

Effect of Work-related Variables on Training of Insurance Personnel: A Case study of Oriental Insurance Company Limited

Dr. Shagun Ahuja

M.Com, PGDHRM, Ph.D

Assistant Professor,

Department of Commerce

R.G. Government College, Saha, (Ambala), India

shagun_ahuja82@yahoo.co.in

ABSTRACT

The Oriental Fire General Insurance Company Limited was incorporated at Bombay on 12th September, 1947. To reflect the gamut of the operations of the Company, the name of the Company was changed in May, 1984 from 'The Oriental Fire and General Insurance Company Limited' to 'The Oriental Insurance Company Limited' (OICL) and at present the OICL is a public sector Company. The Company deals in all kinds of non life insurance business. Performance appraisal in one form or the other is one of the oldest and most universal practices of HRD. The objective of the study is to analyse the effect of work related variables on training of insurance personnel in the OICL and to provide suitable suggestions for the improvement of practices of training in the company.

In modern organizations, the need for training of employees is widely recognized so as to keep them in touch with the new developments in the field. Every organisation must have a systematic training program for the growth and development of their employees, to impart them the specific skills, abilities and knowledge in order to make them more efficient and effective. A formal definition of training is...it is an attempt to improve current or future employee performance by increasing an employee's ability to perform through learning, usually by changing the employee's attitude or increasing his or her skills and knowledge. The need for training and development can be determined with the help of employee's performance deficiency, which can be computed as a difference between standard performance and the actual performance.ⁱ Training refers to imparting of specific skills abilities and

knowledge to an employee. It is an attempt to improve current or future employee performance by increasing an employee's ability to perform through learning usually by changing the employee's attitude or increasing his or her skills and knowledge.ⁱⁱ

The basic purpose of training is to develop skills and efficiency of the personnel so every organisation has to introduce systematic training program for its employees as the trained personnel are like valuable assets of an organization and expenditure incurred on training is a profitable investment. Big organizations hire a large number of persons every year, since the vast majority of the newly employed persons do not know fully how to perform their jobs, they must contribute to the well being of the organisation. There is also certain type of jobs where one cannot afford an untrained person. The need for systematic training has increased because of rapid technological changes, which create new jobs and eliminate old ones. New jobs demand certain specific skills that can be developed in the new as well as old employees by providing them the appropriate training.

Present day industry, commerce and trade depend entirely on the insurance for

their operation. The banks and different financial institutions lend finances to the industrial and commercial undertaking only on the basis of the collateral security of their insurance covers. Even no bank would advance loan on the security of the property unless it is insured against loss or damage by insurable perils. So insurance by covering up the risk associated with the loss of property or any financial loss encourages the commerce and trade, which leads to the economic development of the country.

The Oriental Fire General Insurance Company Limited was incorporated at Bombay on 12th September, 1947. The Company was incorporated as a subsidiary of Oriental Government Security Life Assurance Company Limited, a pioneer among life insurance companies registered in India with the main aim of securing the community by providing protection to liability and property. To reflect the gamut of the operations of the Company, the name of the Company was changed in May, 1984 from 'The Oriental Fire and General Insurance Company Limited' to 'The Oriental Insurance Company Limited' (OICL) and at present the OICL is a public sector Company. The Company deals in all kinds of non life insurance business. The

business of the Company varies from the small insurance covers to insurance cover of big projects. As the Government of India undertaking, the Company enjoys the reputation of possessing all round financial strength as reflected by its capital base of Rs. 80 Crores and reserves of Rs. 1000 Crores in the year 2002. The Company progressed and was a close competitor for the top position amongst general insurance companies operating in India until it was taken over by government and nationalized. It created its position in the country by providing dedicated insurance services to the community. At the time of nationalisation in 1973, the Company's Gross Direct Premium Income was Rs. 58 Crores and for the Financial Year 2006-07 the Company's Gross Direct Premium Income was Rs. 4020.78 Crores. The Company is also known all over for its underwriting expertise and professional management. The Company has now grown into a vast network of over 1000 offices – 18 Regional Offices, 257 Divisional Offices and nearly 750 branches spread all over India. The Company also operates in Nepal, Dubai and Kuwait. It has a large reservoir of manpower comprising of 20,266 employees, a part from the agency force, the Company

also possesses the technical expertise and financial capability to underwrite a vast range of General Insurance Business regardless of the complexities and magnitude of risks involved. The Company has a pre-efficiency of working hand in hand with other agencies involved in socio-economic development of the country. Even though OICL started functioning after nationalization with the initial handicap of shifting its Head Office from Bombay to Delhi, the Company proved to be resilient and continued to offer superiors client services through its professionalism and has not only managed its affairs in India well but also expanded in foreign markets of many countries of the world.

Scope of the study

In the present study the training practices of OICL in relation to the work related variables have been analysed. The locales of the study were the Regional Offices of Punjab and Haryana. The RO of Haryana situated at Ambala Cantonment and covers the BO's and DO's of Haryana, Himachal Pradesh and Jammu and Kashmir. The RO of Punjab was situated at Chandigarh and covers the DOs and BOs of Punjab and Chandigarh. For the purpose of present study the 21 DO's and 58 BO's all

over the Punjab (including Chandigarh) and Haryana States were the part of the study.

Review of Literature

K.K. Jacob (2005) examined the management opinion regarding worker's expression of grievances, the impact of grievances on the efficiency and productivity of workers and issues causing grievances and how to redress these grievances.ⁱⁱⁱ **G.V. M. Srimannarayana (2006)** in his study makes an attempt to explore Human Resource management practices prevailing in small business. The present study was carried out in 41 small business units at Jamshedpur. The major objective of the study was to find out the HRM practices with respect to Human Resource planning, recruitment, selection, training and development, performance appraisal, promotions, employee compensation, and employee relation prevalent in the small businesses.^{iv} **Sushmita Biswal Waraich and Gopa Bhardwaj (2007)** studied that in this changing world scenario, HR professionals must have certain additional differentiating skills abilities qualities etc. and business related competencies which could be the drivers of change for HR profession.^v **Charanjeev Singh and R.K Sharma**

(2009) has suggested that the management of the organization must ensure that the element of training in the organization must contribute to the various competitive strategies so that the employees are able to implement different skills.^{vi} **Akhila Kunche , Ravi Kumar Puli , Sunitha Guniganti , Danaiah Puli (2011)** were of the view that effective training is considered as an important factor in determining the efficiency of an organization which depends upon the capability of its employees. For training evaluation to be truly effective, the training and development itself must be appropriate for the person and the situation.^{vii} **Gerald D. Gyamfi (2012)** found that that there was a positive relationship between the selection requirements and the job performance of the personnel during the five-year period spanning 2004-2008. It was revealed from the study that the Ghana Police Service used to be called Ghana Police Force during the colonial era. The main aim of the police force was to protect the colonial regime.^{viii} **Soleyman Iranzadeh, Khadijeh Bahrami (2013)** investigated the effects of knowledge management in increasing the creativity of the employees who worked in west

Azerbaijan Water and Sewage Organization (WSO).^{ix}

Inference Drawn from Review of Literature

The review of above analyzed literature reveals that there is no study on the effect of work related variables on the training practices for insurance personnel, which prompted the researcher to analyze this uncovered area of research.

Objective of the study

The objective of the study is to analyse the effect of work related variables on the training objectives and practices followed for training in the OICL and to provide suitable suggestions for the improvement in training practices in the company.

Research Methodology

The present study relates to the Training practices followed by the OICL. At the time of data collection there were 944 employees working in Punjab (including Chandigarh) and 414 in Haryana state. Sample of the employees was drawn on the basis of stratified random sampling technique and while drawing the sample, care was taken that all the levels of officers get adequate representation. The primary

data was collected by administering an Interview Schedule which included the different queries relating to the selected parameters of the study. Employees of the DO's and BO's were also included in the sample. The sample was taken according to the stratified random sampling by having 33.33 per cent from the first three levels, the fourth level was ignored due to the least effect of training practices on this level, only one category in this level was effected by the training practices and that also very minutely as the sub staff can only be promoted to Level III and 36 of such employees who were promoted to Level III from the Level IV were included in the sample of the Level III. Sample size was 390 covering Punjab including Chandigarh and Haryana with all levels. Secondary data was collected from the records available at regional offices and Head office, which include annual report, policy guidelines, books, magazines, journals and many other publications of the Company. Before analysis of the data it was classified and tabulated. Data analysed through cross tabulation using the statistical parameters to see the effect of various parameters on the Company's performance.

Work Related Variables:

1. Work Experience
2. Total Years of service
3. Number of Years in Present Position

Training and OICL: Training in OICL is conducted at three different levels. These levels are

1. Regional level
2. Corporate level
3. Industry level

Training at regional is imparted to the all Classes of Officers. The training programs are organized at the Regional Offices. Training programs are conducted with the help of In-house as well as guest faculty members available at the local level. In case good In-house faculty members are not available locally then In House guest faculty members from DO centers and nearby ROs can be invited. However, Biodata of these faculty members so invited are sent to the OSTC, Faridabad. Honorarium to these faculty members is paid as per HO Directives. However, for professional guest faculty members for behavioural trainings who may not agree on the present fee structure, then negotiations are done and the payment of fees is made at the local level. OSTC provide the all

necessary help and support to RTCs in conducting the training programs. RTCs send the regular monthly training reports to the OSTC on the format provided by them with a copy to HO. Training at the corporate level is provided at Oriental Staff Training College (OSTC) at Faridabad. The training programs covering the all aspects of employee's job are organized at different intervals. Schedules of the training programs are send to the various ROs, DOs and BOs for the recommendation of the names of the employees, for the various training programs. The employees of all levels are imparted training at this college. HO of the Company issue direction from time to time for the improvements in the training program to make the training as an effective learning experience for the employees. Training at industry level is provided at National Insurance Academy, Pune. Like OSTC the schedules are provided to the various insurance companies. Here the training is provided through four channels at different intervals in the financial year. The main objective of the training at these three different levels is to imbibe in the employees a sense of purpose and a desire to excel and be the leaders in the market.

A trainer must remember that well organized material of the training program will help the trainee to remember, as presenting an overview of the material in a logical order will help the employee to understand everything. The training section can prepare the training module with the help of line supervisors of different jobs. A complete outline of the course including the main topics should be made available to the trainees at the beginning of the training

program. The training module should be distributed among the trainees well in advance so that they may come prepared in the lecture and may be able to understand the aspects quickly and may remove their doubts by asking questions from the instructors.^x To analyze this aspect employee of the company were asked about the course contents of training program and their relevance to training needs.

Table 1: Course contents of training program are relevant to training needs vis-a-vis work related variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un decided	Dis agree	Strongly Disagree	p
Work Experience in OICL	0- 10 years	1 (25.00)	3 (75.00)	0 (0.00)	0 (0.00)	0 (0.00)	0.713
	11- 20 years	83 (44.10)	93 (49.50)	5 (2.70)	7 (3.70)	0 (0.00)	
	21- 30 years	93 (52.50)	69 (39.00)	5 (2.80)	8 (4.50)	2 (1.10)	
	31- 40 years	10 (47.60)	10 (47.60)	1 (4.80)	0 (0.00)	0 (0.00)	
Total years of service	0- 10 years	0 (0.00)	2 (100.0)	0 (0.00)	0 (0.00)	0 (0.00)	0.491
	11- 20 years	79 (42.70)	94 (50.80)	5 (2.70)	7 (3.80)	0 (0.00)	
	21- 30 years	95 (54.60)	65 (37.40)	5 (2.90)	7 (4.00)	2 (1.10)	
	31- 40 years	13 (44.80)	14 (48.30)	1 (3.40)	1 (3.40)	0 (0.00)	
No. of years in the present position	0- 5 years	33 (53.20)	25 (40.30)	1 (1.60)	3 (4.80)	0 (0.00)	0.496
	6- 10 years	36 (41.40)	41 (47.10)	3 (3.40)	6 (6.90)	1 (1.10)	
	11- 15 years	38 (46.90)	42 (51.90)	1 (1.20)	0 (0.00)	0 (0.00)	
	16- 20 years	80 (50.00)	67 (41.90)	6 (3.80)	6 (3.80)	1 (0.60)	

Source: Computed from primary data. Figures in parentheses are percentage. p value significant at 0.05 level.

Table 1 (a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		(-) 0.032	0.046	(-) 0.631	0.529
		(-) 0.040	0.048	(-) 0.780	0.436
		(-) 0.022	0.052	(-) 0.434	0.665

While assessing the query whether the course contents of training program are relevant to training needs, it was evident from the responses as presented in the Table 1 that all the four respondents with work experience up to 10 years either agreed or strongly agreed with the view in comparison to respondents (93.60 per cent) with work experience 11-20 years, respondents (91.50 percent) with 21-30 years of work experience and respondents (95.20 per cent) with the 31-40 years of work experience who also provided their assent to the raised issue. On the basis of total years of service, both of the respondents with less than 10 years in total service and highly significant majority of respondents (above 90.00 per cent) in all the other three categories of the variable either agreed or strongly agreed with the assertion. Again, highly significant majority of respondents (above 90.00 percent) in all the categories had given their consent to the statement when analysis of the data was done on the basis of number of

years in the present position. Those respondents who remained undecided had their own reasons to do so but one thing for sure, respondents never wanted to openly express them against the organisation. There was very negligible proportion of respondents negating the point of view. Statistically no significant association was found between the variable and the query.

The Pearson coefficient of correlation between the variables has been presented in Table 1(b). It can be seen that the two variables namely work experience and the number of years in present position demonstrated moderate relationship while the variable of total years of service had shown positive but low relationship.

The instructor or trainer is a key figure in an effective training program as he can contribute immeasurably to its success. Qualified instructor may be obtained from inside or outside the organisation. However, many insiders are not good instructors because they may not possess the ability to

teach the skills. Trainers need many qualifications besides knowing how to do the work. He must be able to divide the job into logical parts, so that he may take up one part at a time without losing his perspective of the whole. He must be tolerant and patient. He must be able to appreciate the value of training work in relation to the enterprise and should have the understanding of what the employee would go through in order to acquire the skill and knowledge, which the program is designed to achieve. The trainee needs professional

expertise in order to fulfill his responsibility and if he is ill informed about the training process or if he knows little about the good connection between training and good management then he indeed deserve the casual treatment that he frequently receives. Therefore it is desirable that the trainer must have at least a minimum knowledge about the job for which he is going to instruct the trainees.^{xi}

So the respondents were asked that whether training was imparted through experienced instructor.

Table 2: Training to the employees is imparted by experienced instructor vis-a-vis work related variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un decided	Dis agree	Strongly Disagree	p
Work Experience in OICL	0- 10 years	2 (50.00)	1 (25.00)	0 (0.00)	1 (25.00)	0 (0.00)	0.057
	11- 20 years	49 (26.10)	117 (62.20)	11 (5.90)	9 (4.80)	2 (1.10)	
	21- 30 years	68 (38.40)	95 (53.70)	11 (6.20)	1 (0.60)	2 (1.10)	
	31- 40 years	7 (33.30)	13 (61.90)	1 (4.80)	0 (0.00)	0 (0.00)	
Total years of service	0- 10 years	1 (50.00)	0 (0.00)	0 (0.00)	1 (50.00)	0 (0.00)	0.003
	11- 20 years	49 (26.50)	114 (61.60)	11 (5.90)	9 (4.90)	2 (1.10)	
	21- 30 years	68 (39.10)	93 (53.40)	10 (5.70)	1 (0.60)	2 (1.10)	
	31- 40 years	8 (27.60)	19 (65.50)	2 (6.90)	0 (0.00)	0 (0.00)	
No. of years in the present position	0- 5 years	21 (33.90)	37 (59.70)	3 (4.80)	0 (0.00)	1 (1.60)	0.066
	6- 10 years	30 (34.50)	43 (49.40)	9 (10.30)	5 (5.70)	0 (0.00)	
	11- 15 years	26	47	2	3	3	

	16- 20 years	(32.10) 49 (30.60)	(58.00) 99 (61.90)	(2.50) 9 (5.60)	(3.70) 3 (1.90)	(3.70) 0 (0.00)	
--	--------------	--------------------------	--------------------------	-----------------------	-----------------------	-----------------------	--

Source: Computed from primary data. Figures in parentheses are percentage. p value significant at 0.05 level.

Table 2 (a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		(-) 0.129	0.049	(-) 2.559	0.011
		(-) 0.121	0.048	(-) 2.404	0.017
		(-) 0.006	0.046	(-) 0.122	0.903

The projections of the data in the Table 2 evidently established that high majority of respondents (75.00 per cent) with up to 10 years of experience either agreed or strongly agreed with the viewpoint and further the favourable responses for the statement had shown the increasing trend with the increase in level of experience of the respondents. On the basis of the variable total years of service the responses of the respondents with less than 10 years of total service were evenly distributed between strongly agreed and disagreed. In the other categories of this variable highly significant majority of respondents (93.10 per cent) with 31-40 years of total service and the respondents (92.50 per cent) with 21-30 years of total service either agreed or strongly agreed with the assertion whereas the significant majority of the respondents (88.10 per cent) with 11-20 years of total service who also favored the aspect that

training was provided through experienced instructors. In relation to the variable number of years in present position the significant majority of respondents (above 83.00 per cent) in all the categories of this variable provided their assent to the facet when the results were analyzed on the basis of the variable number of years in the present position variable. The highly significant association was found in total years of service variable and the statement.

The coefficient of correlation as indicated by the R is presented in Table 2 (a) reveals that the relationship between the variables was positive with the responses of the employees. On a closer analysis it can be seen that the variable of number of years in the present position had given the evidence of highly significant relationship whereas the other variables ratified the low relationship.

The next question in designing the training and development program is to decide on the level of learning. As is pointed out earlier, the inputs passed on to the trainees in training program are education, skills and like. In addition there are three basic levels at which these inputs can be taught. At the lowest level, the employee or potential employee must acquire fundamental knowledge. This means developing a basic understanding of a field and making the employees acquainted with the language, concepts and relationship involved in it. The goal of the next level is skills development, or imparting the ability to the employees to perform in a particular skill area. The highest level aims at increasing operational proficiency by providing additional experience and improving the skills that had already been developed.^{xii}

Motivation to learn is the basic requisite to make training program effective. Motivation comes from the awareness that

training will lead to some rise in the status and pay. Individual differences should also be recognized and whether a trainee is learning a new skill or acquiring knowledge of the given topic, he should be given the opportunity to practice what is being taught.^{xiii}

Knowledge of results is a necessary condition of learning. Feedback about the performance will enable the learner to know where he or she stands, and will help them in taking corrective action if any deviation from the expected goal has taken place. Goal setting can also accelerate learning, particularly when it is accompanied by knowledge of results. Individual generally performs better and learn more quickly when they have goals and particularly if these goals are specific and reasonably difficult.^{xiv} Training is a learning experience as it seeks relatively permanent change in individual for improving his or her ability to perform on the job. Respondents were then asked about their learning experience.

Table 3: Training program proved to be an effective learning experience vis-a-vis work related variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un decided	Dis agree	Strongly Disagree	P
Work Experience in OICL	0-10 years	1 (25.00)	3 (75.00)	0 (0.00)	0 (0.00)	0 (0.00)	0.259
	11-20 years	51 (27.10)	115 (61.20)	4 (2.10)	15 (8.00)	3 (1.60)	

	21-30 years	65 (36.70)	99 (55.90)	7 (4.00)	4 (2.30)	2 (1.10)	
	31-40 years	10 (47.60)	11 (52.40)	0 (0.00)	0 (0.00)	0 (0.00)	
Total years of service	0-10 years	1 (50.00)	1 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	0.308
	11-20 years	51 (27.60)	112 (60.50)	4 (2.20)	15 (8.10)	3 (1.60)	
	21-30 years	61 (35.10)	101 (58.00)	6 (3.40)	4 (2.30)	2 (1.10)	
	31-40 years	14 (48.30)	14 (48.30)	1 (3.40)	0 (0.00)	0 (0.00)	
No. of years in the present position	0- 5 years	17 (27.40)	44 (71.00)	1 (1.60)	0 (0.00)	0 (0.00)	0.042
	6- 10 years	34 (39.10)	40 (46.00)	3 (3.40)	9 (10.30)	1 (1.10)	
	11- 15 years	23 (28.40)	47 (58.00)	3 (3.70)	5 (6.20)	3 (3.70)	
	16- 20 years	53 (33.10)	97 (60.60)	4 (2.50)	5 (3.10)	1 (0.60)	

Source: Computed from primary data. Figures in parentheses are percentage. p value significant at 0.05 level.

Table 3 (a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		(-) 0.148	0.044	(-) 2.949	0.003
		(-) 0.146	0.045	(-) 2.912	0.004
		(-) 0.006	0.042	(-) 0.126	0.899

The analysis of the responses presented in Table 3 is overwhelmingly supporting the statement that the training program proved to be an effective learning experience. When analyzed from the point of view of work experience, all four the respondents with work experience 10 years or less and the respondents (100.0 per cent) with 31-40 years of working experience had given their assent to the aspect. Further, in the other two categories of the same variable

more of respondents (61.20 per cent) from 11-20 years of work experience had given their agreement to the statement as against the respondents (55.90 per cent) from 21-30 years of work experience. There was no respondent with up to 10 years of the total service who had given the negative response for the same. Further, no significant variation was found in the responses obtained from the respondents on the basis of the variables of work experience and the

total years of service. On the basis of the variable number of years in present position, the maximum responses were received from the respondents (98.40 per cent) with less than 5 years in the present position who either agreed or strongly agreed with the statement that training programs proved to be an effective learning experience. The proportion of employees who negated this point of view was negligible. Significant association was found between the variable of number of years in present position and the poser.

The data pertaining to the Pearson's Correlation between the variables and the responses of the employees is presented in the Table 3(a). The variable of number of years in the present position indicated high correlation whereas the other two variables of work experience and total years of service revealed a low relationship.

The main objective of the evaluation of training is to accomplish the specific training objectives by correcting performance deficiencies. It ensures that the changes in trainee capabilities are due to the training program and not due to any other condition. Training program should be

evaluated to determine the cost effectiveness. HR professionals should try to collect four types of data while evaluating training program i.e. measures of reactions, learning, behaviour change, organisational results. Reactions measures reveal the trainees opinion regarding the training program. Learning measures the degree up to which trainees have mastered the concepts, knowledge and skills of the training. Behaviour indicates the performance of the learners.^{xv} The basic purpose of collecting organisational results is to examine the impact of the training on the work class or the entire company. Training involves the changing of skills, knowledge, attitudes or social behaviour. It changes what employees know, how they work, their attitudes toward their work, or their interactions with their co employees or their superiors. Training demands patience, persistence and positive attitude. Everyone is a trainee as well as a trainer and everyone needs training from highest position to the lowest position. So it was asked from the respondents that whether they were able to absorb the ideas and knowledge imparted through training program.

Table 4: I was able to absorb the ideas and knowledge imparted through training program vis-a-vis work related variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un Decided	Dis agree	Strongly Disagree	p
Work Experience in OICL	0 – 10 years	1 (25.00)	3 (75.00)	0 (0.00)	0 (0.00)	0 (0.00)	0.747
	11 – 20 years	44 (23.40)	116 (61.70)	22 (11.70)	3 (1.60)	3 (1.60)	
	21 – 30 years	55 (31.10)	102 (57.60)	15 (8.50)	4 (2.30)	1 (0.60)	
	31 – 40 years	7 (33.30)	13 (61.90)	0 (0.00)	1 (4.80)	0 (0.00)	
Total years of service	0 – 10 years	0 (0.00)	2 (100.0)	0 (0.00)	0 (0.00)	0 (0.00)	0.234
	11 – 20 years	44 (23.80)	112 (60.50)	23 (12.40)	3 (1.60)	3 (1.60)	
	21 – 30 years	50 (28.70)	107 (61.50)	13 (7.50)	3 (1.70)	1 (0.60)	
	31 – 40 years	13 (44.80)	13 (44.80)	1 (3.40)	2 (6.90)	0 (0.00)	
No. of years in the present position	0 – 5 years	17 (27.40)	40 (64.50)	4 (6.50)	1 (1.60)	0 (0.00)	0.239
	6 – 10 years	24 (27.60)	49 (56.30)	7 (8.00)	4 (4.60)	3 (3.40)	
	11 – 15 years	25 (30.90)	43 (53.10)	11 (13.60)	1 (1.20)	1 (1.20)	
	16 – 20 years	41 (25.60)	102 (63.80)	15 (9.40)	2 (1.30)	0 (0.00)	

Source: Computed from primary data. Figures in parentheses are percentage. p value significant at 0.05 level.

Table 4 (a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		(-) 0.085	0.049	(-) 1.684	0.093
		(-) 0.107	0.052	(-) 2.115	0.350
		(-) 0.017	0.046	(-) 0.340	0.734

The data relating to responses of the employees whether they were able to absorb the ideas and knowledge imparted through training program is presented in Table 4. The significant majority of respondents in almost all the variables either agreed or strongly agreed with this statement. On the higher side, 100.0 per cent of respondents with work experience up to 10 years, 100.0 per cent of respondents with less than 10 years of their service, and 91.90 per cent of respondents with less than 5 years in the present position agreed with the raised query. On the lower side, respondents (84.30 per cent) with 11-20 years of work experience and respondents (83.90 per cent) with 6-10 years in present position were also in favor of the aspect. So the overall trend indicated that employees were able to absorb the ideas and knowledge imparted through training program. Statistically, no significant association was found between the variables and the statement.

Table 4 (a) presents the data pertaining to the Karl Pearson's coefficient of correlation between the variables. It can be seen that the variable of number of years in the present position had shown the moderate relation with the responses of the employees. The variable namely work experience and total years of service had given the evidence of low relationship.

Businesses today are spending an ever-increasing amount of money, on training their workforce. One estimate suggests that over \$210 billion is spent every year in United States alone on workplace training.^{xvi} The demand for more training is mainly due to the reason that human resources represent the primary source of enduring competitive advantage.^{xvii} While profits are still being achieved through strategies such as the import of new technologies and corporate downsizing, still many organisations recognize that their core productive capacity and long-term viability is based on quality

of their human resources. Since training programs are discrete events, it is possible to evaluate each one separately. At a basic level, obtaining trainee reactions to the program can do this. At a more advanced level, the main task of evaluation is to determine the change in the knowledge, attitudes, skills, job behaviours' or organisational results, which had occurred among the participants after attending the program. Learning is an essential activity for self-development as there is an inherent desire in every human being to improve and training is a means to that end. So a training program should be designed to motivate this desire to improve, either for achieving a sense of pride or material benefits for individual. Training programs are necessary in organisation for improving the quality of work of the employees at all levels particularly in a world of fast changing technological and cultural environment. Training is one of the most vital tools for the development of human resources. It is the organized procedure by which, personnel knowledge and skills are directed for a definite purpose^{xviii} or for doing a particular job.^{xix} It is not surprising that organisations

are now using the training as a tool for managing cultural change and for this, these organisations are inculcating the training in their norms and values. This new perspective to training contends that the training is the direct way to approach the issues and concerns that arise with the changing workforce. This has led to increase in the number and scope of training efforts that address the issues for workforce diversity. At one level, training provides individuals with the knowledge and skills necessary to embrace diversity in their workplace. At another level, it proves, as a potent signal to employees that change in the status quo is not only desirable but also possible. This alternative perspective contends that training systems develop and implement the frame breaking and typical interventions, which can meet the specific training needs of the employees in the organisation and improves their job efficiency. With this in view employee respondents were asked that whether their training needs are met and knowledge and experience gained during the training program has improved their job efficiency.

Table 5: Knowledge and experience gained during training program has improved my job efficiency vis-a-vis work related variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un decided	Dis agree	Strongly Disagree	p
Work Experience in OICL	0 – 10 years	0 (0.00)	4 (100.0)	0 (0.00)	0 (0.00)	0 (0.00)	0.418
	11 – 20 years	56 (29.80)	106 (56.40)	18 (9.60)	6 (3.20)	2 (1.10)	
	21 – 30 years	68 (38.40)	94 (53.10)	13 (7.30)	2 (1.10)	0 (0.00)	
	31 – 40 years	7 (33.30)	13 (61.90)	0 (0.00)	1 (4.80)	0 (0.00)	
Total years of service	0 – 10 years	0 (0.00)	2 (100.0)	0 (0.00)	0 (0.00)	0 (0.00)	0.593
	11 – 20 years	56 (30.30)	103 (55.70)	18 (9.70)	6 (3.20)	2 (1.10)	
	21 – 30 years	63 (36.20)	96 (55.20)	13 (7.50)	2 (1.10)	0 (0.00)	
	31 – 40 years	12 (41.40)	16 (55.20)	0 (0.00)	1 (3.40)	0 (0.00)	
No. of years in the present position	0 – 5 years	22 (35.50)	36 (58.10)	3 (4.80)	1 (1.60)	0 (0.00)	0.322
	6 – 10 years	26 (29.90)	51 (58.60)	8 (9.20)	2 (2.30)	0 (0.00)	
	11 – 15 years	25 (30.90)	42 (51.90)	8 (9.90)	4 (4.90)	2 (2.50)	
	16 – 20 years	58 (36.30)	88 (55.00)	12 (7.50)	2 (1.30)	0 (0.00)	

Source: Computed from primary data. Figures in parentheses are percentage. p value significant at 0.05 level.

Table 5 (a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		(-) 0.111	0.048	(-) 2.206	0.028
		(-) 0.119	0.048	(-) 2.369	0.018
		(-) 0.013	0.046	(-) 0.248	0.805

When further probed that knowledge and experience gained during training program has improved the job of the employees, the responses have been elicited in Table 5. All the four respondents with less than 10 years of work experience and

total service had favoured the aspect. Further, the highly significant majority of respondents (95.20 per cent) with 31-40 years of work experience and the respondents (96.60 per cent) with 31-40 years of total service provided the positive

responses to the query. Significant majority of respondents (nearly 85.00 percent) in all the four categories of the number of years in the present position variable either agreed or strongly agreed that knowledge and experience gained during the training program did improve the job of the employees. Statistically no close association was found between the variables and the knowledge and experience gained during the training program.

The data pertaining to the coefficient of correlation between the variables is illustrated in the Table 5(a). From the data, it can be seen that the correlation between the variables and the responses of the employees was positive. On further analysis it can be seen that the intensity of correlation was low, the only variable of number of years in the present position had demonstrated high relationship.

Solution of the work related problems through training programs

Participant reaction is usually assessed during or immediately after the training program either through interviews or through questionnaires. For example the course evaluations of the college students are done at many universities at the end of

each semester. Since it is easy to do, obtaining participant reaction is by far the most frequently used approach to training evaluation,^{xx} and the results of these evaluations are useful to trainers, particularly in spotting the major deficiencies in course contents, training techniques, and trainers. Positive results can also be helpful in garnering management support for a program, as sometimes the negative results lead to premature termination of a program that is much needed and could be made to work. Training is a continuous process and in order to manage HRs effectively, there is a need for imparting training and retraining employees after their recruitment throughout their career. Sometimes it is argued that employees automatically get trained and developed through job experience and it may be the wastage of resources to make systematic efforts for the training activities. This argument however appears short sighted and it is true that unplanned learning through job experiences help in the development of employees, but systematic training is specifically designed to meet defined needs which will be satisfied by improving and developing the knowledge,

skills, and attitudes as required by the personnel to perform a given task and job effectively.^{xxi} Keeping this in mind the respondents were put with the following query.

Table 6: Training acquainted employees with problems faced by them at work place and provides experienced based solutions vis-a-vis work related variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un decided	Dis agree	Strongly Disagree	p
Work Experience in OICL	0 – 10 years	2 (50.00)	2 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	0.588
	11 – 20 years	50 (26.60)	88 (46.80)	38 (20.20)	12 (6.40)	0 (0.00)	
	21 – 30 years	54 (30.50)	92 (52.00)	23 (13.00)	8 (4.50)	0 (0.00)	
	31 – 40 years	5 (23.80)	13 (61.90)	2 (9.50)	1 (4.80)	0 (0.00)	
Total years of service	0 – 10 years	0 (0.00)	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	0.689
	11 – 20 years	49 (26.50)	88 (47.60)	36 (19.50)	12 (6.50)	0 (0.00)	
	21 – 30 years	53 (30.50)	90 (51.70)	24 (13.80)	7 (4.00)	0 (0.00)	
	31 – 40 years	9 (31.00)	15 (51.70)	3 (10.30)	2 (6.90)	0 (0.00)	
No. of years in the present position	0 – 5 years	19 (30.60)	35 (56.50)	6 (9.70)	2 (3.20)	0 (0.00)	0.707
	6 – 10 years	27 (31.00)	38 (43.70)	16 (18.40)	6 (6.90)	0 (0.00)	
	11 – 15 years	18 (22.20)	42 (51.90)	16 (19.80)	5 (6.20)	0 (0.00)	
	16 – 20 years	47 (29.40)	80 (50.00)	25 (15.60)	8 (5.00)	0 (0.00)	

Source: Computed from primary data. Figures in parentheses are percentage. p value significant at 0.05 level.

Table 6(a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		(-) 0.060	0.049	(-) 1.187	0.236
		(-) 0.077	0.050	(-) 1.521	0.129
		0.029	0.049	0.567	0.571

On probing that training acquainted employees with problems faced by them at work place, the analysis of the Table 6

indicated that all the four respondents with working experience up to 10 years agreed to the viewpoint that training acquainted them with problems faced by them at the work

place and provided them experienced based solutions. Similarly, all the respondents with up to 10 years of total service were also in agreement to the statement. However, in the other three categories, no significant variation was found between responses obtained on the basis of two variables i.e. work experience and total years of service as significant majority of respondents either agreed or strongly agreed with the query. High majority of responses received on the basis of number of years in the present position were also positive. Negligible proportion of the responses received was negative but these variations in the responses were not indicating anything specific, as the overall results (supporting the statement) were not disturbed by these variations. Statistically no association was found between the variables and the statement under analysis.

The coefficient of correlation between the variables has been presented in the Table 6 (a). It can be seen that though the relationship between the responses of the employees and the variables was positive but this relationship was low. However, the variable of number of years in the present

position demonstrated moderate relationship.

Training an opportunity to look at skill level of job

Training contributes directly to the individual development. It is a process of developing an individual's ability and effectiveness to perform his present and future jobs. It also increases teamwork, strengthens interpersonal relationships and reduces the wastage. Training improves the productivity and efficiency along with improved quality and high morale. In short training helps in creating awareness about the overall process, the role of different sections of employees, the managerial responsibilities and the importance of communication and participation. It enhances skills in both operational and managerial areas and makes redeployment of employees possible, by providing the training required by the employees to move to a new job in a new environment.^{xxii} Evaluation of training is an attempt to obtain information (feedback) on the effects of a training program and to assess the value of the training in light of that information.^{xxiii} Evaluation of training is therefore made only in relation to change in skills, knowledge,

attitude and behaviour.^{xxiv} So with the below query researcher had tried to judge that whether training provided the employees opportunity to look objectively at their skill

of the job or they have improved their knowledge, skill, attitude and behaviour after attending the training program.

Table 7: Training provided me good opportunity to look objectively at skill level of my job vis-a-vis work related variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un decided	Dis agree	Strongly Disagree	p
Work Experience in OICL	0 – 10 years	2 (50.00)	1 (25.00)	1 (25.00)	0 (0.00)	0 (0.00)	0.602
	11 – 20 years	70 (37.20)	89 (47.30)	21 (11.20)	8 (4.30)	0 (0.00)	
	21 – 30 years	56 (31.60)	101 (57.10)	11 (6.20)	7 (4.00)	2 (1.10)	
	31 – 40 years	8 (38.10)	11 (52.40)	1 (4.80)	1 (4.80)	0 (0.00)	
Total years of service	0 – 10 years	1 (50.00)	1 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	0.439
	11 – 20 years	68 (36.80)	88 (47.60)	21 (11.40)	8 (4.30)	0 (0.00)	
	21 – 30 years	55 (31.60)	100 (57.50)	11 (6.30)	7 (4.00)	1 (0.60)	
	31 – 40 years	12 (41.40)	13 (44.80)	2 (6.90)	1 (3.40)	1 (3.40)	
No. of years in the present position	0 – 5 years	20 (32.30)	35 (56.50)	2 (3.20)	4 (6.50)	1 (1.60)	0.179
	6 – 10 years	32 (36.80)	36 (41.40)	14 (16.10)	5 (5.70)	0 (0.00)	
	11 – 15 years	29 (35.80)	42 (51.90)	8 (9.90)	2 (2.50)	0 (0.00)	
	16 – 20 years	55 (34.40)	89 (55.60)	10 (6.30)	5 (3.10)	1 (0.60)	

Source: Computed from primary data. Figures in parentheses are percentage. p value significant at 0.05 level.

Table 7 (a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		0.007	0.050	0.134	0.893
		0.009	0.054	0.177	0.860
		(-) 0.053	0.052	(-) 1.055	0.292

On asking the question that training provided an opportunity to the employees to look objectively at their skill level, the results obtained are indicated in the Table 7. The respondents (90.50 percent) with work experience more than 31 years favoured the viewpoint. Further the proportion of the respondents who remained undecided to the query reduced with the increase in the work experience of the respondents, which indicated their increased awareness about the raised issue. When data was viewed on the basis of total years of service, it was found that all the respondents (100.0 per cent) with less than 10 years of service period provided their assent to the facet. Further the highly significant majority of respondents (90.00 per cent) with 16-20 years in present position had also given their consent to the statement. Overall the high majority of respondents provided their assent to the statement. The analysis had also shown that irrespective of the variable the proportion of undecided was more in contrast to the proportion of disagreed and strongly disagreed responses. The plausible reason could be that in no case the employees were ready to comment against the organisation. Statistically, no association

was seen between the variables and the statement under analysis.

The Karl Pearson's coefficient of correlation between the variables has been presented in Table 7 (a) it can be seen that though the relationship was positive between the variables and the responses of the employees but it was of low intensity, as far as the variable of number of years in the present position was concerned. However, the variable of work experience and total years of service had shown the high relationship with the responses of the employees.

Relevance of contents of training program

Before evaluating any training program, a key question to be answered is 'what is to be learned'.^{xxv} As the contents of training program determine the effectiveness of the training, the quality of these contents and there relatedness with the job is the necessary requirement for the achievement of the training objectives. Employees should be made to learn those aspects, which help him to perform his job in an effective and efficient manner. So the respondents were asked about the same and following results were obtained.

**Table 8: Contents of training program were related to my job
vis-a-vis work related variables**

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un decided	Dis agree	Strongly Disagree	p
Work Experience in OICL	0 – 10 years	0 (0.00)	3 (75.00)	0 (0.00)	0 (0.00)	1 (25.00)	0.212
	11 – 20 years	45 (23.90)	106 (56.40)	20 (10.60)	11 (5.90)	6 (3.20)	
	21 – 30 years	51 (28.80)	103 (58.20)	9 (5.10)	8 (4.50)	6 (3.40)	
	31 – 40 years	3 (14.30)	16 (76.20)	1 (4.80)	1 (4.80)	0 (0.00)	
Total years of service	0 – 10 years	0 (0.00)	2 (100.0)	0 (0.00)	0 (0.00)	0 (0.00)	0.682
	11 – 20 years	44 (23.80)	104 (56.20)	19 (10.30)	12 (6.50)	6 (3.20)	
	21 – 30 years	49 (28.20)	102 (58.60)	10 (5.70)	6 (3.40)	7 (4.00)	
	31 – 40 years	6 (20.70)	20 (69.00)	1 (3.40)	2 (6.90)	0 (0.00)	
No. of years in the present position	0 – 5 years	17 (27.40)	40 (64.50)	2 (3.20)	0 (0.00)	3 (4.80)	0.082
	6 – 10 years	22 (25.30)	45 (51.70)	9 (10.30)	8 (9.20)	3 (3.40)	
	11 – 15 years	23 (28.40)	39 (48.10)	9 (11.10)	5 (6.20)	5 (6.20)	
	16 – 20 years	37 (23.10)	104 (65.00)	10 (6.30)	7 (4.40)	2 (1.30)	

Source: Computed from primary data. Figures in parentheses are percentage. p value significant at 0.05 level.

Table 8 (a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		(-) 0.076	0.049	(-) 1.493	0.136
		(-) 0.062	0.047	(-) 1.215	0.225
		(-) 0.014	0.047	(-) 0.281	0.779

The data relating to the responses of the employees whether contents of training program were related to the job is presented in Table 8. The high majority of respondents irrespective of the variable were in

agreement with the statement. On the basis of the variable work experience, the maximum favouring responses to the query were received from the respondents (90.50 per cent) with 31-40 years of work

experience. Further, the positive responses to the assertion increased with the increase in the work experience of the respondents. Both of the respondents with less than 10 years of total service were in agreement with the viewpoint and in all the other three categories of this variable significant majority of the respondents (above 80.00 per cent) favoured the statement also. The analysis on the basis of number of years in present position indicated that the maximum of respondents (91.90 per cent) with up to 5 years in present position and the respondents (88.10 per cent) with 16-20 years in the present position either affirmed this view. However, no significant association was found between the variables and the query.

The data pertaining to the Karl Pearson coefficient of correlation between the variable has been presented in the Table 8 (a). It can be seen that relationship was positive between the variable and response of the employees. On having the closer view it can be seen that the variable of number of years in present position established a relationship of moderate intensity whereas the other two variables evinced a low relationship.

Findings of the Study

- ★ Course contents of training program were relevant to the training needs and nearly all the employees supported this relevance.
- ★ The experienced instructor provided the training to the employees in the Company.
- ★ It was found by the majority of employees that training program attended by them proved to be an effective learning experience.
- ★ Very notable magnitude of the employees, were in agreement with the question at issue that they were able to absorb the ideas and knowledge gained during the training program.
- ★ It was found by the employees in the Company that their job efficiency had improved with the knowledge and experience gained during the training program.
- ★ The employees were made acquainted with the problems faced by them at work place and were provided with the experienced based solutions through training but there were some of the Matriculate

employees who were undecided about this aspect.

- ★ It was found by the majority of the employees that contents of the training program were job related.

Inferences drawn from the Study:

- ◆ Employees find that the course contents of training program are relevant for their training needs.
- ◆ Employees are satisfied with the experience level of the instructor who imparts them training.
- ◆ The training programs attended by the employees proved as an effective learning experience for them.
- ◆ Employees are able to absorb the ideas and knowledge, which is given to them during the training program.
- ◆ Efficiency of the employees is improved through the knowledge and experience gained by them during the training program.
- ◆ Training provides the opportunity to the employees to look objectively at the skill level of their job.
- ◆ Employees are satisfied with the course contents of their training program as they find them related to their job.

Hindrances in the way of Effective Training:

- Company faces the difficulty in designing the training programs.
- Sometimes the employees are not prepared to attend the training program or to learn, this poses the problem for the immediate superior to prepare the employees for attending the training program.
- The range of training programs is so broad which make it difficult for the Company to choose the best method of training.
- Assessing the training needs of the current employees is more complex. Since there is an added task to decide whether or not the training is the solution. The basic aim of the training is to induce a suitable change in the employee concerned, but Company find it difficult to assess the training needs accurately for all the employees in the organization.
- Setting out the objectives of training while making the match between the goals and objectives of Company and that of the employees is

complicated task for the management.

- Company finds it difficult to evaluate the outcomes of the training program
- Another issue faced by the Company is fixing the responsibility for the training program and its output as to be effective a training program should be properly organized as training is quite a strenuous task and cannot be undertaken by the single department.

Suggestions for the Effective Training:

1. ***Teach Slowly during Training:*** If trainees are taught too quickly, it will lead to frustration. Therefore it should be taken care that employees should not be pushed beyond their learning limits.
2. ***Teach Less during Training:*** Every person has a limit to learn and it is suggested that that trainers should teach the different parts of the job in the different segments so that the employee should develop a proper understanding of the job.
3. ***Program Design:*** The training program should be designed keeping in mind the training needs of the employee.
4. ***Motivation:*** Employees should be motivated to learn during the training program. They should be made to understand the benefits of attending the training program before nominating them for the training.
5. ***Selection of the Method:*** The output of the training method should be evaluated so that the best method for the employees can be selected.

6. Assessment of training needs:

training needs have to be related both in terms of the organisation's demand and that of individual's demand. If the organization wants that the new jobs are to be handled by the existing employees, it requires training its personnel suitably. Company can make use of the various formal and informal methods such as views of line personnel, performance records, analysis of the difficulties involved in the job performance and views of the training programs.

7. Objectives of training:

The immediate objective of the training is to help an employee to improve performance on his present job. Long-range objectives are to guide the qualified man in preparation for positions involving greater responsibilities.

8. Evaluation Criterion:

Evaluating training is fundamentally concerned with the extent of achievement of objectives as set out in a training plan, methods which Company can use like judging and measuring

reactions of participants in various aspects as outlined in the training program, assessing and measuring how far the learning as been gainful and effective that is what exactly has been achieved by way of new knowledge, evaluating the behavioural changes in the performance of the job of the participant as can be observed by the immediate immediate superiors.

9. Responsibility for training: The responsibility for the training may be shared among the top management, which should frame and authorize the basic training policy, review and approve the training plans and approve training budget, Personnel department which should plan, establish and evaluate instructional programs, Line supervisor who should implement and apply the various developmental plans and the employees who should provide the feedback, revisions and suggestions for improvement in the training program.

References

- i Randal S. Schuler et al, Effective personnel management, Third Edition, West Publishing, New York, 1989, p. 385.
- ii Ibid. p. 385.
- iii K.K. Jacob, "Grievance Redressal procedure and Labour Management Relations in State Level Public Enterprises," Labour and Development, 11(1), June 2005, pp. 33-44.
- iv M. Srimannarayana, "Human Resource Management in Small Business," Indian Journal of Industrial Relations, 41 (3), January 2006, pp. 313-327.
- v Sushmita Biswal Warraich and Gopa Bhardwaj, "The World of Corporate Changes, Transitions and HR Competencies," Indian Journal of Industrial Relations, 43 (2), October 2007, pp. 269-289.
- vi Singh Charanjeev and Sharma R.K., March, 2009. Training of Personnel In The Oriental Insurance Company Limited: A Study of Regional Offices in Punjab and Haryana. **Prabandhan: Indian Journal of Management** 3(3): 12-21
- vii Akhila Kunche , Ravi Kumar Puli , Sunitha Guniganti , Danaiah Puli , "Analysis and Evaluation of Training Effectiveness", Human Resource Management Research, Vol. 1 No. 1, 2011, pp. 1-7. doi: 10.5923/j.hrmr.20110101.01.
- viii Gerald D. Gyamfi , "Evaluating the Relationship between Selection Requirements and Performance of Police Personnel in Ghana", Human Resource Management Research, Vol. 2 No. 1, 2012, pp. 1-5. doi: 10.5923/j.hrmr.20120201.01.
- ix Soleyman Iranzadeh, Khadijeh Bahrami, Survey of Knowledge Management Dimensions and Creativity(a Case Study), Human Resource Management Research, Vol. 3 No. 2, 2013, pp. 55-59. doi: 10.5923/j.hrmr.20130302.01.
- x Kapoor T.N. (Ed), Personnel management and industrial relations in India, NM Tripathi (P) Ltd, Bombay, 1968.
- xi Northcott, C.H., Personnel management: Principles and practices, Sir Issac Pitman and Sons, London, 1960.
- xii Randal. S. Schuler et. al., Effective Personnel Management, op.cit., p.389.

-
- xiii *Ibid.*, p.399.
- xiv *Ibid.*, p. 400.
- xv John H Bernardin and Jayce EA Rusell, Human resources mangement: An experiment approach, Mc Graw Hill, New York, 1993, p.312.
- xvi Carnevalle, A. Garner L. and Villet, J., Training in America, San Francisco, Jossey Bass, 1990.
- xvii Pfeffer J., Competitive advantage through people: Unleashing the power of the work force, Boslon: Harward Business School Press, 1994.
- xviii D.S. Beach, Personnel management, opcit, 1982, p.192.
- xix Edwin B. Flipppo, Principles of personnel management, opcit, 1982, p.192.
- xx Richard P. Lookatch, "How to talk to a talking Head", Training and Development Journal, Vol. 44(9), September, 1990, p.63-65.
- xxi Michael Armstrong, A handbook of management techniques, opcit, p.421.
- xxii A.P. Saxena, "Training in the decades a head- Some design consideration", Indian Journal of Public Administration, 26(3), July-September, 1980, p. 571.
- xxiii C. Hamblin, Evaluation and control of training, Mc Graw Hill, Maiden Head, 1974, p.8.
- xxiv Nick Blanchard and James Thacker, Training system strategy and practice, Prentice Hall, 1998, pp.138-139.
- xxv Campbell, J.P., Training design for performance improvement, San Francissco: Jossey Bass, 1988, p177