1. Introduction

India is a developing country and it has the capability to become a strong nation with its huge natural, technological and human resources. It is the third largest body of scientific and technical manpower. Each and every person has its own strengths and ability to do remarkable things, if they get an opportunity with congenial climate to develop and utilize his / her potential in an ever changing business scenario. Human capital is a major weapon, used by organizations to meet variations and beat out the competition. When organization has a knowledgeable and talented human capital, it can bring competitive advantage to the organizations. Training and Development is a management tool, which is used to fully utilize the manpower of an organization. Thus, training and development function, is considered as significant function in any organization. The biggest challenge of today's companies is to remain in the marketplace, attract new customers, meet customer expectations, and attain customer satisfaction. Firms are striving to be best in their quality of products and services. So when organizations have skilful, trained employees as their assets, they achieve desired objectives. Thus, significance of training and development function is conspicuous. This function is becoming an important function of human resource management, as they ensure the development of human resources and assist the organization to compete, the today’s rapidly changing situations of business. By knowing this fact, Indian companies started investing in training and development for delivering quality outcome. Man power, in developing country like India is the most significant resources and it is necessary to train and fully utilized by the organization. Workplace learning and continuous improvement are now considered essential for an organization to remain competitive (Salas & Cannon-Bowers, 2001). (Stewart, 1996) joined the two concepts of training and development and said that, it is an organization function that is helpful in contributing the efforts of human resource as an individual or a team and through the up gradation of essential skills and knowledge; it is
helpful in achieving the objectives. Improvement of organisation performance is primarily through development of people as individuals and work groups. Thus, training and development of individuals as an employee of particular organization, is a systematic process that intends to ensure that the organisation has capable employees to meet the challenges of dynamic environment. The employee upgraded knowledge, new skills and attitudes are most essential qualities for improving the performance of the organisation. Training builds up self-confidence, ensures the individual realize capable person and confident to do difficult task in the particular department.

Training and development function are important for all companies departments, businesses and have importance for small organizations. Experienced, trained, and competent personnel, contribute to both the productivity and profitability of an organization. Each trained person has the responsibility to justify the outcome of the programme, as they contribute to the organization’s productivity and profits. To remain in this competitive world, organization depends on large measure of ensuring that workforce is trained and up to date with ever-changing skills and knowledge, introduction of new methods for doing the task is also important. Despite the clear need to keep employees up-to-date, small organizations show a reluctant behaviour for training the employees. This can be due to cost or the desire not to have people away from their job for any length of time. Every organization has four major resources namely money, man, equipment, and information. Investments in better equipment enhance the speed of production or reduce waste. Information is power; data about products, prices, services and customer expectations are crucial to every business. An investment in training function enables the organization to have skilled workforce and employees become productive in their jobs. The main objective of training and development programs is to enhance the employee capabilities and organizational capabilities. When any organization invests in updating the knowledge and skills of its employees and imparting educations
programmes, the investment is returned in the form of efficient and productive work force of employees. (Kraiger, 2003) stated that, successful organizations invest more in training and development than the other organizations. Training is viewed as a cost centre to be controlled or downsized during lean times. In today’s global dynamic era, organizations are forced to function effectively in changing situations and under various complications, so it has become necessary for the companies to have qualified employees at the right job and at the right time in order to survive the surrounding competition. The prosperity and success of any organization depends on the skilled and well experienced workforce of that company. So, training is considered as a fundamental and effectual instrument in accomplishment of the firm's objectives. Training provides an opportunity to employees to learn their job virtually and perform the task more competently. Systematic training is an appropriate tool for performance enhancement and considered as a significant part of any organizational strategy for revitalization. It is a part of an integrated system where the performance is measured against criteria. It enables an opportunity for learning and these learning processes depends upon many factors such as the design of the training programme, the motivation and learning style of the trainees and the learning environment of the organization. Through this management function, manager or leader of an organization guide subordinates to effectively perform the work by being proactive rather than reactive. It enables the employees to produce good products, faster services and become more competitive organizations. It can be considered as the forefront of the learning organization. It involves systematic, organized changes in the organization, which serve as an adaptive function and helpful in succession of firms goals. This programme helps in enhancing the personality of the employees through setting goals, motivational activities, leadership skills, etc. It protects the skills and talent of an employee through preventing the manpower obsolescence, which may be due to age, temperament or the inability of the person to adapt technological changes. Through
systematic training employees become versatile and flexible in operating the organizational works. Efficiency in work provides the growth of an organization and this growth gives the employee stability in the working environment. 

1.1 Training and Development

The greatest strength of the country is its human resource. Proper utilization and development of human resource is considered as an integral part, for the prosperity of the Nation. Other resources can be generated by a well-motivated human resource. (Westhead & Storey, 1996) defined training as “the process by which employees acquire the knowledge and skills related to their work requirements by formal, structured or guided means” and will be used interchangeably with learning. It is the process whereby people learn skills, knowledge, attitude and behaviour, needed in order to perform their job effectively. In other words, training improves, changes, and moulds the employee’s knowledge, skill, behaviour, aptitude, and attitude towards the requirements of the job, and organization. (Barret & O’Connell, 2001) referred training as an important employee motivator. Training, from a company’s perspective adds to human capital and also a means of securing workplace commitment. It focuses on developing overall competencies of employees to overcome their daily work problems, and leads success and growth of the organization in future (DeSimone, Warner & Harris, 2002; MacNeil, 2004). The global economy has endangered the survival of all those organizations, whose objective is to gain competitive advantage. So, without well trained employees, gaining a competitive advantage is a day dream. In the presence of competent and efficient human force, organization is able to produce superior quality products and beats the competition. Organization uses this function as a tool to facilitate employees’ learning of job-related competencies and to gain a competitive advantage in this rapidly changing business world. No industrial organization can ignore the training and development need of its employees without seriously inhibiting its performance. Employee training is distinct from
management development or executive development. Training is provided to employees in the areas of operations, technical and allied areas, on the other hand executive development refers to developing an employee in the areas of principles and techniques of management, administration, organization and allied areas. Training helps employees perform their jobs effectively (Moskowitz, 2008) by making them suitable (Miller, 2002), eligible, skilful (Houlton, 1998), and a valuable resource (Prokopenko, 1987).

According to (Mullins, 2010) training is a content-based activity, aiming to change individual behaviour or attitude. (Steinmetz & Lawrence, 1996) stated that training is a short-term process through which non-managerial personnel learn technical knowledge and skill for a purpose. Whereas, development is a long term educational process, by which managerial personnel learn conceptual and theoretical knowledge. Critten, (1993) explained the systematic training procedure:

1.1.1 The five steps in the systematic training process

(1) Need Analysis

Need Analysis is concerned with defining the gap between what is happening and what should happen in future. A training need exists, when there is a gap between what is required to an employee to perform their work competently and what they actually know.

(A) Training Needs Identification

Training needs Identification (TNI) system is the integral part of organization Human Resource Development policy. It serves as an important tool to identify what educational
courses or activities to be provided to employees to improve their work productivity. TNI has two main purposes:

1. To decide what specific training each employee needs and what will improve their job performance.
2. To differentiate between the need for training and organizational issues and bring about a match between individual desires and organizational objectives.

Training needs can be identified by analyzing three major needs. They are:

1. **Organisational Needs**
   The purpose of TNI is to explore new ways in which training or learning helps the organization in meeting its current performance standards and objectives. Organizational training needs are identified when the organization decides to adopt a new strategy, create a new product or service and develop a significant new relationship such as, joining with others to form new partnerships. This is concerned with the performance of the organization as a whole.

2. **Group Needs**
   At this group level training, needs are concerned with the performance of a particular group, which may be a team, department, function, sub-unit. So information about group performance may identify areas of need. It is used to find out how efficiently a particular group performs and meets its current objectives.

3. **Individual Needs**
   Individual needs are concerned with the performance of one or more individuals. The purpose of identification is to find out to what extent individuals need to learn or be trained to reach the required level of performance. This can be done to make changes in methods and
processes that call for new competencies and skills. It also helps to find out whether individuals are comfortable in working across boundaries, with people from different backgrounds and perspectives. There are basically three sources for identifying training needs. Such as job profile, experiences of the training agency, pre – training survey of the participant’s needs. This analysis provides some benchmarks, against which the effectiveness of the training programme can be evaluated. It determines exactly where the training is needed. An internal audit helps to point out the areas that may benefit from training. Also, skills inventory helps the organization to determine what skills are available and what skills are needed for future development. Once it is determined where training is needed, concentration is given to the content of the programme.

Set objectives:

As the managers see the clear indications of the gap, they set objectives for the training of the employees.

Step – 2: - Determine design of Needs Identification

After the identification of the problem areas, managers design an appropriate method to improve discrepancies. They also plan for the training modules and mode of training.

Step – 3: - Collection of data

Data is collected by conducting interviews, through Questionnaires and Surveys and by observing the people at work. With the help of interview, managers get necessary information regarding the shortfalls of employees. Departmental heads takes the interview for this purpose. Questionnaires and surveys also enable managers to get the employees input, because they can formulate training courses with the help of these results.

Step – 4: - Data Analysis

For the analysis of data, firstly Initial Analysis is to be done. So the factors are time, money, number of people involved, criticality of skill, anticipated return on investment, resources
available, etc. when the analysis is done, managers finalize the plan after finding all the possible solutions.

**Step – 5: - Provide feedback**

The Head of the department makes a report and delivers it to the management of the organization. After thorough evaluation of report and the presentations, management finally decides whether to conduct training or not.

**Step – 6: - Develop action plan**

When the Needs Identification process is completed all the data and information is used as the basis for training design, development and evaluation. This can be done through a basic questionnaire sent just prior to a specific training event and also during the welcome time of each session.

**Instructional design**

Instructional design includes training objectives, content, methods of training, cost and period of training, materials, equipments which are used in training program.

**Validation**

Introduce and validate the training before a representative audience. In this step errors or mistakes are found out by presenting training to a small representative group for further evaluation.

**Implementation**

The training programme is implemented and is provided to the selected participants.

**Evaluation and follow up**

It is a process of assessment of the total value of the training programme/course in social and financial terms. It is needed in order to improve future programmes and to eliminate those programmes which are ineffective.

**Continuous review of training needs**
Review of training needs is essential to maintain capable employees in the organization. There are several reasons for review of training needs like recruitment of new employee, company introduces new product in market, new technology is introduced, job procedures changes etc. So to maintain the business operations in changing situations, organization needs competitive and efficient employee. The trainer regularly observes and records the performance of all the employees during the training program. Any employee who is required a further training, follow-up training is provided to him.

1.1.2 Methods of training

**Induction Training:** This training programme is for new recruit, to make them better understands their new job roles and responsibilities. In Induction training, employee know about policies, their duties, values and aims of business, layout of premises and employee can meet their colleagues.

Alo (1999) identified two major types of training:

- On-the-job training
- Off-the-job training

**On-the-job training (OJT):** When the training is given to the employee while remaining in workplace. (Tennanat et al, 2002) defined on the job training, as “a method, where the learner develops skills in the real work environment by actually using the machinery and the materials during training”. It is having a person to learn the job by actually doing it (Dessler, 2005; Sims, 2006). In the words of (Coles, 2000) on the job training is an effective method, because the learners apply their training in real-time rather than sitting in a classroom environment. Mainly the supervisors, mentors, managers handle this type of training and help employees adjust to their work and to equip them with appropriate job related skills. (Armstrong, 1995) stated that development of various skills like team leading, manual, administrative are only done by on the job training method and this training is beneficial for
improving the efficiency of an employee as the individual works, learns and develops expertise at the same time.

**Advantages of on the job training**

It helps employees to get the knowledge of their job in a better way (Deming, 1982). On the job training provides practical learning of skills, when an employee learn from their practical experience, it is much better in comparison to bookish knowledge. It saves time and reduces cost (Flynn et al., 1995; Kaynak, 2003; Heras, 2006). By this training, employee learns in a practical way (Tom Baum et al., 2007). (Armstrong, 1995) argued it may consist of teaching or coaching by more experienced people or trainers at the desk or at the bench.

**Disadvantages of on-the-job training**

According to (Armstrong, 1995) effectiveness of learning is mainly influenced by the quality of the guidance and coaching provided, on the job. So, in some cases many trainers or mentors are unskilled at training, so instruction may be inadequate and the training may perpetuate bad habits.

**Types of on the job training**

**1. Job rotation**

(Dessler, 2005) defined job rotation, “moving trainees from department to department to broaden the understanding of all activities of the business and to test their abilities”. Job rotation provides trainees greater understanding of different functional areas of an organization as well as a better sense of their own career objectives and interests. It injects new ideas into the different departments of the organisation (Matthews and Ueno, 2000). It eliminates departmental provincialism-the feeling that only my department is important and others’ problems are not worthy of my concern.

**2. Lecture method**
“It involves trainers communicating through spoken word, what they want the trainees to learn” (Noe, 2005). Classroom lectures are oral presentations covering particular topics and concepts. Lecture method is used to impart large amount of information effectively to a large group of trainees. It is an inexpensive and time saving method. Limitations of this method are lack of participant involvement and feedback.

3. Computer-based Training (CBT)

In this training, trainee uses computer-based and or DVD systems to interactively increase the knowledge or skills (Dessler, 2005). This kind of training has different forms; some employers have formed software libraries of different tutorial programs. It helps in reducing learning time, cost effective method, provides mastery of learning, increased retention, and increased trainee motivation (Sims, 2006).

4. Demonstration / instruction: Trainer shows the trainee how to do the particular task within a time.

5. Coaching: It is a training method where an individual gets support while learning to achieve a specific personal or professional goal. Here the employee becomes mentee or an intern or having apprenticeship relationship with the person coaching them.

6. Projects: when employees participated to make and handle the projects. For this purpose, employees join a project team - which enables them to understand the other parts of the business and allow them to take part in new activities. These project teams are "multi-disciplinary" in nature.

Off-the job training methods

This method provides opportunities to widen the boundaries of the teaching. According to (Ejiogu, 2000) lecture method, vestibule training, role playing, case study, discussion and simulation considered as off- the job training method.

There are various types of off-the job training methods:
**Classroom Lectures:**

In this type of training, the trainer organizes the material and delivers all information to the group of trainees in the form of lectures. Classroom training approaches are conducted outside of the workplace area. So, for this purpose, organization cafeteria or a meeting room may be used as a classroom (Sims, 2006).

**Audio-Visual**

In this type of training, video, presentations, films and television are used to train the employees. Main advantages are quality control and realistic examples can be given by the help of all the above mediums. Its disadvantages are no feedback mechanism and inflexible method, one way communication.

**Simulation**

Simulation means creating a real life situation for understanding the actual job conditions. It is a reproduction of an event or an item.

**Vestibule Training**

Employees learn their jobs on the equipment they will be using, but the training is conducted away from the actual work floor. This training enables the employees to feel a task without real world pressures. Advantage is, it minimizes the problem of transferring learning to the job. Disadvantage is, it is expensive method.

**Case Studies**

It is a written description of an actual situation in the past, of the same or other organization and trainees are asked to analyze the problem and gives solutions regarding it. Advantages
are active participation of employees, helpful in creating interests and promoting decision making skills.

**Role Playing**

Two or more trainees are assigned roles in a given situation, which is explained to the group. It is a method of human interaction which involves realistic behaviour. Role play originated in psychotherapy, but it is widely used for improving sales, leadership, and interviewing skills. (Dessler, 2005) stated the main objective of role playing is to create a realistic situation and then trainees play the given.

**Programmed Instructions**

This includes mainly two steps (a) a step-by-step series of bits of knowledge, (b) a mechanism for presenting the series and checking the trainee’s knowledge. This programme may be carried out with a book, a manual or a teaching machine.

**Management Games**

With computerized management games, trainees are divided into five or six person groups, each of which competes with the others in a simulated marketplace. Advantages are development of leadership skills, problem solving skills and teamwork.

**Electronic learning**

Computer technology is used as a medium to train the employee. Armstrong (1995) stated workshops, distance learning, team building, and group exercises as part of off-the-job training.

**Advantages of off the job training**

1. Classroom setting permits the use of a training technique, such as video/DVD lecture, discussion, role playing and simulation.
2. It provides conducive environment for the trainees to learn new skills.
3. It is helpful in maintaining or minimizing distractions.
(Vander Klink and Streumer, 2002) indicated that this training results in favourable benefits, such as the responsibility to train just-in-time; and the expectation of appositive transfer of learning that was trainee learnt from this programme. However, (Jacobs et al, 1995) investigated the costs and benefits of OJT. He indicated that OJT does not always result in favourable benefits.

According to (Burke M. J. and Day R. R., 1986) “training positively influences the performance of the managers”. It is a performance development process to foster learning new techniques and methods to perform job with fullest efficiency and effectiveness. (McIvor, 1997) said that, it influences organizational commitment, participant knowledge and organizational based self esteem. A profound training program acts as a vehicle to enhance employee skills and enable them to perform better in their job. A Chinese proverb, which highlights the importance of developing men “If you wish to plan for a year, sow seeds, if you wish to plan for ten years, plant trees, if you wish to plan for a life time, develop men. The implementation of training programs should be based on training needs identified by a needs analysis to ensure that money and time linked the main objective of an organization (Watad & Ospina, 1999). Successful training and development program assist the strategic requirement of the organization and also satisfies the individual needs of the people working in it. The new model is called four stage cyclic model to measure training effectiveness. This model considers evaluation of four stages of a training program to measure training effectiveness.

Stage1. Training needs

Stage2. Training design

Stage3. Trainer performance

Stage4. Trainee performance
Stage 1. Training needs: According to (Lina Vyas, 2004), there are two methods for identifying training needs of employees, such as, the gap between required skill levels and current skill levels of employees, detailing employee job description. On the one hand, most of the employees need training, to perform their tasks or to increase the quality and quantity of their work; on the other hand, skilled and capable workforce is the most important success factor in achieving the goal of organizations. Training programmes and design tools for the evaluation process become more important because of increased need of future effective managers (Eseryel et al., 2001; Tennyson, 1999).

Stage 2: Training design refers to “the degree to which the training has been designed and delivered in such a way that provides trainees the ability to transfer learning back to the job” (Holton, 2000). This includes training schedule, material, source of trainer decisions, training methods will be used, training aids required, gaps/breaks during training program.

Transfer design is the degree to which training has been designed and delivered in such a way that enables the trainees to transfer learning to the job and training instructions match job requirements (Chen 2003; Bates & Holton 2004; Holton 2005). It is a combination of instructional design, application, and training delivery aiming linking learning with individual performance (McDonald 2001; Godfrey 1999; Ruona, et al. 2002; Holton, et al. 2007). It is important for the organization to design the training very carefully (Michael Armstrong, 2000). The design of the training should be according to the needs of the employees (Ginsberg, 1997.) Learning activities directly influence transfer of newly learned skills, so emphasis must be given to designing and delivering the training activities, because it is critical for transfer to occur. (Colquitt, et al. 2000b)

In-training is a process which consists of activities related to training design (Baldwin & Ford 1988; Burke &Hutchins 2007) that promotes the cognitive facets of learning. So, it is a process of designing a training program and includes learning activities such as goal setting
relapse prevention, over learning, fidelity, and principles-meaningfulness (Machin & Fogarty 2003). Finally, (Devos et al, 2007) discovered an association in the data analysis between transfer design and effective transfer. The effectiveness of training program is described by the employee’s ability to effectively transfer that knowledge to the performance environment, not only the successful acquisition of knowledge (Alkesander P.J. Ellis; Bradford S. Bell; Robert E. Ployhart; John R. Hollenbeck; Daniel R. Ilgen, 2005).

Stage 3 Trainer performance: A Trainer play a vital role in attracting the trainees towards objectives of program, motivating them to participate in it and effectiveness of training is depends upon the good performance of trainers. Training aids, methods and goals are formulated by trainer.

Stage 4 Trainee performance: Employees skills are evaluated and find out the changes in their learning levels. Designing a good evaluation effort involves knowing when to collect evaluation measures and from which groups to collect (Sims, 1993; Van Dyk et al., 1997). According to (Jr.Olsen H.James, 1998) “Transfer is the evidence that what was learned is actually being used on the job for which it was intended”. (Baldwin &Ford, 1988; Holton, 1996, 2005; Kavanagh, 1998) stated that training design; characteristics of the trainee and contextual factors such as feedback regarding post-training job performance have influenced training transfer.
1.1.3 Role of training and development

To attain the competitive excellence, organizations are striving to be best in their products, services and customer encounters. This can be done when the organization have highly skilled workforce. So to develop competencies in employees, organization design the training program. Thus, significance of training and development function is conspicuous.

In the year 1985 Prime minister Rajiv Gandhi created a Ministry of Human Resource Development to recognise the importance of training activities (Rao, 2004). He had a vision that investment in human capital would be an essential tool for the country’s development. So the public sector, assisted in the creation of corporate training departments. Examples of organizations with such departments include State Bank of India, Bharat Heavy Electricals, Hindustan Aeronautics, Steel Authority of India, and Coal India.

Development of skills of employees – The primary role of training is to improve the employees’ skill for current and future duties and responsibilities. In order to manage change in organisation, appropriate training can increase the necessary knowledge and skills of managers at all levels to gain competency (Stewart, 1996; John, 2000). It helps to expand the horizons of human intellect and an overall personality of the employees. (Huselid 1995) stated training and development practices of human resource management enhance knowledge, skills, and ability of employees. So employees perform the task effectively and this results increase in the organizational productivity.

Development of Human Resources- Training changes uninformed employees to informed employee, unskilled or semiskilled workers to skilled employees. So these employees perform the tasks in a right way according to the requirement of an organization.(Partlow, 1996;Tihanyi et al., 2000; Boudreau et al., 2001) stated, trained employees perform well as compared to untrained employees. “Training and development is most effective motivating and retaining high quality human resources within organization” (Kate Hutchings, Cherrie
Improving quality of work force- (Shandratilek, 1997 & Dessler, 2005) pointed out, if organization has high quality employees, organization attain the competitive advantage over others even within the same industry. Training facilitates the updating of skills and leads to increase commitment. Employees who receive regular training are more likely to accept change and come up with new ideas. Training is concerned with the meeting between two inputs to organizational effectiveness, which are people and technology. Training acts as a caring guardian for the organization as well as for employees. (Scott, Clothier and Spriegel, 1977) argued that, training is actively connected with all the managerial and human resource activities. So it would be difficult for a new employee to become a manager without proper training sessions.

Productivity- (Helliriegel et al, 2001) revealed that training enhances productivity of the organization because an employee performs better, so there are fewer chances of accidents and labour turnover. (Echard and Berge, 2008) stated that, effective training techniques can produce positive outcomes in related to product development, customer service and capability in obtaining new skill set.

Enhance employee growth- Training provides perfection and required practice; therefore employees are able to develop themselves professionally. Organization has more capable and mobile workforce through training. (John et al, 2002) revealed that training facilitates an opportunity for promotion and a chance to learn new skills. It improves employee satisfaction through better job performance and provides ability to employees to adapt and cope up with the changes in business. –“Give a person a fish and you feed him for a day. Teach a person to fish and you feed him for a lifetime (McClelland, 2002)”. So training is the process to build up confidence of employees at workplace in terms of better performance.
Prevents obsolescence - (Arnoff, 1971) observed that, training and development programs develop creativity in employees and provides prevention from manpower obsolescence, which may be due to age, attitude or the inability of a person to adapt changes. (Mamoria, 1995) explained that training is an integral part of organization because it helps to mould employees’ attitudes so that they contribute meaningfully to the organization. A well trained employee makes a better use of materials and equipment to minimize wastages.

Profitability – Training and development leads to improved profitability and more positive attitudes towards profit orientation. (Bhalla, 2006) argued that the objective of training program is to train the employees to meet the needs of the optimum profit potential. (Martocchio & Baldwin, 1997; Noe, 2002; Robinson & Robinson, 1989) revealed that training function is increasingly being called on to help companies achieve their strategic objectives. Training and development help employees to learn how to use the resources in an approved fashion that allows the organization to reach its desired output.

Team spirit – Training and Development helps in inculcating the sense of team work, team spirit, and inter-team collaborations. In LIC, there are various employees who are working at different levels, like development officers, regional managers, zonal heads, agents etc.

Competitive advantage- Organizational training activities are recognized as, being able to become sources of competitive advantage (Barney, 1995) through their impact on employees’ productivity. (Ng & Siu, 2004). In multinational companies, training facilitates network building between headquarters and subsidiaries; because of this linkage, training gives the needed competitive edge to many business organizations.

Assisting new employees- Training is one of the most pervasive methods for enhancing the productivity of individuals and communicating organizational goals to new personnel. It helps new employees to get accustomed to new methods of working, new technology, the work culture of the company through induction. This training is conducted by particular
department of the organization. It does not only help the individuals to adequately fill their positions, but also helps whole organizations and sub departments grow and develop.

**Bridging the gap between planning and implementation**- Plans made by companies, expect people to achieve certain targets within certain time limit with certain quality, for this employee performance has to be accurate and perfect.

**Optimum Utilization of Human Resources**- Training and Development helps in optimizing the utilization of human resource i.e. agents, so that they helps the employees and the customers of LIC to achieve the organizational goals as well as their individual goals. According to (Ohabunwa, 1999) if organizations train their employees properly, so it is easy for the manager to delegate authority to their subordinates. But, when subordinates are not properly trained, it would be difficult for the superiors to delegate the authority to subordinates.

**Organization Culture** – (Echard and Berge, 2008) stated that effective training and development improves the culture of quality in business, workforce, and ultimately the final product. Formal training programmes are an effective method for transferring the organisational goals and values to large number of employees. (Shen, 2006; Harzing, 2004).

**Organizational Development**- Training is an essential base to develop the skills of decision making and problem solving. It can be seen as a mixture of activities aimed at improving the performance of workforce for achieving the growth and success of organization. It also increases the overall performance of the organization. (Shepard, Jon et al., 2003). It helps in understanding and carrying out organizational policies, insurance plans of the company for the betterment of a customer. In the business of customer service, training is essential to the impact made on the customers. Customer service and problem resolution are trainable skills and will determine whether the customer impact is positive or
negative.

Benefits of training for individuals and teams

( Arthur et al., 2003) conducted a meta analysis. He ascertained that training had an overall positive effect on job-related behaviours or performance. (Barber, 2004) studied the mechanics in Northern India and revealed that on-the-job training led to greater innovation and tacit skills. Tacit skills are behaviours acquired through informal learning that are useful for effective performance. There is documented evidence that training activities have a positive impact on the performance of individuals and teams. “Training-related performance improvement was sustained over a 12-month period after training ended. There is a renewed interest in leadership training”. (Collins & Holton 2004, Day 2000). Training activities provides fruitful results at both the individual and team level (e.g., attitudes, motivation, and empowerment). According to (Kozlowski et al. 2001, Kraiger et al.1993) training influence declarative knowledge and enhances strategic knowledge, and defined when to apply a specific knowledge or skill.

(Frayne & Geringer, 2000) conducted a field experiment on thirty salespeople in the life insurance industry. They administered self-management training (lectures, group discussions, and case studies) to trainees. Results revealed that salespeople who participated in the training program showed higher self efficacy.

Benefits Related to Organizational Performance

Developing a national role in training is important for an employers' organization for several reasons.

1. It contributes to better human relations at the organizational level and performance also improved by matching corporate goals and people management policies.

2. It encourages the staff members to improve their knowledge, so that they can offer training to other enterprises by their own staff.
3. The enhanced knowledge of staff helps in increasing the quality of other services like policy lobbying, advisory and representation services.

4. It is an important source of income provided the organization, can deliver relevant quality training.

5. It provides an important service to members, especially in industrial relations.

6. It improves the overall image of the organization that can lead to increased membership and influence.

1.2 Training Evaluation

Evaluation is the process of collecting information from trainees about the training through the various methods like questionnaire, tests and interviews etc and then this information is analysed, aimed to find out the effectiveness of training.

The primary aim of evaluation is to improve training by identifying training activities that are necessary for the success of organization in achieving their stated objectives. Based on the management axiom, ‘nothing will improve until it is measured’. So the training programmes are evaluated to find out the outcomes. Training results are assessed by the performance of employees at the organizational level. (Thomas, 1992) determined productivity ratio, labour turnover rates, level of customer complaints, sales volume and revenue, cost ratios in terms of stock level, absenteeism and grievances as the performance measurement indicators. Since evaluation affects learning, it can also be put to use as a training aid (knowledge of results facilities good learning). (Berman et al, 2001) emphasized the role of human resource utilization for measuring the training effectiveness. According to (Pidd, 2004; Pearsons, 2002) effective training may be assessed by the trainees capability to apply knowledge, skills and abilities gained from training to their work and maintain them over a period of time.

1.2.1 Training Evaluation: Purpose and Need
The main objective of evaluation of training programme is assessing training effectiveness. According to (Wickramasinghe, 2006), “training has to be assessed in terms of training transfer”. The other purposes of training evaluation are:

1. To determine whether the training and development objectives are being met.
2. To study the extent of transfer of learning i.e. the extent to which a trainee applies learned skills to his/her job.
3. To gain practical insight in order to design, develop and deliver more effective future programmes.
4. To determine the effectiveness of the different factors of training and development programme (e.g. contents, training aids, facilities and environment, programme schedule, presentation style, the instructor etc.)
5. To determine whether the training and development programme justifies the cost.
6. To decide the number and type of participants should participate in future programme.
7. To conform to policy guidelines and documentation of training and development activities.

Bramley and Newby (1984) identify four main purposes of evaluation:

- Feedback: Linking learning outcomes to objectives and providing a form of quality control;
- Control: Making links from training to organisational activities and to consider cost effectiveness;
- Research: Determining the relationship among learning, training and transfer of training to the job;
- Intervention: The results of the evaluation influence the context in which it occurs;

### 1.2.2 Models for training evaluation

There are different models to evaluate training such as Galvin’s CIPP (1983), Brinkerhoff’s model (1987), Kraiger, Ford and Salas’ model (1993), Holton’s model (1996) and Phillip’s
model (1966), still training evaluation is the weakest aspect of training. The reasons behind this weakness are that it is perceived as a time consuming, difficult and tedious task. Trainers does not take interest in pursuing a training activity and they also feel threatened by the prospect of an objective evaluation of training and its outcome (Sims, 1993). He further stated the reasons for failure of evaluations and those are: inadequate planning, improper interpretation and inappropriate use of results, lack of objectivity, evaluation errors of some sort, inappropriate data gathering instrument and focus on unimportant details.

Different models are used by organisations to evaluate training effectiveness. The most widely used evaluation model is the four levels of evaluation model by Donald Kirkpatrick.

**A. Kirkpatrick Model:** Donald Kirk Patrick has introduced this model in 1959 to evaluate the training effectiveness. In (1977) Kirkpatrick divided the evaluation model into four parts: reaction; learning; behaviour and results. According to Kirkpatrick, each level is essential and has an impact on the next level. American Society for training and development (ASTD) conducted a survey and found that the Kirkpatrick four level evaluation approach is the most commonly used evaluation framework among Benchmarking Forum Companies (Bassi & Cheney, 1997). In this approach, main focus is given on behavioural outcomes of the learners involved in the training (Mann & Robertson, 1996). The detailed description of all four approaches is mentioned below:

1) **Reaction level:** This level measures one thing: the learner's perception (reaction) of the training course. In this approach, participant feelings about the program are evaluated. That means how a trainee feels about training program they attended. Kirkpatrick called this level as a measure of customer satisfaction. Some questions are asked to trainees to collect the information. Such as, Do the training is beneficial or not? Does the course objectives clearly communicated? And is the classroom setting suitable for the course?
Positive reaction of trainee denotes, that he or she is satisfied with the training program and more likely to use the skills and knowledge. The main purpose of reaction evaluation is to enhance the quality of the training programs, which in turn leads to improved performance. Programme evaluation involves two general approaches – Formative evaluation (internal) and summative evaluation (external) evaluation. Reaction evaluation is a type of formative evaluation “when the results are used for programme modification and the redesign of contents, course material and presentations” (Antheil & Casper, 1986; Robinson & Robinson, 1989). This evaluation is usually conducted in the early stages of a programme and addresses questions about implementation and ongoing planning. This is used in the classroom with some planning. Some benefits of formative evaluation are:

1. It helps in finding problems early, so that those problems can be rectified.
2. It provides an opportunity to collect basic data for future summative (impact) evaluations.

Summative evaluations assess programme outcomes or impacts. (Worthen, Sanders & Fitzpatrick, 1997) determined that, summative evaluation provides programme decision makers and potential customers with judgements about a programme’s worth or merit. To determine the relationship of various factors to the results, information is collected early in the programme (e.g., basic data, test scores). Benefits of summative evaluations are:

1. It provides evidence for a cause-and-effect relationship.
2. It assesses long-term effects.
3. It provides data on impacts.

This level does not reveal the performance potential of trainee because it does not measure the learning aspect. People often learn better when they react positively to the learning environment. So the interest, motivation and attention of the participants are crucial for the success of this evaluation. Measuring this level is important because, top management’s decision is based on the reactions of trainees about the training program. Therefore, it is
necessary for the HR department to collect favourable information regarding training sessions. Methods and tools of evaluation includes Post training surveys or questionnaires, verbal or written reports given back by delegates to managers, online evaluation. Feedback forms, happy sheets are tools that are based on subjective reaction of trainees towards the training experiences. Verbal reaction of trainees can be noted and analysed. A questionnaire is prepared to note the trainees reaction on training usefulness, topics studied in training, trainer’s presentation way, techniques used in training session. A feedback form, happy sheet or smile sheet is distributed immediately after the training session to study the effectiveness of training. Trainee reaction questionnaire contains following questions:

(I) what a trainee expect from training session?

(ii) Did trainee achieve it?

(iii) Would trainee like to recommend this training session to others?

**ii) Learning level:** The learning approach evaluates the extent to which the trainees learned the knowledge and skills. Learning is defined as “the acquirement of knowledge, behavioural change, skills and attitudes” (Knowles et al. 1988; Ehlers & Schneckenberg, 2010). Based on this definition, a training program helps in increasing knowledge, improving skills and changing attitudes. This level aims to evaluate how much the participants have learned from before to after the training program.

Evaluating the learning focuses on three main questions:

What knowledge is acquired?

What skills are developed or enhanced?

What attitudes are changed?

Learning outcomes are changes in knowledge, skills or attitudes of trainees. In this level, how much trainee learns from this training session is assessed. Trainee knowledge is increased or not, is there any change in attitude of trainee or not. This assessment can be done through pre
test and post test. Pre test taken before training session begin and post test taken after training session. These tests can be taken on a paper or online. Test include multiple choice/fill-in the blank type questions or work-related exercise for the trainee. Tools and methods for this level are assessment or tests before and after the training, interviews or observations can be used before or after. In other words, it can be said that learning evaluation is the measurement of the increase in knowledge or intellectual capability from before to after the learning experience. It is a time consuming and inconsistent approach. At the end of the training program, if the participants’ knowledge has increased, skills have improved or their attitudes have changed, then it is considered that learning has taken place.

iii) Behaviour level: This approach evaluates the extent to which trainee’s job behaviour has changed as a result of attending the training session. It measures whether the knowledge, skills and attitudes learned are transferable to the workplace to reflect positive changes in behaviour and job performance. There are some other conditions that may influence the transfer of training of the participants.

(I) Individual must have a desire to change;
(ii) Trainee must know what to do and how to do;
(iii) The person work in the right climate; and
(iv) Trainee must be rewarded for changing.

From this kind of training, trainer find the answer of the question; did the training have a positive effect on job performance? It specifically involves measuring the transfer of knowledge, skills, and attitudes from the training context to the workplace. The performance level informs that the learning can actually be applied to the learner's job. The main purpose of this method is to measure the transfer of learning that has occurred in the learner’s job behaviour/job performance due to the training program. This approach is difficult to measure because people change their job behaviour in different ways at different times than reaction
and learning evaluation. Changed behaviour can be measured through post training interviews and meeting with managers of the learners. The opinion of the trainees in the form of self – assessment, 360 – degree feedback is used to evaluate this level.

iv) Result level: It measures the training program effectiveness, that is, what impact has the training achieved? Some examples of this evaluation are organisational impact in terms of reduced costs, increased sales, higher productivity, improved quality of work, reduction in turnover, improved human relation, less number of grievances, lower absenteeism, Higher work morale, fewer accidents, greater job satisfaction etc. This level seeks to determine whether the learning impacted the business such as by providing more profit, high sales and reducing numbers of customer complaints. Usually the assessors could not answer the questions because they do not know how to measure the results and compare it with the cost of the programs. If they are trying to find the answers, they could not relate the results from the training program (Kirkpatrick & Kirkpatrick, 2006). The first three-levels of Kirkpatrick's evaluation — Reaction, Learning, and Performance are largely soft measurements.

Impact informs the return that the organization receives from the training. A recent study of financial and information technology executives revealed that both hard (financial metrics) and soft returns (non financial metrics) must be taken into consideration when evaluating customer-centric technologies. This can take the form of return on investment (ROI) evaluation. The costs, benefits and payback period are fully evaluated in relation to the training deliverables. The third and fourth conditions are depending on the immediate supervisors and the top management. Like, if a manager has got the training for conducting an effective employment selection interview, the manager cannot apply the learning until an interview is carried out. This process is more complicated and time consuming because the assessor move from one level to the next (Kirkpatrick & Kirkpatrick, 2006). Therefore, many organisations fail to measure beyond level 2. American Society for Training and
Development, ASTD (2003) reported in a survey of two hundred seventy six organisations only 75% of organisations have collected reaction measures, 41% learning measures, 21% job behaviour measures and only 11% collected business impact measures (Werner & DeSimone, 2006).

**B. CIPP Evaluation model:** Daniel L. Stufflebeam developed this model in 1983 to assess the four phases of evaluation. This includes context evaluation, input evaluation, process evaluation and product evaluation. Main purpose of this evaluation is to improve the functioning of a program.

**Context evaluation:** It is aimed to determine the extent to which the goals and objectives of the programme matched the assessed need of the organisation.

**Input Evaluation:** It is designed to assess the extent to which programme strategies, procedures, and activities support the goals and objectives identified in the needs assessment and context evaluation. It involves evaluation of determining policies, budgets, schedules and procedures for organising programme.

**Process Evaluation:** Process evaluation is a continual assessment of the implementation of the action plan that has been developed by organization. According to (Prasad, 2005) it is an evaluation of preparation of reaction sheets, rating scales and analysis of relevant records.

**Product evaluation:** The purpose of product evaluation is to measure an organisation’s improvement efforts in order to judge the short term and long term goals of that organization.

**C. CIRO approach:** This model was proposed by Warr, Bird & Rackson for evaluating the managerial training in the year 1970. It was based on the evaluation of four aspects of training: context, input, reaction and outcomes.

Context Evaluation evaluates the factors such as the correct identification of training needs and the setting of objectives according to the organisation’s culture and climate. Input evaluation focuses on the design and delivery of the training activity.
Reaction evaluation uses the information about the quality of training experience.

Outcome evaluation focuses on the achievement gained from the activity. This evaluation is assessed at three levels: immediate, intermediate and ultimate evaluation. The main purpose of immediate evaluation is to measure changes in knowledge, skills or attitude before a trainee returns to the job. (Tennant, Boonkrong and Roberts, 2002) stated that the “CIRO model focuses on measurement both before and after the training has been carried out”.

D. Phillip’s Evaluation approach: Phillips (1996) suggested one more level to Kirk – Patrick’s four level evaluation approach. In this new level, return on investment (ROI) is to be calculated, that is generated by training. The ROI can be expressed in several ways, it is usually presented as a percent or cost/benefit ratio. This approach provides a logical framework to trainers to view ROI both from human performance and business outcomes perspectives. It compares the monetary benefit from the programme with its costs. Generally, most of the HRD organisations conduct evaluations to measure satisfaction; very few actually conduct evaluations at the ROI level, because ROI is a difficult and expensive process. According to (James and Roffe, 2000), Phillips’s five level evaluation approach translate the worth of training into monetary value which, in effect addresses ROI.

Reasons why training should be evaluated:

- To identify, where the desired goals are and are not being met.
- To prove that training is investment and not cost.
- To give feedback to instructors and course developers for improvement.
- To revise and redefine the training course to make it more effective
- To make the supportive learning environment.
- To identify and eliminate workplace constraints that inhibits transfer of training.
- To justify the training budget.
- To influence future decisions regarding the type of training programs.
To manage the training function more professionally.

Philips determined following reasons for evaluation.

-To examine whether a programme is accomplishing its objective.

-To determine cost/benefit ratio of HRD programmes.

-To make decisions about the participation of employees in the future training programmes.

-To identify which participants benefitted the most or the least from the program.

-To gather data to assist in marketing future programmes.

-To determine appropriateness of training program.

(Schalok, 2001) defined “effectiveness evaluation as, “the determination of the extent to which a programme has met its stated performance goals and objectives. For conducting a training session, organization invests money in it”. (Gopal, 2009) stated, evaluation of training and development is the most essential part of training programme. Usually all training and development programmes start with identification of training needs and ends with evaluation of training. (Werner & DeSimone, 2006) defined, training evaluation as “the systematic collection of descriptive and judgemental information necessary to make effective training decisions related to the selection, adoption, value and modification of various instructional activities”. Training evaluation determines candidates’ ability to implement their learning in work place or doing the regular tasks (Nagar, 2009). It enables the organization to know whether a training program has been worthwhile or a waste of time.

Bramley (2003) determined following benefits of evaluation:

- Better integration of training offered and on-the-job development.

- Capability of the trainers to relate inputs to outputs has been enhanced.

- Trainers and line manager co-operate each other in developing the staffs.
Better discrimination of training activities. Worthy activities are supported by management and unworthy is dropped by organization. Evaluation addresses both learning and the quality of training. It determines the best practices for achieving the desired objective and it is a desirable result of the evaluation process. There are so many ways of evaluating training programs such as by getting reactions from the trainees, by asking trainees to write a report or by designing a comprehensive questionnaire which is distributed to trainees. Training can also be evaluated through job performance by measuring the extent to which trainees applied their learning on the job or by measuring the impact of a training program on working of the unit or department. (Armstrong, 1995) clearly stated that the effect of training not only on employees who attended the training program but also on the department or unit from where the employee comes. Finally evaluation of training program can also be done studying the impact of the training program on the entire organization. Evaluating the outcomes of training is a challenging task. Learning new behaviour or enhanced skills is the most powerful outcome of training. Knowledge includes facts and concepts for doing a particular task. It ranges from orientation to becoming an expert. Attitude is a belief or feeling towards the work. It means rethinking ideas, or forming attitudes about new topics and issues. Change in behaviour of employees is the most difficult outcome to achieve. Therefore, training program should be evaluated starting from the effects of the training on the employees who have attended the training program in the workplace and the ultimate impact on the organization. For critically evaluating training investments, Organizations are required to know, how changes in knowledge, behaviour, reactions affect the outcomes of training (Leach P. Mark & Liu H. Annie, 2003). In the same way, organizations need to know the value of measuring training at multiple stages. Training function requires huge investments, effort and time, so the top management are also interested to know impact of training program on trainees. “Training evaluation standardizes
the training process (Smith and Piper, 1990) to make it effective and useful for achieving predetermined goals of the organization (Miller, 2002). These goals are also known as ‘organizational outcomes’ (Lee and Pershing, 1999). Hence, training is evaluated to determine the extent of knowledge, skills and abilities delivered through training and translated into performance. A training program is said to be effective, when it delivers what is intended. Evaluation means, the act of judging, whether or not the activity to be evaluated, is worthwhile in terms of set criteria.

(Scriven, 1991) defined two types of evaluation:

Formative evaluation: An evaluation intended to provide information on improving program design and development.

Summative evaluation: an evaluation conducted to determine whether intended training goals and outcomes are achieved. (Kirkpatrick, 1996) referred the evaluation, as determination of the effectiveness of a training programme”.

1.2.3 Objectives of the evaluation of Training

Before developing evaluation systems, the purposes of evaluation must be determined.

1. To determine whether the objectives of the training are achieved.

2. To assess the effectiveness of the training programs.

3. To assess the transfer of learning.

4. To examine the impacts of the training programs.

5. To assess whether the training programs were properly implemented or not.

6. To examine the suitability of the training programs, in terms of the training contents, timing, participants and other aspects.

7. To find problems of the training programs and solutions for improvement.

8. To identify the strengths and weaknesses of the training programs.

1.2.4 Benefits of training evaluation
1. The effectiveness of the training program is assessed through evaluation.

2. Evaluation provides feedback to the trainer, about the entire training process. It helps in finding the loopholes of the training and the changes required in the training methodology.

3. It ensures whether the training programs are effective in increasing the trainees knowledge, improving the work quality, and development of new skills within a certain budget or not.

1.3 Effectiveness of training function

Effectiveness is defined as the capability of producing a desired effect. “Training effectiveness refers to the extent to which the training objectives are achieved” (Tai, 2003). In this global and technological world, new learning and training methods are arising due to the modern-day revolution in the economic world of workforce. These changes demand to put old theory and principles behind for conducting more flexible, integrated, global and vocational training. Training effectiveness refers to the benefits that the organization and the trainees receive from training. Learning new skills or change in behaviour are examples of trainee benefits and higher productivity, increased sales, and satisfied customers are examples of organizational benefits. However measuring training effectiveness is the difficult task because of its abstract nature and long term impact on the trainees and the organisation (Prasad, 2005).

(Alvarez et al., 2004) defined “training effectiveness is a study of characteristics of the individual, training and organizational that affects training processes, before, during and after training”. They made the comparison between training effectiveness and training evaluation. Effectiveness focuses on the learning system as a whole and providing a macro view of training results whereas, training evaluation provides a micro view of training results. Effective training programs help the employees to concentrate on their individual career development so that organization achieves short and long run objectives. Effectiveness of
training and development can be measured by average time taken to diagnose a problem, overall productivity of employees, ROI (Return on Investment), and customer satisfaction. A training program is said to be effective when training outcome matches with its objectives. (Clark, Dobbins and Ladd, 1993) discussed that, it is critical for researchers and practitioners to understand the factors that associate with training effectiveness. (Lina Vyas, 2004) referred the evaluation as the most important means to determine the effectiveness of training. There are some other factors that have an influence on the training effectiveness. These factors are transfer of learning, ability of the trainer to deliver and trainees to absorb, capability of the organization and the trainers to identify the needs and effectively address them, and adequate matching of training package to trainees requirements. (Niraj Kishore Chimote, 2010) emphasized, the significance of evaluating the training effectiveness. He stated that, it is carried out to know how well the training objectives have been met and to find out is this best method for achieving those objectives. By examining the effectiveness of training on the basis of results, some inherent difficulties are found in collecting objective performance measures of trainees (Ostroff Cheri, 1991).

1.3.1 Transfer of training

It is the extent of implementation of learning, acquired from training session and to maintain it for period of time. According to (Yamnill and McLean, 2001; Sofo, 2007) transfer of training is the trainee’s desire to apply knowledge and skill attained during training program on the job. (Yamnill and McLean, 2001) referred transfer of training as a fundamental issue which is associated with employee’s change as per the requirement of organization. (Mackay, 2007) found that organizations were not getting the outcomes that they need from the training provided by them. Therefore, (Holton and Baldwin, 2003) emphasized the significance of transfer of learning. They suggested that, to improve job performance, knowledge, skills and behaviours learned and practiced during training should be transferred to the workplace and
maintained over a period of time. (Kauffeldd and Lehmann, 2010) argued that transfer of training is insufficiently considered in both practice and academic research. When the evaluation is done, we can hope that the results are positive and gratifying, for the employees and organization, so that they can make decisions based on their evaluation of the program. Each of the following factors should be carefully considered when planning and implementing an effective training program:

I. Determining Needs

For making a training program to be effective, it is necessary to meet the needs of participants. Training needs are determined by asking the participants, bosses of the participants and other persons like subordinates, peers and customers.

ii. Setting Objectives

Once the needs have been determined, it is necessary to set objectives. Objectives should be set on the basis of three prime factors:

A. results: what are we trying to accomplish? These results can be stated in such terms as profits, sales, production and return on investment.

B. behaviours: what kind of behaviour is needed to accomplish these desired results?

C. knowledge, skills, and attitudes: what type of skills and knowledge are required to achieve the desired behaviours?

iii. Determining Subject Content

Subject content of training program includes the topics which covers needs and objectives of program. This determines the content to meet the needs and for accomplishing the objectives. Some modifications may be necessary depending on the qualifications of the trainers who will present the program and on the training budget.
iv. Selecting Participants

When selecting participants for a program, all levels of management should be taken into consideration, because all employees at all levels are benefitted by training program. These programs should be made compulsory for first level of managers.

v. Determining the Best schedule

The schedule should be set and communicated well in advance. Best schedule for learning is to offer a three-hour session once a month. Three hours time period is sufficient for trainee to learn, how to use a videotapes or any other aids. The schedule should be established to meet the needs and desires of both the trainees and their bosses.

vi. Selecting Appropriate Facilities

While selecting appropriate facilities, certain factors should be avoided like uncomfortable furniture, rooms are too small, noise or other distractions, uncomfortable temperature, long distances to the training room etc. Facilities should be comfortable and convenient. A related consideration has to do with refreshments and breaks. It positively affects the learner to attend the training program because it enhances motivation to learn among trainees.

vii. Selecting Appropriate Instructors

Qualification of instructor should be include, knowledge of the subject being taught, desire to teach, the ability to communicate, and skill for getting people to participate. So, during the selection process, it should be kept in mind to select a skilful trainer or instructor. Trainer must have a strong desire to meet learner needs.

viii. Selecting and Preparing Audiovisual Aids
Audiovisual aids are designed to attract interest of trainees. Some organizations rely entirely on packaged programs because they have the budget but not the skills needed to develop and teach programs of their own.

**ix. Coordinating the Program**

The instructor or trainer coordinates training program. Training and development are most likely to be effective when they incorporate the employee motivation, recognizes the individual differences and makes proper schedule of the learning process.

**x. Evaluating Program**

Organization evaluates the training to improve the future programs and to determine whether a program should be continued or dropped.

### 1.3.2 Methods of Data Collection in Training evaluation

Evaluation methods and the data are grouped into two basic categories – quantitative and qualitative.

**Quantitative methods:**

Quantitative data collection methods consist of counts or frequencies, rates or percentages, or other statistics. These methods are easier to summarize. Some quantitative methods are:

1. Questionnaires- It is used to obtain opinions, reaction, views of trainees. Open ended or close ended questionnaire are used to collect the information.
2. Pre/ Post Test- In this method a test of trainee taken before the training session and after the training session to find out the impact of training on trainee.
3. Statistical Analysis- This analysis uses various test like mean, median, mode to evaluate training.
Qualitative methods: Qualitative data collection methods result in descriptions of problems, behaviours or events. It provides narrative description of trainee’s opinion about their job experiences, attitudes, and beliefs. There are some quantitative methods:

1. Observations- During the job, trainee’s work is observed by the supervisor.

2. Interviews- After the completion of training programme, the trainee is interviewed. The interview can be structured or unstructured. In a structured interview, the manager prepares a list of questions that he asks to the trainees. In an unstructured interview, the manager asks the trainee to tell him about the recent training programme that they have been attended and records the responses.

3. Focus Groups- A group of 8-12 trainee, interviews together about trainee session usually last about one and the half hour. This time allow the trainee to discuss 8 to 10 question about training session.

1.4 Indian insurance sector

In the current scenario, insurance sector has become a challenging field which is full of exciting tasks for the employees. It is necessary for the organization to take steps for developing specialized skills and knowledge of workforce. Organizational success and growth depends upon the climate it creates for the employees which encourages them to utilize their potential. Therefore, the employees and their performance have became are the most important determinants for the successful function of insurance sector. There are two main sectors, Public sector insurance companies and private sector insurance companies. So competition exists between both types of companies, even the best company has to continually struggle to retain its top position. A supportive HRD climate plays the crucial role for initiating and implementing HRD process in insurance sector. For this purpose, the training has been conducted to develop a smarter workforce and yield the best results. The insurance industry of India consists of fifty two insurance companies, out of which, twenty
four are life insurance and twenty eight are non-life insurance. Out of twenty eight, non-life insurance companies, five private sector insurers are registered to underwrite policies in Health, Personal Accident and Travel insurance segments. They are Star Health and Allied Insurance Company Ltd, Apollo Munich Health Insurance Company Ltd, Max Bupa Health Insurance Company Ltd, Religare Health Insurance Company Ltd and Cigna TTK Health Insurance Company Ltd. Life Insurance Corporation (LIC) is the sole public sector company in life insurance business and General Insurance Corporation of India is a public sector non life insurance company. Among the non-life insurers there are six public sector insurers. Other stakeholders in Indian Insurance market include agents (individual and corporate), brokers, surveyors and third party administrators servicing health insurance claims. The Indian insurance market is poised for strong growth in the long run. It stands at the threshold of moving towards a stable position, delivering “stable profitable growth.” There are two more specialised insurers belonging to public sector, namely, Export Credit Guarantee Corporation of India for credit insurance and Agriculture Insurance Company Ltd for crop insurance.

There are two insurance sectors in India:

**General insurance companies**

**Public Sector**

United India Insurance Company Ltd.

New India Assurance Company Ltd.

National Insurance Company

The Oriental Insurance Company

Export credit guarantee insurance companies

**Life insurance Company**

Public sector
Now we discuss each general insurance company in detail:

1.4.1 General insurance sector

I) United India Insurance Company Limited

United India Insurance Company Limited was incorporated as a Company on 18 February, 1938. It is wholly owned by the government of India. It is one of the top General Insurers in Asia. With the net worth of ₹ 5407 crores and profit of ₹ 528 crores, the company has collected gross premium of ₹ 9709 crores as of in the financial year 2013-14. This company has a large experience in doing the Non-life insurance business and was formed to its present form by the merger of 22 companies. It is the second largest public sector insurer in India and has a high level of expertise in health, property and liability insurance and in several other fields including automobile, engineering, power, and oil and energy sectors. It provides complex covers to large companies including ONGC Ltd, GMR- Hyderabad International Airport Ltd, Mumbai International Airport Ltd, Tirumala- Tirupati Devasthanam etc. A total of twelve Indian insurance companies, four Cooperative Insurance Societies and Indian operations of five foreign insurers, besides General Insurance operations of southern region of Life Insurance Corporation of India were merged with United India Insurance Company Limited. Headquarter for this company is at Chennai. This company has a workforce of about 18000 employees, 1600 and more offices consisting of 26 regional offices, eight large corporate offices and several divisional, branch and micro offices providing insurance cover to more than two crore policy holders. Personal policies of this company includes mediclaim, personal accident, unimedcare, householder and bhavishya arogya and commercial policies are fire insurance, industrial insurance, marine insurance, liability insurance and motor insurance. The United India Insurance reported a significant jump in its profit after tax at Rs 528 crore for the financial year 2013-14.
Training in United India Insurance Company limited

This company opened a School of Excellence in Nalanda for providing specialized and customized training to trainees as per the industrial requirement. Due to globalization, company faces new challenges. So, to beat all challenges, this school has structured training programs that inspire innovation and creativity. So many activities are conducted under training program named as faculty led sessions, case studies, Interactive sessions that increases interaction among trainees. Guest lectures, group presentations, field visits.

Insurance industry, in particular, is at a new gateway of opportunity. To enhance training effectiveness, Nalanda school of excellence conducts seminars, workshops and conferences periodically and plays a crucial role in developing the workforce for insurance industry.

ii) New India Assurance Co Ltd: It was founded by Sir Dorabji Tata in 1919. It is a wholly government owned multinational general insurance company operating its business in 22 countries. It has been market leaders in non-life business for forty years. It has a global business of Rs. 14300 crore. In 2012-13, the company had the highest profit in India among all general insurers. Headquarter for this company is at Mumbai.

Offices: Company has 2097 offices across all territories including more than 1041 micro offices, it has workforce of 19,000 employees and around 50,000 tied agents providing insurance services to customers. It provides cover to power and steel plants, satellites, petrochemical, aviation fleets, large projects and infrastructures. It has one hundred sixty products that caters all segments of general insurance business and also have range of products in rural, social sector & micro insurance segments. This company operates in 22 countries through subsidiaries, agency operations, direct branches, and associate companies and has an equity participation in Insurance companies in Singapore (India International Insurance Pvt. Ltd), in Kenya (Kenindia Assurance Co Ltd, Saudi Arabia (WAFA Insurance (SICCI) and in Bangkok (Asian Reinsurance Corporation). New India has subsidiary
company in Trinidad & Tobago, New India Assurance Co Ltd, Port of Spain and another in Nigeria.

**Insurance agent Training centre**

New India Assurance Company Ltd. has its corporate training centres from where the officers get all sorts of management training. Centre imparts training for Information Technology and Insurance technology. Assistant Managers and officers of technical departments get training from National Insurance Academy. Zonal training centres (ZTCs) are opened in each zone to cater all the training needs of officers and staff. For all the cadres, need based training programmes are conducted by RTCs (Regional Training Centres).

For Agents, training is conducted at all the Zonal and regional training centres which are accredited by IRDA (Insurance Regulatory and Development Authority) for 50 hours for first time license in general insurance; for 50 hours to composite agency license for those undergone 50 hours training already in life insurance; and 25 hours for 2nd renewal of license. For brokers training, IRDA has accredited Corporate Training Centre at Andheri in Mumbai.

**iii) Export Credit Guarantee Corporation**

The ECGC Limited was established on 30 July 1957. The Export Credit Guarantee Corporation of India Limited is a company wholly owned by the Government of India with its registered office in Mumbai. Its main objective is to strengthen the export promotion by covering the risk of exporting on credit. These risks include loss of money in export of goods and services, when the foreign buyer becomes bankrupt and payments are stopped because of sudden import or exchange restrictions. It provides export credit insurance support to Indian exporters and is controlled by the government. ECGC is the fifth largest credit insurer of the
world in terms of coverage of national exports. The present paid-up capital of the company is Rs.1000 crores and authorized capital Rs.5000 crores. It was transformed into Export Credit and Guarantee Corporation Limited (ECGC) in 1964 and to Export Credit Guarantee Corporation of India in 1983. It is managed by the Board of Directors comprising representatives of the Government, Reserve Bank of India, banking, and insurance and exporting community. It helps exporters in various forms:

1. Provides guidance in export-related activities.
2. Offers insurance protection to exporters against payment risks.
3. Assists exporters in recovering bad debts.
4. Makes the process easy for obtaining export finance from banks/financial institutions.
5. Provides information on credit-worthiness of overseas buyers.

iv) National Insurance Company Limited (NICL)

National Insurance Company Limited was incorporated in December 6, 1906 with its registered office in Kolkata. It is a fully central government owned general insurance company. Company was nationalised in 1972 after passing of the General Insurance Business Nationalisation Act, 1972. After nationalization, twenty one foreign and eleven Indian companies were amalgamated with it and became a subsidiary of General Insurance Corporation of India (GIC). NIC's has about 1000 offices, 16,000 or more skilled personnel all over the country and also covers remote rural areas, townships and metropolitan cities. NIC's foreign operations are carried out from its branch offices in Nepal. The paid-up share capital of National is ₹100 crores. The Company provides its services to almost every sector or industry in the Indian economy viz. banking, telecom, aviation, shipping, information technology, power, oil & energy, agronomy, plantations, foreign trade, healthcare, tea, automobile, education, environment, space research etc. With this, the
company was ranked second among general insurance companies operating in India, behind New India Assurance, at the end of the 2014 Financial Year.

1.4.2 Life Insurance Sector

In India, life insurance companies are of two kinds:

Public sector

Government of India fully owns one company i.e. Life Insurance Corporation of India.

Private sector- In this sector, there are various companies that provides insurance.

Bajaj Allianz life insurance

ICICI prudential

HDFC standard life insurance company limited

Life Insurance Corporation of India (LIC) is the largest insurance group and investment company in India. It’s a wholly owned by the Government of India. It was founded in 1956 with the merger of 243 insurance companies and provident societies. It has assets estimated of ₹13.25 trillion. It is headquartered in Mumbai. LIC has eight zonal offices and one hundred thirteen divisional offices around the country. It has around 3500 servicing offices that include 2048 branches, 54 customer zones, 25 Metro area service hubs, and a number of satellite offices located in different cities and towns of India. It has a large network of 13,37,064 individual agents, 242 corporate agents, 79 referral agents, 98 brokers and 42 banks for soliciting life insurance business. LIC started its business with around 300 offices, 5.7 million policies and a corpus of INR 459 million. Over the existence of around 50 years, it has grown to 25000 servicing around 350 million policies and a corpus of over ₹8 trillion. It has a monopoly in soliciting and selling life insurance cover to large number of customers. Henceforth, LIC effectively contributed around 7% of India's GDP in 2006 because it has created huge surpluses. It plays a vital role in the growth of life insurance sector and also to the economic development of the country. Insurance Regulatory and Development Authority
(I.R.D.A.) come into function on 19th April, 1999 as an autonomous body to regulate and register the life insurance companies operating in India. Life Insurance Corporation of India confidently managed the high pressure and improved its performance. In 2000, when (IRDA) was set up in India, 23 more private life insurance companies entered into the Indian market to compete the operations of LIC. In 2001, Life Insurance Corporation has tied up with two payment gateways to set up a facility for policyholders, to pay premiums through the Internet in 2001. These gateways are Billjunction.com and Timesofmoney.com. It also tied up with Bank of Punjab, HDFC Bank, ICICI Bank, UTI Bank to directly remit customers' policy premiums and debit their accounts after the transaction. The slogan of LIC is "Yogakshemam Vahamyaham" which translates from Sanskrit to "Your welfare is our responsibility".

1.4.3 Strategies of LIC

Facilities to their existing employees

LIC of India introduced many new strategies as a part of marketing tool to satisfy their employees. It provides amenities to their employees such as:

(a) Housing Loan to Agents

It provides home loans to the agents of the corporation under the Agents Housing Scheme.

(b) Meal Coupons to employees

In Sep 2010, LIC of India has launched a unique facility to their employees at every level. The amount of Meal coupon is decided according to the hierarchical position of every employee. The organization is also planning to introduce petrol/Diesel/CNG coupons for their employees very soon.

(c) Sports

The employees of LIC of India are encouraged to take part in several sports activities for physical fitness and overall personality development. These employees have represented the
corporation at various national and international echelons. It has recruited many employees from their Sports Recruitment Quota to compete on equal footing with other organizations.

(d) Employees’ Training

LIC of India has formed a separate Human Resources Development / Organizational Development (HRD/OD) department for providing training to their employee at every hierarchical position. These departments focus on building and strengthening competencies in employees. For this purpose, training sessions are conducted across all zones using in-house as well as National /International Training Institutions. It has organized training programs at IIM’s, MDI Gurgaon, certificate AWI program by CII England and many others.

Increasing the number of individual agents

LIC of India have more than 23378 authorized agents across the country, they collect the premium (including ULIP but excluding HI Policies) in cash or cheque and then issue a valid receipt for that. Agents are a pioneer field force in the procurement of the LIC’s Business.

Introduced Life - Plus Offices

In May 2009, it has introduced new and unique office named as Life- Plus office to lower down the heavy rush on branch offices cash centres. Life- Plus office is managed by Senior Business Associates (SBAs) of the corporation. This office reduces the burden of Branch offices because at this counter individual can deposit premium, new policy insurance, I. T. certificate, loan / surrender value policy status etc and it acts as Mini Branch offices of LIC of India.

Increase in Women employees

LIC of India has planned to recruit many women employees in the organization. So it makes easy to provide services for women in rural and semi urban areas. LIC formulated committees at Central Office, Zonal Office and Divisional Office of the organization to prevent sexual harassment at the workplace. So that female employees work conveniently
and effectively contribute towards economic development of the organization. The total population of women in India is 614.4 million in comparison to the total men population 655.8 million.

Empowerment of women

At every stage in the corporation, women officers/employees have contributed significantly. The strength of women employees in various categories as on 31.03.15 is as under:

<table>
<thead>
<tr>
<th>Category</th>
<th>Total Number</th>
<th>Female employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class-I officers</td>
<td>32121</td>
<td>6612</td>
</tr>
<tr>
<td>Development officers</td>
<td>24715</td>
<td>915</td>
</tr>
<tr>
<td>Class III/IV employees</td>
<td>60617</td>
<td>17249</td>
</tr>
<tr>
<td>Total</td>
<td>117453</td>
<td>24776</td>
</tr>
</tbody>
</table>

Source: Annual report LIC

International Joint Ventures

To cater the life insurance needs of Non-Resident Indians (NRIs) LIC of India have established various international operations. It has opened its first branch in 23rd July, 1989, in Bahrain. LIC of India has recently finalized a joint venture company in Saudi Arabia. It has issued life insurance policies in US Dollars to the residents of Gulf country. It directly operates through its branch offices in Mauritius (Port Louis), Fiji (Suva & Lautoka) and United Kingdom (Wembley). It has branches in Nepal, Lanka and Kenindia. Presently, corporation is planning to establish business with Australia, New Zealand and some more Asian and African countries.

1.4.4 TRAINING STRATEGIES IN LIC: With a view to retain competitive excellence, LIC of India formulated various strategies. At present the following types of programs are designed and conducted by the training centres.

1. Standard programme on repetitive basis: This program is conducted to help the newly appointed branch, divisional or zonal managers to understand the demands of his or her new
role. This also applies to officers who are appointed as head of a department in branch office and when an officer move one level of job to other level.

2. **Role orientation courses in functional areas:** It is arranged regularly for officers of divisional, zonal and central office level to understand the job roles and responsibilities of that functional area. For holding a post in functional area officers have to attend this programme.

3. **Special courses and seminars:** These courses are special programmes depending on the specific requirements of the particular level or the group.

4. **Sales training for supervisory and field personnel:** These courses are meant for field staff-development officers and Agents.

1.4.5 **HR/OD and Training Activities in LIC**

The HRD and OD department plays a crucial role in enhancing the performance of personnel and agency force to gain the competitive advantage of the organization. In order to upgrade the knowledge, competencies and skills of all the employees, LIC conducts various programmes towards the growth of the organization.

**Field Personnel Training (FPT)**- Corporate training intervention: Field force training sessions are conducted at LIC in-house training centres like zonal training centre, Divisional training centres across the country and also at external training institutions and top B schools of the country. In view of the fast changing choice of the customers, it becomes necessary to upgrade the skills and knowledge of field force, because directly contact with the customers and is important link between the organization and the companies. Field force includes development officers, agents and intermediaries. The main aim of the HRD department is to hone and sharpen the skills of field force as per the changing market conditions. In these training centres officers of corporation are posted as faculty of the training program. These faculties conduct in-house training for employees as well as field force and helpful in
updating the knowledge of the field force on the recent changes in market. State of the art infrastructure training facilities coupled with an excellent faculty, guarantee an exceptional learning environment. The major training activities for field personnel conducted during 2013-2014 are:

1. Management development programmes were conducted at IIM Luck now. For this purpose, top development officers were sent to the Institution.
2. Development offices (non SBAs) were also given specialized training through external training institutes (ETI).
3. Induction training programs for the newly recruited agents were conducted across the country.
4. Specialized training programmes were conducted at MDI, Gurgaon for SBA in retail management.
5. Train the trainer program was conducted for faculty members of ZTCs and STCs, so that faculty is able to impart training to the field force.
6. Also, other regular and customized training programmes were conducted at our in house ZTCs and STCs.

The external Training Institutions during 2013-2014 were IIM lucknow, MDI Gurgaon, TMI group, Insure Guru, IIST, Pune, IAIFM, Ambition learning, JVT.

**Administrative personnel Training**

1. M-10 managing values programs for chief manager/senior branch manager and branch manager across all zones were conducted in ZTCs. In this program, 676 chief managers/senior branch manager/branch managers participated to enhance skills.
2. “Leading successfully at LIC” was conducted for divisional managers. In this program, 219 managers took part.
3. A three day program for Nominees Directors was held at MDC, Mumbai in June 2013.

4. “Business leadership”, a customized training program was conducted by Indian School of Business, Hyderabad for hundred offices in the cadre of senior Divisional Manager.

5. An induction training program named as ‘Shaktimaan ki Udaan’ was conducted and attended by 160 assistant sales branch managers.

6. Functional training was conducted for class I and class III employees from 2048 Branches and 113 divisional offices. In this, 5538 class I officers and 40445 class III employees were covered across the country.

Administrative Personnel Training Activities 2014-15:

The summary of the trainings conducted for employees is as follows:

<table>
<thead>
<tr>
<th>Training Institute</th>
<th>No. of employees Trained</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-house training institutes</td>
<td></td>
</tr>
<tr>
<td>Management Development Centre &amp; 8 zonal Training centres</td>
<td>41466</td>
</tr>
<tr>
<td>External Training Institutes</td>
<td></td>
</tr>
<tr>
<td>National Insurance academy</td>
<td>2041</td>
</tr>
<tr>
<td>External training institutes (ETIs) (open programs)</td>
<td>631</td>
</tr>
<tr>
<td>Customized training through ETIs</td>
<td>1174</td>
</tr>
<tr>
<td>External Training by the Zones</td>
<td>1173</td>
</tr>
<tr>
<td>Foreign Training</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total Trained</strong></td>
<td><strong>46495</strong></td>
</tr>
</tbody>
</table>

Source: Annual report LIC
Management Development Centre

Management Development Centre is an IS/ISO 9001:2008 certified training institution of the corporation, which ensures that its quality management system conforms to the international standards. It plays a pivotal role in developing the human capital of the organization. Human capital is regarded as one of the major drivers of productivity, economic growth and competitive advantage. MDC delivers the training to the middle and the senior management level officers of the corporation.

An overview of the programmes conducted at MDC in 2014-15 is given below:

<table>
<thead>
<tr>
<th>No.</th>
<th>Programmes</th>
<th>No. of Programmes</th>
<th>No. of Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Training for marketing &amp; Sales staff</td>
<td>17</td>
<td>476</td>
</tr>
<tr>
<td>2.</td>
<td>Functional Induction Programmes</td>
<td>21</td>
<td>475</td>
</tr>
<tr>
<td>3.</td>
<td>Train the Trainer Programmes</td>
<td>02</td>
<td>62</td>
</tr>
<tr>
<td>4.</td>
<td>Special Programmes</td>
<td>68</td>
<td>1698</td>
</tr>
<tr>
<td>5.</td>
<td>Other Programmes including AAOs induction</td>
<td>03</td>
<td>85</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>111</strong></td>
<td><strong>2796</strong></td>
</tr>
</tbody>
</table>

Source: Annual report LIC

1.5 Continuous learning culture
According to (London & Smither, 1999) continuous learning is a “self-initiated, discretionary, planned, and proactive pattern of activities that are sustained over time. It is considered an important strategy for short and long term success of both individuals and organizations. (Maurer & Weiss, 2010) determined some factors of attitude towards learning and these are ability to learn new things readily; tendency to pursue new development opportunities. Through proper learning individual improves the skill sets, enhances ability to meet organizational goals, and becomes competitive in the job market. (Colquitt et al, 2000) stated that organizations should foster a culture of support and forgiveness. As organizations struggle to survive in an increasingly competitive environment, continuous knowledge acquisition potentially leads to increased productivity and help organizations to remain effective and competitive. (Hall & Mirvis, 1995) stated that the ability to learn and develop one’s skills is becoming a core career competency”. Similarly (Maurer & Weiss, 2010) determined two essential ingredients for career success, first one is the ability to gain new skills and other is the ability to improve existing skills. A continuous learning culture is an environmental factor that has an impact on the effectiveness of training. (Gundry et al, 1994; McGill et al., 1992) emphasized that organization should encourage and motivate the employees to learn new skills in order to engage them in learning activities. They further stated that organization must support openness to new ideas and risk taking in the work place. (Thereon, 1997) found that the peer and supervisor encouragement is the crucial factor for motivating an individual to seek opportunities for development.

1.6 Supervisor support

(Holton et al., 2000) defined supervisor support as the “extent to which supervisors/managers support and reinforce use of training on the job”. In other words, supervisor termed as the employee group with the responsibility and authority assigned by senior management to supervise the tasks and duties of employees in the work place. In training transfer
perspective, supervisor support can be described as providing subordinates (trainee) time for skill practice and aiding in implementation of skill. (Chiaburu et al., 2010) determined the role of supervisor support in increasing the motivation to transfer is higher than the organizational support. Supervisors encourage and facilitate their subordinates to implement their knowledge in performing the tasks which results in training transfer and increased performance. The role of supervisors is different in contemporary and traditional management thought. Under a traditional management thought, supervisors define the tasks and duties to employees and identify routine or short term deficiencies in employees. The role of supervisor here is to report such deficiencies to top management, so that top management identify training requirements and suggest a particular type of training program to eliminate such deficiencies (Pfeffer, 1998; Rodrígues & Gregory, 2005). But in an era of global competition, traditional job-based training is not sufficient to support organizational business strategies and cultures. So many employers use cotemporary approach (MacNeil, 2004; Ellinger et al., 2005 Ismail et al., 2007). Under this approach, employers empower the supervisors to design and administer the training sessions for employees to build competencies. At the stage of designing training programs, supervisors work with the management team and other employees for setting objectives of a training program, selecting particular method, selecting suitable trainers, preparing course materials, scheduling the program and conducting training needs analyses (Golemen, 2000; Goldstein & Ford, 2002; Nijman, 2004). The management team and experienced employees check that proper implementation of training sessions achieved its desired outcomes or not (Elangovan & Karakowsky, 1999; Yamnill & McLean, 2001; DeSimone et al., 2002 ;).

1.7 Motivation

Motivation to transfer is “the desire of a trainee to put into practice in his or her job both knowledge and skills presented in a training program” (Noe & Schmitt 1986). It refers the
readiness of trainee to apply on job, the knowledge, skill and abilities that he has learned from a training program. (Lynton & Pareek, 2000) argued that to enhance individual motivation for training, the employees should communicate to applicants. So, the applicants feel confident in attending the training program. It is influenced by three attributes supervisor support, perceived content validity and perceived organizational support. (Bushart and Fretwell, 1994) emphasized that training is an essential element in enhancing employee’s satisfaction, updating skills and an increasing commitment to the organisation.