

**ASSESSMENT OF THE EFFECTIVENESS OF TRAINING
AND DEVELOPMENT PROGRAMME IN SOCIAL SECURITY
PROVIDERS**

A Case of National Social Security Fund (NSSF)

Saidi Mustafa Msangi

MBA (Human Resources Management) Dissertation

University of Dar es salaam

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A Case of National Social Security Fund (NSSF)

By

Saidi Mustafa Msangi

**A Dissertation Submitted in (Partial) Fulfilment of the Requirements for the
Degree of Master of Business Administration (Human Resources Management) of
the University of Dar es Salaam.**

University of Dar es Salaam.

August, 2008

CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by the University of Dar-es-Salaam a dissertation entitled: *Assessment of the effectiveness of training and development programme in social security providers: A case of National Social Security Fund*, in partial fulfilment of the requirements for the degree of Master of Business Administration of the University of Dar es Salaam.

.....

Dr. Ahmed Ame

(Supervisor)

Date:

DECLARATION

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DEDICATION

This work is dedicated to my beloved father, Mustafa Bakari Msangi, who provided me with an inspiration and a role model to follow and to my mother, Safya Saidi Nkya, who provided me with ample support and another role model to follow, both of them shaped me to aim to become the best person that I can be. A very special dedication to my lovely wife Mariam Kibwana. May God bless and always be with you.

ABSTRACT

This study assesses the effectiveness of staff training and development programmes at the NSSF. The aim of the study was to establish how staff training and development needs were met and factors which hinder it and also how staff felt about the functions of Human resources department. Self-administered questionnaires were distributed to the NSSF staff including the heads of departments. Interviews with managers were also conducted.

The study has uncovered that; there is lack of update training policy as well as training programme, there is no training evaluation which is carried out, training budget is inadequate, and there is an element of favouritism to some employees and lack of top management support towards staff training and development at NSSF.

The major recommendations of the study are that: NSSF training policies, programmes and procedures should be clearly and authentically spelt out in a staff training manual to enable each employee become acquainted with them. Employees (trainees) should receive feedback from training evaluation. NSSF should work out strategies to accrue more funds for staff training function. Also, the criteria for sponsoring of training should be transparent.

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LIST OF ABBREVIATIONS

ADDIE	Analyse + Design + Develop + Implement + Evaluate
CACO	Chief Academic Officer
CADO	Chief Administration Officer
CEO	Chief Executive officer
DSM	Dar es salaam
FCM	Faculty of Commerce and Management
GEPF	Government Employee Provident Fund
HR	Human Resources
HRD	Human Resources Development
HRM	Human Resources Management
IDM	Institute of Development Management Mzumbe
ISD	Instructional System Design
K + S + E + A	Knowledge + Skills + Experience + Attitudes
ILO	International Labour Organization
LAPF	Local Authorities Provident Fund
MTD	Management Training and Development
NBAA	National Board of Accountants and Auditors
NBC	National Bank of commerce
NBMM	National Board of Material Management
NHIF	National Health Insurance Fund
NSSF	National Social Security Fund

NSST	National Standing Training Team
PPF	Parastatal Pension Fund
PSPF	Public Service Pension Fund
SPSS	Statistical Packages for Social Sciences
SSTL	Security System Tanzania Limited
T&D	Training and Development
TNA	Training Needs Assessment
UDSM	University of Dar es Salaam
UK	United Kingdom
UNCTAD	United Nations Conference on Trade and Development
UNESCO	United Nations Education Scientific and Cultural Organization
US	United States

CHAPTER ONE: OVERVIEW OF THE STUDY

1.1 Introduction

This chapter provides the background information to the study. It also presents statement of the problem, concept of the social security, which includes an overview of the NSSF's staff training and the skills required. The chapter also provides objectives, research questions and significance of the study.

1.2 The Background to the study

Any organisation that wants to succeed, and to continue to succeed, has to maintain workforce consisting of people who are willing to learn and develop continuously. Training and developing human capital is tremendously important in the effective management and maintenance of a skilled workforce. Training is one of the ways of improving organisation's effectiveness. Training is part of the human resource development, along with the other human resources activities, such as recruitment, selection and compensation. The role of human resource department is to improve the organisation's effectiveness by providing employees with knowledge, skills and attitudes that will improve their current or future job performance. In order to implement the right training methods, the training specialists should be aware of the pros and cons as well as the effectiveness of each training method. Besides, for evaluating training effectiveness, measurement should be done according to the existing models.

There is no doubt that training and development is central to the success of modern organisations and in many ways bears the central role of ensuring a work-force capable of responding to the competitive needs of the increasingly global framework in which modern organisations function. Argyris (1994) argues that business and industry will find it hard to survive in the 21st century unless employees are adequately equipped with the skills needed to allow them to increase significantly their contribution to organizational goals and objectives.

1.3 The Concept of Social Security

Social security means any kind of collective measures or activities designed to ensure that members of society meet their basic needs and are protected from the contingencies to enable them maintain a standard of living consistent with social norms (Getubig, 1992).

The social security concept has been changing with time from the traditional ways of security to modern ones. As societies became more industrialized as a result of industrial revolution in the 19th century and more people became dependent upon wage employment, it was no longer possible to rely upon the traditional system of social security.

The negative impact of industrialization and urbanization attracted the attention of policy makers to formalize social security system that addresses the emerging social issues.

Social security is defined in its broadest meaning by the International Labour Organisation in Matto (1995) as: "The protection measures which society provides for its members, through a series of public measures against economic and social distress that would otherwise be caused by the stoppages or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, disability, old age, death, the provision of medical care subsidies for families with children".

International Labour Organisation set an instrument which was adopted at its 35th session of Geneva 28th June 1952, popularly known as "Social Security (minimum Standards) Convention No.102. Itemized number of contingencies and benefits required in the minimum standards convention include; old age, invalidity, survivorship, employment injury, maternity, medical care, sickness, unemployment and death".

1.3.1 The Introduction of the Social Security Services in Tanzania

Social security existed in Tanzania well before independence; whereby various policy statements have been made and Acts passed with regard to the protection of the population against contingencies like injury, loss of employment and old age. These include the Master and Native Ordinance Cap 78 as amended by Cap. 371, Provident Fund (Government Employees) Ordinance Cap 51, Provident Fund (Local Authorities) Ordinance Cap. 53 and the Workmen's Compensation Ordinance Cap 262.

After independence, new legislations were enacted and others amended. These include the Severance Allowance Act No. 57 of 1962; the National Provident Fund Act No. 36 of 1964 amended by Act. No. 2 of 1975 which was later repealed and replaced by the

National Social Security Fund Act No. 28 of 1997; the Parastatal Pensions Act No. 14 of 1978, the Public Service Retirement Benefits Act of 1999, the National Health Insurance Fund Act No. 8 of 1999 and Local Authorities Provident Fund Act. No.6 of 2000.

Currently, there are six formal institutions that provide social security protection in Tanzania. These are:

- 1) The National Social Security Fund (NSSF) offering social security coverage to employees of private sector and non pensionable Parastatal and government employees.
- 2) The Public Service Pension Fund (PSPF) providing social security protection to employees of central Government under pensionable terms.
- 3) Parastatal Pension Fund (PPF) offering social security coverage to employees of both private and Parastatal organizations.
- 4) The Local Authorities Provident Fund (LAPF) offering social security coverage to employees of the Local.
- 5) The National Health Insurance Fund (NHIF) offering health insurance coverage to pensionable employees of central government.
- 6) The Government Employee Provident Fund (GEPF).

1.3.2 The National Social Security Fund (NSSF)

a) About NSSF

The case study for this research is NSSF Tanzania because it covers the private sector, informal sector, some government ministries and departments whose employees have non-pensionable terms (Mkullo, 1996).

Starting from 1998, the government of Tanzania approved the transition from the then existing Provident Fund system to the current social Insurance system. Consequently the name of the fund was changed from the National Provident Fund (NPF) to the National Social Security Fund (NSSF). The change of the name was aimed at reflecting the real situation and the current focus of the fund in general.

b) Coverage of NSSF

NSSF has been formulated so as to offer improved benefits and to extend its coverage to other sectors not covered by any social protection (Mkullo, 1994). This being the case, employees in the private sector (except in private companies covered by the Parastatal special system), organized groups (such as cooperative members) in the formal sector, and public employees and self-employed persons not domestic workers (NSSF Act, 1997). Special contributory systems for employees of Parastatal organisations, including private companies in which the government owns shares and Parastatal organisations that have been restructured or sold; the self-employed, including informal sector workers; workers who start new employment when aged 46 or older; expatriates;

persons with seasonal income; and local authority employees are also covered by the Fund.

Among the objectives of NSSF is to improve the quality of benefits offered to its members. Other objectives of the fund can be viewed from the NSSF Act of 1991. In his statement to the stakeholders while presenting the 2003/04 Annual Report, the Director General of the Fund, Dau (2005) wrote, “one of the objectives in the fund’s reigning Five Years Corporate Plan is to continue improving the quality of the benefits offered to its members”.

c) NSSF Organizational Structure

The Board of Trustees which is directly responsible to the Minister of Labour, Employment and Youth Development governs the Fund. For day-to-day operations, the Director General who is the Chief Executive Officer (CEO) leads the management team of the Fund. The CEO is directly responsible to the Board of Trustees and is assisted by a Deputy Director General who is in turn assisted by five directors, one chief and nine managers at the headquarters. The NSSF organisational structure is depicted in appendix 1.

d) Objectives of the Social Security Services

Social security in Tanzania covers a wider variety of public and private measures meant to provide benefits in the event of the individuals’ earning power permanently ceasing, being interrupted, never developing, being unable to avoid poverty, or being exercised

only at an acceptable social costs. The major objectives of social security are: poverty prevention, poverty alleviation, social compensation and income distribution. Many issues relating to social security are sensitive, as they touch on the material interests of organized workers and the unorganized poor as well as insurance industry and employer organisations.

The social security system in Tanzania has the following key elements:-

- 1) Social assistance schemes which are non-contributory and income-tested, and provided by the state to groups such as people with disabilities, elderly people and unsupported parents and children who are unable to provide for their own minimum needs. In Tanzania social assistance also covers social relief, which is a short term measure to tide people over a particular individual or community crisis;
- 2) Mandatory schemes, where people contribute through the employers to pension or provident funds, employers also contribute to these funds;
- 3) Private savings, where people voluntarily save for retirement, working capital and insure themselves against events such as disability and loss of income to meet other social needs.

Despite the existence of this framework, service delivery has not reached the majority of Tanzanians due to inadequate financing and fragmented institutional arrangements.

1.4 Importance of Staff Training and Development Function

Many work organisations have not paid much attention to employees training programmes, despite the advantages that the work organisations gain from trained staff. The majority of privately owned work organisations in Kenya, Uganda and Tanzania particularly those owned by Asians, are very poor trainers (Ngirwa, 2005:306). Therefore, before putting its resources in the market, the social security provider must make sure that the quality of its services rendered to customers is intended to satisfy their needs. To provide services at acceptable standards especially in today's world needs, the work organisations should invest in training their employees. The importance of staff training can be understood from the benefits the work organisation gains from well-trained employees. According to Ngirwa (2005), well-managed training and development function has the following benefits to the work organisation and to the employees.

(a) Benefits to the work organisation: A well-managed training function leads to improved productivity, improves the morale of the workforce, improves corporate image, and improves the relationship between the boss and the subordinates. Also, it leads to increased productivity, reduces the organisation's dependence on outside consulting, reduces the organisation's dependence on recruitment from outside the organisation and further, reduces employee obsolescence.

(b) Benefits to the individual employees: Employee who takes part in the organisation's training and development programme also benefits from the programme. A well-managed training function enables an employee to perform his/her job better, improves

his/her job knowledge and performance and prepares them for transfer and promotions from within.

The programme also enables the employee to change his/her environment and thus gathers fresh vigour for working, improves employee attitudes and loyalty to the work organisation and helps a person develop his or her speaking, listening, and writing skills. Further, a well managed training helps employees adjust to change, improve their self-confidence, increase job satisfaction and recognition, satisfies the personal needs of the trainee and eliminates the employees' fear in attempting new tasks (Ngirwa, 2005:288-289).

Often, organisation intends to retain its workforce for a long time in order to utilize the human resources, since organisations commit huge investment in them. Training and development cost enormous sums of money: examples of training costs include; salaries, wages and benefits of training officers, part of manager's salaries, wages and benefits for the period of coaching staff, capital cost of setting up the organisation's training centre and running costs of the training centre i.e. water, electricity, telephone etc. Others include training aids e.g. projectors, films, books, poster, cameras, television, video etc., repairs and servicing for the above mentioned equipment, consultation fees paid to training consultants and training fees paid to training institutions where organisation's employees are enrolled. So, it is important for organisations to utilize the trained employees for the betterment of their organisations in order to realize profits from the investments they commit. However, they should adopt retention strategies of their key staff. To assure the retention of workers in an organisation, training and

retraining is recommended as one of the methods that can be employed by any work organisation to retain its employees.

1.5 Statement of the Problem

There is a rapid growth of informal membership in social security and pension schemes in Tanzania which need employees of social securities to be trained in on order to have efficiency in their performance. Most of the work organisations in our country have no effective training programmes for their employees despite the fact that training is an important programme as part of proper human resources management. This leads to most of the employees losing job morale and in most cases to employees' riots.

Training has become increasingly vital to the success of modern organisations. Bohlander (1998:214) argues that organisations often compete on competencies of the core sets of knowledge and expertise that give them an edge over their competitors. According to him, training plays a key role in nurturing and strengthening these competencies and in this way training has become the backbone of the strategy implementation. Rapidly, changing technologies require that employees sharpen up their knowledge, skills and abilities to cope with the new processes and systems. Jobs that require little skills are rapidly being replaced by jobs that require technical, interpersonal and problem-solving skills. Other trends towards empowerment, total-quality management, teamwork and interpersonal business make it necessary for managers as well as employees to develop the skills that will enable them to handle new and more

demanding assignments. Employees need to be trained when they need to be promoted or placed to higher job positions and when they are transferred to other geographical locations, whether within or in different organisations.

Existence of various social security services in Tanzania makes the schemes industry competitive and this call for a higher need for qualified professionals who are knowledgeable in the organisations vision, mission and purposes, procedures and services to be provided by them. Many new employees can be equipped with most of the knowledge, skills, experience and abilities needed to start a job. Others may require extensive training before they are ready to make much contribution to the organisation. Any employee however, needs some kind of training on an ongoing basis to maintain effective performance as to cope with new ways of working.

Staff training gives an employee the basic information necessary for adjusting to any work environment (Armstrong, 1991). The programme therefore ensures organisation's effective output from the employees in the shortest time possible and thus reduces the likelihood of loosing the employees on whom it spent so much effort and money to recruit (Ngirwa, 2005). Despite the great importance attached to staff training programme in work organisations, however, the function of training has been inadequately implemented. The poor implementation of training programs has become one of the reasons for poor performance of the employees and the reasons for job turnovers in many work organisations.

The primary goal of training is to contribute to the organisation's overall goals, thus training programmes should be developed with an eye to organisational goals and

strategies. Unfortunately, many organisations never make the connection between their strategic objectives and the training programmes. In many work organisations, training programs are often misdirected, poorly designed, inadequately evaluated and so on, these problems directly affect the organisational performance.

On the other hand, Mjenga (2002), points out that many companies and work organisations have not traditionally paid sufficient attention to staff training programmes. They have also not paid enough attention to the factors hindering the effectiveness of staff training function within their organisations.

Staff training takes considerable time and effort but the time and effort spent is advantageous to both work organisation and employees. This study is therefore designed to assess effectiveness of the staff training and development programme conducted at NSSF.

1.6 General Objective

The general objective of the study is to assess how staff training is performed at NSSF, explore the factors that hinder the effectiveness of staff training function and as well explain the consequences of these factors to the performance of the organisations.

1.6.1 Specific Objectives

The study has the following specific objectives:-

1. To examine the design of the staff training and development programme at NSSF.
2. To investigate the way staff training and development is implemented in terms of its planning, coordination, implementation and evaluation.
3. To examine factors which hinder the effective implementation of the staff training and development programme.
4. Ways in which NSSF can use to improve training and development programme.

1.7 Research Questions

To be able to achieve the objectives of the study, the research will be guided by the following research questions:

1. How is the T&D programme designed at NSSF?
2. How is staff T&D programme implemented in terms of its planning, coordinating, implementing and evaluation at NSSF?
3. What are the factors hindering the implementation of effective T&D programme?
4. What should NSSF do to improve staff T&D programme?

1.8 Significance of the Study

It is expected that the study findings will be of importance to the NSSF, which is taken as a case study in ensuring that management makes a critical examination of the existing T&D practices and recommend any changes that may be deemed necessary to rectify and improve the practice and social securities services in numerous ways:

The study outcomes are expected to enable the NSSF get in-depth information about the root cause of the ineffectiveness of staff training function. By so doing, necessary measure will be taken to ensure that there is a valid base upon which training efforts are initiated.

The study findings are also expected to serve as a provoking resource that will inspire and arouse others' curiosity to conduct large-scale studies on effective training and development, with even more variables than those covered by this study.

Furthermore, the findings envisage contributing profoundly to the existing body of knowledge and literature related to training and development.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter starts with presenting the definition of the key terms. It then discusses the issues of staff training and development. After that, the chapter discusses the rationale of training the employees, HR policy, empirical evidence on training and development and finally the chapter winds up by discussing the challenges facing T&D in Tanzania.

2.2 Definition of the Key Terms

2.2.1 Training

The Concise Oxford Dictionary of Current English (1999) defines training as the act or process of teaching or learning a skill or discipline. According to Human Resources Management/development point of view, training is defined as a planned and systematic effort to modify or develop knowledge, skills and attitudes through learning experiences to achieve effective performance in an activity or range of activities (Garavan, 1997:40). According to Cohen (2001) training is one of the best ways to stretch staffing resources. Alonzo (1998) states that training and development is an instrument for achievement and no organisation can ignore it because it is necessary for fulfilment of most human resource objectives and enhanced performance. The main aim in training individuals is to provide well-organised and systematic training activities to attain strategic objectives and to provide the trainees to cope with present and future environmental changes. Wright and McMahon (1996) have indicated that training plays a central role in the

development of core competencies in the firm and leads to the development of business strategy.

Kaniki (1997), on the other hand considers training as an organized process by which people acquire knowledge and skills required to fill the gap between their initial knowledge as well as those required for an effective performance of the job, which they are expected to do after training.

Moran (1984), views training as the systematic development of patterns of knowledge, skills, attitudes and behavioural requirements in order to perform adequately the given jobs or tasks. Therefore according to him, training is an important tool in staff development plans.

According to Mathis and Jackson (1998), training may be defined as learning process in which people acquire new knowledge (K), skills (S), experience (E) and attitudes (A) that they need in order to perform their jobs well for the achievement of organisational goals. The main objective of training employees is to try to maintain a continued balance of the following equation;

$$\text{Employee performance capabilities} = K + S + E + A.$$

UNESCO (1978:38) defines training as activities which aim at providing the skills, knowledge and attitude required for employment in a particular occupation, group of related occupations or for exercising a function in any field of economic activity.

Byars and Rue (1997) consider employee's training as a learning process that involves skills, concepts, rules and attitudes acquisition so as to enhance the employees' good performance.

Training can be described as providing the conditions in which people can learn effectively. To learn is to gain knowledge, skill and ability (King, 1968:125).

Armstrong (1991:414) on the other hand, considers training to be a planned process to modify attitude, knowledge or skill behaviour through learning experience so as to achieve effective performance on activity or range of activities. He further states that, effective training can: minimize learning cost; improve individual team and corporate performance in terms of output, quality, speed including overall productivity; improve operational flexibility by extending the range of skills possessed by employees; attract high quality staff by developing their competences and enhancing their skills, thus enabling them to obtain more job satisfaction, gain higher rewards and progress within the organisation.

Managers therefore must ensure that appropriate personnel receive periodic training with respect to the organisation's ethical and professional standards. Supply managers for example, should ensure that their personnel receive training on current thinking and techniques in the areas of requirements planning, source selection, pricing, cost analysis, negotiation and supply management as well as ethical and professional standards.

Training in general has many dimensions, so training programmes may be conducted to enhance skills, teach procedures or ensure security, all of which should benefit both the individual employee and organisation.

De Cenzo (1996) looks at training as a learning experience in that it seeks a relatively permanent change in an individual that will improve the ability to perform on the job. It involves the changing of skills, knowledge, attitudes, or behaviour. It may mean

changing what employees know, how they work with their co-workers or supervisors. De Cenzo distinguishes employee training from employee development in that the former is more present-day oriented, its focus is on individuals' current jobs, enhancing those specific skills and abilities to immediately perform their jobs.

2.2.2 Development

In human resource context, development as a concept that embraces both the outer reality of the environment and organisational goals and the inner reality of the emerging self. The idea behind this is that each individual is a unique being, and the process of becoming a person and making progress is only possible by interaction with others or by exercising an ability to make personal choices as constructively as possible (Garavan, 1997).

According to Harrison (1989:12) development is the primary process through which individuals and organizations grow and can achieve their fullest potential over time.

Development can be defined as the process whereby an employee is exposed to continuous opportunities for performance enrichment and improvement, to attain and maintain competences levels. It is focused more on the work environment and the competencies required in the world of production or service (Meyer et al, 2002:5).

De Cenzo and Robbins (1996) further suggest that development focuses on future jobs in the organisation. As an individual's career progresses, he or she requires new skills and abilities. Erasmus et al (2000), define development as a broad term, which relates to

training, education and other intentional or unintentional learning which refers to general growth through learning.

Development can also refer to staff development and organisational development. Development in this context will refer to the purposive efforts adopted by the NSSF and other organisations, to strengthen its capabilities to achieve its mission effectively and efficiently by making sure that it encourages and provides for the growth of its human resources.

Development in the context of this dissertation refers to staff development and organisational performance. It can be seen as an activity that has the intention of strengthening the organisation's capability to achieve its mission and goals effectively and efficiently by encouraging and providing for the growth of its own human resources (Conroy, 1978; Oldroyd, 1996).

2.2.3 Staff Development

Staff development involves all activities, actions, processes, policies, programmes and procedures employed to facilitate and support staff so that their performance and potential may be enhanced and that they may serve their own and their institution's needs (Webb 1996: 194). Staff development is an ongoing process that, by means of a systematic approach, serves to orient, train, and develop members of the organisation to work together and to serve their customers with the skills necessary to the delivery of a quality service. Employee's development is more future-oriented training that prepares

employees for positions of greater responsibility and focusing on the personal growth of the employee.

Staff development can thus be defined as the process of increasing or extending the capacity of staff for the performance of various duties. It could involve the enrichment of staff's capacity to perform in current posts, but it could also mean the preparing of staff for another post into which they can be deployed after the development (Wanzare and Ward, 2000).

Staff development is a programme which guides and encourages employees to develop their skill and capabilities on a continuing basis. The intention is to improve the performance of both the individual and the organisation and to maximize staff effectiveness. Staff development serves organisational needs and enhances the ability of the organisation to meet its goals. In order for an organisation to meet its goals, there has to be a plan that serves as a guide to thinking, taking action, and decision-making for managers, supervisors and staff. Policies provide this type of guidance and direction, and they need to be there to give a framework to the specific guidelines.

A progressive career ladder (i.e. succession planning) is crucial to encourage valuable people to stay with the organisation. The continued health and growth of an organisation can be ensured when employees are retained, and this can be achieved by, among other things, offering the staff recognition and career planning.

2.3 Employees Training and Development

The investment in people, both in developing and maintaining the appropriate skills, becomes a vital part of the organisation's strategy for the future. Like any investment, investment in training should produce an effective and measurable payback. Effective training enhances the knowledge, skills, attitudes and behaviour of people and hence their performance.

Training activities and businesses objectives are related to each other as links. Effective training programme helps organisations to achieve their objectives. General objectives of training activities are; orienting new employees to the organisation and their job, helping employees perform their current jobs well, helping employees qualify for the future jobs, keeping employees informed of changes within the organisation, providing opportunities for personal development (Drummond, 1989:165).

An employee starts a new life in a work organisation after a successful orientation and placement. During the initial stages in the organisation i.e. in the course of their job performance, the organisation readily utilizes the employee's past knowledge, skills, and experience for its performance. But this situation, changes in the course of time when the employee's ability to perform starts falling below the demand of their jobs. Then the organisation has to train in order to ensure the restoration of the match between their performance capabilities and their job demands (Ngirwa, 2005).

Jackson (1999) argues that upon entry into a new job or a new organisation, all employees initially need to 'learn the ropes'. He also says, through socialization, employees learn how things are done in the new environment. He further adds, new

hires may have insufficient skills, for other employees, technological changes and job redesign may create the need for new job skills, employees who are transferred, or promoted may require new skills and knowledge. A new product may require technologies that have not been used by employees before and changes in company strategy may mean that senior management needs to adopt new leadership behaviour and acquire new business knowledge (Jackson, 1999:351).

Training and development serve many strategic purposes. Perhaps most importantly, they create shared experiences and understanding among employees within many different histories and so help speed the development of organisational cohesiveness and employee commitment. They also arm employees with competencies they need to perform well in both their current and future positions (Jackson, 1999:352).

2.3.1 Training and Staff Training

Training is essential for efficient and effective performance by staff. Staff training is the process of developing the skills, awareness or expertise of staff, and this is important for both professional and non-professional employees. Training may consist of induction into a system or routine, the organisation of new skills or attitudes, the development of existing skills in order to elevate efficiency, job satisfaction levels, commitment, interchange ability, co-operation, and to facilitate promotion. It is important, therefore, that training be prepared carefully, in response to staff and organisational needs, and that its effectiveness be monitored (Prytherch 2000: 733).

2.3.2 Training and Education

Training is different from education. Training teaches the learner how to do a specific task, such as making a shirt or running a machine. Education is instruction in the more general knowledge of the society, such as history of the society or knowledge of mathematics (Sleight, 1993). Fulmer (1979) also makes a distinction between education and training by defining education as the process of training knowledge, concepts and experiences that can be applied to a wider range of situations, and training as simply the process of acquisition of particular skills.

Ngirwa (2005) puts that employee T&D is to be vested in the hands of specific experts called training officers or managers, depending on the level of complexity. He argues that training needs assessment (TNA) elaborates the kind of training needed by the employees and the organisation. It establishes a current and potential difference between the abilities which employees should possess, and abilities which they possess in order to perform their jobs effectively. The difference between the two positions indicate that the employees are adequately qualified, over qualified or it very often emerges, they fall short of certain abilities. These ability deficiencies become the basis of the organisation's training efforts.

Training emphasizing individual capability and organisational performance dimensions. Thus training and development may be seen as planned continuous effort by management to improve employee competency levels and organisational performance. So, training is designed to provide learners with the knowledge and skills needed for their job. Robinson (1988:5) perceives training as any instructional or experiential

means to develop a person's behaviour pattern, in the areas of knowledge, skills or attitude in order to achieve a desired standard or level of performance.

In order to capitalize employees' potential, Singer (1990) argues that training programmes should strive to identify, develop and direct capabilities into appropriate channels. Other factors that contribute to the training process as provided by Singer (1990) include: first, the uniqueness of the situation where work environments vary, uniqueness becomes a challenge even to the highly experienced workers notwithstanding the fact that organisations have their own policies and procedures as well as different methods to perform similar jobs. Second, job changes, learning becomes necessary in situations where organisations update methods, change equipment, institute policies and procedures for competitiveness or technology advances, which make existing equipment obsolete and where individuals change jobs because of promotions and advancements, and last, a change of government rules and regulations that leads to change of structure as well as ways of performing tasks necessitate training of employees.

The education and training of the workforce requires the involvement of the entire organisation, not just a training department, if training is to be effective in improving the performance of the organisation.

2.4 Models Related to Training and Development

There are many models of training and development that have made greater progress into organisational settings, which have begun to have a greater impact on the organisational performance. Specifically, Instructional Systems Design (ISD) and the Wormell model, all of which originate from research in the area of organisational development.

2.4.1 Instructional System Design

Instructional System Design (ISD) was created by the United States military as an efficient and effective way to train soldiers (Rothwell & Kanzas, 1992). The goal of ISD was to improve human performance. It is based on the assumption that learning should not be developed in a random practice, but should be developed in correspondence with organized processes, be organized to the target audience, and have outcomes that can be measured. There have been many different versions of the model published, but the common model has been the ADDIE model.

This study critically analyses the *ADDIE* model, which is a term practically synonymous with Instructional system development, which not only generates practical application of skill level improvement, but also is useful for training and development.

The origin of the *ADDIE* instructional development model is a concept that can be traced to the United States armed forces in the 1970s. In fact, the term *ADDIE* does not appear in many textbooks on instructional design, dictionaries or encyclopaedias of education, or the several histories of instructional design written in the 1980s and 1990s.

The name *ADDIE* seems to have been spread by word-of-mouth, beginning in the 1980s. The *ADDIE* processes are the steps, illustrated in figure 2.1 below. (Rothwell&Benkowski,2002).

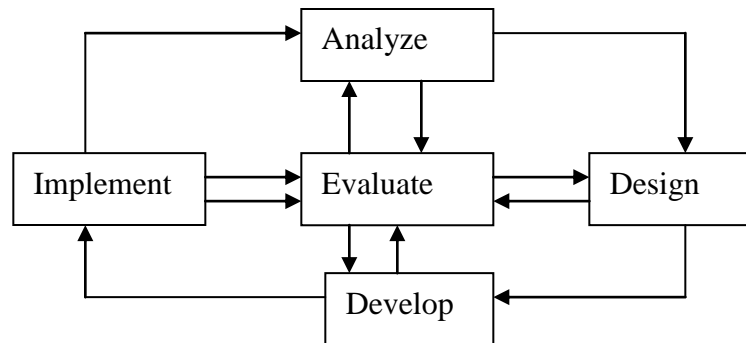


Figure 2.1. The ADDIE Model.

The word *ADDIE* is an acronym formed from the first letter of each key words which are Analyse + Design + Develop + Implement + Evaluate (Rothwell & Benkowski, 2002).

In the *Analysis stage*, job needs are analyzed to identify the performance problem or the gap between the current and the desired performance. To better understand, the trainer begins by finding facts that are needed to make informed training and development decisions. To begin, this process reveals reliable information on effective and safe work practices. The results are analyzed, organized, and structured to form the basis of the training programme.

In the *Design stage*, process is performed to determine the learning objectives, both in knowledge and performance. The objectives are determined by using the task requirements and performance information collected during analysis stage to specify the

knowledge, skills, and attitudes that are provided in the training. It is important to identify how the employee will know if the objectives have been met and what measures will be used. The trainer provides written statements to define exactly when, what, and how well the employee must perform during training. The trainer will test employee to ensure that the competencies are reliably evaluated, and the design process will conclude when all the tools for development of a training programme are defined.

During the *Development stage*, the trainer will organize the knowledge and performance objectives, instructional materials, course design, and models from the design stage are put together for employees to achieve learning objectives. During this stage, existing materials will be reviewed, lesson plans will be selected and new ones will be produced. In the review process, critical input is essential to ensure that the training materials are clear, concise, and effective in addressing objectives. The objective will describe how the trainer and employees will perform during training to achieve the learning objectives. The results of the training materials are reviewed for technical accuracy; it will be tested with a group of employees, and revised as necessary. The Development stage ends when the validation demonstrates that the instruction meets the performance standards specified by the objectives, and the employer accepts the final product.

The *Implementation stage*, is the process that cannot be taken for granted. This is when conditions are determined (who, what, when, where) under which the training will be offered and the solution implemented. This is done by reviewing the data collected during the life of the project, reviewing the lessons learned about field conditions from the validation, and discussing with employees who are knowledgeable about conditions

at the job. The outcome of this step defines the guidance and support needed to ensure successful training plan. Next, the availability of employees, facilities, and resources is confirmed and used to create the training programme schedule.

Training will be delivered as planned, and employees and trainers performance is evaluated. The evaluations will serve two purposes: first, it should verify that employees have achieved the learning objectives; second, trainers' performance and method of presentation problems are identified and resolved.

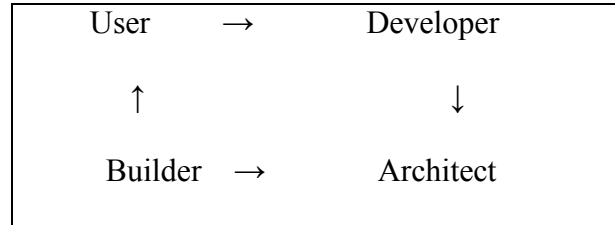
This stage ends when the company is prepared to carry out the tasks required to provide and support the product and administer the materials independently.

The purpose of the *Evaluation stage* is to enable the trainer to determine if the training methods and materials were effective and successful as well as accomplishing the goals and objectives that were established. To evaluate the programme effectively, data will be gathered from participants and the results will be carefully analyzed to identify any unforeseen problems or changing conditions. It is also essential to monitor the return on investment in the training programme where productivity issues are the driving factor.

2.4.2 The Wormell Model

The following model (Figure 2.2) can be useful in enhancing the training and development efforts of staff. It can be regarded as information system development as teamwork of skilled experts (Wormell, 1998).

Figure 2.2 Roles in development.



Source: Wormell 1998.

Here the development of the information system and the role is analogous to the building construction, which is a process of interaction between different skills towards the achievement of a common goal. This synergy of work is regarded as important and could be applied in the NSSF situation. The user may be seen as the staff member of the NSSF, who have specific training needs. The developer in this case will be the NSSF human resources department, which provides the financial resources to undertake the training and development of the staff. The architect will represent those persons responsible for designing and putting the relevant training and development courses together (such as the human resources managers, training managers). They may even undertake research to establish what training is needed at the various levels of personnel. The builder will represent the actual trainer, who presents and co-ordinates the training programme itself. The builder has a direct impact on the user or staff, as they remember and recall what the builder has presented. This will result in interaction from various levels of staff to achieve the aim of providing adequate training and development to the staff. The model is useful for staff training and development. It can be used by NSSF to

training its employees. It includes all stakeholders in the organisation who are responsible for staff training and development.

What we learn from the model is that there is a need to have close collaboration between staffs, managers and trainers to really establish the full success of the training programme and to benefit or design future training programmes. The training programmes, methods of training used, trainers and the content of the training is important in order to have effective training and development programme. The model can be used in training and development as illustrated by figure 2.4 conceptual framework.

2.5 The Rationale of Training the Employees in Work Organisations

Goldstein and Gillian (1990) identified four reasons why training and development programmes are essential requirements for the development of every workforce:

- 1) The entry into the workforce of large numbers of people who are not qualified and educated gives rise to general need for training and development;
- 2) There is a need to integrate neglected minorities, including women as well as workers into the workforce;
- 3) It is essential for business development that the workforce keeps up to date with all technological advancement;
- 4) The rising international competitiveness and its effect on business calls for special training.

According to Ngirwa (2005), the main environmental factors that necessitate for organisations to continue training their employees are as follows;

- 1) To reduce employee obsolescence. This means to update employee's skills, which become out of date or obsolete with time and changes in the environment.
- 2) It is due to changes and improvements in technology with time and environmental changes. When for example an organisation decides to automate its manual production process, it must train its employees how to correctly use the new automatic machines, because the old method of using the machines might not be applicable to the new one.
- 3) Job redesign exercise necessitates retraining of existing employees in order to avoid replacing them with new employees who possess the necessary skills for new job.
- 4) Organisations train employees because of promotions. Promotions fit employees into new job positions where there is significant uncertainty both from the employee and the employer regarding the promoted employee's ability to perform to desired levels. Training significantly reduces this uncertainty.
- 5) Transfers of employees to other jobs or to other geographical locations may necessitate training in order to equip the employees with new skills that may be necessary to maintain the desired levels of performance, or orient themselves to the nuances of the new work environment.

- 6) Organisations train employees because of competition among organisations as means of survival. It causes work organisations to learn new techniques of performing so that they can survive.
- 7) Training is provided due to globalisation. The globalisation of African economies has given rise to a changing work environment in all work organisations. This fact means that organisations must optimise the effective management of their employees in order to achieve their strategic objectives and the satisfaction and development of their employees.

According to Goldsmith and Clutterbuck (1984) training is a major contributing factor, both as a tool to increase efficiency and a means of instilling the company's values into its entire employees. Furthermore, Deloitte Haskins and Sells (1987) showed that the more successful companies, who show the best growth in output, profit and investment of people, are those that provide higher level of training.

Accordingly, an organisational emphasis on training and development function is likely to be central to moving developing companies into a more competitive position in the global economy. Organisations that give priority to training and development are likely to be more successful in meeting their own goals and also to be among the chief factors driving the whole economy as it moves to internationally competitive markets.

These factors are re-enforced by pressure from national governments and international agencies and also by pressure from employees. Employees in general report that they want their company to provide training that will help them to do their jobs better. If

company wants training programmes to be productive, there must be a serious commitment to developing a strong training function to stimulate the desired returns (Shah, 2001); however, these may be defined by the organisation. According to Olesen (1999), training is provided both for the company's own purpose, to make people more productive and effective, and also because employees themselves have a desire to progress and to learn. Keep (1992) points out that training and development activities affect relative economic performance and competitiveness both at the level of the individual enterprise and the national economy.

The above factors may also reinforce organisational selection and retention capabilities. Indeed, employers often use their training programmes as a hiring tool; candidates are more likely to join a company and stay longer if training is provided (Shah, 2001). A company that offers employees the opportunity to improve and add new skills, thereby making them more valuable to current and future employers, may be more successful in attracting new employees and even retraining existing ones than those lacking such programmes. Attracting and retaining employees in today's labour market is one of the main challenges as we begin the new millennium (Emde, 1998).

Today, perhaps more than ever before, the ability of any nation to realize its potential and sustain any form of national growth depends very much on its ability to build and develop high quality local human resources. Increased competition in a global market adds to the need and urgency to get the right people, with the right skills, in the right place, at the right time. To keep these people motivated, they must also be adequately

rewarded. Therefore, training and development becomes a critical success factor both at the enterprise and at the national level.

However, an investment in Management Training and Development (MTD) in its own right, divorced from the generic strategies of the organization, may simply turn out to be a waste of money. Therefore, more recently, substantial numbers of managers, management scholars, trainers, educators, and consultants have been involved in a debate about the effectiveness of management training and development programmes. Michael (1993) has indicated the inability of MTD programmes to achieve any results either for the organisation or for the managers themselves unless the management training objectives are aligned with corporate strategy.

Training and development are therefore vital to organizations adapting to new, more competitive business environment. They can strengthen the level of commitment of employees to the organisation and magnify their perceptions that the organisation is a good place to work at. Stronger commitment can result in less turnover and absenteeism, thus increasing an organisation's productivity. The process of training and development should be thought as a logical sequence of events, beginning with establishment of a policy, followed by identification of training needs, planning and conducting the training and finally evaluating the process.

2.6 Training and Development Methods

According to Hart (1991), apart from assessing training needs, training methods can be regarded as being the most important part of any training programme. There are various

methods and the most suitable one should be identified for different circumstances. It is important that the method chosen can be related to the identified training needs, the trainees and that it can be easily monitored and evaluated.

There are two broad types of training and development which are used in HR training; on-the-job and off-the-job techniques. Individual circumstances and the "who," "what" and "why" of the training programme determine which method to use.

On-the-job training is delivered to employees while they perform their regular jobs. In this way, they do not lose time while they are learning. On-the-job training is the most popular method of training because of its minimal level; it requires only a person who knows how to do the task, and the tools the person uses to do the task. The company does not have to arrange for special training other than to assign an experienced worker to train an inexperienced one. It may not be the most effective or the most efficient method, but it is the easiest to arrange. The advantages of on-job training include instant feedback about whether the learner is doing right or wrong, allowing correction of the erroneous actions immediately. Because the training takes place on the job, no transfer of learning is required. In the study of training and development practices in Ireland, Gunnigle, P. and Flood, P. (1990), found that on-the-job training was the most frequently used strategy. On-the-job techniques include; orientations, job instruction training, apprenticeships, internships and assistantships, job rotation and coaching.

Off-the-job training methods are used because on-the-job training may be inadequate. Sometimes the management may want employees to be trained quickly because there are critical tasks to be completed. It may wish to train a large number of employees at the

same time under a single trainer. The main drawback in this method is that a trainee has to remember and transfer what was taught theoretically onto a real work environment. The trainee usually has to learn at his/her pace and usually feedback is given less often and sometimes not immediately after learning (Sleight, 1993).

Off-the job training method is widely employed. It is popular to send young men and women with managerial promise to executive training programmes conducted by universities and other groups for additional training. In these training programmes, the young managers rub shoulders with managers from other companies and hear different viewpoints about various problems (Gunnigle & Flood, 1990).

Determining who will participate as the trainer and what methods will be used are difficult decisions. Sound learning principles should always be used. The trainer should have knowledge of such learning principles as feedback, transfer of learning, whole versus part learning, and motivation. Feedback is necessary for learning to occur, individuals learn faster when they receive immediate feedback on their performance (Gibson, 1983).

Off-the-job techniques include lectures, special study, films, television conferences or discussions, case studies, role-playing, simulation, programmed instruction and laboratory training. Most of these techniques can be used by small businesses although, some may be too costly.

The techniques involved on-the-job and off-the-job training are elaborated as follows:

- a) Orientations are for new employees. The first several days on the job are crucial in the success of new employees. Orientation training emphasizes on the

following topics; the organisation's history and mission, the key members in the organisation; the key members in the department, and how the department helps fulfil the mission of the company and the Personnel rules and regulations.

- b) Lectures present training material verbally and are used when the goal is to present a great deal of material to many people. It is more cost effective to lecture to a group than to train people individually. Lecturing is one-way communication and as such may not be the most effective way to train. Also, it is hard to ensure that the entire audience understands a topic at the same level; by targeting the average attendee you may under train some and lose others. Despite these drawbacks, lecturing is the most cost-effective way of reaching large audiences.
- c) Role-playing and simulation are training techniques that attempt to bring realistic decision making situations to the trainee. Likely, problems and alternative solutions are presented for discussion. Experienced employees can describe real world experiences, and can help in and learn from developing the solutions to these simulations. This method is cost effective and is used in marketing and management training.
- d) Audio-visual methods such as television, videotapes and films are the most effective means of providing real world conditions and situations in a short time. One advantage is that the presentation is the same no matter how many times it's played. The major flaw with the audio-visual method is that it does not allow for

questions and interactions with the speaker, nor does it allow for changes in the presentation for different audiences.

- e) Job rotation involves moving an employee through a series of jobs so he or she can get a good feel for the tasks that are associated with different jobs. It is usually used in training for supervisory positions. The employee learns a little about everything. This is a good strategy for small businesses because of the many jobs an employee may be asked to do.
- f) Apprenticeships develop employees who can do many different tasks. They usually involve several related groups of skills that allow the apprentice to practise a particular trade, and they take place over a long period of time in which the apprentice works for, and with, the senior skilled worker. Apprenticeships are especially appropriate for jobs requiring production skills.
- g) Internships and assistantships are usually a combination of classroom and on-the-job training. They are often used to train prospective managers or marketing personnel.
- h) Programmed instruction, computer-aided instruction and interactive video all have one thing in common: they allow the trainee to learn at his or her own pace. Also, they allow material already learned to be bypassed in favour of material with which a trainee is having difficulty.
- i) Laboratory training is conducted for groups by skilled trainers. It is usually conducted at a neutral site and is used by upper and middle management trainees

to develop a spirit of teamwork and an increased ability to deal with management and peers. It can be costly and is usually offered by larger and small businesses.

2.7 Training Policy

The achievement of any organizational objectives should be linked to the training policy of that organisation. The training policy will usually be included in a range of policies dealing with human resources. The policy statement sets out what the organisation is prepared to in terms of developing its employees (Cole, 1996:329). The following are examples of the organisation's training policy as given by Cole (1996); first, the Company will provide the means to ensure that every employee will be adequately trained in the basic tasks of his or her employment; second, training and development activities will also be regarded as key elements in an individual's mastery of, and satisfaction with, his/her principal duties, or all training and development activities will be evaluated on a regular basis, including those provided by outside organisations as well as in-company activities, and many others.

Armstrong (1991:421) views training policies as expressions of the training philosophy of the organisation which provide guidelines on the amount of training that should be given; the scope including aims of training schemes and the responsibility for training. Cole (1996:340) agrees that the scope of training and development activities as for most other activities in an organisation depends on the organisation's policy as well as human resources strategies. In order to ensure training and development programmes make a proper contribution to improve the firm's performance with regard to management

accountability, a continuous process of evaluation should take place on the basis of which changes are to be made to increase relevance and effectiveness.

Mjenga (2002), on the other hand, is of the view that staff training policy helps to emphasize on the need for employers to make proper use of employees' newly acquired abilities to improve the organisational performance. Additionally, the training policy emphasizes the need for evaluating training efforts and gauges their impact on job performance. Furthermore, Mullins (1999) emphasize on the fact, that in order to align training with staff development policy, it is important to have correct information regarding the quality and needs of existing as well as future members of staff. Both scholars put forward that a guided staff-training programme reflects on realities presented by well-developed and efficient staff skills' inventory.

King (1959:146), on his part, provided reasons for the importance of the training policy, where he argues that it enables the following aspects to be realized:

1. The function of training has to be clearly perceived in relation to other activities thus allowing training to play an appropriate and effective role.
2. Responsibilities for training have to be correctly allocated, so as to minimize interdepartmental conflicts.
3. Training has to be carried out within an agreed organisational framework rather than on a personal level in order to reduce personal misunderstandings.
4. The effectiveness of training has to be assessed in relation to the organization's objectives.

2.8 Advantages of Training and Development Programmes

In any work organisation, training and development is a continuous process that must be managed carefully if it is to bring the desired benefits to the organization and to the employees (Ngirwa 2005:303). In order to ensure the learning actually takes place, work organisations should ensure that the training and development function is carefully planned and coordinated. In practice, employees learn whether there is a training and development program in place or not. However, it is strongly recommended that formal work organisations design and administer formal training and development programmes for their employees. According to Ngirwa (2005), the formal training and development programme has a number of advantages:

1. Commits management to support the training and development programme function both in terms of funding and actual involvement in all aspects of its implementation.
2. It is a sign of transparency thus reducing employee complaints of neglect, favouritism and discrimination on religious, racial, and tribal basis etc.
3. It is a systematic tool for managing the training function effectively and efficiently. It makes the management of training and development easier for the human resources department.
4. Strengthens career development. A training and development programme clearly shows a schedule of the organisation's efforts to prepare employees for their career advancement.

2.9 Planning of the Training Programme

Planning and conducting the training refers to the actual training to take place and deciding on the most appropriate methods to be employed. Training plans are central to the training process. A training plan is a systematic statement of training intentions and the means by which they are to be achieved and measured. A plan may embrace the organisation as a whole, or just a small part of it. Cole (1996:345) views the decision to satisfy the training need as a task performed by the training staffs which involves sorting training priorities; drawing up initial plans, costing them and submitting draft plans for approval by senior management. The draft plans spell out key areas for training: number as well as employee categories, the nature of proposed training programmes, preliminary time table for the training programmes as contained in the proposal and cost estimates, which are likely to be incurred.

Armstrong (1991:433) on his part considers this stage, as deciding what sort of training is required to satisfy the needs. Thus, he views it as a stage of planning training programme involving decision on the following areas:

- a) The objective of the programme, which constitutes the definition of what the trainee will be able to do when he or she goes back to the work after completing the course. The objective constitutes the standards or changes of behaviour on the job that has to be achieved if the training is to be regarded as successful.
- b) The programme content which is determined by the training needs analysis and assessment of what needs to be done in order to achieve the agreed training objectives.

- c) The programme duration that depends on the content although consideration should also be given on the use of techniques that could speed up learning.
- d) Location of the training programme, which is a decision of where training should take place, could be on-the job or off-the-job.
- e) Training techniques which will be used, where a consideration is given on cost effectiveness, desired programme content, appropriateness of facilities, and trainee's preferences, capabilities including learning principles.
- f) The identification of the trainer, which should be based on the following criteria: qualification of team member, successful experience, training on equipment, up to date training material, degree of commitment, and ability to create a good learning environment.

It should be noted that, the success of training programmes depends on the organisation's ability to identify training needs. Success hinges on taking the information gained from needs analysis and utilizing it to design first-rate training programmes. Bohlander (1998) explains that training design should focus on at least four related issues: instructional objectives, trainee readiness and motivation, principles of learning and characteristics of instructors.

- a) **Instructional objectives:** Instructional objectives describe the skills or knowledge to be acquired and/ or the attitude to be changed. A clear statement of instructional objectives will provide a sound basis for choosing methods and materials and for selecting the means for assessing whether the instruction will be successful.

- b) **Trainee readiness and motivation:** Trainee readiness refers to both maturity and experience factors in the trainee's background. Prospective trainees should be screened to determine that they have the background knowledge and the skills necessary to absorb what will be presented to them. Further, for optimum learning to take place, trainees must maintain a desire to learn as training progresses.
- c) **Learning principles:** The training has to build a bridge between employees and the organisation. One important step to this transition is giving full consideration to the psychological principles of learning that is the characteristics of training programmes that help employees grasp new material, make sense of it in their own lives and transfer it back to the job (Bohlander 1998:221).

2.10 Conducting Training Programme

According to Cole (1996), training plans are implemented jointly between training specialists, their line and functional colleagues. Armstrong (1991) argues that the only general rule for conducting training programme is that the courses continually be monitored to ensure that they are proceeding according to the plan and within the agreed budget.

2.11 Evaluation of Training

Evaluation of training and development activities ensures that control is maintained over the total process and allows a consideration of assessment of the outcomes, methods and

overall impact of any particular training and development programme (Gunnigle & Flood, 1990). Since, many companies put into training and development resources representing considerable amount of time, money and manpower, it is important to evaluate what has been invested. In this regard, the basis upon which each category of training is to be evaluated should be determined at the planning stage of any training programme.

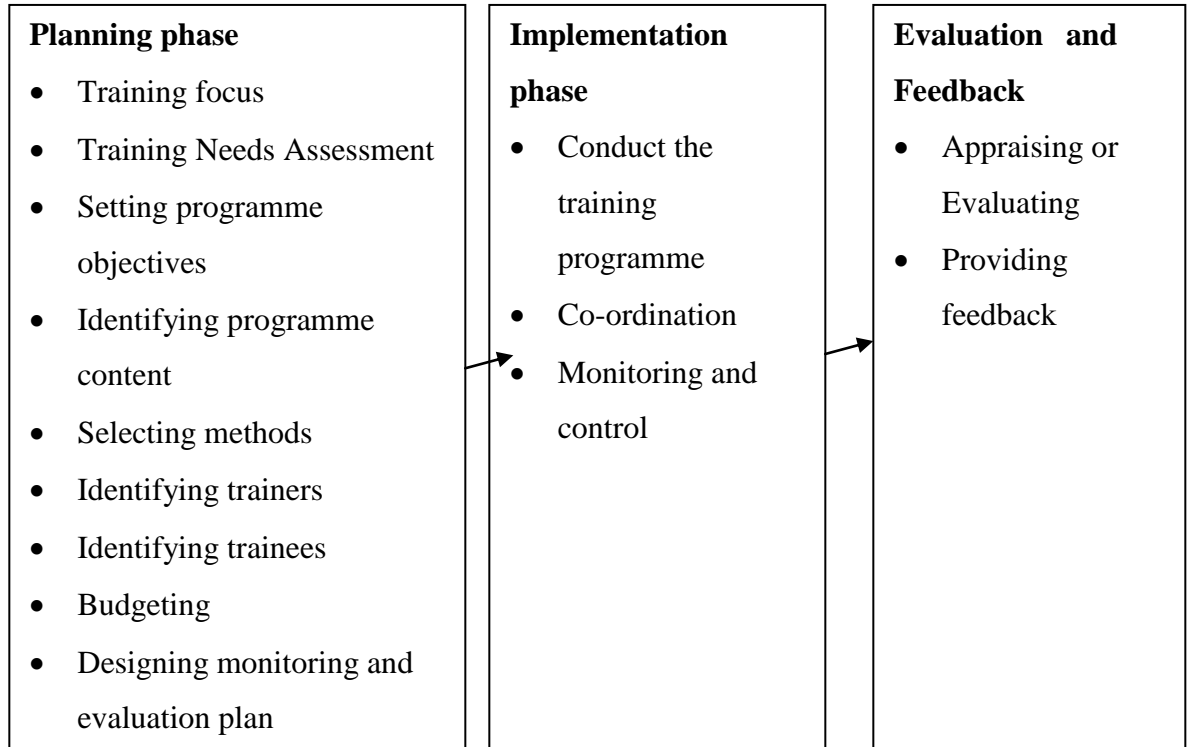
Conyers, (1986:2) defines evaluation as any attempt to obtain information on the effects of a training programme and assess the value of the training in the light of that information. This evaluation leads to control, which allows one to decide whether the training was worthwhile or not (cost effective), and what improvements are required to make it even more cost effective.

Moore (1988) defines the process of evaluation as any attempt to obtain information (feedback) on the effects of the training programme, and to assess the value of training in the light of that information. Further, the author asserts that evaluation leads to control, which means deciding whether or not training was worthwhile and what improvements are required to make it even highly effective. Evaluation must be conducted in order to determine if training sessions accomplished their objectives. It enables the organisation to determine which training programmes accomplished their mission as well as those which did not and thus eliminate programmes that fail to reach their goals and retain those of which have succeeded. However, training evaluation as it is considered by many organisations is not easy exercise because it is often hard to set

measurable objectives. Furthermore, it is even hard to collect information on results or to decide the level at which the evaluation should be made.

Successful employee training and development is a result of a well-designed and managed training programme. Carefully assessed training needs are the determinants of successful training programmes that meet the requirements of both the work organization and the employees. However, it is important to emphasize that training should not be taken as putting right things that have gone wrong but rather should be more concerned with identifying and satisfying development needs such as multi-skills, fitting people to take on responsibilities and increasing all round competencies (Armstrong, 1991). Training programmes which are not based on a carefully prepared training needs assessment very often do not justify their cost, become either too long or too short, cannot sharply focus on the organisation's and employees' performance needs, and do not yield the expected improvement impact on the organisation's performance (Ngirwa, 2005:305). According to Ngirwa (2005:305), a good training and development programme should comprise three main phases: planning phase, implementation phase, and evaluation, as depicted in the figure below:

Fig. 2.3: Phases of the training programme



Source: Ngirwa, (2005)

2.11.1 Importance of Evaluation of Training and Development

According to Van Dyk et al (1997), evaluation of training and development is important because it:

- 1) Provides information that can be used to improve planned learning, making it more effective in meeting needs, solving past performance problems and anticipating future opportunities for performance improvements;
- 2) Sheds lights on problems of all kinds, both those stemming from lack of individual knowledge or skills and from others causes;

- 3) Makes people accountable for human resource development activities, demonstrating how well they are working; and
- 4) Stimulates improvement, providing feedback that triggers additional plans and actions.

Conyers (1986), states that the quality and value of training to the individual and the organization depends on the experience that each has of it. Good evaluation practice, based on clear training objectives and identification of training needs, can only serve to enhance the role of training as an important factor in the success of the organisation.

Evaluation should be an ongoing process during the training programme and this form of evaluation is essential to assist the training team in providing quality control over the delivery of training activities, overseeing the movement of the training process and ensuring that the programme stays on course. It also assists in developing appropriate learning situations and in making sure that an environment conducive to learning and participation is maintained (Agochiya, 2002).

It is often found that staff training programmes and thereafter, little or no evaluation is done by the supervisors/manager to establish if the training has benefited the staff (and hence, the organisation) in any way.

2.12 Roles of Training and Development in Work Organisations

Salaman and Mabey (1995) identify a range of stakeholders who have different interest in and influence training and development outcomes and activities. They identify senior managers as sponsors of training and development, who will be influenced by

professionals, personal and policy agendas; and business planers as the clients who are concerned about customers, competitors and shareholders. They also identify line managers who are responsible for performance, coaching and resources; and last but not least participants (employees) who are influenced by their career aspirations and other non-work parts of their lives. Human resources management staff is identified as facilitators who are concerned with the best practice, budget credibility and other human resources strategy. Lastly, training specialists are identified as providers, who are influenced by external networks, professional expertise and educational perspectives.

Consultants may be used at any stage but there is always a worry that contribution comes down to an offering of their ready packaged solution, with a bit of tailoring here and there, rather than something which really meets the needs of the organization. It is useful to have an outside perspective, but there is an art in defining the role of that outside contribution. In delivery, consultants may make valuable contribution where a large number of courses have to be run over a short period. The disadvantage with external consultants is that they can never really understand all the organizational issues, and that they may be seen as someone from outside imposing a new process on the organisation (McCracken and Wallace, 2000).

2.13 Strategic Aspect of Human Resources Development Worldwide

The growing importance of a business philosophy focused on customer, means training activities are on the rise in many companies across the world today. Companies are discovering that effective training is a relatively complex and challenging activity,

owing in part to the multitude of relationships training and development have with other human resource activities and the fact that it is never ending (Jackson, 1999). New people are always joining the company and technology is continually changing. “No nation can thrive in the modern world without investing in people. This is why national statistics on savings should include the cost of investing in human capital,” the author emphasizes! In recent times, academic literature has witnessed resurgence in the whole area of training and development with much of the literature, according to Gunninge and Flood (1990), focusing on strategic development of human resources as a means of increasing the effectiveness of organisations. More and more experts are recognizing that training and development can benefit society by enabling individuals to be productive and contribute to their organizations. These are among the reasons why US corporations spend an estimated of \$60 billion annually on formal employee training programmes that use an estimated 1.5 billion hours of time for the more than 56 million employees who participate (Jackson, 1999:353). However, employees training and development has been traditionally seen as a cost rather than an investment in UK, although this is certainly changing in some organisations. UK organisations give little support to training and development compared to other European partners (Rainbird, 1994).

For training and development function to be effective, there is a well-rehearsed argument that it should be linked with organisational strategy. McClelland’s research (1994) is one of the many studies that show that organisations generally do not consider development issues to be part of their competitive strategy formulation, although he

found some companies that identify it to be of value in gaining as well as maintaining competitive advantage. Miller (1991), writing specifically of management development, points to a lack of fit between organisation's strategy and human resources development activities. However, the current climate encourages high levels of attention to human resources development, which is increasingly seen not only as a route to achieving organisational strategy, but a means of building core competence over the longer term to promote organisational growth and sustainable competitive advantage. Global competition and fast pace of change have emphasized the importance of the human capital in the organisation and the ways in which they learn. There is some evidence that employees demand for training and development is increasing and trade unions are beginning to engage in the bargaining for development (Torrington, et al 2002).

2.14. Review of the Human Resources Policy in Tanzania

Tanzania has a large human resource pool. Substantial investment in education and training and other reforms are required to convert this into an asset for attracting foreigners and for overall economic development. Problems range from low literacy rates and inadequate level of investment in education, to weak vocational and technical skill training facilities and a general lack of motivation of workforce. The private sector plays important role to improving the efficiency and effectiveness of the workforce. Partnership between the government and the private sector has been developed to improve and expand technical and business education. In addition to widening university access, more technical and management institutes are required in order to develop a

cadre of well-trained engineers, scientists, and public and private sector managers. The private sector makes education more relevant to the job market, and actively participates in curriculum development especially in areas such as entrepreneurship. Many companies support educational and training provision by employing and offering sponsorship to graduates. Furthermore, foreign and local investors make an important contribution through their training policies. Companies operating on the same or related sector pool their resources to run common training courses in conjunction with local institutions. The government acts as a broker to coordinate training programmes, and to encourage education and training institutes to offer specified programmes (UNCTAD, 1999).

2.15 Empirical Studies Review on Training in Tanzania

While reviewing a number of studies on staff training in developing countries, Reilly (1987) found the following common problems: That, training is always treated as a discreet event (as panacea for all management training), few trainees are selected on the basis of greatest needs (i.e. training needs assessment is poorly conducted), competent trainers are rare, training materials are rarely updated, evaluation of training goes little beyond taking attendance and assessment of the 'happiness levels', and most training institutes are poorly financed and managed. Such situations are also common in Tanzania.

Research studies on human resources development have covered much on capacity building; training needs analysis, and assessment of the effectiveness of training

programmes. Such studies include those done on staff training at the University of Dar es salaam and Building of Management strategies in the public sector.

Most studies conducted show that, if the organization has not well planned training programs and if the employees are not well trained, they become dissatisfied and may decide to leave the organisation earlier. Mjenga (2002) carried out a study, which was on the factors hindering the effectiveness of staff training function at the University of Dar es Salaam. The objective of the study was to examine the manner in which staff training was undertaken at the University of Dar es Salaam. The study also explored factors affecting the effectiveness of the staff training function, and the underlying consequences of not having effective training in place. The study revealed that, there was fragmentation of the conceptually and functionally unitary operation of training activities; there were in existence two competing strands of workforce of academic and support staff; in the two strands, there has been found a fragmented approach to handling personnel matters; and the staff training policy is either inadequate or unclear. The study further revealed factors hindering effectiveness of staff training function as being; poor recruitment system; lack of performance demand appraisal; shortage of funds; poor top management support; and poorly conducted training needs assessments.

Nyamwocha (1996) carried out a study on the effectiveness of NBC training programmes in the 1990s. The study established that training at NBC was initiated on the basis of the training programmes offered by the then education system. He further noted that no attempt was made to integrate the requirements of these programs with the

performance demands in the work place. As a result, there were a number of employees who ended up in frustration after completing the training since they acquired new knowledge, which they could not apply in their newly assigned duties.

Dominic (2006) in assessing the effectiveness of training and development function in Public Service Management Office in Dar es salaam found that work organisations do not conduct evaluation to see whether training is performed well as planned. It was further found that employees are not involved in determining the training needs and are not given feedback on how training contributes to the organisation performance.

A recent study done by Kihongo (2006) on the factors inhibiting the effective implementation of HRM functions in Tanzania's local authorities, it was reported that the staff training function in the local authorities is poorly and inadequately done. Moreover local authorities do not have training policy emanating from within the local authorities, but they use the parent ministry's staff training policy as their guide in staff training.

The empirical studies of training and development for employees indicate that, there are relatively few studies done that have focused on training and development, and that none of the studies have attempted to examine how staff training programmes are conducted at social security providers and assessing the factors hindering effectiveness of training of employees, a knowledge gap that this study aims to investigate.

2.16 Problems Facing Training and Development

Employee training and development is in many of our work organisations a poorly performed human resources management functions. According to Ngirwa (2005), some of the main problems facing this function include the following;

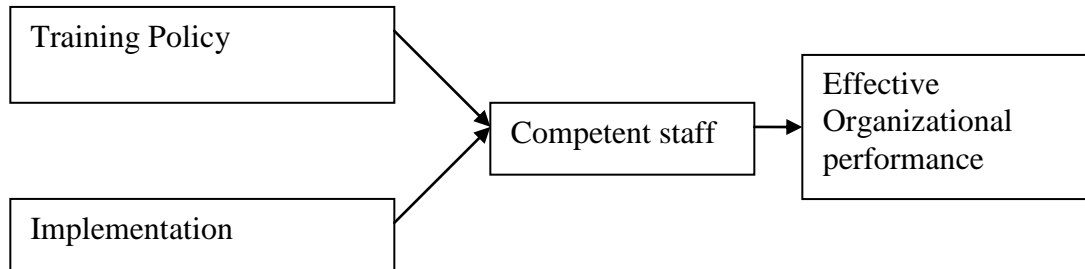
- a) Poor data bank- most organisations lack up-to-date information on; number of employees per job category and organisational units, job descriptions, career plans, age profiles, list of available trainers/trainees, gender profile, details of available training programmes etc.
- b) Shortage of funds- many work organisations do not train their employees because they do not have sufficient money to meet the cost of the programme.
- c) Shortage of training institutions and programmes- another problem that faces training programmes in developing countries is the shortage of suitable training institutions and relevant training programmes in the countries.
- d) Lack of top management support- If top management does not take training and development seriously, then middle-level and supervisory level managers do not take it seriously either. As a result its implementation becomes poorly supervised, and its resources become diverted to other business.
- e) Poor employee participation- Most work organisations in Tanzania for instance lack employee participation in the design and implementation of the training programme; this has led to employee's complaints and dissatisfaction, and also accusation of management practising favouritism, tribalism, and even bribery.

- f) Poorly conducted training needs assessments- most work organisations do not conduct accurate training needs assessments, there are inadequacies in their human resources data banks and other organisational plans e.g. production plans, and technological development plans, as well as poverty in the staffing of the human resources department.
- g) Poor evaluation of the training programmes- Experience shows that, despite the high cost incurred in training, training efforts are poorly evaluated in many Tanzanian work organisations.
- h) Unattainable employees- In many organisations employees are promoted to middle level management positions on the basis of good job performance, age, and shortage of qualified staff in the organisation. Such employees become a problem to the human resource department, because they lack the entry (point) qualifications stipulated by the respective training institutions.
- i) Employee turnover – sometimes trained employees quit the organisations for greener pastures else where, this forces the organisation to train others or find new recruits which is costly.

2.17 Conceptual frame work

Having gone through different literatures on training and development, the study developed a model, which explains the variables in the study and its relationship in assessment of effectiveness of training and development programme in social security providers. The model below, figure 2.4, gives the conceptual framework of the study.

Figure 2.4 Conceptual framework.



Source: Developed by author (2007)

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents a number of issues related to methods and techniques that were employed in collection, organisation and evaluation of data for the study. Therefore, this section gives scientific and systematic explanations on the population that was studied, the sample size and the sampling techniques employed, the sources of data collected, methods of data collection and statistical analysis performed. Also, the chapter discusses data quality issues.

3.2 Research Design

A case study approach was used to collect information for the study. A case study is defined as an in-depth exploration of one particular case (situation or subject) for the purpose of gaining in-depth understanding the issues being investigated. This strategy is most preferred because it makes reference to a single unit of study and provides an intensive and integrated understanding of that definite unit such as a specific institution, work place, a department in search for information on a distinct phenomenon (Good, 1996). Also, case studies have considerable ability to generate answers to ‘why?’ as well as the ‘what?’ and ‘who?’ questions, and provide suggestions for intelligent interpretation of other similar cases. Further, with case study, various data collection methods can easily be employed including methods like questionnaires, interviews, observation and documentary analysis. In addition, the objective of the case study method is to locate the factors that account for the behavioural patterns of the given unit

in their interrelationships and integrated totality (Kothari, 2000:140-141). Therefore, the case or reference study approach facilitates a deep and clear insight with regard to staff training function and factors hindering its effectiveness in social securities providers.

3.3.1 Area of Study and Population

The study was conducted at NSSF headquarters based in Dares Salaam region. The selection of NSSF as case study was based on two major reasons:-

1. Tanzania has so far 6 social security schemes in operation, namely NSSF, PPF, PSPF, GEPP, NHIF and LAPF. In this study however NSSF has been taken as a case study as it was found to be the leading in terms of coverage and potential members. Thus NSSF was taken as a representative of other schemes as far as this research is concerned. The results therefore are generated to other social security pension schemes in Tanzania.
2. The researcher was promised by the organisation an access to information and data and therefore possibility of opportunity to learn (Stake, 1998). According to the author, possibility of getting an opportunity to learn when selecting a case for study is of primary importance.
3. The researcher resided in DSM, thus time and financial resources constraints were minimized.

3.3.2 Target Population

According to Best and Kahn (1998) a population refers to individuals that have one or more characteristics in common that are of interest to the researcher. This study involved employees at NSSF headquarters. During the time this study was conducted, there were a total of 243 employees. This population comprised management and non-management employees and formed the basis for study. It is believed that NSSF Dar es salaam could provide information to reflect the pension fund countrywide.

3.4 Sample and Sampling Techniques

Sample size depends largely on the degree to which the sample approximates the qualities and characteristics of the overall population. Leedy (2001:169) suggests factors to consider when deciding for a sample size. These are: the degree of precision required in the variability of the population and method of sampling to be used. A sample to be drawn must therefore reflect the characteristics of the population. In any case, other considerations such as time and financial resources are of equal importance. In administering questionnaires the sample was drawn from all the departments at NSSF headquarters. Apart from considering all the ten departments in data collection, consideration was also given to both managers as well as employees. For the case of managers, only six out of ten were interviewed. For the case of employees, 44 of them were covered. In both cases, there was no set number of respondents to be covered initially. This number was governed by the law of saturation (Gumesson, 2000). That is, interviews continued until there was found no additional information from other

respondents. Again, the selection of employees as well as managers to form the sample was based on the opportunity to learn (Stake, 1998). Those respondents who were ready to cooperate in providing their time for interviews were considered. Those who did not agree were not compelled. However, gender, age category and seniority were considered as much as circumstances allowed.

3.5 Data Collection Methods

This study employed three different methods in data and information collection. The methods employed were:-

- Direct interviews were carried out to managers. These interviews were guided by a set of questions which used to change here and there due to type of responses provided. The interviews however, were guided by a set of questions.
- A questionnaire was also administered to employees. This questionnaire had both open as well as closed ended questions. It took about 30 minutes to complete the questionnaire.
- Documentary reviews of some relevant documents from NSSF were made available to researcher. Other documents included various regulations and Internet search as well as brochures.

3.6 Type of Data Collected

This research employed two kinds of data, i.e. primary and secondary data.

Primary data was collected from interviews conducted to managers and from questionnaire administered to other employees.

On the other side, secondary data was obtained from various reports made available to researcher by the NSSF management. As mentioned above, Internet, including newspapers and journals were found to be instrumental in providing secondary data.

3.7 Methods of Data Analysis

Data collected were analysed using a computer software program known as Statistical Packages for Social Sciences (SPSS). Both qualitative and quantitative methods were used to analyse the data and information obtained. Quantitative data were analysed using tables, percentages, proportions and relative frequencies. Also, charts and graphs were employed in order to present a clear picture of the situation. As for qualitative analysis, the researcher analysed data using explanation building, matching of information and data, as well as comparisons.

3.8 Data Quality

3.8.1 Reliability and Validity

Reliability refers to the consistency with which repeated measures produce the same results across time and across observers (Patton, 2002). Validity refers to the extent to which the concept one wishes to measure is actually being measured by a particular

scale or index, i.e. the extent to which an account accurately represents the social phenomena to which it refers (Babbie, 1996).

To ensure reliability and Validity, this study employed multiple methods such as interviews, questionnaire administration and documentation. Also, pre-test of questionnaires was carried out to guarantee a common understanding of questions among respondents. The data were gathered from higher, middle and lower ranks staff as units of analysis. Moreover, the representation of age, gender and seniority of respondents were considered as much as circumstances allowed.

CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Introduction

This chapter presents, discusses and analyses the findings of the study. It starts with the social demographic characteristics of respondents and then discusses the status of staff training and development programme at NSSF. It also observes the factors hindering the effectiveness of staff training at NSSF. The chapter concludes by providing ways to improve staff training and development function in the Fund.

4.2 Demographic Characteristics of the Respondents

The characteristics of respondents are discussed in order to give a general picture of those who were involved in the research. Respondents were asked to give information about their sex, age, educational level, and duration of stay so as to know their demographic characteristics.

4.2.1 Gender

Data on the sex of the non management respondents shows that 24 (54.5%) of the respondents were male, while 20 (45.5%) of the respondents were female. This is presented in Table 4.1.

Table 4.1: Gender of the Respondents

Sex	Frequency	Percentage
Male	24	54.5
Female	20	45.5
Total	44	100.0

Source: Survey data (2007)

The above data shows that there are almost an equal number of female respondents and male respondents. For the case of the management employees was 50 percent for each sex.

4.2.2 Age

Information on the age of respondents shows that 1 (2.3%) respondents are aged below 25 years, 9 (20.5%) of the respondents have ages between 26 and 35 years, 23 (52.3%) are aged between 36 and 45 years, 5 (11.4%) are aged between 46 and 55 years, while 6 (13.6%) are aged above 55 years. The findings are summarized in Table 4.2.

Table 4.2: Age of the Respondents

Response	Frequency	Percent
15-25 years	1	2.3
26-35 years	9	20.5
36-45 years	23	52.3
46-55 years	5	11.4
55+ years	6	13.6
Total	44	100.0

Source: Survey data (2007)

On the other part of managers 16.7 percent aged between 26 and 35. 33.3 percent aged between 36 and 45 years, 33.3 percent aged between 46 and 55 years while 16.7 percent aged above 55 years. As shown by the above data, most of the respondents fall in the age range of 26-35 years and 36-39 years. Fewer respondents are below 25 years.

4.2.3 Education Qualification

Regarding the educational level of the respondents, the findings showed that 12 (27.3%) of the respondents had masters degrees, 14 (31.8%) had first degrees, 13 (29.5%) of the

respondents said that they were advanced diploma holders while 5 (11.4%) respondents said that they were certificate holders.

For management respondents 33.3 percent were masters holders, 50 percent degree holders and 16.7 percent of them were advanced diploma holders. This finding shows that most respondents have degree and master's holders compared to other levels of education. The findings are further shown in Table 4.3.

Table 4.3: Educational Levels of the Respondents

Education Qualification	Frequency	Percent
Certificate	5	11.4
Advanced diploma	13	29.5
First degree	14	31.8
Master	12	27.3
Total	44	100.0

Source: Survey data (2007)

4.2.4 Working Experience

Information on the respondent's duration in employment shows that 4 (9.1%) of the respondents had been in employment for less than 3 years, 1 (2.3%) had been in employment between 4-6 years, 19 (43.2%) of the respondents had been in office for 7 to 10 years, while 20 (45.5%) of the respondents had been in office for more than 11 years. The findings are presented in table 4.4 below.

Table 4.4: Duration in Employment

Working experience	Frequency	Percent
1 - 3 years	4	9.1
4 - 6 years	1	2.3
7 - 10 years	19	43.2
11 and above	20	45.5
Total	44	100.0

Source: Survey data (2007)

For management employees 40 percent of the respondents had been in the organisation between 7 to 10 years while 60 percent of them have more than 11 years. As shown by the above table, most of the respondents are in employment for quite some years. This also implies that most of the respondents have longer experience in this industry.

4.3 Staff Training and Development at NSSF

The following sub-sections provide discussion geared towards answering the research questions.

4.3.1 Design of the Training and Development Programme

The first question of the research was to examine the extent to which staff training and development programme at NSSF is designed. An attempt was made to investigate the designing of T&D and to see if it prepares the employees to be competent in performing their duties.

4.3.1.1 NSSF Staff Development and Training Policy

The Human Resources Development (HRD) department is responsible for developing training policies; in 2005 the department has published a training policy in order to guide its training implementation.

The purpose of the NSSF policy is to provide guidance to each and every employee of the Fund in matters pertaining to training with a view to enhancing employees' skills, professionalism and competence career development.

The objectives of the policy are:-

- 1) To enable employees to know exactly the types of training required by the fund.
- 2) To enable employees to know their right and obligations while on training.
- 3) To enable employees of the fund enhance carrier path development and capacity building.

The written policy and other documents on staff training and development describe what training and development is and who is responsible for training and development and defines significant concepts. Staffs are expected to read and understand the contents and meaning of the documents. It appears that, there are some problems with the proper interpretation of these policy documents which affects the way the documents are understood by staff.

On the basis of existence of staff training and development policy at NSSF, the respondents were asked to state if they aware of the design of the training and development policy at NSSF . About 45.5 percent of the staff members who responded to the question said “yes” and 54.5 percent said “no’ to the question. This is interesting

because even those with more than eleven years in the organisation do not know any thing about organisation training policy. Table 4.5 below presents these facts.

Table 4.5: Aware of designing of organisation training policy

Working experience		1 – 3 years	4-6 years	7 - 10 years	11 and above	Total	Percent
Aware of designing training	Yes	3	1	11	5	20	45.5
	No	1	0	8	15	24	54.5
Total		4	1	19	20	44	100.0

Source: Survey data (2007)

For management side, all of them said that they aware of the design of the training and development policy in the organisation.

4.3.2 How is Staff T&D implemented in Terms of its Planning, Coordinating, Implementation and Evaluation at NSSF?

The second research questions wanted to investigate on the implementation of staff T&D in terms of its planning, coordination, implementation and evaluation. The HRD is responsible for it as explained in the subsection.

4.3.2.1 Types of Training at NSSF

Training at NSSF covers long term courses, short courses, workshops, review courses, evening courses and distant learning, conducted within or outside the fund only that the training should aim to improve work performance and employees competence.

According to the manager of Human Resources Development, the following are the types of training offered by the organisation:-

- 1) Induction courses- Which are designed to introduce new or reassigned staff to the objective of the fund, corporate ethics and work standards as specified by the job description in the scheme of service.
- 2) On the job training- This is continuous training whereby employees are learning while performing their day to day tasks under their supervisors. The supervisors are responsible for this training in controlling and guiding their standards of performance.
- 3) In-service and refresher courses- The purpose of such courses is to improve the participant's performance in general.
- 4) Management training – That aims at enhancing managers/ supervisor's ability to be good leaders, builds and manages teams. Training may be in the form of workshops, symposia and conferences.
- 5) Short courses – These are courses of short duration in the form of study tours, professional attachments and seminars.
- 6) Part times courses –These types of training aim at giving staff professional competence and facilitate personal advancement and are attended on part time basis.
- 7) Review courses – These are courses run seasonally by professional boards such as National Board of Accountants and Auditors, National Board of Materials

Management, Engineers Registration Board and Constructors Registration Board.

- 8) Professional Technical Training – These are full time courses leading to the award of university degrees, diplomas and advanced diplomas and last from one year and above. They also include postgraduate and professional courses that lead to the award of certificates.
- 9) Evening courses – These are courses relevant to the fund’s operations which are pursued by employees after working hours and or during holidays and weekends.
- 10) Distance learning- These are correspondence courses pursued by employees of the fund without requiring them to take time off the job.

4.3.2.2 Implementation of Staff Training and Development Policy at NSSF

Currently, NSSF uses draft training and development policy dated 2005. According to the policy, staff training and development is considered as a vital component of the overall human resources management structures of the funds. In recognition of the importance embodied in both short and long-term training, the Fund continues to initiate, encourage and sponsor its employees to attend various capacity building training courses organized locally and/or internationally. In year 2004/5 for example, a total 315 staff attended short courses of which 25 attended short courses organized abroad, 80 staff attended short courses organized within the country and 210 staff attended in house training. A total of 87 staff are still attending long term studies in various areas of specialization; of these 28 are undertaking postgraduate programmes, 41 undergraduate

degrees and the rest are pursuing programmes at diploma and certificate levels. The Fund sponsors staff for long and short-term training. The Fund also conducts in house tailored seminars and on the job training. The Fund provides education loans to the members of staff for long-term courses. According to the Human Resources Development Manager, the Fund will continue to support their staffs who wish to broaden their knowledge and skills through direct sponsorship or educational loan facilities and granting of study leaves. Table 4.7 below shows the staff on training since 2004/05.

Table 4.7 List of staffs on studies/ training since 2004/5 to 2007

Category	2004/5	2005/6	2006/7
A: Under NSSF sponsorship	2	3	4
B: Under private sponsorship	14	29	36
C: Under loan facility	6	16	21

Source: Survey data (2007)

4.3.2.3 Selection Criteria for Training of NSSF staff

The researcher was also interested to know the guiding criteria for selecting trainees. Accordingly, NSSF used the followings criteria for selection of employees for various training:-

- 1) Future training needs as stipulated in the corporate objectives.
- 2) Qualifications to undertake the course successfully.
- 3) Seniority.
- 4) Availability of suitable staff to replace a vacancy created by staff on training.

- 5) Last time the staff attended training. For long courses it is two years after the date of first appointment or last training.
- 6) Budgetary provision.

According to the findings, the responses show that only 45.5 percent agree with the statement that employees are sent for training programmes on the basis of necessity of skills needed, 20.4 percent agree that resources are the main determinant for training, 9.1 percent said seniority, 6.3 percent length of service, 2.3 percent promotion, 6.8 new recruitment while 9.1 percent said its future job demands and 2.3 percent do not know how the trainees are selected, despite the written criteria. Some employees reported that, there is an element of favouritism to some employees and that the written criteria are not really put in practice. Table 4.8 below depicts this clearly.

Table 4.8: Selection criteria for trainees

Selection based on	Frequency	Percent
Skill needed	19	43.1
Resources availability	9	20.5
On seniority	3	6.8
Length of service	3	6.8
Promotion	1	2.3
New recruit	3	6.8
Future job demands	3	6.8
No basis	1	2.4
Personal initiative	1	2.3
No idea/not sure	1	2.3

Source: Survey data (2007)

4.3.2.4 Number of Trainings Attended

Staff at NSSF said that they attended several trainings since they were employed. As regards the number of trainings attended, 27.3 percent said they attended training once, 27.3 percent attended training twice and 45.5 percent said that they attended training several times. Table 4.9 summarizes this information.

Table 4.9: Number of Trainings Attended

Working experience	Once	Twice	Several times	Total	Percent
1 - 3 years	3	1	0	4	9.0
4 - 6 years	0	0	1	1	3.3
7 - 10 years	5	4	10	19	43.2
11 and above	4	7	9	20	45.5
Total	12	12	20	44	
Percent	27.3	27.3	45.4	100.0	

Source: Survey data (2007)

4.3.2.5 Training Institutions

Institutions which deal with training for NSSF staffs are:- Open University of Tanzania, Institute of Finance Management, Mzumbe University, University of East London, Wales University and Central University UK, Hyerabad University – India, Tanzania Institute of Accountancy, Moshi University College of Business Studies, Mbeya Institute of Accountancy, College of Business Education, University of Dar es salaam, Saint Augustine University of Tanzania, Institute of Information Technology, Tanzania Public Service College- DSM, Institute of Social Welfare. The courses offered by these institutions are mostly long term in nature which includes master and bachelor degrees, advanced diploma, diploma and certificates.

4.3.2.7 Training Fulfilment of Employees Expectations

The respondents were asked to indicate how their training needs were met, especially the need requested in their performance. They said staff members are now getting the chance to go on training programmes which help to improve their performance. It was so interesting that 90.9 percent of the respondents were very satisfied that the training attended fulfilled their current job while 9.1 percent said that their expectations were not met at all.

4.3.2.8 Employee's Recognition after Training

Respondents were requested to state if they were recognised after successfully completing their training. About 72.7 percent said "yes" while 27.3 percent said "no".

4.3.2.9 Training Evaluation

Monitoring effectiveness is one of the most useful ways in which training and development can be practised in the organisation.

At NSSF, the supervisors in collaboration with the Directorate of Human Resources and Administration appraise the performance of the staff after training and reward them. They also re-categorize and place the employees in a position commensurate to the new qualification attained.

The respondents were asked to indicate if the organization evaluates training received by employees. 36.4 percent of the respondents said "yes" while 64.6 percent said "no".

4.3.2.10 Training Evaluation Methods

Concerning evaluation methods, about 6.8 percent of respondents said that training evaluation is very effective, 18.2 percent said training evaluation is effectively managed, 15.9 percent said training evaluation is not effective because NSSF does not monitor the success of staff training and development. Due to that, some staff come back from training and do not make any effort to apply the knowledge acquired for improvement. Actually, the remaining 59.1 percent of the employees said that training evaluation is not carried out at all. Based on the primary and secondary data obtained from NSSF, it was observed that evaluation is done but not effectively.

4.3.2.11 Training Budget

Training budget forms part of the whole organization development budget. Human Resources Development (HRD) department prepares training budget which is usually updated annually. NSSF has been sponsoring employees undergoing training for in-housing training, external short-term and long-term courses. Table 4.10 below shows the training budget from 2003/04-2007/08 financial years.

Table 4.10: Training budget from 2003/04-2007/08 financial years

Years	Amounts (Tshs)
2003/04	526,948,293
2004/05	673,598,428
2005/06	742,187,321
2006/07	892,137,835
2007/08	1,110,601,000

Source: Survey data (2007)

For the case of adequacy of the training budget, 70.5 percent of the respondents say that training budget is inadequate. The reason might be because they do not get any information about the portion of allocated budget, how it is used and where it is allocated. This is one of the factors which hinder training and development as shown in table 4.11.

4.3.3 Factors Hindering the Effective Implementation of the Staff Training and Development Programme at NSSF

The third research question was concerned with the factors that hinder the effective implementation of staff training and development programme at NSSF.

The researcher set a question to factors that hinder the effectiveness of training and development programme. Findings revealed a number of bottlenecks. Table 4.11 below shows the summary of the problems which hinder T&D programme at NSSF.

Table 4.11: Factors hindering effectiveness of staff training programme

Training hindered by	Percentage of Respondents
Training is treated as an unnecessary event	31.8
Insufficient budget for training	70.5
Training centres/institutes are poorly financed	4.5
Competent trainers are rare	13.6
Poor methods of training are still used	15.9
Lack of top management support	22.7
Inadequate TNA	6.8
Training on irrelevant issues	9.1

Source: Survey data (2007)

From the table above, the major problem is reported to be insufficient budget for training (70.5 percent) followed by training to be treated as unnecessary event (31.8 percent) and lack of top management support (22.7 percent). Few of the respondents said training institutions are poorly managed (4.5 percent) and inadequate training needs assessment (6.8 percent). Other problems are lack of up-to-date training policy as well as training programmes, inadequate technical support and un-openness of management on training exercises. Furthermore, shortage of skilled trainers and inadequate training material were also reported. There is a need to address these problems if the aim is to increase efficiency and effectiveness of the training and development programme.

4.3. 4 Suggestion of what to be done

The last was on recommendation as to what could be done in order to improve T&D programme at NSSF.

The study comes up with solutions to improve training and development at NSSF as summarized in the table 4.12 below.

Table 4.12: Ways to improve staff training and development function

Training improved by	Frequency	Percent
Set adequate budget	6	13.6
Training schedule be clear	2	4.6
Recognition of staff	6	13.6
Training policy	11	25
Increasing training period	3	6.8
Target all employees	7	15.9
Self sponsorship be encouraged	1	18.2
Attractive incentive to staff	1	2.3
Total	44	100.0

Source: Survey data (2007)

Lastly, the respondents gave their views on ways of optimising training and development programme. These are:- TNA need to be carried out, replacement of staffs after training, transparency in course programme, training to involve all stakeholders and training should aimed to make employees retention. These views were given because of the weaknesses that are seen in the implementation of T&D programme. These views need to be reviewed by those concerned so that the Fund may fully optimise the service delivery to its customers.

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This section summarizes the study findings. Based on the results, the chapter presents the conclusions, recommendations, limitation of the study and also suggests areas for further research.

5.2 Summary of the Research Finding

5.2.1 Staff Training and Development Programme at NSSF

Human resource is the most important asset of any organisation. With that recognition, the NSSF has continued to provide to its staff better and improved working environment by providing training, improved incentive packages, proper staffing, and provision of working tools and discussion meetings with staff at all levels.

The Fund continues to recognize the importance of professionalism in the execution of its core functions. Therefore, the fund continues to offer training to its dedicated human resources and equip them with relevant knowledge and modern techniques for optimal deliverance of services to its esteemed members and to the general public.

Since 2003, a total of 421 staff attended various training courses. Of these, 52 completed long term courses, 230 staff attended in-house training, 35 staff attended domestic short courses whilst 24 staff attended short-term courses abroad.

Similarly, in recognition of career advancement, a total of 40 staff (members) attended the NBAA/NBMM review classes and sat for respective exams. There are 40 staff

(members) still pursuing various long-term courses within and outside the country. On the other hand, a special training programme was provided to 62 staff that were re-categorized and placed in benefit payment sections. This training helped them acquire or to know necessary regulations and procedures relating to the payment processes.

With the objective of ensuring that the Fund's stakeholders receive high quality service and treatment as directed in the second five-year corporate plan, the Fund imparted customer care skills to its seniors including directors, managers, and principal officers. These training were held in Bagamoyo and Iringa in 2005/2006 and 25 staffs was benefited.

The Fund also conducted study tours, which involved various Fund managers with a view to learning from the achievement and experience of those who have made remarkable advances in the social security industry.

Training on security matters was also provided. During 2006/07, 6 staff got training at Security Systems Tanzania Limited (SSTL) on how to manage and control modern security equipments, which have been installed at the NSSF headquarters.

Management plans to install a human resources system and performance management system so as to simplify human resources functions. The management will also continue to research and improve motivation packages for Fund's staff so as to ensure the achievement of maximum efficiency.

5.2.2 Employee Views towards Staff Training and Development

Findings of the study show that respondents had mixed feelings on this matter. Most employees are not aware of the contents of the training policy. This is due to the fact that for quite some time, there has neither been a comprehensive policy to guide an appropriate implementation of training programme nor an effort to make them aware of its functions.

The findings also show that the Fund needs to address the staff training needs, monitor the feedback in reports and the application of what staff have learnt, provide the opportunity and time for staff to practice, communicate the same message to all employees about staff development and training and also follow the policy and guidelines and encourage staff to attend training courses.

It is suggested that the Fund should devise a guide to the assessment of training effectiveness. The guide should offer useful evaluation criteria which cover the needs, objectives, achievements and constraints affecting training.

The importance of staff training has been demonstrated throughout as it enables individuals to perform their work more effectively and efficiently, and therefore to the greater benefit of the staff and clients. It also increases job satisfaction, professional awareness and aids career advancement. Empowering staff to make use of opportunities will result in a quality organisation that will deliver quality service by quality staff.

Human resources department should make efforts to transfer information to the participants of training in order to make them know how it has planned to carry out the function, as well as strategies which are at hand in developing the function. One of the advantages of disseminating information to the employees is reduction of negative attitude which gives rise to complaints and criticism.

5.3 Conclusions

It is well known that the quality of staff in these work organisations is central to their effectiveness in implementing day to day activities. The quality of the staff is dependent on the availability of effective ongoing staff development. Thus, it is in the interest of any organisation to pay attention to the development of their staff to ensure effectiveness in their service delivery.

5.4 Recommendations

Basing on the study findings, the following recommendations are made so as to improve the staff training and development function. In order to make T&D function more effective, the following recommendations are aiming at improving the existing situation.

1. The study recommends that in future, the staff training policies, programmes and procedures for NSSF should be clearly and authentically spelt out in a staff training manual to enable each employee become acquainted with them. This

will ensure an effective and efficient involvement, participation and transparency in the whole process of identifying, selecting and training of employees.

2. Employees (trainees) should receive feedback from training evaluation. There is need to know how much they have contributed to the overall organisation's objectives. It is recommended that management should support and encourage training and also try and initiate those training courses that are work related and compatible with organisational goals.
3. The study recommends that, NSSF should work out strategies to accrue more funds for staff training function. This will enable the staff training function to accommodate more trainees as compared to the current practise. This in turn will foster performance within NSSF and the country development at large. Also, the criteria for sponsoring of training should be well known.
4. Staff should be provided with training opportunities so that they may acquire skills that will make them more competent in performing their functions. Staff should be compelled to write reports after attending conferences, workshops and other training.

5.5 Limitation of the Study

The coverage of the study was at NSSF (headquarters), though there are more social security schemes in Tanzania. Therefore, it was a small part of these many social security schemes that was studied to represent the whole. It is acknowledged that if more social security schemes were covered, the study could have provided richer findings.

5.6 Suggestion for Further Research

The following areas are well focused for future research.

- 1) There is a need to conduct a study on training and development programme on other Social Security Funds Organisations.
- 2) Also, there is need to conduct a study so as to find out reasons that constrain other parastatals in the country with regard to training and development function.
- 3) Future research should focus on more effective methods for doing needs assessments and follow up evaluation of training designed to meet those needs.

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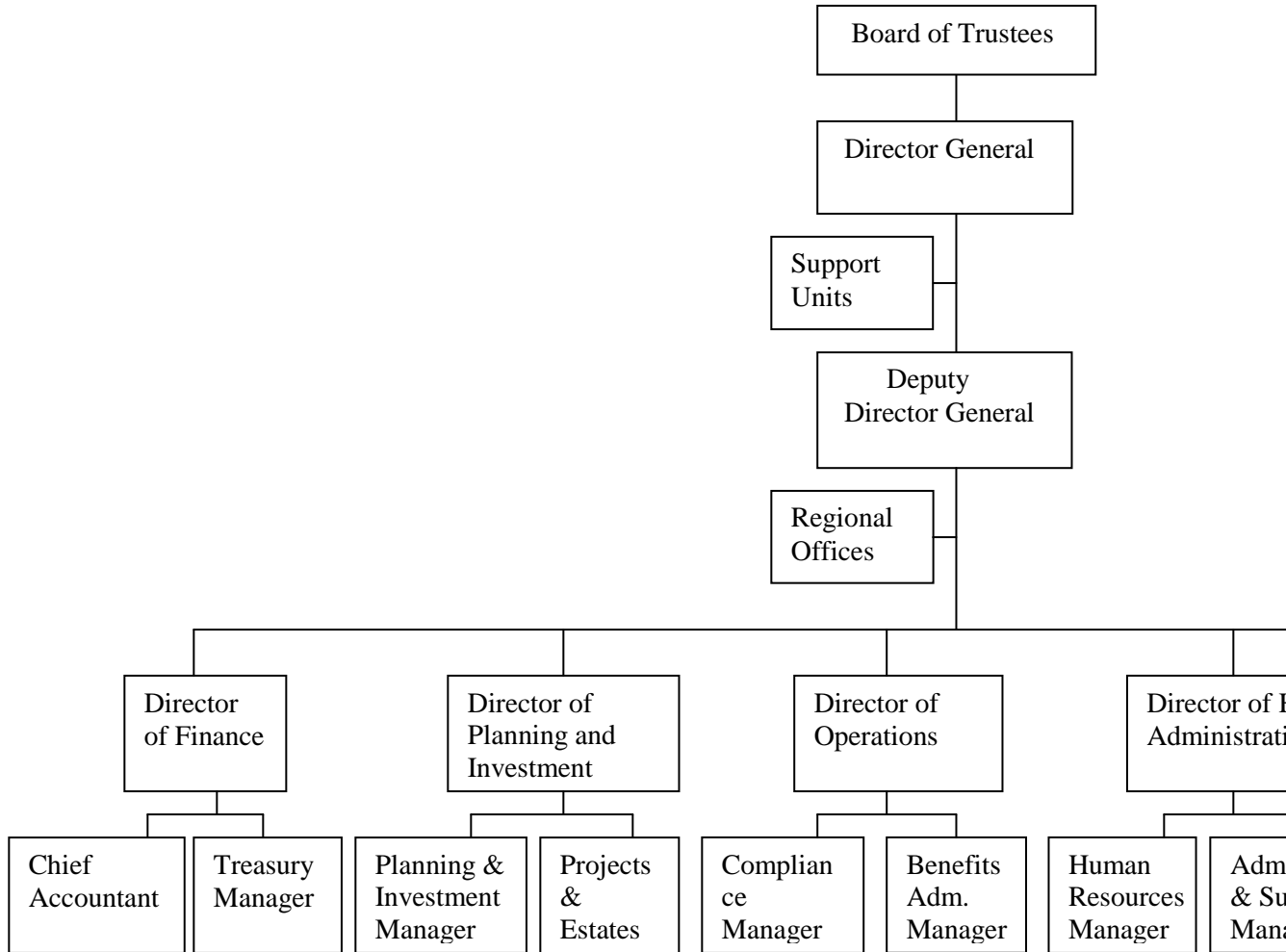
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APPENDIX 1: NSSF ORGANIZATION STRUCTURE



APPENDIX II: QUESTIONNAIRE FOR NSSF STAFF

Objectives of the Study

This study is aimed at exploring how training and development function is handled by NSSF and investigate the factors that hinder its effectiveness. The finding will contribute on policy making and regulation governing employees training and development. You are therefore kindly requested to participate in this study by filling in this questionnaire.

NB. Anything that will be filled in this questionnaire will be treated as confidential and solely for academic use.

NON-MANAGEMENT EMPLOYEES

SECTION A: GENERAL INFORMATION

1. Department/ Section.....
Position held.....

Please fill and tick (√) whenever appropriate.

2. Sex: Male () Female ()
3. Age years (i) 15-25 () (ii) 26-35 ()
 (iii) 36-45 () (iv) 46-55 ()
 (v) 55+ ()
4. (a) What is your educational qualification?
- | | | | |
|---------------------------|-----|--------------------|-----|
| (i) Certificate | () | (iv) First degree | () |
| (ii) Diploma | () | (v) Masters Degree | () |
| (iii) Advanced diploma | () | (vi) PhD | () |
| (vii) Other; specify..... | | | |
- (b) What is your working experience in this organization?
- | | | | |
|--------------|-----|--------------|-----|
| 1 – 3 years | () | 4 – 6 years | () |
| 7 – 10 years | () | 11 and above | () |
- (c) For how long have you been in the current position?
- | | | | |
|-------------|-----|--------------|-----|
| 1 –2 years | () | 3- 5 years | () |
| 6 – 9 years | () | 10 and above | () |

SECTION B- TRAINING PROCESS**Please tick (√) appropriately**

5. Do you have any idea of the organization training policy?

a) Yes () b) No ()

6. Does the NSSF have a documented training policy?

i) The NSSF has a documented training policy in line with the present corporate plans()

ii) The NSSF has not yet formulated the training policy ()

iii) The NSSF is in the process of formulating the training policy ()

iv) Any other position (please specify).....

7a). Do you think the organization has a staff-training programme in place?

a) Yes () b) No () c) Don't know ()

7b). If yes, is that staff training programme effectively managed?

a) Yes () Elaborate.....

b) No () Elaborate.....

8a) Is there a documented training programme for the NSSF?

Yes () No ()

8b) If yes, are those training programmes well managed?

i) Very well managed () iii) Poorly managed ()

ii) Well managed () iv) Very poorly managed ()

8c) If no, what guides employees' training?.....

9. Who is responsible for assessing employees training requirements?

i) Employees themselves () iii) Training officers ()

ii) Line managers/ supervisors () iv) Training consultants ()

v) Any other person (please specify).....

10. How does the NSSF select its employees for training? (**Multiple responses is possible**)

i) By acting upon employees' requests for training ()

ii) By acting upon a request submitted by his/her managers ()

iii) Top management appoints trainees ()

iv) According to the plans made by the Institution ()

v) Any other way (please specify).....

11. What is the basis of trainee selection? (**Multiple responses is possible**)

- i) Necessity of the skilled needed () ii) Resources availability (funds) ()
 iii) On seniority basis () iv) On length service with the NSSF ()
 v) Promotion () vi) Being new recruit ()
 vii) Transfer to a new job position/Geographical area ()
 viii) To prepare for future job demands ()
 ix) Others (please mention).....

12. a) Have you ever attended any training since you were employed?

- Yes () No ()

12b) If yes, How often? i) Once () ii) Twice () iii) Several times ()

12c) What was/were the reason(s) for attending the training?.....

13. Did the course fulfill your expectation(s) of what you thought would be useful to your employment? Yes () No ()

14a) Does your organization evaluate training received by its employees? Yes () No ()

14b) If yes, what are the reasons for carrying out the evaluation.....

15a) How is the evaluation carried out? (**Multiple responses is possible**)

It is carried out through:

- i) Practice Sessions () iv) Dialoguing/questioning ()
 ii) Observation/eye-contact () iii) Problem-solving projects ()
 iii) Testing ()
 vi) Other(specify).....

15b) How effective are these evaluation methods?

- i) Very effective () ii) Effective () iii) Not effective ()

16 a) Are the employees who have successfully completed training given any recognition by the NSSF? Yes () No ()

16b) If the response is yes, what kind of recognition does the NSSF give to its trained employees? (**Multiple responses is possible**)

- i) A praise letter () ii) Sometimes salary increment ()
 iii) Sometimes promotion () iv) Sometimes their jobs are enriched and enlarged ()

v) All of the above apply () vi) Nothing ()

vii) Any other recognition (specify).....

17. Please select any negative experiences, that you have encountered during training period, which hinder the effectiveness of staff training function (i.e. from planning, implementation, controlling, selecting trainees and trainers and administration). **(Multiple responses is possible)**

i) Training is treated as an unnecessary event ()

ii) Insufficient budget for training ()

iii) Training centres/institutes are poorly financed and managed ()

iv) Competent trainers are rare ()

v) Poor methods of training and still used (e.g classroom, no modern instruments) ()

vi) Lack of top management support ()

vii) Others, (specify).....

18 In your own views, what do you think about the design of the training policy?

i) It requires some serious changes ()

ii) It needs slight modification ()

iii) It is perfect, no changes needed ()

20. Please, suggest several possible ways/solutions, which your organization can employ to improve the effectiveness of staff training and development function

i).....

ii).....

iii).....

iv).....

v).....

19. Please mention any other comments that you have concerning staff training and development.....

THANK YOU VERY MUCH FOR YOU CO-OPERATION