organization.
a. Yes ( )
b. No ( )

18. To the best of your knowledge what type of training does the organization emphasize most, the general or the specific for individual department?
a. General ( )
b. Specify ( )

19. Beside the courses organized by your organization, other bodies too organize courses and workshops to which your organization sponsor its staff such bodies include Universities consultancy units, professional bodies, management consultants etc. whose programme (s) you or your colleague (s) have attended?

a. National Centre for Economic Management and Administration (NCEMA). ( )
b. Administrative Staff College of Nigeria (ASCON). ( )
c. Institute of Chartered Accountants of Nigeria (ICAN). ( )
d. Nigeria Institute of management (NIM). ( )
e. University/Consultants ( )
f. Others specify ---------- ( )

20. What problems are associated with training and development o staff in the organization?

---

21. What would you suggest as measures to alleviate your identified problems associated with training and development in the organization?

---

22. Comment freely on how to improve this research study

APPENDIX III

AHMADU UNIVERSITY, ZARIA, POST GRADUATE SCHOOL, DEPARTMENT OF BUSINESS ADMINISTRATION

INTERVIEW SCHEDULE

This format was designed to collect information from Executive Director (Administration) and head of training Department.

- Does the organization offers training and development opportunities to the employees?
- Which techniques of training and development are applied or needed to the employees training and development?
- Which categories of employee are trained most?
- To what extent has training and development contributed in enhancing employee performance?
- To what extent has employee training and development brought about industrial peace and harmony?
- Is the organization made any arrangement to have its training center?

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