CHAPTER - V

HUMAN RESOURCE TRAINING AND DEVELOPMENT
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HUMAN RESOURCE TRAINING AND DEVELOPMENT

CHALLENGES IN TRAINING AND DEVELOPMENT

A major purpose of Training and Development is "to remove performance deficiencies". Training for performance improvements is particularly important to organisations with stagnant or declining rates of productivity. Training is also important to organisations that are rapidly incorporating new technologies and consequently increasing the likelihood of employees obsolescence.

Another purpose of training and development that is especially relevant to organisations that are rapidly incorporating new technologies is that of making the current work force more flexible and adaptable. Training and development can also increases the level of commitment of employees to the organisation and increase their perceptions that the organisation is a good place to work.

The challenging in Training and Development are as follows:

- What are the best ways to train employees.

- Training and development programs never seem to work for very long. A program, people just go about
doing what they did before. How can the effects of training and development programs be made to last?

- Who should be trained? How can organisations determine who should be trained and what type of training should be offered.

- How can the effectiveness of training and development programs be assessed?

It can be examine training and development, with keeping above challenges in mind in Life Insurance Corporation of India.

**DETERMINING OF TRAINING AND DEVELOPMENT NEEDS**

Training and Development needs involve establishing areas where individuals (employee) lack skill, knowledge and ability in effectively performing the job and also identifying organizational constraints that are creating roadblocks in the performance.

Training and development programmes are necessary in any organisation for improving the quality of work of the employee at all levels, particularly in a world of fast changing technology, changing values and environment.

Training is a short-term process utilizing a systematic and organized procedure by which non-managerial personnel acquire technical knowledge and skills for definite purpose. It refers to instructions in technical & mechanical operations, like operations
of some machine. It is designed primarily for non-managers, it is for a short duration, and it is for specific job related process.

Development means to prepare people to perform work beyond that which currently engages them and to accept responsibilities greater than they now have.

Training and development in this broader sense rest on a perception that a person learns both to be and to do largely through experience, which may be actual simulated or vicarious. The human being is largely a product of such learning and an appreciation of how ones learns is a requisite of any training activity.

TRAINING AND DEVELOPMENT NEEDS

The total need can be determined by analysing the situation in respect of each skill and each member of the workforce. This can be done in the following ways:

1. **Analysis Of An Activity**: list in a logical sequence the activities introducing a product or services or part thereof, and determine what new knowledge or skill is called for or which aspects of present knowledge or skill need to be modified.

2. **Analysis Of Problems**: To analyse problems and determine what additional skills, knowledge or insights are required to handle it.

3. **Analysis Of Behaviour**: To analyse typical behaviour by individuals or groups and determine the corrective action involving training.
4. **Appraisal Of Performance**: To analyse performance and determine if someone should get something be it additional knowledge skill or understanding.

5. **Brain Storming**: To bring together a homogenous group and to ask individuals in the group to call on any ideas they have for answering a “how to” question and identify items, which call for additional knowledge skill or attitude.

6. **Checklist**: To breakdown a job, process, programme, activity or area of responsibility into a list of detailed parts or steps arranged in logical sequence. Then to have checked off by each employee the items about which he feels he would like to have more skill or knowledge.

7. **Committee**: To constitute an advisory committee composed of persons responsibilities for with a direct interest in an activity you identify training needs.

8. **Consultants**: To employ outside consultants to determine training and developmental needs and develop ways to meet them.

9. **Counselling**: To discuss between a training practitioner and a person seeking guidance regarding ways he can improve his on the job performance or prepare for advancement.

10. **Observations**: To observe such things as may have values as indicators of training needs, especially the needs which are just under the surface or merging.
11. **Role Playing:** To get clues to this training needs in a skill area of knowledge or in understanding or attitude by observing how each role player acts in a role playing situation.

12. **Studies:** To undertake studies which can turn up training needs which will have to be met if the plans were adopted.

13. **Tests:** To perform tests to measure skills, knowledge or attitude and to identify gaps.

14. **Questionnaire:** To develop a questionnaire, to illicit information which can be used to determine training needs, delimit the scope of the training, identify course contents etc.

Formal training activity rests on the belief that there are correct or incorrect or desired and undesired ways of responding to situations and that the trainer will stimulate & encourage the trainee to adopt the correct modes and avoid the incorrect ones. This need not imply that there is only one correct way but it does imply that those offering training are in a position to arbitrate between the correct and incorrect ones. The more complex is the response to be learned the more necessary is it that something more than mere experience is available to the learners.

Training and Development requires a basically systematic approach and structure but a flexible application to accommodate individuals (trainees) differences.
IMPLEMENTING TRAINING AND DEVELOPMENT PROGRAMME

The method of training and development programme to be adopted are likely to respond to the complexity of the matter to be learned and the capacity of the trainer's for learning but in addition, they are likely to be influenced by other constraining factors such as the time and physical and Human Resources available and the cost of using them.

Training and Development programme comprise a whole range of location, technologies and skills. The locational choices can generally be classified as under:

ON-THE-JOB TRAINING:
It may occur either in the work area under the control of either the supervisor or the specialist training officer. It may comprise a formal 'course' or involve the trainee in projects or assignment. The facility may be used in the employee time or in the employee's own time.

OF-THE-JOB TRAINING:
It may be provided under full and time supervision in an area away from the normal work place and using a properly defined syllabus, or it may involve the use of external, education and training organisation's ranging from universities and colleges to industry and company staff colleges and consultant training facilities.
A good deal of personnel development takes place on an individual basis, with the person privately pursuing of study either in some educational establishment or through correspondence.

In recent years, improvement in communication technologies have made many new supports of training available. These are often included under headings of “Audio Visual Aids” or educational technologies and includes various type of image, projectors, cassettes and videos.

SPECIFIC METHOD OF TRAINING AND DEVELOPMENT PROGRAMME

A number of distinct methods of implementing training and development programs are available and many may be used internally or externally, according to the particular objectives sought, and the learning capacities and styles of those involves.

(a) **On The Job Training:** An employee is placed in a new job and is told how it is to be performed. It aims at developing skills and habit consistent with the existing practices of an organisation and by orienting him to his immediate problems. A variety of training aids and techniques are used such as procedure charges, lecture manuals, sample problems, demonstration etc.

(b) **Vestibule Training:** It involves classroom training; theoretical training is given in the classroom while practical work is conducted on the production line.

(c) **Simulation:** It is an extension of vestibule training. The trainee works in closely duplicated real job conditions. This is
essential in cases in which actual on-the-job practice is expensive.

(d) **Demonstration And Examples:** Here the trainer describe and demonstrate how to do a certain work. He perform the activity himself, going through a step-by-step explanation of the why, how and what of what he is doing.

(e) **Lectures:** These are formally organized talks by an in structure or specific topics. This method is useful when philosophy, concept, attitude, theories and problem solving have to be discussed.

(f) **Conference:** Under this method a conference is held in accordance with an organized plan. Mutual problems are discussed and participants pool their ideas and experiences. The members of the group come to teach each other and to learn together.

(g) **Seminar Or Team Discussion:** The group learn through discussion of a paper on selected subject. The material to be analysed is distributed in advance in the form of required reading.

(h) **Case Discussion:** Under this method, a real or hypothetical business problem or situation demanding solution, is presented to the group and members are trained to identify their problems present, they must suggest various alternatives for tackling them, analyse each one of these, find out there comparative suitability and decides for themselves the best solution. It encourages open mindless, patient
listening respecting others views and integrating the knowledge obtained from different basic disciplines.

(i) **Role Playing:** Here trainees act out a given role as they would in stage play. It is method of human interaction which involves realistic behaviour in an imaginary or hypothetical situation.

(j) **Sensivity Training:** Members are brought together in a free and open environment in which participant discuss themselves and their interactive process, increase tolerance for difference and improve conflict resolution skills.

(k) **Supervisory Training:** Supervisory are trained for technical skills, leadership qualities for handling machines and men. National productivity council and control labour institute, Mumbai have done significant work in this area.

(l) **Management Training:** This type of training is for managers. These training programme emphasis attitude and value, conditional knowledge, analytical abilities and decision making skill. The purpose is to equip managerial personnel for management roles.

(m) **Induction Training:** Where in a new recruit in introduced to the organisation, condition of service, rules of behaviour etc. in addition, it is also given to familiarize a new entrants with the job.

Above methods of implementing training and development programs are standard programme, the choice depends on the
training needs and the contents of training. For example induction training, which is meant to introduce a new employee to the company, people organized for all levels. So the senior managers may get a lot of exposures to the organizational culture in such programs while workers may be given more data on terms and conditions of employment or working conditions.

Successful implementation of training and development programs depends on selecting the right programs for the right people under the right conditions. Needs analysis helps identify the right people and the right programmes, and several training and development considerations help make the right conditions.

These are several considerations associated with implementing training and development programmes. Each of these programmes must be appropriately addressed in order to increase the chances of the programmes being effective. These considerations are:

- Who participates in the programme
- Who teaches the programme
- What media are used to teach
- What the level of learning is to be
- What design principles are needed
- Where the programme is conducted.

With these considerations in mind, the personnel and human resource manager selects in training and development programme
from among the many that are available. Effective selection depends upon knowledge of the programmes.

**IMPROVING PRODUCTIVITY AND QUALITY OF WORK LIFE**

It is impossible to measure the output or input of an organisation. It is also impossible to measure the work that individual employees do in these types of organisations such as life Insurance corporation, Banks, G.I.C. etc. for example where most while color operations are managed by people not accustomed to measuring work outcomes, while color productivity could not be measured. It is recognized that to get improvements in productivity, it has to be measured, and in order to measure productivity it has to be defined. For measuring productivity, productivity for their white color operations as what it produced divided by the number of employee hours needs to produce it, with the result expresses in hours per unit of work accomplished.

Quality of work life has assumed increasing interest and importance I both industrialized as well as developing countries of the world. In India, its scope seems to be more broader than many labour legislations exacted to protect the workers. It is more than a sheer work organisation movement which focuses on job security and economic growth to the employees.

Quality of work life is a process of work organizations, which enables its members at all levels to activity participate in shaping the organisations environments, methods and outcomes. This value based process is aimed towards meeting the twin goals of enhanced
effectiveness of organisation and improved quality of work life at work for employee. It is an internationally designed effort to bring about increased labour management co-operation to jointly solve the problem of improving organizational performance and employee satisfaction.

A number of attempts have been made to identify various dimensions of this concept. Some have emphasized the improvement in work conditions leading to better quality of life. While others feel a fair compensation and job security should be emphasized.

There are eight conceptual categories that together make up the quality of working life. These are presently below:

(i) **ADEQUATE AND FAIR COMPENSATION:**
This refers to a just and fair balance effort and reward. It includes such things as a fair job evaluation – training to perform the job reasonably, ability of the organisation to pay, demand and supply of talent and skill, and profit sharing.

(ii) **SAFE AND HEALTHY WORKING CONDITIONS:**
To improve quality of work life the work environment should be free from hazards or other factors detrimental to health and safety of the employees. Walton specifically refers to reasonable hours of work, zero – risk physical condition of work, and age restrictions on both lower and upper side. Once again, concern for safety in the work place in India is enshrined in the factories act 1948, which lays down minimum standards of protection from machine and other hazards at the place of work.
(iii) **IMMEDIATE OPPORTUNITY TO USE AND DEVELOP HUMAN CAPACITIES:**

The work today has become repetitive and fragmented. The average worker often responds mechanically to the demands of machine without much control on them. QWL can be improved if the job allows sufficient autonomy and control, uses a wider range of skills and abilities, provides immediate feedback to workers to take corrective action, is seen as a total activity and provides opportunity to plan and implement by himself.

(iv) **OPPORTUNITY FOR CONTINUED GROWTH AND SECURITY:**

here the focus is on career opportunity as against the job. How much and what kind of opportunities are available to develop new and expend existing abilities to avoid obsolescence whether the newly acquired talent could be put to some use and hence lead to personal growth and security.

(v) **SOCIAL INTEGRATION IN THE WORK ORGANISATION:**

One of the objectives of QWL is to generate satisfying identity with the organisation and develop a feeling of self esteem. The variables that inculcate these are absence of hierarchical status, opportunity for upward mobility, openness and trust, a sense of community feeling on the job, and freedom from prejudice based on sex, caste, race, creed and religion.

(vi) **CONSTITUTIONALISATION IN THE WORK ORGANISATION:**

Enhanced QWL should also ensure Zero violation of the constitutional guarantee by executive – organizational decision. Such guarantee as right to personal privacy, free
speech, equitable treatment, and governance by the "Rule of Law" are necessary to uphold to improve QWL.

(vii) WORK AND THE TOTAL LIFE SPACE:
The demands of the work, like late hours, frequent travel, quick transfers are, both psychologically and socially very costly to the employee and his family. Such phenomena occurring on a regular basis necessarily depress the QWL.

The eight criteria indicated above constitute the broad realm of improved productivity and quality of working life. It is possible that all of them may not be relevant to all groups or employees but irrespective of the criteria the underlying assumption, which defines the QWL in the individuals own experience of satisfaction and dissatisfaction.

The basic concept underlying improving productivity and QWL is what has come to be known as "humanization of work". It involves basically the development of an environment of work that stimulates the creative abilities of the workers, generator cooperation, and interest in self-growth. We have identified four basic principles, which summarize the humanization of work. These principles are given below:

(a) The principle of security
(b) The principle of equity
(c) The principle of individuation
(d) The principle of democracy

QWL is a complex and multifaceted concept implying a concern for the members of an organisation irrespective of the level
they belong to. It includes job factors like wages and hours of work and also the nature of work itself.

With the encouragement of international labour organisation and active lead taken by national institute of labour, Delhi, the QWL as a movement has started attracting the attention of both academicians as well as practitioners in India.

Finally, as a result of growing body of knowledge in human behaviour, in general, and industrial behaviour, in particular, both the academicians and the practiceners are gaining the necessary confidence to think of innovative modules to understand, predict and control human behaviour. There is a growing trend of experimenting with newer concepts, theories and framework which is laying the foundation for determining most effective utilization of human resources by inculcating a new sense of freedom and resultant in productivity.

In India, the concept of QWL seems to manifest itself in a variety of operational systems like workers participation, job enrichment, quality circles etc.

WORKERS PARTICIPATION

The concept of participation is generally seen as a way of reducing power differences between the workers and the management. Workers participation involves the following:

i. The amount of verbal interaction between supervisor and subordinate.
ii. The degree to which a supervisor performs his role in a group centered way.

iii. The degree to which a supervisor is active in making decisions and setting goals for his work units.

Thus, participation means sharing, in an appropriate way the decision-making powers with the lower levels in the organisation.

**JOB ENRICHMENT**

It refers to the process of making jobs more interesting and satisfying, adding to that a sense of achievement, increasing responsibility and providing opportunities for advancement and growth. It refers to the changes in the contents of the job. Basic to job enrichment is content/direction/variety hypothesis. By content is meant additions in the job contents. These additions are not more of the same kind as in enlargement. But these are "new contents". Discretion refers to increasing responsibility and providing opportunity. The effectiveness of job enrichment program is enhanced if changes are seen as opportunities rather than demands.

**QUALITY CIRCLES**

Quality circles is defined as a small group of five to ten workers voluntarily performing quality control activities within the workshop to which they belong. Other way it may be summarized that quality circle are small groups of volunteers from the same work areas-who meet regularly to identify, analyse and solve quality and related problems in their area of responsibility.

The elements involved in quality circles are as follows: -
- It is a group effort and not an individual effort
- The participating members are volunteers
- Their efforts are directed to improve quality within their shops or place of work.
- They meet frequently, often at company cost.
- They represent a cross section of age, sex and positions in the organisation.

CONTEMPORARY CHALLENGES IN IMPROVING PRODUCTIVITY AND QUALITY OF WORK LIFE

Productivity and quality of working life raise many important contemporary challenges. These are as follows: -

- What can organisations do to increase their productivity?
- Can organisations depend upon their employees to help out?
- Is the issue of quality of work life really fundamental to understanding why organisations are facing a productivity crises?
- Can organisations learn from the Japanese and European nations? Is the quality circle concept one that should be adopted here?
- What are the ways by which organisations can improve the quality of working life for their employees?
When experienced workers take a new job, they must still receive enough training to orient them to the operation special procedures. Some organisations prefer to hire people with no experience at all. These organisations argue that it is easier to train from scratch then to hire someone who has to unlearn what the employer view as bad habit.

In any case, experienced employees are not always available, and so nearly every employer must offer some training. Training is unquestionable costly. We ought to note, though that the alternative to training – not – training may be even more expensive. Training does cost a lot, but the cost of not training is poor service and lost customers, and a lost customer may never return. Not only does management lose customer by not training, but it is liable to lose the employee as well, at just about the time ones becomes productive. An employee who is thrown into a job that he does not know is bound to feel inadequate, to say the least, and is likely looking for other work.

In life insurance corporation, the existing training and Development facilities as various level of the organisation are given below: -

**TRAINING CENTRES**

There are three types of training centers in Life Insurance Corporation of India, which are as follows:-
(a) **Management Development Centres:** Managers are responsible for the working of employees and new business of the branch; it makes good sense for the Corporation to concentrate their efforts on preparing a successful manager by giving them sufficient training. Management training programs offer a short cut to acquiring practical management know-how. Life Insurance Corporation has its own institute named as Management Development Center situated in Hyderabad. Trainings are given to all officers/managers/programmers, in this center. Management Development Center is controlled by the central office Mumbai. It provides the training in the following areas:

- Management programs and special seminars/workshops as identified in the schedule.
- Training on trainer's program
- Functional programs
- Training to new appointee assistant administrative officers.

(b) **Zonal Training Centres:** Seven Zonal Training Centers one of each Zone are running in India. In these training centers, trainings are given to assistant and Higher Grade Assistant working in the office and belong to Class III categories. Zonal Training Centers imparting knowledge in the following areas:

- Courses on general management.
- Courses on supervision for categories listed in the Schedule.
- Functional Training
- Sales Training for Development officers category
- H.G.A., section Head Training
- Staff Training related to all class III employees.

(e) **Sales Training Centres**: There are three/four sales training centers for each zone depending on the need and shall impart the following training:

- Apprentice Development Officer’s Training
- Development Officer’s Training
- Club Member Agents Training
- Selected Agents Training.

All the training centers have an output of 85-90 weeks of training per year, based on the performance budget. They seek the necessary resources from central/zonal office. Necessary administrative arrangement like facility support, teaching aids are provided by the Central/Zonal office.

**PRE OPENING TRAINING**

As especially important training challenges is getting a new operation ready to open. Life Insurance Corporation have a training team specially develop for this purpose which draws on existing units for key workers during for this purpose which draws on existing units for key workers during the pre opening and immediate post opening training period.

The selected applicant in the corporation is put into a two week training program. The first week requires twice daily...
classroom training session with group of twenty to thirty employees. The classes are cover with the corporation's working procedures chart and with the charts of corporation's staff rules and regulations. The second week involves role-playing.

To get corporation's employees to perform in a manner that will result in a satisfaction of customers need, particularly those upper level needs, which depends on the behaviour of the corporation's employees, these employees must, of course, first know what they are supposed to do and be motivated to do it.

The Corporation's managers concerned about training employees does generally have several options available. It is unlikely the only one of the methods would be most effective. Normally a mix and match system is utilized to take advantage of available training alternatives.

The most common method of training, widely used in the corporation is pairing the new employee with an experience employee i.e. Modeling, in which correct behaviour is demonstrated by the trainer or by some other method, such as a tap of film and Role Playing, in which the trainee take part in extensive rehearsal of the behaviour demonstrated by the model. Unfortunately, this pairing is often done haphazardly: A few worker is assigned to whichever experienced worker may be handy.

Classroom training does, of course, have a limited place in the office but is particularly necessary in the teaching of basic skills which are required to satisfy the fundamental and lower level need of the policyholder. When it comes to satisfying the next level of needs, however the learning requirements is behavioral and
interpersonal and is best done by actually demonstrating on the job.

The assumption underlying this form of training in the corporation are as follows:

- Employee can learn more effectively from an analysis of their own experience.

- Feeling attitudes and emotions are an essential ingredients of communication, but these are normally withheld.

- Individual members can learn how their own behaviour is perceived by others and gaining this information is increased dramatically, standards improved, staff turnover was dramatically reduces and above all employees seemed to enjoy coming to work.

ADVANTAGES OF EXISTING TRAINING AND DEVELOPMENT FACILITIES

There are some who believe that training has unnecessarily been given undue importance and that the experience on-the-job is good enough to develop necessary skills and efficiency to perform the job. It is true that training can not entirely substitute experience, but it has certain definite advantage over it:

i. Training, unlike experience can shorten the time required to reach maximum efficiency.

ii. Cost of training is much less than the cost of gaining experience, particularly if one is dealing with expensive equipment.
iii. The result of experience can sometimes be accidental, particularly when experience depends solely on trial and error.

Training, thus, provides certain advantages, which are not available by learning through experience.

**FUTURE TRAINING NEEDS AND PATTERN**

Life Insurance Corporation is a social oriented organisation. One of the objectives of the corporation is to involve all people working in the corporation to the best of their ability in furthering the interest of the insuring public to provide efficient service with courtesy. Training is an essential support to achieve this objectives.

There is necessary in Life Insurance Corporation to make a pattern for training needs to achieve these goals: -

- To acquire knowledge and skills necessary for the job, by understanding why the job is performed and how it can be improved.

- To acquire necessary supervisory/managerial skills in areas of decision making, problem solving, role clarity and role performance, inter-personal relationship etc.

- To develop internal faculty support on all areas, by a systematic faculty development.
To achieve the above goals the researcher have investigated the future training needs and patterns which are as follows:

1. **TRAINING ON GENERAL CLERICAL STAFF**

In the investigation of the corporation the researcher have found that in future, there will be necessary to train general clerical staff specially. The Corporation is increasing its business day by day and it is necessary to provide proper service to the customers in future so it will be necessary to train the staff.

Future training patterns is as follows:

(a) **General Training**: Although much training for work in the office is necessarily specialized, it is describe for any clerk, in whatever department of the office he is likely to work, should have a basic training in the knowledge and range of skills and procedures which are fundamental to most types of the corporation. The amount of such common-ground should enable trainees to benefit from a course extending over a period of about five days. It should cover the following components:

- An introduction to insurance wider in scope than that included in the induction training.
- An introduction to office systems
- An introduction to office equipment
- Simple business correspondence
- Counter enquiries, and
Calculations for the office.

It is highly desirable that this training should be given at an early stage in a clerk's career, and that it should be provided off the job, to avoid the interruptions of daily office routine. It is not necessary that the course should take up five consecutive days, and indeed it may be preferable to have one day a week spread over five weeks.

(b) Specialised Training: A specialized training each training component or module should be designed to equip the trainee with the knowledge and skills required to enable him to perform his job. Efficiently and this can not done by the less satisfactory method of "Sitting Next to Nellie", in other words, watching another person doing a job and picking up information about it piecemeal.

For efficient planned training it is necessary to use the techniques of job analysis and job specification, and to train for each component in a logical progression, taking into account that some clerks learn more quickly than others.

(c) Further Education: Concurrently with training, employees at this level should be encouraged to further their education in a field associated with their work. For clerical staff, the certificate in office studies is usually the most suitable course of study. It includes such subjects as communications, clerical duties, business calculation and book keeping. Employer should be allow their younger staff one half day a week release to enable them to attend classes.
2. LEARNING/DOING TRAINING
In this category learning takes place when individuals try to improve their job performance by actually doing something about the day-to-day job problems. Each participant of the training program is asked to read it and then discuss and analyse the situation. The purpose of the method is not to find one solution but many dealing with the situation, each of which is equally plausible given to all the facts that are available in the case. This method provides the trainees practice in problem solving and decision making.

3. EXPERIENTIAL TRAINING
Experiential Training are designed to provide an atmosphere of self-learning through group interaction and dynamics. The purpose is to increase the sensitivity of the participants to their own function as well as the functions of others in the group. This training is called sensitivity training or laboratory training. The purpose of this training is to integrate knowledge and theory with experience and practice. The assumption is that change in behaviour cannot come by knowledge alone, and hence, practice in human relations creates an atmosphere here for change in behaviour. This is achieved by focusing during training on such things as ability to listen to others, ability to communicate, ability to diagnose the problem correctly.

4. PROGRAMMED INSTRUCTIONS
Programmed instructions are based on certain behavioural laws, particularly those that relate to principles of reinforcement. Reinforcement, in simple terms, means rewarding a correct response and punishing a wrong
response. This, one important feature of programmed instructions is that it provides immediate feedback on whether the participant has answered correctly or not. To facilitate this instructions are designed in such a way that all future learning depends on acquisition and retention of previous learning. First, basic understanding is provided. Subsequently, questions are designed based on this basic learning. If the response is correct he goes to the next stage. If it is not, he is asked to go back and start again. The instructions are nothing but carefully planned sequential knowledge, which moves from simple to complex levels.

RESPONSIBILITY OF TRAINING AND DEVELOPMENT

In HRD, training is an organizational function, not just something that is done by HRD department alone. For training to be highly effective, it must be embraced by all managers as of part of their responsibility. HRD department cannot do the whole job or even the main job. It can, no doubt.

- Sell the idea of training as a vital force in the organisation and develop an atmosphere conductive to sound manpower development.

- Recommended sound policies for training and development.

- Provide HRD instruments and mechanisms.

- Manage the training facilities, and
Carry out continuous study, analysis and evaluation of the organisation's training needs and current development programme. But the decision to train and the conditions required for development must come from the line manager because it is he who continually shapes the behaviour of his people all day and every day—whether consciously or unconsciously, by his actions and beliefs.

These conditions are as follows:

(a) The employee should perceive that his acquiring new competencies would help him in fulfilling his psychological needs.

(b) The employee should perceive opportunities for acquiring such capabilities.

(c) The employee should be aware of his shortcomings.

(d) The employee should have feedback mechanisms for assessing his own growth in relation to his shortcomings.

(e) The employee should enjoy the developmental process.

PLACE OF TRAINING IN COMPANY MANAGEMENT

Many traditional organisations regard training as unnecessary. They think that cost of training is high and not worth it. In these organisations training is accorded a low status and is treated as a peripheral activity. The budget for training is also kept very low. Trainees are selected casually and at random without any objective standards. Training opportunities are doled out to employees as a reward for their good behaviour or for long service
or to get relief for some time from trouble-making employees. This policy lowers employee morale and fails to produce any good results. An other variant of this policy are those organisations were training is treated merely as a showpiece to look modern. In these organisations training is more decorative than functional.

Some organisations treat training as a device to overcome certain specific problems. Here training is accepted as describe when clear-cut need is identified. Typically, the training in this case is a course with a definite, limited objective; once given, the effort is discontinued.

All HRD-oriented organisations regard training as a continuous activity. These organisations believe that training is a permanent relationship which exists between the superiors and the subordinates so that every superior in the organisation (and not only their manager) is responsible for training which always goes on-day in and day out-as some learning inevitably takes place when workers watch their superior doing a job or behaving in a particular manner. Jack welch, who is General Electric's Chief since 1981, underlines the importance of continuous training in these words: "you may not promise your workers life-time employment, but by constant training and education you may be able to guarantee life-time employability".

LINK BETWEEN TRAINING OUTCOMES AND ORGANISATIONAL NEEDS

The relationship of intended training outcomes to organizational goals is critical to the successes of training. To the extent that training goals are compatible with and responsive to strategic needs, training value increases. When training aims at
goals that are not directly related to strategic objectives, the value of training is diminished. For example, accompany is reorganizing its sales force from geographic territories into product teams. Under the reorganization, different sales people will make calls on the same accounts but will represent specific products when they make those calls. The strategy is product and team-oriented rather than geographic. In this, a training plan that aims to build team work skills would be more closely linked to business strategy than would a training programme on basic selling skills. Although it seems logical to teach selling skills to sales people, the priority for the company should be building strong teams.

It is also essential that the link between training outcomes and business goals is perceived by key participants in the training process. If they do not perceive the linkage, they will not support training activities. They must be shown how, where and why new learning will be used on the job to influence the critical aspects of business.

DETERMINATION OF TRAINING NEEDS

In order to determine the training needs of an organisation the HRD manager should seek information on the following points:

(a) Whether training is needed?
(b) Where training is needed?
(c) Which training is needed?

Whether training is needed? Early hints that training is necessary probably result from problems such as:

- Standards of work performance not being met;
- Accidents;
- Excessive scrap;
- Frequent need for equipment repair;
- High rate of transfer and turnover;
- Too many low ratings on employee evaluation reports;
- Many people using different methods to do the same job;
- Excessive fatigue, fumbling, struggling with the job;
- Bottlenecks and deadlines not being met.

Various sources from which evidence of training needs may be gathered are as follows:

1. Informal Observations
2. Merit Rating
3. Suggestion System
4. Group Discussions
5. Questionnaire to Trainees or to Supervisors
6. Morale Surveys
7. Tests
8. Interviews with Union Officials
9. Selection or Exit Interviews
10. Analysis of Reports Relating to Costs, Turnover, Grievances, etc.
11. Employee Counselling.
In many organisations the determination of training needs is predominantly done through observations. One common method for recording observations is the check-list of training needs. It provides for indicating by a “Yes” or “No” check whether or not each check-list statement has been observed by the employee whose training needs are being determined. The following is a sample check-list for determining supervisor's training needs:

**TABLE- 5.1**

**SAMPLE CHECK-LIST FOR SUPERVISORS**

<table>
<thead>
<tr>
<th>Items recorded by training specialist</th>
<th>Checked for adequate performance</th>
<th>Possible training need</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Keeps inventory of tools</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Prepares training outline for apprentices</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Takes unsafe machinery out of service</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Checks all repairs</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Maintains “hours of work” record</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Inspects regularly of quality of product</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Informs on elimination of waste</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Plans work place layout</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Instructs on-cost of materials</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Explains company policy to workers</td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>
WHERE TRAINING IS NEEDED?

After determining the need for training the manager should determine where within the organisation training is emphasis can should be placed. This involves a detailed analysis of the following factors:

(i) Structure of the organisation,
(ii) Objectives,
(iii) Human resources and future plans, and
(iv) Cultural milieu.

WHICH TRAINING IS NEEDED? – The last question to be answered by the personnel manager is about the type of training needed. This involves determining what knowledge, skills or attitudes each individual employees should develop to be able to perform his task in an effective way.

The three major skills which the employees of any organisation need to successfully discharge their duties are: the conceptual skill, the human relations skill and the technical skill. Conceptual skill deals with ideas, technical skill with things and human skill with people.

The conceptual skill refers to the ability of an employee to take a broad and farsighted view of the organisation and its future, his ability to do abstract thinking, his ability to analyse the forces working in a situation, his creative and innovative ability, and his ability to assess the environment and change-taking place in it. The technical skill is the employee’s understanding of the nature of job he has to perform. It refers to his knowledge and proficiency in any
type of process or technique. Human relations skill is the ability to interact effectively with people, and to build teamwork at all levels.

The relative need of an employee for conceptual skill increases and for technical skill decreases as he moves to higher levels in the organizational hierarchy. His need for human skills, however, remains consistently the same at all levels.

To know how much each type of skill needs to be developed the manager should do a detailed analysis of the following factors:

(i) Components of a job;

(ii) Skill and training required to perform a job at the required standard; and

(iii) Attitudinal predispositions-for instance, the attitude towards safety, authority, etc.

**SELECTION OF TRAINEES**

Although it is true that in selecting persons for training a company generally gives primary consideration so its own benefits and secondary consideration to the benefits accruing to the individual, yet the standards used for selecting training programme participants should be carefully devised and communicated widely throughout the organisation. Training opportunities should not be passed out as a reward for a good behaviour or for long service or to got relief for some time from a trouble-making employee morale. Programmes having high selection standards become high status prestige programmes which challenge the best persons in the organisation to make the grade. Training a person who has no ability and willingness to learn is like sending an ass to collage. All one can hope to get back is an educated mule. Highly defensive
individuals should not be selected for training which aims at changing behaviours and attitudes such as the sensitivity training. Such individuals markedly resist the change process by either not freely expressing themselves during training or adhering to their original view of themselves and the world around them. Among the common phrases through which these feelings of resistance are expressed are the following:

(i) "You cannot change human nature".

(ii) "I know myself better than anyone else ever will".

(iii) "if there is one thing I know, it is how to deal with people".

(iv) "We run a business, not a nursery school".

Quality of work life is a multifaceted concept. The premise of quality of work life is the training. The productivity of life Insurance Corporation's was very low up to 1970 because up to that year there were no suitable training facilities available to the administrative staff and sales staff. In 1970 the total new business of the corporation was Rs. 976.08 Crore and force business was only of Rs. 6425.26 Crore. It was only due to not trained staff and up to be insured because they were not satisfied. People were not interested to be insured because they were not satisfied with the service of the corporation. Up to that year, corporation was not interested to expand training centers and was not ready to spend any additional amount in the head of staff training.
In 1971 the chairman of the corporation had called a meeting of all the directors and they discussed about the new business of the corporation, "why the business of the corporation is not increasing". At last they found that due to unavailability of good and proper trained staff, the new business of the corporation was not increasing and in that year they decided to open many new training centers and as well as they decided to spent 1 percent amount of the total premium income in every year in the head of training and development of staff.

After 1970 all types of staff began to trained. They got training of all types and customer's satisfaction training. The Corporation has selected special trainers from among the officers at administrative officer and above level. Since the proper training programs had been started by the corporation, the new business of the corporation began to increase day by day and people began to take interest in the corporation's policies and now the policyholders are satisfy with the services of the corporation. In 1974-75 the new business of the corporation was Rs. 3112.43 Crore and in 1993-94 the new business of the corporation was Rs. 80746.11 Crore. In this financial year 1995-96, corporation received the premium income of Rs. 13,500 Crore and insured 110 lakh people.

At present, the cost of training os about 1% of the premium income and it is proposed that it shall be maintained at about 2%.

The improvement of productivity and quality of work life is came only by the training and development programs. The Chart of growth of new business, investments and working result of the corporation shows that before the implementation of training
programs, corporation's financial position was not good after this, the financial position of the corporation is excellent.

**TABLE - 5.2**

IN THE YEAR 2002-03 THE TRAINING STATISTICS WAS AS UNDER

<table>
<thead>
<tr>
<th>Institute</th>
<th>No. of Sessions</th>
<th>No. of People trained</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.D.C. Bombay</td>
<td>47</td>
<td>1089</td>
</tr>
<tr>
<td>Zonal Training Center, Delhi</td>
<td>79</td>
<td>1180</td>
</tr>
<tr>
<td>Zonal Training Center, Agra</td>
<td>60</td>
<td>1178</td>
</tr>
<tr>
<td>Zonal Training Center, Bombay</td>
<td>62</td>
<td>1582</td>
</tr>
<tr>
<td>Zonal Training Center, Kolkata</td>
<td>70</td>
<td>1601</td>
</tr>
<tr>
<td>Zonal Training Center, Hyderabad</td>
<td>57</td>
<td>1181</td>
</tr>
<tr>
<td>Zonal Training Center, Madras</td>
<td>72</td>
<td>1463</td>
</tr>
<tr>
<td>Sales Training Center</td>
<td>507</td>
<td>8598</td>
</tr>
<tr>
<td>External Institutions</td>
<td>122</td>
<td>482</td>
</tr>
<tr>
<td>Field Training by External Institutions</td>
<td>25</td>
<td>868</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>1101</strong></td>
<td><strong>19222</strong></td>
</tr>
</tbody>
</table>

Thus, the improvement in productivity and quality of working life, in Life Insurance Corporation has came by existing training and development facilities as various level of the organisation. Certain jobs in factors will make training necessary for corporation to prepare workers with new skills and attitudes to cope with changes. The corporation end over is to involve the whole person in the job so that there will be more improvement in productivity and quality of work life.
**TABLE – 5.3**

**PROGRESS AT A GLANCE**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total New Business</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual  (in crore)</td>
<td>336.37</td>
<td>990.03</td>
<td>1772.61</td>
<td>2744.33</td>
<td>32196.30</td>
<td>36125.71</td>
<td>42017.23</td>
<td>@</td>
</tr>
<tr>
<td>Group (in crore)</td>
<td>-</td>
<td>46.05</td>
<td>1339.82</td>
<td>5262.06</td>
<td>28941.78</td>
<td>39906.65</td>
<td>38728.88</td>
<td>@</td>
</tr>
<tr>
<td>Force Business</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>1476.52</td>
<td>6348.09</td>
<td>11852.00</td>
<td>19242.55</td>
<td>14677.16</td>
<td>178120.07</td>
<td>208619.05</td>
<td>@</td>
</tr>
<tr>
<td>Group</td>
<td>5.29</td>
<td>77.17</td>
<td>1457.00</td>
<td>6137.46</td>
<td>32973.46</td>
<td>43086.83</td>
<td>46942.95</td>
<td>@</td>
</tr>
<tr>
<td>Investment</td>
<td>381.90</td>
<td>1514.26</td>
<td>2798.43</td>
<td>5747.51</td>
<td>30402.00</td>
<td>36322.00</td>
<td>44162.00</td>
<td>53479.00</td>
</tr>
<tr>
<td>Claim Settled</td>
<td>25.00</td>
<td>81.36</td>
<td>145.17</td>
<td>270.88</td>
<td>2146.51</td>
<td>2725.28</td>
<td>3354.09</td>
<td>4130.80</td>
</tr>
<tr>
<td>First premium Income</td>
<td>13.72</td>
<td>41.20</td>
<td>85.67</td>
<td>135.11</td>
<td>1517.29</td>
<td>1673.00</td>
<td>1946.85</td>
<td>2094.22</td>
</tr>
<tr>
<td>Renewal Premium</td>
<td>74.35</td>
<td>74.35</td>
<td>411.70</td>
<td>690.15</td>
<td>1535.21</td>
<td>6152.97</td>
<td>7586.55</td>
<td>9173.43</td>
</tr>
</tbody>
</table>

**NOTE:** - @ DATAS ARE NOT AVAILABLE
FIGURE – 5.1

INVESTMENT GROWTH OF L.I.C.
GROWTH OF PREMIUM INCOME