INVESTIGATION OF THE IMPACT OF TRAINING AND DEVELOPMENT ON EMPLOYEE PERFORMANCE: A CASE STUDY OF BETA INSURANCE COMPANY, KENYA

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ABSTRACT
This study sought to investigate the impact of training and development on employee performance: A case study of BETA Insurance Company in Kenya. Training is the continuous and the systematic development among all levels of employees, knowledge, skills and attitudes which contribute to their welfare and that of the company. It provides organisation, the employees with a caliber of increasing the organization’s productivity & profitability. The present study focused on the following specific objectives: to determine the current training and development initiatives in Beta Insurance Company; to determine the impact of training on performance of Beta Insurance Company; and to offer recommendations to Beta Insurance Company. The study was quantitative in nature applying descriptive research design. The target population for the study was the staff of Beta Insurance Company in Kenya applying stratified random sampling to achieve a sample size of 45 participants focusing on the following groups of individuals: top management; middle level management; human capital manager; head of department; and junior staff. Questionnaire was the key apparatus of information gathering with closed ended inquiries to get quantitative information as the examination was quantitative in nature. The findings showed that demonstration method of facilitation during training was both effective and efficient form of training. The study concluded that training and development has a clear relationship with employee performance. The investigation prescribed that Beta Insurance Company to set up normal training and advancement programs that are equipped for raising the aptitudes, spirit and profitability of workers. Employee training and development initiatives should be based on a systematically identified knowledge and skill deficit so as it maximize the effort of the both the employee and organization. The findings of this study would be of value to all insurance companies including Beta Insurance Company in helping them develop lifelong training and development strategies to remain competitive and relevant in the sector through effective training and development initiatives.

Key Words: Training and Development, Employee Performance

INTRODUCTION

Training is the consistent and the orderly improvement among all levels of workers, learning, abilities and states of mind which add to their welfare and that of the organization (Planty, Cord and Efferson, 2012:56). As indicated by Cord (2012:34), preparing gives association, the representatives with a gauge of expanding the association's efficiency and benefit. The preparation and advancement of the representatives has coordinate commitments in the high accomplishments of association which demonstrates better execution (Abbas, 2014:89).

Worker execution alludes to the capacity of representatives to play out an occupation in a powerful and proficient approach to deliver the best outcomes.

At the point when the workers are furnished with the best possible preparing, they will be more dedicated towards their activity and enhance their execution in the association (Goyal, 2013:77). As per Goyal (2013:79), there are distinctive kinds of preparing being given to the workers. These include: - introduction/enlistment, boost preparing, item preparing, cross practical preparing among others. The quality of Human Resource is an asset to any organization and as a result training has become an issue that has to be faced by every organization (Shefali, 2913:90). The amount, and quality of training carried out varies enormously from organization to organization due to factors such as the degree of external change, for instance, new markets or new processes, the adaptability of existing workforce and importantly the extent to which the organization supports the idea of internal career development.

Imbulana (2011:66) declared that most associations address their issues for preparing in a specially appointed and indiscriminate way whiles others start distinguishing their preparation needs, at that point configuration preparing exercises in a judicious way lastly evaluate the consequences of preparing. In the predominant situations, worker preparing and their advancement have outmost significance for enhancing the profitability, which leads towards increasing upper hand (Quartey, 2012:78). Be that as it may, representative preparing is considered as the arranged advance towards encouraging workers to look for work related information including practices and aptitudes (Dennis and Griffin, 2014:65). In human asset improvement (HRD) the hypotheses and experimental apparent backings preparing and advancement as key situating which have an immediate association with advancement and accomplishing objectives exactly.

A report by World Bank (2015:33) showed that in the year 2015, the worldwide protection industry was influenced by worldwide monetary factors, for example, frail financial development, unpredictable money related markets and close to zero loan costs. In the meantime, the whole protection division experienced declining speculation yields. Life coverage premium development in Africa eased back to 2.8% of every 2015 from 5.1% out of 2014. As per Heras (2013:45), in South Africa, development eased back to an expected 2.3% from 4.6% of every 2014. Non-life premium development in Africa was repressed at 1.3% out of 2015 (World Bank, 2015:67). Nadeem (2014:31) affirmed that the entrance is very less in India as against its companions. Jelena (2013:87) placed that protection area requires workers who have solid basic reasoning aptitudes, the capacity to get the most out of individuals and the capacity to rise where everyone is.

As indicated by Hameed (2015:23), the Indian protection advertise gives adequate chances to local and worldwide players to saddle the beneficial roads in the same. Kenya is the biggest protection advertise in East Africa and its insurance agencies have built up auxiliary and partner organizations inside the district (Nzuki, 2015:89). Kenya's protection industry has kept on developing however barely in genuine terms. The Authority has additionally joined forces with other budgetary area controllers and the Ministry of Education in consolidating monetary proficiency in the National
Schools educational programs (Wanjau, 2015:11). As some other industry in the development stage, the protection business has the ability to make countless openings.

Preparing necessities in the protection business fluctuate as indicated by levels in the association (Imran, 2013:78). As indicated by Imran, individuals in the protection business might be portioned into deals, non-deals and senior administration/board. Preparing projects might be outlined appropriately. The most as often as possible conveyed preparing modules in the business are intended for deals directors and specialists (Nadeem, 2014:51). These modules accentuate on deals adequacy, item information, deals correspondence and pertinent innovation. The ones for non-deals staff are regularly specialized in nature, which senior administration is prepared on administrative and corporate administration viewpoints. Heras (2013:56) contends that trainings are vital for any association for giving refreshed data about their frameworks and techniques. As indicated by Heras (2013:71), associations dependably endeavor to maintain in aggressive condition through appropriation of up and coming innovations with the goal that they can better deal with their capacities and work exercises through different offices. Kuo, (2013:23) asserted that the abundance of preparing in an association is for new things to be done or old things to be done in better approaches to build execution as far as deals, benefit and piece of the overall industry among others. As indicated by Egessa (2014:89), insurance agencies must give the preparation to the representatives, if association truly needs the workers to perform well and needs to enhance the efficiency and gainfulness. Protection is one such segment which focuses increasingly and contributes more on the worker preparing. This preparation ought to have impact on the representatives’ execution.

Beta Insurance Company is one of protection firms in Kenya. The organization as of late set up a learning and improvement work inside HR division with a goal of supporting the firm by giving learning activities that will bolster nonstop learning (Beta Insurance Company Yellow Pages, 2017:15). A portion of these activities include: temporary position/connection program, at work preparing for graduate students, protection proficient projects, e-learning and other in-house focused on trainings (Beta Insurance Company, 2017:21). Subsequently the inspiration in picking the organization as the contextual analysis for this specific examination.

**Problem Statement**

Training and Development is one of the most important aspect in organizational studies (Tanveer, 2014:21). The focus of this study was to investigate and understand the effect of Training and Development on employee performance. Organizational performance depends on the employee performance because human resource capital of organization plays an important role in the growth and the organizational performance (Imran, 2015:34). Insurance sector is chosen as a representative due to its backing up role in the economy of any country. It is most crucial for services businesses to keep their employees’ knowledge and competencies up to the mark because of the global saturation occurring in services. However, little efforts have been put on Training and Development strategies despite pointers to less trained human resources in the insurance sector in Kenya (Kuo, 2013:44). Past investigations on the part in Kenya had fretted about elements influencing preparing and advancement (Egessa 2014:67; and Rapando 2015:41). They did not address the current training and development initiatives in the services industry. Most studies on training and development did not focus on the impact on services industry especially the insurance sector. Past investigations did not likewise offer substantive suggestions on the present subject in a healthy way (Egessa 2014:76; and Rapando 2015:56). It is against this foundation that this examination was expected to explore the impact of training and development on employee
performance with specific reference to Beta Insurance Company in Kenya.

**Study Objectives**

The aim of this study was to investigate the impact of training and development on employee performance: A case study of Beta Insurance Company in Kenya, and to thereafter provide recommendations to the management and the relevant stakeholders. The specific objectives were:

- To determine the current training and development initiatives in Beta Insurance Company, Kenya
- To determine the impact of training on performance of Beta Insurance Company, Kenya
- To offer recommendations to Beta Insurance Company, Kenya

**LITERATURE REVIEW**

**Resource Based View theory**

The investigation fell inside the system given by Resource Based View (RBV) and Dynamic Capability Theory (DCT). The RBV recommends that the company's inside assets are the essential indicators of prevalent execution (Wernerfelt, 1984:56). The RBV of the firm spotlights on assets and abilities inside the firm to clarify the benefit and efficiency of the association (Barney, 2013:21). Dynamic capacity approach centers consideration around the company's capacity to restore its assets in accordance with changes in its condition (Jackson, 2013:55). The key human asset administration field has broadly analyzed assets as wellsprings of vital profitability for firms. In the RBV, assets are viewed as key and a wellspring of upper hand in the event that they give monetary esteem, are one of a kind (uncommon), are hard to duplicate and have authoritative help (Gonzalez, 2015:67).

Studies have arranged firm assets as physical, human, and capital (Barney, 2013:71), others include innovative and reputational asset classifications (Grant, 2014: 32), and some propose property-based (or substantial) versus learning based (or immaterial) assets (Foss, 2013:20). While substantial assets empower a firm to execute its business forms, it is the elusive, learning based assets that will probably fill in as wellsprings of upper hand since they enable organizations to join hones into their texture that are significant, uncommon, and incomparable, and that have authoritative help (Brush, 2013:21; and Santos, 2016:103). Due to related firm-specificity, causal uncertainty, and social many-sided quality, information resources are particularly difficult to impersonate (Teece, 2013:21). At the point when seen as an impalpable resource, learning is hard to catch utilizing customary bookkeeping or monetary measurements (Bontis, 2013:43). Endeavors are frequently made to arrange learning resources in view of how they are made, procured, caught, shared, and utilized (Currie, 2012:156).

Firm efficiency include a blend of express and implicit learning implanted in the association’s one of a kind inward abilities, information, and assets (Foss, 2014:31). Representative preparing and improvement is a perplexing idea that reflects different pressures other than express and unsaid, portrayed with so much words as formal and casual, systematized and uncodified, organized and unstructured, static and liquid, and unmistakable and imperceptible. Firestone and McElroy (2014:49) unite information administration, and preparing needs in their extensive audit of learning administration models that range from how information is created, tried, assessed, and coordinated as a forerunner to utilize.

**Empirical Review**

Inside the worker preparing and improvement needs, there is expanding enthusiasm for training based speculations, which are best depicted as a bunch of methodologies. In spite of the fact that training based speculations are best depicted as an assortment of thought (as opposed to a solidarity), most practice-based hypotheses endeavor to comprehend the creation/utilization of information and its circuit of generation (Gherardi, 2015:116). The activity aptitudes are innately associated with
the training in which they are found (Nulden, 2014:21). Preparing and improvement is the motor of training and practice is the historical backdrop of that preparation require (Wenger, 2013:96). This move towards more social, rehearse based originations speaks to a noteworthy move in center from the individual self towards the aggregate (Bratton, 2015:127). From preparing as the minor obtaining of staff to learning as a changing knowledge of support (Wenger, 2103:104).

Arranged learning hypothesis is one point of view utilized generally inside preparing and improvement field that presents the epistemological perspectives of information and methods for knowing (Bolulu, 2014:11). Arranged learning hypothesis is pervasive in look into studies and practice activities concentrated on working environment learning (Lave, 2014:21). Dissimilar to formal or classroom learning (psychological realizing), which has a tendency to be unique, non-logical, and purposeful, arranged learning is installed by and by, setting, and culture (Lave, 2014:34). Arranged learning contends that cognitivist points of view neglect the to a great extent implicit measurement of working environment rehearse and that individual learning ought to be thought of as new, including chances to take part in the acts of the network and in addition the improvement of a character which gives a feeling of having a place and duty (Handley, 2013:111).

Arranged learning hypothesis is a type of activity learning (Marsick, 2016:78) and activity learning depends on worker improvement through assuming liability for the issues, participating in the errand work, and examining and getting support on related issues from key associates (Pedler, 2012:71). As per Miriti (2016:44) two key ideas rise up out of arranged learning hypothesis: real fringe support and Communities of Practice (CoP). Real fringe investment recognizes that new individuals figure out how to wind up specialists through commitment in a CoP. A CoP is an arrangement of connections between individuals, exercises, and the world; creating with time, and in connection to other distracting and covering networks of training (Lave, 2014:19).

Preparing is the sorted out manner by which associations give advancement and upgrade nature of new and existing workers. Preparing is seen as a precise approach of learning and advancement that enhance individual, gathering and association (Goldstein and Ford, 2013:88). Therefore it is the arrangement of exercises set out upon by association that prompts information or aptitudes procurement for developing purposes. Consequently, adding to the prosperity and execution of human capital, association, and the general public on the loose.

As indicated by Manju and Suresh (2013:89), preparing fills in as a demonstration of mediation to enhance association's merchandise and enterprises quality in hardened rivalry by upgrades in specialized aptitudes of representatives. Advancement alludes to exercises prompting the obtaining of new learning or aptitudes for reasons for developing (Khagwaja, 2013:78). Associations furnish representatives with advancement programs keeping in mind the end goal to improve their capacities. As indicated by Howard (2014:67), representative improvement is picking up an undeniably basic and vital basic in associations in the present business condition. In this way associations need to put resources into persistent representative improvement with a specific end goal to keep up workers and also the association achievement (Khagwaja and Nadeem 2013:11).

An examination led by Rohan and Madhumita (2012:45) found that putting resources into preparing workers on basic leadership, collaboration, critical thinking and relational relations has valuable effect on the associations' level of development, and in addition affecting on representatives' execution. Preparing influences representatives' conduct and their working abilities which comes about into representatives improved execution and additionally helpful changes (Satterfield and Hughes, 2015:86).
Howard (2012:99) completed an exploration on the impact of representative preparing on the apparent hierarchical execution of a Print-Media Industry in Ghana utilizing graphic examination. Discoveries demonstrated that, albeit a few workers don’t know about and are not engaged with the preparation programs, lion’s share of the representatives revealed that, they know about and are associated with different preparing programs. Results from the connection investigation proposed that, there was solid connection between worker preparing and authoritative execution. The examination suggested that present change in representatives' aptitudes sets requires steady and successive worker preparing in the print-media industry in Ghana.

Shahazadi and Naveed (2016:54) led an examination on effect of trainings on hierarchical worker execution where five associations were chosen from corporate part of Pakistan keeping in mind the end goal to gather and break down the information. Test size of 201were chose and surveys were dispersed through advantageous inspecting method to the respondents. The discoveries indicated positive relationship affect on execution of those representatives who were occupied with preparing exercises in the chose areas in Pakistan.

Ndibe (2014:23) considered the impact of representatives preparing on authoritative execution. The investigation went for recognizing the impacts of worker preparing on hierarchical execution with exceptional accentuation on the procedure and method of choosing representative for preparing. The overview look into was completed in Enugu State, Nigeria. The populace utilized for the investigation was 694 staff of Nigerian Bottling Company and 7UP Bottling Company (Ndibe, 2014:34). Test measure was resolved utilizing Yamane (1964) equation. The discoveries from the investigation uncovered an extremely solid positive connection between worker view of preparing and authoritative execution.

The examination additionally found that the degree to which representative preparing alone influences authoritative execution was low, nonetheless, when different factors like preparing configuration, preparing conveyance style were viewed as, its impact ended up critical. Ndibe (2014:90) infers that if the correct representatives are sent on preparing through the orderly preparing method of recognizing and choosing workers for preparing, there would be a huge change on the hierarchical execution. Ndibe (2014:101) suggested that an instrument ought to be made for legitimate appraisal and assessment of representative execution subsequent to preparing as this will guarantee that lone workers who require preparing are sent on preparing.

Aigbepue and Mammud (2012:14) directed research on preparing, advancement and hierarchical execution utilizing review/expressive research configuration led among one hundred (100) representatives of chose business associations in Oredo nearby government region of Edo state. Results from the examination demonstrated that authoritative execution depends to a great extent on labor preparing and improvement. Mammud (2012:76) suggested that associations ought to have consistent and well-considered preparing programs for their workers. Kun, Cowden and Karodia (2014:39) contemplated the effect of preparing and advancement on worker execution in South Africa utilizing an arbitrary testing technique to choose members for the examination. The examination embraced a quantitative approach and the discoveries uncovered that working conditions and an absence of assets influenced the preparation and advancement of representatives. Kun, Cowden and Karodia (2014:99) suggested administration bolster, arrangement of input to workers and leading of representative preparing on a persistent premise.

Aminu (2015:66) evaluated the effect of representative preparing on authoritative execution of vitafoam Nigeria plc. Both essential and optional information were gathered while straightforward arbitrary example procedure embraced for the
examination. Aminu (2015:71) discovered that one of the parts of the administration of the association is giving sufficient space to worker preparing. The investigation additionally discovered that worker recognized and bolstered the strategies received by the administration of the association in preparing representative and they likewise perceived the part of preparing in enhancing execution in vita froth Nigeria plc. Aminu (2015:79) found that most workers in the association recognized the connection amongst execution and inspiration and that representative preparing impacted level of viable execution in the association. Aminu (2015:81) prescribed that preparation ought to be guage ahead of time in order to diminish the issue of sudden and surge arranging which have unfavorable impact on hierarchical exhibitions.

Shaw (2015:15-21) asserted that as a general rule authoritative development and advancement is impacted by different factors. In light with the present research in the midst of the change of associations, laborer planning accept a pivotal part in improving execution and furthermore growing effectiveness (Sicherman, 2015:110-117). As per Nijhof (2016:35-39), this in this way prompts placing associations in the better positions to stand up to competition and stay at the best. This derives a nearness of a basic differentiation between the associations that prepare their laborers and associations that don't. Borghans (2015:45-67) noticed that current writing presents affirmation of a nearness of clear effects of preparing and advancement on representative execution.

A couple of examinations have proceeded by looking similarly as specialist execution particularly (Purcell 2014:98; Kinnie 2013:123; Hutchinson 2012:97; and Harrison 2011:111) while others have connected with a general perspective of hierarchical execution (Guest 2015:56; and Swart 2014:13-18). As indicated by Berry (2013:119), by one means or another two are associated as in worker execution is a component of hierarchical execution since representative execution impacts general authoritative execution. In association with the above, Wright and Geroy (2015:88) take note of that laborer abilities change through suitable preparing programs. Preparing, thusly not simply upgrades the general execution of the worker to feasibly play out their present livelihoods yet moreover enhances the information, capacities and attitude of the workers key for the future occupation, in this way adding to predominant authoritative execution (Wright and Geroy, 2015:100-123).

Interactive learning includes learning-by-doing, which happens at the same time in numerous parts of an association (Chaffee, 2014:45). Supervisors learn in a more intricate and certain route by interfacing and exchanging with each other and with outside partners (Olsen, 2012:45). As per Braybrook (2015:89), specialists endeavor to see sufficiently only about the different weights on them to find a few regions of flexibility and opportunity. They search out moves that are sufficient to incrementally propel their motivation (Chaffee, 2014:33). At that point they rapidly reconsider and alter their activities because of input.

As indicated by Miller (2013:44), the whole procedure of intelligent learning is basically one of “wading through”. The unit of learning is ordinarily an individual or division attempting to accomplish neighbourhood destinations that may have more to do with individual socio-political plans than with association wide financial or administration objectives (March, 2014:91). Anyway Silverman (2014:12) affirmed that despite the fact that scores of administrators partake in intuitive picking up, learning results have a tendency to have just a nearby impact. Silverman sets that all things considered, these results, assentions, side-instalments, and incremental modifications can especially impact execution. Numerous associations are significantly molded by these incalculable adjustments to a wide assortment of voting public (Hart and Grant, 2014:34). Huber (2015:56) portrays intuitive learning as inescapable discovering that structures the establishments of
the setting educating work practices, schedules, and practices with the goal that groups are shaped or joined and individual characters are changed. It includes turning into an insider to gain that specific group's subjective perspective to figure out how to talk its dialect, to act as colleagues. Specialists report that intuitive getting the hang of (taking in by doing or gaining from managers or collaborators) is significant for them once a day (Fouarge, 2014:13).

As indicated by Jacobs (2014:59), in Germany, 26% of specialists report taking part in learning by doing each day contrasted by 44% of laborers in the US. That distinction is likewise reflected in the degree to which laborers take in new things from their bosses or colleagues consistently: 16% of specialists in Germany contrasted and 24% in the US (Jacobs, 2014:67). Sicherman (2015:90) asserted that laborers in Netherlands spend by and large 35% of their working time on exercises from which they learn. This is much more than the time specialists spend in formal instructional classes. As indicated by Sicherman (2015:101), intelligent learning exercises represent 96% of the time in which laborers are occupied with exercises from which they learn.

As per Shaw (2015:12), specialists invest significantly more energy in learning by doing than on formal preparing. In any case, Galor (2014:43) affirmed that learning by doing incurs opportunity costs through sworn off work time. Consequently, as indicated by Galor (2014:49), youthful laborers are regularly anticipated that would pay (some portion of) these open door costs by tolerating a lower wage in an apprenticeship, temporary position, or traineeship position in their first year of work. Lazear (2014:66) place that new contracts could likewise profit by learning overflows from their more experienced associates in the work environment. As indicated by Nijhof (2016:71), the examination accessible if the need arises focus operators demonstrates that new contracts put in groups with more experienced associates perform essentially superior to those put in groups with less experienced companions.

Allen (2015:78) found that work encounter is a pertinent determinant of worker profitability. New contracts, specifically, pick up significantly from learning at work. An examination led by Smits (2013:23) on specialists who introduce auto windshields found a precarious increment in efficiency over the principal year of business. Smits (2013:56) following multyear of work, they are 82% profitable than they did when they began. Another examination led by Longen (2015:81) on new contracts in an inbound call focus finds a precarious expectation to learn and adapt among recently procured call focus operators that converts into efficiency increment of 64% inside the primary year of business. As per Borghans (2015:87), these are attributes of the high-gainful work environment, which underlines work pivot and cooperation.

Jacobs (2013:78) found that designers who have been in a firm longer gain from their partners less regularly than those with shorter firm residencies. Notwithstanding, (Jacobs, 2013:90) contends that designers who confront an expertise hole endeavor to update their aptitudes by purposely gaining from their partners. Waweru (2015:34) intelligent learning and support in a formal instructional class are integral exercises. Additionally, this complementarity stretches out past the individual level. A specialist's cooperation in an instructional class can have learning overflow consequences for coworkers. Nzangi (2014:56) found that efficiency of call focus operators who did not take an interest in an instructional class enhanced after their co-workers had been prepared.

As per Aderemi (2014:78), an association may choose to preparing its workers while at work, or off the activity. On account of the on - the - work, the laborer is prepared (inside) the association. A portion of the preparation and improvement strategies that might be received by an association to update the abilities of its representatives incorporate apprenticeships, acceptance and occupation turn (Adeleye, 2013:57). For the off-the-Job preparing, the worker is prepared outside
(remotely) the association and preparing and advancement strategies that might be utilized here incorporate re-enactment, pretend and contextual investigation (Cronje, 2013:90). Off-the-Job preparing incorporates strategies, for example, research facility and T-amass preparing, correspondence workshops and outward board’s excursions, meeting, classroom ponder among others (Naveed, 2016:13). As per Naveed (2016:18), the motivation behind these sorts of preparing is to make representatives more mindful of new thought, innovation and enhance their ingenuity. It additionally expands the members’ mindfulness and acknowledgment of the contrasts between them.

Cremin (2014:90) prescribes off-the-work preparing where learning assignments are identified with critical thinking and errand focused exercises connected to the key business plan of the association. Arelano (2014:63) giving off-the-work preparing chances to staff enables them to give careful consideration to the preparation exercises. Poll (2014:64) contends that holding workshops, courses or occasions at an alternate area empowers representatives to center around adapting new aptitudes, information and conduct without the diversion of ringing phones, texts or email notices.

Winterton (2014:21) depicts organized learning in the work environment as alternance, which is overseen and approved by outer instructive suppliers in association with businesses/directors/bosses, learning experts, and laborer students. Wallis (2013:71) found this frequently has a worry to make express connections between classroom learning and pertinent work advertise exercises, and more often than not has a thankfulness that learning and the inspiration to learn are interceded through exercises installed in settings that bode well and matter to the student. Jonathan (2016:19) declared that organized learning presents a prime chance to extend the information base everything being equal, yet numerous businesses discover the advancement openings costly.

Emma (2014:71) found that representatives likewise pass up a major opportunity for work time while going to instructional courses, which may defer the finishing of tasks. Regardless of the potential downsides, (Mark, 2015:45) found that organized learning gives both the organization overall and the individual representatives with benefits that make the cost and time a beneficial speculation. As indicated by Velada (2015:20), most representatives have a few shortcomings in their working environment aptitudes and organized learning enables workers to reinforce those abilities that every worker needs to make strides.

METHODOLOGY
This examination applied descriptive research design. Descriptive research as indicated by Mellenbergh (2015:31) is an investigation intended to delineate the members in an exact way. The study used stratified sampling procedure to select all the 45 staff members. Quantitative data for this study was gathered through face-to-face questionnaire interviews with closed ended questions. Qualitative data for this study was collected through a questionnaire with open ended questions. The current study used a mixed research strategy: Quantitative and Qualitative methods to answer the specific objectives of the study. The objective populace for the present investigation was the staff of BETA Insurance Company in Kenya. The Kenyan office had a total of 45 members of staff (Beta Insurance Company Annual Report, 2016:33). For data collection, the current study used semi-structured interview questionnaires as the research instrument. The analysis involved both descriptive and inferential statistics.

RESULTS
Training and Development Initiatives
The study sought to find out the training and development initiatives at BETA Insurance Company. This served to give the author an overview of the training methods and employee development strategies the organisation engaged in and how they related to performance of employees.
with the organisation and the insurance industry at large.

From the results obtained, more than half (71%) of the respondents interviewed did not get any type of training after joining the organisation. Just 29% did. This implied that most employees in the investigation populace did not have the range of abilities for compelling employment conveyance. This implied that the organisation under scrutiny will begin failing to meet expectations if training activities are not grasped in the future. The discoveries were bolstered by an examination conducted by Currie (2012:123-125) which contended that performance is more far reaching and focuses on employee growth and future performance, as opposed to immediate job role. Wernerfelt (1984:12-18), expressed that good training and development programs enable organisations to retain the right individuals and grow profits. Also, as per Smits (2013:34-41), training and development is therefore an undertaking to upgrade present or future employee execution by extending employees ability to perform through adjusting, regularly by changing the worker's perspective or growing his or her aptitudes and information.

On analysis on Training Selection Method the study revealed that training within the organisation under study was compulsory for all employees (40%). This was followed by training on basis of performance appraisal (22%). While training on basis of supervisor’s recommendation followed closely (20%). The response showed that the smallest percentages were (11%) and (7%) for training on joining the company and training upon employee request respectively. This meant that the company under study was keen on imparting relevant skills to the employees through compulsory training. This meant that the company was focused on the ability to renew its resources in line with changes in its environment. The findings were in line with a survey by Foss (2014:31) which found that firm productivity involve a mix of explicit and tacit knowledge embedded in the firm’s unique internal skills, knowledge, and resources. A study done by Manju and Suresh (2013:89), concluded that training serves as an act of intervention to improve organization’s goods and services quality in stiff competition by improvements in technical skills of employees.

On analysis on the frequency of training results indicated that training within the organisation under study was conducted every six months (40%). 22% of the participants interviewed indicated that training was done every two years. 20% indicted quarterly. 11% indicated no specific schedule while the least percentages of respondents interviewed (7%) indicted that training was done once a year. The highest percentage of respondents stated that training within the organisation was conducted every six months. This meant that employees in the organisation were kept up-to-date in terms of skill and knowledge with the dynamic business environment in order for the organisation to remain productive. This was a good indication of sustainable performance opportunities for employees in the organisation.

On analysis on Methods of facilitation during Training responses indicated that demonstration was the most embraced method of facilitation during training (34%) followed by discussions (22%). Presentation was third most embraced method of facilitation during training in the organisation (20%). The least percentages was 13% and 11% for seminars and Lectures respectively. The results meant that demonstration method of facilitation during training is both effective and efficient form of training. The findings were in line with a study conducted by Olsen (2012:45) which found that demonstration as a method of facilitation during training enables employees to learn in a more elaborate and implicit way by interacting and trading with each other and with external stakeholders. The findings were also supported by Braybrook (2015:89), who noted that workers attempt to understand just enough about the diverse pressures on them to discover some areas of freedom and opportunity. Additionally, Chaffee
(2014:33) argued that employees seek out moves that are good enough to incrementally advance their agendas then they quickly re-evaluate and adjust their actions in response to feedback.

On analysis of the impact of training methods on employee skill, more than half (67%) of the participants interviewed stated that the training method used by the organisation during training had impacted their skills positively. 33% of the respondents disagreed. This meant that the company would continue to see positive performance if the training strategy was maintained in the future. This meant that the employees would continue to deliver exceptionally well towards organisational goals. The findings of this question aligned with a study by Sicherman (2015:113) which revealed that, learning intensity is as high for interactive training as for a formal training course. According to Sicherman (2015:116) respondents who had participated in a training course in the past two years were asked whether they learned more on average in interactive or formal training of the same duration. Sicherman (2015:121) found that, learning intensity of an hour of interactive learning is on average as high as an hour of formal training. The study also showed that interactive learning had grown in importance, rising from 31% of working time in 2004 to 35% in 2013 (Sicherman, 2015:125).

On analysis on quality of the training programme, the highest percentage (34%) of the participants interviewed stated that the quality of the training programme was Good. 22% of the respondents stated very good followed by 13% excellent. The same percentage (13%) stated average. Only 7% of the participants stated that the quality of the training programme was Poor. More than half (69%) of the respondents interviewed gave a positive response on the quality of the training Programme (34% good, 22% very good, 13% excellent). This suggested that the firm was benefiting from smart training policy designs that included knowledge spill overs to other team members. This attributed to the outcomes of employee performance after the training process. This finding aligned to a study conducted by Nzangi (2014:60) which found that once half the members of a work team have been trained, the performance of untrained teammates improved by 2.5%.

On analysis on relevance of training against the nature of work, most of the participants (44%) stated that the training was very effective to the nature of work while 40% stated that it was effective. The least percentages (11%) stated not relevant while only 4% of the respondents were undecided. The results meant that the company had clear training and development strategies. This meant that the company had witnessed a sustained performance and would continue witnessing improved performance in the future if the trend in training remains constant. The findings were in line with a study conducted by Andries (2015:15) which observed that firms benefit from smart training policy designs. Training and development is a key performance driver in any sector including the insurance industry. This was amplified by another study conducted by Isik (2016:20) which noted that putting all employees through regular training in these areas ensures that all staff members at least have exposure to the information.

On analysis of training versus job performance, more than half of the respondents interviewed (67%) stated that training has helped improve their job performance. 33% disagreed. The results indicate a positive training and development initiative in the company. The results are supported by a study done by Leach (2015:21) which indicated that investment in training that a company makes shows the employees that they are valued. Similarly, Johanna (2009:34) argued that structured learning creates a supportive workplace. According to Johanna (2009:89), employees may gain access to training they wouldn't have otherwise known about or sought out themselves. Employees who feel appreciated and challenged through training opportunities may feel more satisfaction toward their jobs.

On analysis of further training for motivation towards performance, the results showed that all
the participants interviewed agreed unanimously (100%) that they would want further training for motivation towards performance improvement to enable them contribute to increased productivity. This meant that employees in the company under study had realised the significance of training and development initiatives towards job performance. This was in line with a study done by Nick (2016:107) which found that continuous training kept employees on the cutting edge of industry developments. The author argued that employees who are competent and on top of changing industry standards help the firm to hold a position as a leader and strong competitor within the industry.

Problems of Training and Development in the Organisation

The respondents were asked to give state any problems they faced with regard to training and development within the organization.

The following challenge stood out among the responses stated by the participants:

- Expanding library of content and training programs. The finding is in line with another study conducted by Toolsema (2015:66) which found that changing skill requirements and new delivery methods can make it difficult to keep up with demand for corporate learning assets.

On ways to improve training and development, the respondents were asked to state any ways they thought could improve training and development in the organization. The following three recommendations stood out from the responses given by the participants:

- Provide flexible learning options.
- Build trust in organizational leadership
- Match different learning options to different learning styles

The findings were in line with a study conducted by Dearden (2015:11) which found that by organisations clearly understanding the trends emerging in learning and development programs, the organisations are in a better position to select the right targeted solutions to drive results, increase employee engagement, and increase innovation and productivity. Dearden (2015:18) argues that if a firm coordinated training event for multiple job locations, employees should be able to interact more effectively once they are back in their regular routine and if not, the firm need to revise the training approach.

CONCLUSIONS AND RECOMMENDATIONS

The conclusions were based on the three study objectives. Regarding training and development initiatives in Beta Insurance Company, the study concluded that the company conducted training on basis of performance appraisal targeted for specific employees from specific job levels or task-related job training. The company did not target training for all company employees but probably for specific employees. It was concluded that the company employees would continue to deliver exceptionally well towards organisational goals. This was because the company had clear training and development strategies which suggested that the company had witnessed a sustained performance and would continue witnessing improved performance in the future if the trend in training remained constant.

The second specific objective of the study aimed to examine the impact of training on performance of Beta Insurance Company. Based on the study findings, the study concluded that training and development has a positive and significant relationship with employee performance. The study concluded that Beta Insurance Company was focused on the ability to renew the skills and productivity of the human capital resources in line with changes in business environment. The company would continue to see positive performance if the training strategy was maintained in the future. The employees in the organisation were kept up-to-date in terms of skill and knowledge with the dynamic business environment in order for the organisation to remain productive. The company was keen on sustainable performance opportunities for employees in the organisation.
The third objective was to establish and suggested the effective training program to Beta Insurance Company. Based on the results of the study, this study concluded that demonstration method of facilitation was effective and efficient form of training. Demonstration training facilitation is focused on particular skills and skill development aimed to improve job performance.

The study recommended that in view of indispensable role of training and development in achieving organizational goals, insurance organizations should set up regular training and development programmes that are capable of raising the skills, morale and productivity of employees. This was in line with the findings of Howard (2012) strong relationship between employee training and organizational performance that employee training has a huge effect on organizational performance.

Personnel managers of insurance firms should also involve experts to determine the appropriate training and development initiatives that are capable of instigating employees’ innovativeness in order to achieve organizational performance.

The employer in insurance industry should prioritize training programmes for employees to acquire new knowledge in order to ensure high level of productivity.

The employee training and development initiatives should be based on a systematically identified knowledge and skill deficit so as it maximize the effort of the both the employee and organization.

Involving employees in training evaluation activities and taking inputs for future similar activities and document best practices to scale up in similar settings.

Areas for further Research
Conduct additional impact evaluations of training and development that make efforts to strategically address other workplace training and development initiatives beyond off- the -job training; on –the- job training or interactive training. For example, more research was warranted on the role and impact of employee learning and mentoring mechanisms in supporting workers job performance and productivity.

Further investigate the role of seminars and the effectiveness of workplace training and development initiatives, as well as how seminars and interactive training impact skills of the workers in a firm. More rigorous evidence in these areas will help to better understand how seminars and other employee development initiatives impact employee skill and overall productivity.

A larger sample size can be ideal as opposed to a case study which is used in the current study and hence making it difficult to generalise the findings.

Utilize more mixed methods designs for impact evaluations, as qualitative data can enable a richer understanding of how training and development initiatives influence the skill and productivity of employees.

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