AN INVESTIGATION OF TRAINING METHODS AND EFFECTIVENESS IN KENYAN SACCOS: (A STUDY OF WAKENYA PAMOJA SACCO-KISII CENTRAL DISTRICT).

BY
ATEMBA ISAAC NYASANI (B. ED ARTS)
D53/OL/4212/04

A RESEARCH PROPOSAL SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION (HUMAN RESOURCES MANAGEMENT) IN SCHOOL OF BUSINESS, KENYATTA UNIVERSITY.

MARCH 2009
DECLARATION

This proposal is my original work and has not been submitted to any other institution of higher learning. All references from various sources of literature have been acknowledged as required.

STUDENT
NAME : ATEMBA NYASANI ISAAC (B.ED ARTS)
REG.NO : D53/OL/4212/04
SIGNATURE : ____________________________ DATE ____________

SUPERVISOR
WILSON A.P OTENGA (PhD)
DEPARTMENT OF BUSINESS, KENYATTA UNIVERSITY
SIGNATURE : ____________________________ DATE ____________

CHAIRMAN
D.K NGABA (MR)
DEPARTMENT OF BUSINESS, KENYATTA UNIVERSITY
SIGNATURE : ____________________________ DATE ____________
DEDICATION

This work is dedicated to my late parents- Paul Atemba and Clensentia Nyakerario who Laid the first foundation stone for my academic endeavors. They bought me the first exercise book and pencil and always emphasized that education liberates.
ACKNOWLEDGEMENT

It would have been impossible for me to even attempt to write this proposal without the guidance, help and understanding of my supervisor Dr. Otenga Wilson. I indeed feel indebted to him.

Although this proposal was prepared in a relatively short time, the ideas in it go back a long way and many of my friends, classmates; notably Okibo, Wakiaga, Dorah, Pauline and Ochieng will recognize their criticisms and comments now absorbed into the proposal. For this I thank them and absolve them any blame.

I will not forget the management and workers of Wakenya Pamoja SACCO who were my key informants and main respondents respectively. Without their cooperation and assistance the study could not have succeeded.

I must acknowledge the forbearance of my brother Julius Marigi. Throughout he has encouraged, supported and helped me wherever he could and to him I owe a very special debt.

Let me also recognize the support, understanding and encouragement of my spouse Nyanchoka and our children Wayne, Elvis and Faith.

Last but not least, I thank the Almighty God for making it possible for us to come this far.
ABSTRACT

Training is an investment in human resources. It is an important means of realizing potential and increasing efficiency of personnel. This is through upgrading the knowledge, skills and attitudes of either newly recruited or old workers. Savings and Credit Cooperatives Societies (SACCOs) are voluntary associations to which members contribute regularly their pooled savings and from which they obtain loans for provident and other purposes (Hardesty, 1992). Generally SACCOs are established with the objective of promoting savings, credit and training opportunities on the wise use of members’ funds. Training in SACCOs, if conducted well will help reduce learning time and cost of workers, improve job performance, reduce supervision, reduce labour turnover and increase customer satisfaction (Sagimo, 2002). On this basis, this study was on training methods and their effectiveness in Kenyan SACCOs: A case of Wakenya Pamoja SACCO-Kisii Central District. The specific objectives of the study were: To establish the training policy of the SACCO, establish the training needs analysis procedure in the SACCO, identify the training methods used to equip SACCO employees with skills necessary for job performance and establish the indicators of effective training. A descriptive cross-sectional survey design was adopted to conduct the study. It was relevant because it was used to obtain pertinent and precise information concerning the status of the phenomenon and whenever possible to draw valid conclusions from the facts discovered. The study targeted employees of Wakenya Pamoja SACCO – Kisii Central District – Kenya. Purposive sampling and stratified random sampling were used to select the study sample. The sample size was 82 key informants and main respondents from a total of 152 SACCO employees. The data was collected using questionnaires and interview schedules arranged and grouped according to particular research questions, tabulated and analyzed using descriptive and inferential statistics by Statistical Package for Social Sciences (SPSS). Data was presented by use of tables, bar charts, frequency distribution tables, pie-charts and graphs. The study found out that some employees lack critical information as regards training hence making them have negative feelings towards a training program. Some workers are also not consulted before a training program, thus not supporting it fully from the onset.
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>DECLARATION</td>
<td>i</td>
</tr>
<tr>
<td>DEDICATION</td>
<td>ii</td>
</tr>
<tr>
<td>ACKNOWLEDGEMENT</td>
<td>iii</td>
</tr>
<tr>
<td>ABSTRACT</td>
<td>iv</td>
</tr>
<tr>
<td>TABLE OF CONTENTS</td>
<td>v</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td>vi</td>
</tr>
<tr>
<td>LIST OF FIGURES</td>
<td>viii</td>
</tr>
<tr>
<td>LIST OF ABBREVIATIONS</td>
<td>ix</td>
</tr>
<tr>
<td>CHAPTER ONE</td>
<td>1</td>
</tr>
<tr>
<td>INTRODUCTION</td>
<td>1</td>
</tr>
<tr>
<td>1.1 BACKGROUND INFORMATION</td>
<td>1</td>
</tr>
<tr>
<td>1.2 STATEMENT OF THE PROBLEM</td>
<td>3</td>
</tr>
<tr>
<td>1.3 GENERAL OBJECTIVE OF THE STUDY</td>
<td>4</td>
</tr>
<tr>
<td>1.3.1 SPECIFIC OBJECTIVES</td>
<td>4</td>
</tr>
<tr>
<td>1.4 RESEARCH QUESTIONS</td>
<td>4</td>
</tr>
<tr>
<td>1.5 RATIONALE OF THE STUDY</td>
<td>4</td>
</tr>
<tr>
<td>1.6 SIGNIFICANCE OF THE STUDY</td>
<td>5</td>
</tr>
<tr>
<td>1.7 SCOPE AND DELIMITATIONS</td>
<td>5</td>
</tr>
<tr>
<td>CHAPTER TWO</td>
<td>6</td>
</tr>
<tr>
<td>LITERATURE REVIEW</td>
<td>6</td>
</tr>
<tr>
<td>2.1 INTRODUCTION</td>
<td>6</td>
</tr>
<tr>
<td>2.2 THEORETICAL FRAMEWORK</td>
<td>6</td>
</tr>
<tr>
<td>2.3.1 TRAINING POLICY</td>
<td>7</td>
</tr>
<tr>
<td>2.3.2 TRAINING NEEDS ASSESSMENT</td>
<td>8</td>
</tr>
<tr>
<td>2.3.3 TRAINING METHODS</td>
<td>11</td>
</tr>
<tr>
<td>2.4 INDICATORS OF EFFECTIVE TRAINING</td>
<td>13</td>
</tr>
<tr>
<td>2.5 TRAINING MODELS</td>
<td>15</td>
</tr>
<tr>
<td>2.6.1 THE KIRKPATRICK MODEL</td>
<td>16</td>
</tr>
<tr>
<td>2.7 CONCEPTUAL FRAMEWORK</td>
<td>22</td>
</tr>
<tr>
<td>2.8 CRITICAL REVIEW OF MAJOR ISSUES</td>
<td>22</td>
</tr>
<tr>
<td>2.9 CHAPTER SUMMARY AND GAPS TO BE FILLED BY THE STUDY</td>
<td>23</td>
</tr>
<tr>
<td>CHAPTER THREE</td>
<td>24</td>
</tr>
<tr>
<td>RESEARCH METHODOLOGY</td>
<td>24</td>
</tr>
<tr>
<td>3.1 INTRODUCTION</td>
<td>24</td>
</tr>
<tr>
<td>3.2 STUDY AREA</td>
<td>24</td>
</tr>
<tr>
<td>3.3 STUDY DESIGN</td>
<td>24</td>
</tr>
<tr>
<td>3.4 TARGET POPULATION</td>
<td>25</td>
</tr>
<tr>
<td>3.5 SAMPLE SIZE AND SAMPLING PROCEDURE</td>
<td>26</td>
</tr>
<tr>
<td>3.6 INCLUSION AND EXCLUSION CRITERIA</td>
<td>28</td>
</tr>
<tr>
<td>3.7 DATA COLLECTION PROCEDURES</td>
<td>29</td>
</tr>
<tr>
<td>3.8 DATA ANALYSIS</td>
<td>30</td>
</tr>
<tr>
<td>3.8 EXPECTED OUTPUT</td>
<td>30</td>
</tr>
</tbody>
</table>
LIST OF TABLES

Table 1: Target Population and Sample................................................................. 27
Table 2: Education Levels of the Respondents....................................................... 33
Table 3: Heads of Training noted by the Respondents............................................ 35
Table 4: Members Consulted before a Training Program........................................ 35
Table 5: Personnel Conducting Evaluation of Training in SACCO............................ 37
Table 6: Awareness of the Presence of a Formal Document which outlines the Trainer 37
Table 7: Methods used to Highlight Training Needs in SACCO............................... 39
Table 8: Training Methods used in Wakenya Pamoja SACCO as noted by the
       Respondents...................................................................................................... 41
Table 9: The number of Respondents who Preferred Training Methods used............ 42
Table 10: Rating of the Methods of Evaluating Effective Training used in Wakenya
         Pamoja SACCO ........................................................................................... 45
Table 11: Effects of Training on the Items............................................................... 45
Table 12: Key Informants’ Age Distribution............................................................ 47
Table 13: Current Status of the Key Informants..................................................... 49
Table 14: Number of Key Informants as they rated the Methods............................. 50
LIST OF FIGURES

Figure 1: Kirkpatrick Model for Evaluating Effectiveness of Training Programs .......... 17
Figure 2: Systematic Diagram of Variables ................................................................. 22
Figure 3: Age Distribution of the Respondents ......................................................... 32
Figure 4: Departments of the Respondents ............................................................... 34
Figure 5: Roles Played by the Managers on Training ............................................... 36
Figure 6: Personnel Conducting Needs Analysis in the Organization noted by the Respondents ................................................................. 38
Figure 7: Respondents Opinion on the Methods used for Training Need Analysis ...... 40
Figure 8: Education Level of the Key Informants ...................................................... 48
List of Abbreviations

SACCOs - Savings and credit Cooperatives Societies.
GFRS - Gusii Farmers Rural SACCO.
SPSS - Statistical Package for Social Sciences.
TNA - Training Needs Analysis.

Definition of Operational Terms.

Training - The process of teaching or being taught the skills of a job or activity.
Investigate - To try to find out the truth about a cause of something such as Crime, activity or scientific problem.
Effectiveness - Successful or working in the way that was intended.
Liberalization - Making a system, laws or moral attitudes less strict.
Dormant - not active or growing at the present time but able to be active Later.
Credit Unions - Same as Savings and Credit Cooperative societies.
Semi - partly but not completely.
CHAPTER ONE
INTRODUCTION

This chapter will take us through the background information to the problem, problem statement and general objective of the study. It will also cover specific objectives, research questions and rationale for the study. It will as well cover the significance of the study and scope and delimitation of the study.

1.1 Background Information
Savings and Credit Cooperative Societies (SACCOs) are voluntary associations to which members contribute regularly their pooled savings and from which they obtain loans for providence and other purposes. (Hardesty, 1992).

Cooperatives grew within distinct traditions, the workers cooperatives, which had their greatest early strength in Germany, the agricultural cooperatives which had their roots in Denmark and Germany and service cooperatives such as housing and health which emerged in many parts of industrial Europe as the nineteenth century drew to an end. (Hardesty, ibid)

Savings and credit cooperative societies have been a world phenomenon. Rouse (1997) says it is estimated that the total number of members of cooperatives is 800 million worldwide with a further 100 million employed by cooperatives.

Dulfer et.al (1985) also says that in Canada credit unions have developed to become the significant financial force. There are 9.7 million memberships in credit unions. Total credit union assets are now about $31 billion. This is about 11% of the total assets of major financial organizations. Credit unions have over 16% of the market of personal loans and about 12% of the market in residential mortgages.
Kimario (1992) says that in Tanzania, the report on the survey of rural savings and credit cooperative societies revealed that SACCOs are the most significant form of participation available to the rural Tanzanians. The survey indicates that by December 1999 there were 395 rural SACCOs with a total of 83,000 members. These members had US$ 1.7 million in shares, US$ 48 in deposits and US$ 2.2 million as loans to members.

To come nearer home – Kenya, Republic of Kenya (2006) says that since independence the cooperative movement has expanded rapidly. It runs across the entire economy as cooperatives have been formed to take care of agricultural production, processing, marketing and service industry. It further says that there are 10,642 cooperative societies with a membership of over 6.0 million. The cooperatives have been able to mobilize savings, which are currently estimated to be 105 billion. There are over 250,000 people employed in cooperatives besides cooperatives providing opportunity for self-employment.

Training has also been in existence in Savings and Credit Cooperative Societies (SACCOs). Dulfer et al (1985) says that in Indonesia, in order to develop the 19,136 cooperatives in the country, the Indonesian government has employed 6,030 people in 27 provinces and 267 districts and Municipality offices to train cooperative officers and cooperative staff.

Kimario (1992) as well says that in Tanzania the cooperative college which started as a training section of the department of cooperatives development has developed into one of the reputed autonomous institutions of higher learning. It is the main referral centre for training relating to cooperatives and community based organizations. The cooperative college operates a network of regional training centres called wings in 16 regions of Tanzania mainland. The cooperative college staff comprises 344 professionals covering a wide range of specialization.
Further, Ouma (1980) says that in Kenya, there was growing need for more intensified training for cooperative members and employees. That is why the Kenyan government approached the Nordic government for technical assistance under the Nordic Aid project. This assistance included the construction of the cooperative college of Kenya. The college started to operate in 1967. It is indeed true to say that the college has played and continues to play a major role in cooperative education and for cooperative development in the country.

1.2 Statement of the Problem

Armstrong (2003) says that the objectives of an organization's policies, processes and programmes for the delivery of learning and training is to achieve its human resource development strategically by ensuring that it has skilled, knowledgeable and competent people to meet its present and future needs.

According to the Ministry of Cooperatives Report-Kenya (2004), there are 50 SACCOs in Kisii Central district, of which 33.9% are active, 32.2% are semi-active and 33.9% are dormant. This is as a result of decline in employee performance, mismanagement and loss of employee confidence.

At Wakenya Pamoja SACCO, despite the emphasis on measurement among many practitioners, there is still an alarming gap between expectations and reality in respect to effectiveness of the training methods. This has resulted in ineffective employee performance leading to poor organizational productivity. In a recent report (Wakenya Pamoja SACCO Report 2006), the revenue collected has been declining consistently from Kshs.10 million in 2005 to Kshs 8.5 Million in 2006. The report says that the SACCO recorded a further decline (Kshs. 8.1 million) in the first half of 2006. Although the budget for training had increased from about Kshs.1 million to 1.8 million there is nothing to show for this. This has been attributed to factors such as poor and/or inadequate methodology of training, poor preparation of the programmes, poor implementation of the programmes and lack of adequate training for trainers.
This has led to wasted financial resources, reduced employee productivity and negative employee attitudes towards their jobs, the management and the organization in general. On the basis of the above premises, this study seeks to focus on the effectiveness of the training methods used in the organization.

1.3 General Objective of the Study
To investigate the training methods used by SACCOs in Kisii Central District and their effectiveness.

1.3.1 Specific Objectives
i) To find out the training policy of the Wakenya Pamoja SACCO.
ii) To establish the training needs assessment procedure of the SACCO.
iii) To identify the training methods used to equip SACCO employees with skills needed for their job performance.
iv) To establish the indicators of effective training in the SACCO.

1.4 Research Questions.
i) What is the training policy of the SACCO?
ii) Does the SACCO conduct a training needs assessment?
iii) Which training methods are used in the SACCO to equip employees with skills needed for their job performance?
iv) Which are the indicators of effective training in the SACCO?

1.5 Rationale of the Study
According to the Ministry of Cooperatives Report-Kenya (2004), 32.2% of the SACCOs in Kisii Central district are semi-active and 33.9% are dormant as a result of decline in employee performance, mismanagement and loss of employee confidence. This could possibly be as a result of the way training is conducted in the SACCOs. Given the important role that SACCOs play in national development, it is necessary to investigate the training methods used in these SACCOs and their effectiveness with a view to recommending steps to make them effective so as to improve SACCO productivity.
1.6 Significance of the Study
This study may benefit the Ministry of cooperatives for making policy decisions necessary in making training effective. It may also help the top management of SACCOs to plan and implement training and HRM policies and programmes that will make training effective. Employees may also use it to gain maximally from a training programme. It may also add to existing knowledge which researchers and scholars may use as a reference and source for secondary data for future research and studies. Lastly, the recommendations of the study may also form a basis for further research by scholars and researchers.

1.7 Scope and Delimitations
This study covers the SACCO employees specifically the ones in Kisii central District. It will be conducted using survey design to investigate, analyze and discover occurrences regarding training in Wakenya Pamoja SACCO-Kisii Central District. The study will be carried out among the Wakenya Pamoja SACCO employees. The focus of the study is to investigate the SACCO’s training policy, the SACCO’s training needs analysis procedure, the SACCO’s training methods and establish the SACCO’s indicators of effective training.

Ideally this should be conducted in all SACCOs in all districts, but because of resource constraints and time this is not possible as should be ideal research design requirement. The selection of Wakenya Pamoja and Kisii Central district limits its generalization to other SACCOs and districts. Being an academic research, the study will be conducted within a given limited period of time.
Positive reinforcement or rewards can include verbal reinforcement such as you are certainly on the right track through to more tangible rewards such as a certificate at the end of the course or promotion to higher level in an organization, there is criticism of this approach that it is rigid and mechanical.

This study intends to pursue the adult learning theory (Andragogy) the whole educational activity turns on the student which is relevant.

2.3.1 Training Policy

For training to be effective in any organization, it must have a training policy. According to Armstrong (1996), a training policy is an expression of training philosophy of the organization. They provide guidelines on the amount of training that should be given (e.g. everyone in managerial, professional, technical and supervisory position should undergo at least five days formal training every year). The proportion of turnovers that should be allocated to training, the scope and aims of training, resources and the responsibility for training.

Cole (1997), states that the training policy of an organization will usually be included in the image of policies dealing with human resources. The policy statement may be a brief sentence. For example, the company will provide the means to ensure that every employee will be adequately trained in the basic tasks of his or her employment while others may be long.

According to Armstrong (1996), the training policy should express an organization’s commitment to the continuous development of the skills and abilities of the employees in order to maximize their skills realize their potential and advance their career.

Robinson (1988) insists that every organization should have declared training policy which is understood and supported by employees at all levels. This is important since training can fail to succeed if there is no commitment on the part of those to be trained.

Therefore from the above, it is clear that for any organization to carry out its training, it must have an effective training policy in place, which should be evaluated from time to time, to ensure relevant and effective training outcome.
According to Robinson (ibid), the main features of an ideal training policy are:

- The organization management will give full support to training and development.
- Training needs analysis will be carried out before any planned training take place.
- Employees and their immediate managers or supervisors will be consulted about any training identified as relevant to their situation.
- The primary objective of training and development will be to support the pursuit of the organization’s goals.
- The organization will, whenever appropriate provide opportunities for selected employees to participate in development activities to prepare them for new roles in the organization. Training and development activities will be evaluated on regular basis, both provided from within the organization. Armstrong (1996) argues that the organization’s joint consultative committee will review training and development activities at least annually, and any proposals for amending this policy will be seriously considered by the board.

2.3.2 Training Needs Assessment

Why a Training Needs Assessment? Some organizational and individual training needs are not clearly defined as others. Even when training needs appear to be obvious, it is still necessary to choose appropriate methods that will meet them. Many training needs are not so obvious. A training needs assessment is one of the most basic and common forms of assessment used by HRD professionals in the workplace (Gupta, 1999).

Needs assessments help determine when training is the answer and when it is not. Assessment ensures that training programmes have relevance to the people being trained. A need assessment provides the information that is usually necessary for designing training programmes. The basic purpose of a training needs assessment is two fold. To identify the knowledge and skills that people must possess in order to perform effectively on the job and to prescribe interventions that can close these gaps (Griffin, 1999).
There are two main reasons to conduct a training needs assessment. It ensures that training programs are developed based on identified needs and it is relatively easy to implement (Gupta, ibid).

Training needs assessment (TNA) is comparing the skills and attributes needed in the company against those currently available in order to determine and identify any shortfall as training deficiency for which suitable training can be planned and programmed to save costs and add value. (Sagimo, 2002)

In a needs analysis, the HRM specialist determines exactly what the training needs are before designing a training programme for them. (Daft, 1988). Armstrong (2003) as well says that learning needs should be analyzed first for the organization as a whole (corporate needs), second, for departments, teams, functions, or occupations within the organization (group needs), and thirdly, for individual employees (individual needs). The analysis of corporate needs will lead to the identification of learning needs in different departments or occupations, while this in turn will indicate what individual employees need to learn. Decenzo et al (2003) also says that management can assess whether there is need for training by answering four questions:

i) What are the organization’s goals?

ii) What tasks must be completed to achieve these goals?

iii) What behaviours are necessary for each job incumbent to complete his or her assigned task?

iv) What deficiencies, if any do incumbents have in the skills, knowledge or attitudes required to perform the necessary behaviours?

Aswathappa (1999) as well says that training needs analysis occur at the group level too. Any change in the organization’s strategy necessitates training of employees. For example when the organization decides to introduce a new line of products, sales personnel and production workers have to be trained to produce, sell and service the new products.
Decenzo et al (2003) says that methods used for training needs assessment are:

i) Observation and analysis of job performance

ii) Management and staff conferences and recommendations.

iii) Analysis of job requirements.

iv) Consideration of job requirements and projected changes, surveys, reports and inventories of interviews.

Stoner (2002) also says that managers can use four procedures to determine the training needs of individuals in their organization or subunit:

i) Performance appraisal: Each employee’s work is measured against the performance standards or objectives established for his or her job.

ii) Analysis of job requirement: The skills or knowledge specified in the appropriate job description are examined and those employees without necessary skills or knowledge become candidates for a training programme.

iii) Organization analysis: The effectiveness of the organization and its success in meeting its goals are analyzed to determine where differences exist. For example members of a department with a high turnover rate or a low performance record might need an additional training.

v) Employee survey: Managers as well as non managers are asked to describe what problems they are experiencing in their work and what actions they believe are necessary to solve them.

According to Aswathappa, (1999) the benefits of a training needs analysis are:

i) Trainers may be informed about the broader needs of the training group and their sponsoring group.

ii) The sponsoring organizations are able to reduce the perception gap between the participants and his or her boss about their needs and expectations from the training programmes.

iii) Trainers are able to pitch their course inputs closer to the specific needs of the participants.
A needs assessment avoids misdiagnosing a non-training problem as a training problem. (Gupta 1999)

According to Gupta (ibid), the main drawback to the training needs assessment approach is that it lacks the rigor of a strategic needs assessment, competency assessment, or job and task analysis.

2.3.3 Training Methods

Training techniques represent the medium of imparting skills and knowledge to employees. Obviously the training techniques are the means employed in the training methods. (Aswathappa, 1999)

The training methods are divided into the on the job and off the job training. (Decenzo et.al (2003) defines on the job training as placing the employee in an actual work situation and making him appears to be immediately productive.

Concerning the on-the- job training, Stoner (2002) says, on the job methods are usually preferred in management development programmes. This method is more likely than off the job training to be tailored to the individual, to be job related and to be conveniently located.

The method used under the on the job training methods include job rotation. Koontz et .al (1976) says its basic purpose is to broaden the knowledge of potential and current managers about the functions of the enterprise and the management issues that occur at various positions in the organization.

Armstrong (2003) also says job rotation or planned experience aims to broaden experience by moving people from job to job or department to department.

Coaching is another on the job training method that is used. Stoner (2002) says it is the training of an employee by his or her immediate supervisor. Decenzo et al (2003) says it involves a person-to-person technique designed to develop individual skills, knowledge and attitude.
There is also the Understudy assignment, Saxena (1986) says under this method, the trainee learns by experience, observation and imitation. By understudy we mean potential managers are given the opportunity to relieve an experienced manager off his or her job and act as his or her substitute during the period. (Decenzo et. al, 2003)

There is as well serving in committees. These committees are usually composed of a group of middle level managers and sometimes of lower level managers selected on the basis of ratings who meet regularly to consider any proposal affecting the firm’s welfare. (Koontz et.al, 1986). It is good to place a young manager on a committee composed of well-experienced managers where he will become acquainted with the many problems and the difficulty points of view of the managers of the departments present. (Saxena, 1986)

There is as well the off the job training methods. These ones remove individuals from the stresses and on going demands of the work place, enabling them to focus fully on the learning experiences. (Stoner, 2002).

Under this sub division we have simulation as a method of training. This is any kind of equipment or technique that duplicates as nearly as possible the actual conditions encountered on the job. The more widely held simulation exercises are: case study, role-playing, vestibule training and sensitivity training. (Aswathappa, 1999). These views agree with Armstrong (2003) who says, here trainees are given the opportunity to practice behaviour in conditions identical to or at least very similar to those they will meet when they will complete the course.

There is also training through lecture courses. These are formal lectures, which offer an opportunity for managers or potential managers to acquire knowledge and develop their conceptual and analytical abilities. (Decenzo et. al, 2003). Aswathappa (1999) also says; some organizations send selected employees to university sponsored management development programmes. University programmes often combine classroom instruction with case studies, role-playing and simulation.
Programmed and computer assisted instructions is another training method. Daft (1988) says, here the employee works at his or her own pace to learn materials from a text that includes exercises and quizzes to enhance learning. Decenzo et.al (2003) agrees with him since he says, programmed instructions condenses the material to be learned into a highly organized, logical sequences which require the trainee to respond. The ideal format provides for nearly instantaneous feedback that informs the trainee if his or her response is correct.

Decision games can also be used in employee training. These are games that are frequently played on an electronic computer that has been programmed for the particular game; provide opportunities for individuals to make decision and to consider the implications of a decision on other segments of the organization. (Decenzo et. al, 2003). Gaming is a laboratory method in which role-playing exists but its difference is that it focuses its attention on administrative problems.

### 2.4 Indicators of Effective Training

A broader definition of training effectiveness focuses on the extent to which training meets its objectives. This may mean training that meets its objectives as defined by its funding body. It might mean training that has a high congruence between the aim of the main funding body of the training, the aim of the main stakeholders of training and the outcomes of training.

It is not enough to assume that any training an organization offers is effective. We need to develop substantive data to determine whether our training effort is achieving its goals. (Decenzo et al, 2003). The time has come for responsible managers to determine the productivity of the training effort they support. (Koontz et.al 1976).

It is therefore necessary to evaluate any training effort in an organization. Training evaluation is the comparison of objective (criterion behaviour) with outcomes (terminal behavior) to answer the question how far training has achieved its purpose. (Armstrong, 2003).
In evaluating training effectiveness HR professionals should try to collect four types of data. These will include:

i) Measures of reactions, which reveal trainees opinion regarding the training Programme. (Aswathappa, 1999). At this level, evaluation measures how those who participated in the training reacted to it. (Armstrong, 2003)

ii) Learning criterion, which attempt to assess whether trainees in fact acquired the skills and knowledge, which were taught. (Decenzo et.al, 2003). This is supported by Kirkpatrick (1994) who says this is a measure of the knowledge acquired, skills improved or attitudes changed.

iii) Behaviour change. This indicates the performance of learners. (Aswathappa, 1999). Decenzo et.al 2003) supports this by saying; here an attempt is made to look at how the trainee acts after training has taken place. Most learning results in some outward action and their action is exemplified in one’s behaviour.

iv) Evaluating results is also used. The purpose of collecting organizational results is to examine the impact of training on the work group or the entire company. (Aswathappa, 1999).

However it is not always easy to proof the contribution to improved results made by training distinct from other factors and as Kirkpatrick says, be satisfied with evidence, because proof is usually impossible to get. (Armstrong, 2003)

Cost benefit analysis can also be used to evaluate training; Aswathappa, (1999) says it is important to assess the costs and benefits associated with the programme. It is useful in convincing the management about the usefulness of the training.
Other techniques of evaluating training include Test retest methods. Here participants are given a test before a programme is completed; the participant also retakes the test after the programme is completed. Any increase in rating is assumed to be as a result of training. (Decenzo et al, 2003).

There is also experimented control group method. Each group is randomly selected, one to receive training (experimental) and the other not to receive training (control). Measures are taken of the relevant measures before and after the training for both groups. If the gains demonstrated by the experimental group are better than those by the control group, the training programme is labeled as successful (Aswathappa, 1999).

Sagimo, (2002) says that training can give benefits like reduction in learning time and cost, improved job performance, less supervision and reduced labour turnover. It as well leads to better recruitment and selection, besides leading to reduced costs and increased customer satisfaction.

Fitz-enz (1984) discusses the measures of training and development that may be usefully employed within organizations. He notes that three basic measures of training are cost, change and impact, where cost is the expense per a unit of training delivered, change is the gain in skill or knowledge or positive change in attitude by the trainee and impact means the results or outcomes from the trainee’s use of new skills, knowledge or attitudes that are measurable in monetary terms. These categories overlap with those discussed above. Fitz-enz also provides detailed information on what should be included in each of these measures and notes for example, that costs should be estimated through all phases of training: diagnosis, development, delivery and evaluation.

2.5 Training Models
As with definitions and purposes, there is great variety in the evaluation models and techniques proposed. In some cases it is very difficult to separate the techniques from the 'model' - the writers are actually presenting an evaluation approach using a specific technique rather than a model.
The objectives-driven model also surfaces in various forms in the literature, although Tyler's name with which it is associated is rarely mentioned. This model of evaluation focuses on the extent to which training objectives have been met, and the common method of evaluating transfer of learning is by control groups. The desirability of setting measurable objectives, following a cost-effective plan to meet them, and evaluating to determine the degree to which they are met is a recurring theme in the HRD literature (Elkins, 1977; Freeman, 1978; Keenan, 1983; Del Gaizo, 1984; Larson, 1985).

The literature is cluttered with suggested evaluation techniques ranging from simple questionnaires to complex statistical procedures. Often the one technique is presented under several different names, such as pre & post testing which is variously referred to as pre-then-post testing (Mezoff, 1981), the 3-Test Approach (Rae, 1983), and Time Series Analysis (Bakken and Bernstein, 1982). Similarly, Protocol Analysis (Mmobuosi, 1985) and the journal method of Caliguri (1984) are basically one and the same technique.

It is the central thesis of this article that the evaluation of training poses a problem for many trainers, managers, executives, and other professionals with an interest in training. Further, it is my firm conviction that these problems are most productively addressed by examining their underlying structure. As Dewey (1910) wrote, "A difficulty clearly apprehended is likely to suggest its own solution (p. 94)". This article, then, will examine various elements in the structure of the problem of evaluating training.

2.6.1 The Kirkpatrick Model

The most well-known and used model for measuring the effectiveness of training programs was developed by Donald Kirkpatrick in the late 1950s. It has since been adapted and modified by a number of writers, however, the basic structure has well stood the test of time. The basic structure of Kirkpatrick's four-level model is shown here.

Donald L. Kirkpatrick introduced a four-step approach to training evaluation in 1959 (Shelton & Alliger, 1993). He describes his approach in a chapter titled 'Evaluation' in the three editions of the Training and Development Handbook; (1987, 1976, 1967). In these chapters, Kirkpatrick states, 'nearly every one would agree that a definition of evaluation would be the effectiveness of a training field as programme (1987, p. 302). His
four steps have become commonly known in the training field as: Level One, Level Two, Level Three, and Level Four Evaluation. The figure below shows these levels.

**Figure 1: Kirkpatrick Model for Evaluating Effectiveness of Training Programs**

<table>
<thead>
<tr>
<th>Level 4</th>
<th>Results</th>
<th>What organizational benefits resulted from the training?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 3</td>
<td>Behavior</td>
<td>To what extent did participants change their behavior back in the workplace as a result of the training?</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 2</td>
<td>Learning</td>
<td>To what extent did participants improve knowledge and skills and change attitudes as a result of the training?</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Level 1</td>
<td>Reaction</td>
<td>How did participants react to the program?</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

An evaluation at each level answers whether a fundamental requirement of the training program was met. It’s not that conducting an evaluation at one level is more important that another. All levels of evaluation are important. In fact, the Kirkpatrick model explains the usefulness of performing training evaluations at each level. Each level provides a diagnostic checkpoint for problems at the succeeding level.
Level 1: Reaction
Kirkpatrick defines this first level of evaluation as determining "how well trainees liked a particular training programme"; "measuring the feelings of trainees"; "measuring customer satisfaction". He outlines the following guidelines for evaluating reaction:

1. Determine what you want to find out.
2. Use a written comment sheet covering those items determined in step 1.
3. Design the form so that the reactions can be tabulated and quantified.
4. Obtain honest reactions by making the forms anonymous.

Kirkpatrick suggests along with evaluating the reactions of trainees, that the programme coordinators, training managers, and other qualified observers' reactions to the instructor's presentation(s) also be evaluated. An analysis of the two would give the best indication of the effectiveness of the programme at this first level of training evaluation.

Level 2: Learning
Kirkpatrick defines learning, for the purpose of evaluation, as "attitudes that were changed, and knowledge and skills that were learned". He outlines the following guidelines for evaluating learning:

1. The learning of each trainee should be measured so that quantitative results can be determined.
2. A before-and-after approach should be used so that any learning can be related to the programme.
3. Where practical, a control group not receiving the training should be compared with the group that received the training.
4. Where practical, the evaluation results should be analyzed statistically so that learning can be proved in terms of correlation or level of confidence. Besides using examinations (written, oral, and performance tests), Kirkpatrick suggests that if a programme is carefully designed, learning can be fairly and objectively evaluated while the training session is being conducted. For example, individual performance of a skill being taught, and discussions following a role-playing situation can be used as evaluation techniques.

**Level three: Behavior (The Transfer of Training)**

Realizing that "there may be a big difference between knowing principles and techniques and using them on the job," Kirkpatrick suggests that the following five requirements must be met for change in behavior to occur:

i. Desire to change
ii. Know-how of what to do and how to do it
iii. The right job climate
iv. Help in applying what was learned during training
v. Rewards for changing behavior

Kirkpatrick outlines the following guidelines for evaluating training programmes in terms of behavioral changes on the job:

1. A systematic appraisal should be made of on-the-job performance on a before-and-after basis.

2. The appraisal of performance should be made by one or more of the following groups (the more the better):
   - The person receiving the training
   - The person's supervisor or superiors
   - The person's subordinates (if any)
   - The person's peers or other people thoroughly familiar with his or her performance

3. A statistical analysis should be made to compare performance before and after and to relate changes to the training programme.
4. The post-training appraisal should be made three months or more after the training so that the trainees have an opportunity to put into practice what they have learned.

5. Subsequent appraisals may add to the validity of the study.

6. A control group (not receiving the training) should be used.

Kirkpatrick notes that "measuring changes in behavior resulting from training programmes involves a very complicated procedure," nevertheless it is worthwhile if training programmes are going to increase in effectiveness and their benefits are to be made clear to top management. He also recognizes that few training managers have the background, skill, and time to engage in extensive evaluations, and suggests they call on specialists, researchers, and consultants for advice and help.

**Level four: Results (The Impact of Training on the Business)**

Based on the premise that "the objectives of most training programmes can be stated in terms of results such as reduced turnover, reduced costs, improved efficiency, reduction in grievances, increase in quality and quantity of production, or improved morale," Kirkpatrick concludes "it would be best to evaluate training programmes directly in terms of results desired." He recognizes there are so many complicating factors that it is extremely difficult, if not impossible, to evaluate certain kinds of programmes in terms of results and recommends that training managers evaluate in terms of reaction, learning, and behavior first and then consider tangible business results. He also cautions that due to the difficulty in the separation of variables — that is how much of the improvement is due to training as compared to other factors, it is very difficult to measure results that can be attributed directly to a specific training programme.

From Kirkpatrick's experience with Level Four evaluations, he concludes that it is probably better to use the personal interview rather than a questionnaire to measure results. Also, measures on a before-and-after basis can provide evidence (but not necessarily proof that the business results are directly attributed to the training even though other factors might have been influential.
The message that managers are delivering is that the training department needs to show concrete evidence that training is achieving its goals of changing behavior on the job (Level 3) and is also contributing to the company's bottom line (Level 4). Reasons for this include the influence of the quality movement and its emphasis on measurement, cost cutting measures which forces training departments to use money more wisely.

Trainers are realizing that their goal is to effect results, not just to put people in seats. "Learning that doesn't change the business isn't useful". Another reason attributed to the increased interest in evaluation is the rise of technology, which has eased much of the burden of data-gathering for evaluating training. (Geber, 1995).

Unfortunately, for most trainers, doing Level 3 and Level 4 evaluations are the "trainer equivalent of flossing your teeth". (Geber, 1995, p. 27). Trainers will probably not do Level 3 and Level 4 evaluations unless they are told to do so. Executives who are getting sophisticated measurements from the rest of the company also expect the same from the training department. Level 3 evaluations are difficult because human behavior needs to be measured. Level 4 evaluations may be actually easier to accomplish than Level 3, since Level 4 evaluations are tied to measurable information. Some trainers believe that a positive Level 3 evaluation implies success at Level 4. Some executives are willing to assume that if employees are exhibiting the desired behavior on the job (Level 3), that will have positive influence on the company's bottom line.

Even though more difficult, Level 3 and Level 4 evaluations do provide other advantages besides contributing to company goals. These evaluations can be a "value added" service that the training department can provide. They can also be instrumental in over hauling current curriculum; if a course is not meeting company objectives, then either change the course or stop offering the course all together. Eliminating unnecessary courses could positively affect the company's bottom line. Another benefit of deeper evaluations is that it can uncover the barriers that prevent the training from being applied to the job. (Geber, 1995).
2.7 Conceptual Frame Work

Training methods are the techniques used to equip SACCO employees with the skills, knowledge and attitudes necessary for performance in work assignments. If trained effectively, the employees work effectively hence the organization’s productivity increases. With the increased productivity, it becomes necessary for the organization to modernize and expand for it to cope with the increased demand for its services due to increased efficiency in service delivery.

This again takes us back to the need to search what training methods to use so as to upgrade the employees’ skills, knowledge and attitudes at the SACCO. Training might also be ineffective; this will lead to ineffective performance of SACCO employees hence the need to retrain them. This is illustrated by the figure below:

It is conceptualized that compliance can be improved by adjusting these independent variables appropriately.

![Figure 2: Systematic Diagram of Variables](image)

2.8 Critical Review of Major Issues

Majority of the above mentioned researchers and authors have pointed out the role of training and the challenges of training on organizations. It is therefore necessary that apart from having a training policy, establishing a training organization, identifying training needs, planning the required training, carrying out training and evaluating training. We should train managers to support employees as they apply learning daily (Rosner, 1999).
Training should also be continuous. Saxena, (1986) says that effective managers recognize that training is a continuous process and not a one shot activity. New problems, new procedures, new equipments, new knowledge and new jobs are constantly creating the need for employee training. This will help in motivating employees to learn and apply what is learnt.

It is also important to have employees sign employment contracts before being taken for training. This is because some agencies are not eager to spend their scarce resources training employees who may later leave. (Frye, 2000)

Training policy should also be understood and supported by employees at all levels. According to Robinson, (1988) this is important since training can fail to succeed if there is no commitment on the part of those being trained.

2.9 Summary and gaps to be filled by the Study

The literature on training concentrates on measuring training as an input and in some cases on drawing conclusions about features such as volume and cost for different groups of workers. It highlights the many difficulties in measuring training, including the lack of common definitions and standards. There is relatively little research on the effectiveness of training, whether for the individual or for the organization and a note of caution in research on training effects.

Areas not covered by reviewed literature include the relative merits of measuring or not measuring training and measuring the longer term costs of not training (for instance, choosing to restructure rather than up skilling existence staff). These areas could provide topics for future research.
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction
This chapter sets its focus on the research methodology adopted by the researcher to implement the study. It describes among other things, the study area, study design, study population, sample size and sampling procedure, inclusion and exclusion criteria, data collection procedures and lastly, data analysis.

3.2 Study Area.
The study area is Kisii central District in Nyanza Province. Kisii central district is one of the twelve districts in Nyanza province. Nyamira borders the district to the east, Transmara district to the southwest, Rachuonyo district to the north and Gucha to the southwest. The district covers an area of about 468.9 km² which is divided into seven divisions. These divisions are: Keumbu, Marani, Masaba, Mosocho, Suneka, Kiamokama and Kiogoro. (Kisii Central Development plan 2002-2008)

The district was chosen as an area of study due to various facts about it. These were: it is central in the Abagusii community. It is also the oldest hence has more established SACCOs as opposed to other districts in the Abagusii community. The proposed SACCO of study also has branches in Gucha and Nyamira districts.

3.3 Study Design.
A quantitative cross-sectional study method was used to conduct the study. Descriptive research is a description of the state of affairs as it exists at present. (Kothari, 1990). Descriptive research studies are concerned with describing the characteristics of a particular individual or group (Mugenda, 1999). It is relevant because it involves specific predictions, with narration of facts and characteristics concerning individual, group or situation. (Kothari, ibid).
The design is in agreement with views of Lokesh (1984) who agrees that descriptive research studies are designed to obtain pertinent and precise information concerning the status of a phenomenon and whenever possible to draw valid conclusion from facts discovered.

Descriptive research determines and reports the way things are. Kothari (ibid) further states that qualitative research is concerned with qualitative phenomenon i.e. phenomenon relating to or involving quality or kind. It is concerned with subject assessment of attitudes, opinions and behaviours. It aims at discovering the underlying motives and desires, using in-depth interviews for this purpose.

Cooper et al (2003) describes a cross-sectional study as that which is carried out once and represents a snapshot of one point in time.

Mugenda and Mugenda (1999) states that, qualitative research includes designs, techniques and measures that do not produce discrete numerical data. More often the data are in a form of words rather than numbers and these words are often grouped into categories.

The study was qualitative in nature describing the SACCO’s training policy, SACCO’s training needs analysis procedure, SACCO’s training methods and indicators of effective training.

3.4 Target Population
The target population is all the SACCO employees in Kisii Central district, specifically the workers and managers of the Wakenya Pamoja SACCO. Cooper et al (2003) defines the target population as the list of all the elements from which the sample is actually drawn.
3.5 Sample Size and Sampling Procedure.
Out of the 50 SACCOs operating in Kisii Central District, Wakenya Pamoja SACCO was purposively sampled because it is the oldest, it has many workers and it has branches in other districts i.e. Gucha and Nyamira.

Cooper et.al (2003) describes purposive sampling as a non-probability sample that conforms to certain criteria.

Kothari (1990) describes sample size as the number of items selected from the universe to constitute a sample. A sample for study is necessary because according to Welman et.al (2001), the size of the population usually makes it impractical and uneconomical to involve all the members of the population in a research project. Consequently, we have to rely on the data obtained for a sample of the population.

Scholars do not agree on the exact proportion of the accessible population that should form the sample size. Mugenda and Mugenda (1999) suggest that in descriptive studies, ten percent of the survey population is representative enough to generalize characteristics being investigated. Mulusa (1990) also suggests that one third of the target population is representative enough to generalize characteristics being investigated.

According to Mugenda et.al (1999), the rule of the thumb should be to obtain as a big sample as possible. However resource and time tend to be major constraints in deciding on the sample size to use. On this basis therefore the researcher decided to use half of the males and half of the females in each stratum.
Table 1: Target Population and Sample

<table>
<thead>
<tr>
<th></th>
<th>TOTAL POPULATION</th>
<th></th>
<th>TOTAL SAMPLED POPULATION</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>MALE</td>
<td>FEMALE</td>
<td>TOTAL</td>
<td>MALE</td>
</tr>
<tr>
<td>Senior manager</td>
<td>08</td>
<td>-</td>
<td>08</td>
<td>4</td>
</tr>
<tr>
<td>Middle level manager</td>
<td>11</td>
<td>03</td>
<td>14</td>
<td>6</td>
</tr>
<tr>
<td>Service providers</td>
<td>82</td>
<td>48</td>
<td>130</td>
<td>41</td>
</tr>
<tr>
<td>Attrition</td>
<td>101</td>
<td>51</td>
<td>152</td>
<td>51</td>
</tr>
</tbody>
</table>

Source: Personnel department Wakenya Pamoja SACCO

Therefore from the table, the sample consists of 4 senior managers, 8 middle level managers, 65 service providers and 5 more workers to take care of those who might retire, transfer or die before the researcher interviews them or collects questionnaires from them. The total sample size is 82 employees of various ranks.

The study used purposive sampling and stratified random sampling techniques. Stratified random sampling will be used to achieve representation of various categories of employees. Mugenda and Mugenda (1999) states that in stratified random sampling subjects are selected in such a way that the existing sub – groups in the population are more or less reproduced in the sample.

Key informants (senior managers) were purposively sampled due to information they have by virtue of the positions they hold. Key informants were stratified into two strata: senior managers and middle level managers. SACCO employees who are not in managerial positions constituted the stratum of service providers. This stratum constituted the main respondents of the study.
Employees were stratified on the basis of job seniority. There were three strata consisting of senior managers, middle level managers and service providers. The total sample consisted of all strata (sub-groups) of employees. Each sub-group was divided according to gender. Once the SACCO target population had been subdivided into sub strata, the percentage or proportion of the sub category population to the total population was worked out. The same percentage was used to determine the sample size of the sub category.

Simple random sampling was used to select respondents from the stratum of service providers who will be part of the sample. Numbers were assigned to all employees who belong to the sub group. All numbers assigned to members in a sub group were then placed in a container and any number was picked at random one at a time. Once the sample size of respondents required for that sub group is attained, the employees corresponding to the numbers were included in the sample for the sub group (Mugenda and Mugenda, 1999). After picking the employees to be included in the sample, their duty station were identified and noted for contact during data collection.

3.6. Inclusion and Exclusion Criteria
This study includes all the employees of the Wakenya Pamoja SACCO who have been there for at least one year. These ones can have some information as regards training in the SACCO.

Those who have retired, on contract basis or have been recruited recently were excluded. This is because they might be lacking crucial information regarding training in the SACCO.
3.7 Data Collection Procedures.
The study involved the collection of secondary and primary data. Secondary data was included documented information that were obtained from journals, session papers, reports, newsletters and books at libraries, resource centres and archives.

Primary data was collected using questions and interviews. Structured and unstructured questionnaires were administered to the main respondents. These questionnaires were delivered by hand to the respondents at their work stations during working hours. Questionnaires enabled the researcher to collect data from SACCO employees who are geographically spread across the SACCO’s six branches quickly and economically.

An interview schedule was used to obtain data from key informants. Interviews enabled the key informants to express themselves and provide in-depth data and make clarifications where necessary. It also helped the researcher to collect information that was not possible with the self administered questionnaires. Their responses were used to check if information from other respondents is consistent with SACCO management’s position.

The above mentioned methods and tools were used to elicit information on the SACCO’s training policy, training needs analysis procedure in the SACCO, training methods used in the SACCO and to establish the indicators of effective training.

Permission was sought from SACCO management through Kenyatta university Graduate school before the researcher proceeded to the field for data collection. The researcher made preliminary visits to the SACCO of study to explain the purpose of the study and made the necessary arrangement for the administration of the questionnaires and data collection.
The researcher self administered the questionnaires to each of the respondents and collected them after two weeks. This ensured achievement of a good return ratio and helped respondents to get a chance to seek clarification on items which prove difficult. Self-administered questionnaires were labeled clearly indicating which group of respondents received them and where they worked.

3.8 Data Analysis
On completion of data collection, the researcher checked for completeness of the questionnaires and coded them. Data was grouped and arranged according to particular research questions. Descriptive statistical methods were used to analyze the coded data. This included measures of central tendency, frequency distribution tables and percentages. Data was also analyzed with the help of the computer software package, the Statistical Package for Social Sciences (SPSS). The data was presented by use of tables, bar charts, frequency distribution tables, pie charts and graphs.

3.8 Expected Output
In this study it was found that various methods were used to train SACCO employees. That learning was enhanced when SACCO management supported employees as they apply learning daily. That training succeeds when the training policy is understood and supported by employees at all levels.

The research is aimed at found out which training policy exists in the SACCO; found out the training needs analysis procedure in the SACCO. It also identified the training methods used in the SACCO besides shedding light on the indicators of effective training.
CHAPTER FOUR
DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This study was conducted on training methods used in Kenyan SACCOs and their effectiveness. A case study of Wakenya Pamoja SACCO in Kisii Central district, Kenya was used. Training methods, training needs analysis and organization policies were established.

In this chapter, the findings are analyzed using SPSS (Statistical Package for Social Sciences) and presented in form of figures, graphs and tables as appropriate. Measure of central tendency (means, frequency distributions and percentages) were calculated for the responses received from the sampled population. A total of 65 SACCO members participated in the study. An interview scheduled was carried out for 12 key informants.

4.2 Bio Data of Members

63.1% (n = 41) of the respondents were male while 36.9% (n = 24) were female SACCO members. Members were adults in their ages of 18 – 50 years. 29.2% (n = 19) of the members in the age bracket of 18 – 28 years, 49.2% (n = 32) in age bracket of 29 – 39 years while 21.5% (n = 14) in age bracket of 40 – 49 years.
4.2.1 Profession of Sampled Members

Majority, 81.5% (n = 53) of the members who participated in this study were accountants in the SACCO. 6.2% (n = 4) of the respondents were tellers and 9.2% (n = 6) were managers in the SACCO. 3.1% (n = 2) of the respondents failed to indicate their profession.

4.2.2 Education Level of Respondents

It was noted in this study, 20.0%(n =13) of the members had attained graduate level of education whereas similar number 20.0% (n = 13) had O’ level of education.
Table 2: Education Levels of the Respondents

<table>
<thead>
<tr>
<th>Education level</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduate</td>
<td>13</td>
<td>20.0</td>
</tr>
<tr>
<td>Diploma</td>
<td>13</td>
<td>20.0</td>
</tr>
<tr>
<td>Certificate</td>
<td>15</td>
<td>23.1</td>
</tr>
<tr>
<td>O’ level</td>
<td>15</td>
<td>20.0</td>
</tr>
<tr>
<td>Others</td>
<td>11</td>
<td>16.9</td>
</tr>
</tbody>
</table>

In this SACCO, workers are employed mainly on permanent and pensionable terms. 95.4% (n = 62) of the sampled members were on permanent terms, 1.5% (n = 1) of the respondents were on contract, probation or on other terms of employment.

15.4% (n = 10) Sampled members were heads of departments; 20.0% (n = 13) supervisors; 41.5% (n = 27) clerks; 1.5% (n = 10) was a branch manager from marketing section while 21.5% (n = 14) of the respondents had other designations.

In the current organization, 43.1% (n = 28) of the members have worked for 6 – 10 years, 26.2% (n = 17) have worked for 11 – 15 years; 24.6% (n = 16) worked for less than 5 years while 6.2% (n = 4) of the respondents have worked for more than 16 years.

56.9% (n = 37) respondents were from finance department, 38.5% (n = 25) from marketing while 4.6% (n = 3) of the respondents were from production department.
4.2.3 Training Policy
In this study, it was established that 98.5% \((n = 64)\) of the members are aware of training policies in the organization. Training manager in the organization mainly heads this policy. In the training exercises, the targeted group was both current employees and newly recruited employees.
Table 3: Heads of Training noted by the Respondents

<table>
<thead>
<tr>
<th>Head of training policy</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Human resource manager</td>
<td>7</td>
<td>10.8</td>
</tr>
<tr>
<td>Training manager</td>
<td>43</td>
<td>66.2</td>
</tr>
<tr>
<td>Personnel manager</td>
<td>6</td>
<td>9.2</td>
</tr>
<tr>
<td>Others</td>
<td>8</td>
<td>12.3</td>
</tr>
<tr>
<td>None committal</td>
<td>1</td>
<td>1.5</td>
</tr>
<tr>
<td><strong>Total respondents</strong></td>
<td><strong>65</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Reasons for training were:
- To improve employees skills
- Carry out an induction for new employees
- To introduce new skills to employees
- Keep employees updated to improve their performance
- Motivate recruited employees
- To equip new employees with the necessary skills to perform their work

Before training, sometimes the staff are not consulted 58.5% (n = 38) are not contacted while 41.5% (n = 27) notably got contacted. Consultation of the staff was mainly noted by the manager and the departmental heads.

Table 4: Members Consulted before a Training Program

<table>
<thead>
<tr>
<th>Designation of the staff</th>
<th>Number/percentage consulted</th>
<th>Total number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head of department</td>
<td>7 (70%)</td>
<td>10</td>
</tr>
<tr>
<td>Supervisor</td>
<td>3 (23.1%)</td>
<td>13</td>
</tr>
<tr>
<td>Branch manager</td>
<td>1 (100%)</td>
<td>1</td>
</tr>
<tr>
<td>Clerk</td>
<td>12 (44.4%)</td>
<td>27</td>
</tr>
<tr>
<td>Others</td>
<td>4 (28.6%)</td>
<td>14</td>
</tr>
</tbody>
</table>
Reasons for the choice of personnel to consult:

- Seniority in the organization. Junior staffs are not consulted.
- Senior staff are consulted and are involved in determining the content of the training
- Senior staff evaluate the performance of the organization
- Junior staff consulted mainly a day before training to be aware of the training and to be psychologically prepared for the program

In training, the managers mainly play the role of developing and designing the program, presentation and supervision of the program and mentoring the training program

Figure 5: Roles Played by the Managers on Training

![Roles Played by the Managers on Training](image)
4.3 Evaluation of Training

In Wakenya Pamoja SACCO, there is a formal procedure of evaluating training. This is done mainly by the training manager and supervisors.

Table 5: Personnel Conducting Evaluation of Training in SACCO

<table>
<thead>
<tr>
<th>Evaluation by</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>human resource manager</td>
<td>13</td>
<td>20.0</td>
</tr>
<tr>
<td>Supervisor</td>
<td>14</td>
<td>21.5</td>
</tr>
<tr>
<td>general manager</td>
<td>12</td>
<td>18.5</td>
</tr>
<tr>
<td>training manager</td>
<td>17</td>
<td>26.2</td>
</tr>
<tr>
<td>Others</td>
<td>1</td>
<td>1.5</td>
</tr>
<tr>
<td>None committal</td>
<td>1</td>
<td>1.5</td>
</tr>
</tbody>
</table>

In the organization, there is always a formal document which outlines who the trainer is. It was noted in this study, all the heads of the departments and the branch managers are aware of the availability of this document. However, presence of this formal document is not known by all the staff in the organization. 33.3% (n = 9) of clerks, 23.1% (n = 3) of the supervisors and 21.4% (n = 3) of other staff are not aware of the presence of a formal document which outlines who a trainer is.

Table 6: Awareness of the Presence of a Formal Document which outlines the Trainer

<table>
<thead>
<tr>
<th>Presence of Formal document</th>
<th>Head of department</th>
<th>Supervisors</th>
<th>Branch manager</th>
<th>Clerk</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aware</td>
<td>10 (100%)</td>
<td>10 (76.9%)</td>
<td>1 (100%)</td>
<td>18 (66.7%)</td>
<td>11 (78.6%)</td>
</tr>
<tr>
<td>Not aware</td>
<td>0 (0%)</td>
<td>3 (23.1%)</td>
<td>0 (0%)</td>
<td>9 (33.3%)</td>
<td>3 (21.4%)</td>
</tr>
</tbody>
</table>
4.3.1 Training Needs Analysis

Before a training program, SACCO conducts training needs analysis. This was noted by 80% ($n = 52$) of the respondents. However, 20.0% ($n = 13$) of the respondents realized there was no training needs analysis that is done.

Training needs analysis was established to be conducted in most cases by training manager, human resource manager and the general manager.

**Figure 6: Personnel Conducting Needs Analysis in the Organization noted by the Respondents**

In Wakenya Pamoja SACCO, training needs analysis was noted to be necessary before a training program. However, to highlight training needs, the method mainly used was found to be based on the existing records in the organization.
Table 7: Methods used to Highlight Training Needs in SACCO

<table>
<thead>
<tr>
<th>Methods used</th>
<th>Mostly used</th>
<th>More used</th>
<th>Used</th>
<th>Rarely used</th>
<th>Unused</th>
<th>None committed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Existing records</td>
<td>45 (69.2%)</td>
<td>9 (13.8%)</td>
<td>6 (9.2%)</td>
<td>2 (3.1%)</td>
<td>1 (1.5%)</td>
<td>2 (3.1%)</td>
</tr>
<tr>
<td>Interviewing managerial and supervisory staff</td>
<td>7 (10.8%)</td>
<td>29 (44.6%)</td>
<td>26 (40.0%)</td>
<td>0 (0%)</td>
<td>1 (1.5%)</td>
<td>2 (3.1%)</td>
</tr>
<tr>
<td>Appraisal forms</td>
<td>11 (16.9%)</td>
<td>20 (30.8%)</td>
<td>29 (44.6%)</td>
<td>3 (4.6%)</td>
<td>0 (0%)</td>
<td>2 (3.1%)</td>
</tr>
</tbody>
</table>

The needs analysis was necessary because;

- it is necessary to identify the strength and weakness areas before training
- it helps to identify staff requirements and prepare the staff psychologically
- identify courses that fits into the work responsibilities
- it helps in identifying urgent needs
- it helps the management to budget for the training
- it helps management to plan and identify the required facilities
- helps in matching the training to the needs of the staff
- helps the management to identify the staff required for the training

In this particular Wakenya Pamoja SACCO, the method used for training was liked by 55.4% (n = 36) of the respondents. It was noted however, 12.3% (n = 8) of the respondents hate the methods used by this organization.
Members like the method used in training needs analysis in this SACCO because they realized;

- they are fair to everybody in the organization and motivates the staff
- enables the organization to identify the trainers
- enables the management to identify the areas of need
- enables the management to plan for the training and establish the required duration
- enables the trainers to evaluate the content required for the training
- it points out staff weaknesses
- it enables the organization to determine a course that is relevant to the trainees
Staff members who hate the training needs analysis noted;
- the analysis ignore the role of junior staff
- it is not well planned and does not take account of the need of all the staff
- it is time consuming

4.3.2 Training Methods
In Wakenya Pamoja SACCO, the training methods used include;
- Job rotation
- Coaching
- Understudy assignment
- Lectures
- Decision games
- Programmed instructions
- Others

Training methods mostly noted in this organization by the respondents was ‘job rotation’

<table>
<thead>
<tr>
<th>Training method</th>
<th>Frequency (no. of respondents)</th>
<th>Percentage respondents</th>
<th>Rank (1 – most noted method)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job rotation</td>
<td>60</td>
<td>92.3</td>
<td>1</td>
</tr>
<tr>
<td>Lecture</td>
<td>53</td>
<td>81.5</td>
<td>2</td>
</tr>
<tr>
<td>Coaching</td>
<td>40</td>
<td>61.5</td>
<td>3</td>
</tr>
<tr>
<td>Programmed instruction</td>
<td>27</td>
<td>41.5</td>
<td>4</td>
</tr>
<tr>
<td>Understudy assignments</td>
<td>10</td>
<td>15.4</td>
<td>5</td>
</tr>
<tr>
<td>Decision games</td>
<td>6</td>
<td>9.2</td>
<td>6</td>
</tr>
<tr>
<td>Others</td>
<td>3</td>
<td>4.6</td>
<td>7</td>
</tr>
<tr>
<td>Serving in committees</td>
<td>2</td>
<td>3.1</td>
<td>8</td>
</tr>
<tr>
<td>Simulation</td>
<td>1</td>
<td>1.5</td>
<td>9</td>
</tr>
</tbody>
</table>

Table 8: Training Methods used in Wakenya Pamoja SACCO as noted by the Respondents

In terms of preference of the training methods, this study realized majority of the staff mostly preferred job rotation method followed by lectures and programmed instructions. Most un-preferred method was serving in committees.
Table 9: The number of Respondents who Preferred Training Methods used

<table>
<thead>
<tr>
<th>Training method</th>
<th>Most preferred</th>
<th>More preferred</th>
<th>Preferred</th>
<th>Un-preferred</th>
<th>Most un-preferred</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job rotation</td>
<td>28</td>
<td>11</td>
<td>22</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Coaching</td>
<td>9</td>
<td>20</td>
<td>28</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Understudy assignments</td>
<td>5</td>
<td>0</td>
<td>21</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Serving in committees</td>
<td>6</td>
<td>2</td>
<td>14</td>
<td>0</td>
<td>12</td>
</tr>
<tr>
<td>Simulation</td>
<td>0</td>
<td>6</td>
<td>12</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Lectures</td>
<td>15</td>
<td>9</td>
<td>17</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>Programmed instructions</td>
<td>13</td>
<td>13</td>
<td>9</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Decision games</td>
<td>0</td>
<td>4</td>
<td>18</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Others</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>0</td>
</tr>
</tbody>
</table>

Reasons stated for the preferences were;
- ease in reference to the method
- lectures are less expensive
- coaching enables a worker to be guided during training
- job rotation enables one to be well versed with the operational procedures
- job rotation enables workers to acquire skills easily and is less expensive
- some methods are traditionally used

In Wakenya Pamoja SACCO, the training method being used is mainly Job rotation, lectures and coaching.

Preference for training methods to use significantly varied with the designation of the staff. Method of serving in the committees was significantly \( \chi^2 = 20.954, \, df = 1, \, P = 0.013 \) preferred by clerks.
However all the other training methods were uniformly distributed among the various designations and did not significantly vary with the staffs’ position.

### 4.3.4 Indicators of Effective Training

In this study, it was realized, the staff in this SACCO like developed training programmes. 38.5% \((n = 25)\) like the training programmes so much while 43.1% \((n = 28)\) simply like the programmes. However, 18.5% \((n = 12)\) of the respondents do not like the programmes. Those who had certificate level of education significantly \((\chi^2 = 26.296, df = 8, P = 0.001)\) like the developed training programme in this organization.

The programmes are liked because;

- they are fair to all the staff
- training will promote service to the SACCO
- leads to better service to the customers
- training leads to motivation of the staff
- training enables workers to understand their work
- leads to increased productivity and reduce time taken to serve customers
- improves employees skills for better performance
- reduce customers complains
- enable smooth running of the organization
- reduces labour turnover

That staffs who do not like training programmes feel that;

- these programmes expose employees weakness
- job rotation discourages employees specialization
- requires additional effort

Employees who had O’ level of education and those with certificate education were noted to be significantly \((\chi^2 = 13.477, df = 4, P = 0.009)\) satisfied with the developed training programmes. Those staff with diploma, 30.8% was not satisfied. In this organization, the already developed training programmes are satisfactory.
Since;

- many new areas are not yet covered
- Customer needs are changing and they need to be met. Training has made the staff understand them better.
- there is need to improve employees performance
- customers complains have been noted to have reduced

To tell that someone is effectively trained in this organization, there is need to;

- consider the number of complains raised by the customers
- have improved relationship at the workplace
- services rendered by the staff are noted to meet SACCO expectation
- staff deliver the necessary services in his/her area of service
- staff treats customer with courtesy
- Employees seem motivated in the service and are willing to stay longer in the service.
- Employees take shorter time to serve the customers

4.3.5 Methods of evaluating effective training as used in SACCO

In Wakenya Pamoja SACCO the highest staff rating of the methods of evaluating effective training was realized to be “learning method”. And “behaviour change”.

44
Table 10: Rating of the Methods of Evaluating Effective Training used in Wakenya Pamoja SACCO

<table>
<thead>
<tr>
<th>Method</th>
<th>Most effective</th>
<th>More effective</th>
<th>Effective</th>
<th>Less effective</th>
<th>ineffective</th>
<th>Mean rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Measure of reactions</td>
<td>17</td>
<td>15</td>
<td>29</td>
<td>1</td>
<td>1</td>
<td>Effective</td>
</tr>
<tr>
<td>Learning</td>
<td>22</td>
<td>16</td>
<td>18</td>
<td>8</td>
<td>0</td>
<td>Most effective</td>
</tr>
<tr>
<td>Behaviour change</td>
<td>16</td>
<td>28</td>
<td>18</td>
<td>1</td>
<td>0</td>
<td>More effective</td>
</tr>
<tr>
<td>Evaluating results</td>
<td>16</td>
<td>27</td>
<td>15</td>
<td>5</td>
<td>0</td>
<td>More effective</td>
</tr>
<tr>
<td>Cost benefits analysis</td>
<td>11</td>
<td>27</td>
<td>24</td>
<td>0</td>
<td>1</td>
<td>More effective</td>
</tr>
<tr>
<td>Experiment control group</td>
<td>3</td>
<td>8</td>
<td>31</td>
<td>17</td>
<td>3</td>
<td>Effective</td>
</tr>
</tbody>
</table>

Effects of training was established to be more on improved job performance as strongly agreed by 64.6% (n = 42) and increased motivation of workers, 52.3% (n = 34).

Table 11: Effects of Training on the Items

<table>
<thead>
<tr>
<th>Item</th>
<th>Average rating of effect</th>
<th>Percentage respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduced learning time and cost</td>
<td>5 (strongly agreed)</td>
<td>47.7</td>
</tr>
<tr>
<td>Improved job performance</td>
<td>5 (strongly agreed)</td>
<td>64.6</td>
</tr>
<tr>
<td>Reduced supervision</td>
<td>5 (strongly agreed)</td>
<td>49.2</td>
</tr>
<tr>
<td>Reduced labour turnover</td>
<td>5 (strongly agreed)</td>
<td>46.2</td>
</tr>
<tr>
<td>Reduced dissatisfaction and grievances</td>
<td>4 (agreed)</td>
<td>44.6</td>
</tr>
<tr>
<td>Better understanding of customers’ needs</td>
<td>4 (agreed)</td>
<td>46.2</td>
</tr>
<tr>
<td>Increased motivation to workers</td>
<td>5 (strongly agreed)</td>
<td>52.3</td>
</tr>
<tr>
<td>Improvement of skills and talents</td>
<td>5 (strongly agreed)</td>
<td>47.7</td>
</tr>
<tr>
<td>Quality of work life improves</td>
<td>4 (agreed)</td>
<td>41.5</td>
</tr>
</tbody>
</table>
4.4. Differences between Trained and Untrained Employees

The study revealed there were differences between trained and untrained employees in the SACCO.

Trained employees were noted to;
- be giving quality service and quick in serving customers
- they meet target of the organization
- understand customers need more than the untrained employees
- be more confident in their services to customers
- satisfy customers more often than the untrained customers
- stay on employment longer
- have required skills and improved performance
- are more courteous when giving services
- keep updated in new technology and new developments

Trained employees were found to accomplish tasks assigned to them fast and experience that the customer’s complaints decrease. This was noted to be mainly because;
- they are more focused on their work
- they understand customers’ need
- they perform their duties fast and reduce the possibilities of long queues
- understand the operations of the SACCO better
- they are taught on the customer needs and how to satisfy them
- trained employees ensure consistency in service provision
4.5 Interview Schedule for Key Informants

The findings using interview schedule were used to establish any variations that might have been noted in the questionnaire. In this study, 12 interview schedules were conducted.

4.5.1 Bio Data of Key Informants

66.7% (n = 8) of the key informants were male while 33.3% (n = 4) were female informants. They were in their ages of between 18 – 50 years. The age distribution indicated that majority, 66.7% (n = 8) of the key informants were 29 – 39 years old.

Table 12: Key Informants' Age Distribution

<table>
<thead>
<tr>
<th>Age bracket</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - 28 yrs</td>
<td>1</td>
<td>8.3</td>
</tr>
<tr>
<td>29 - 39 yrs</td>
<td>8</td>
<td>66.7</td>
</tr>
<tr>
<td>40 - 49 yrs</td>
<td>2</td>
<td>16.7</td>
</tr>
<tr>
<td>above 50 yrs</td>
<td>1</td>
<td>8.3</td>
</tr>
</tbody>
</table>

4.5.2 Education and Professional Level of the Key Informants

33.3% (n = 4) of the key informants were graduates, 41.7% (n = 5) had diploma, 16.7% (n = 2) had O' level education while 8.3% (n = 1) had other level of education.

Majority of the key informants were accountants. 50.0% (n = 6) were accountants, 41.7% (n = 5) were managers while 8.3% (n = 1) was a teller in the organization. It was further noted that, all the four managers were graduates; one teller had certificate level of education; 66.7% (n = 4) of the accountants had Diploma while the rest 33.3% (n = 2) were O' level holders.
Key informants in this study were from finance 75.0% (n = 9), 16.7% (n = 2) from Human resource department and 8.3% (n = 1) from marketing. All the key informants were on permanent term of service.

In the organization, 25.0% (n = 3) have stayed for above 16 years, 25.0% (n = 3) for 11–15 years, 41.7% (n = 5) for 6–10 years while only 8.3% (n = 1 accountant) have been for less than 5 years.
Currently the status of key informants is as shown below.

Table 13: Current Status of the Key Informants

<table>
<thead>
<tr>
<th>Current status</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>deputy general manager</td>
<td>1</td>
<td>8.3</td>
</tr>
<tr>
<td>branch manager</td>
<td>5</td>
<td>41.7</td>
</tr>
<tr>
<td>head of dept.</td>
<td>2</td>
<td>16.7</td>
</tr>
<tr>
<td>Clerk</td>
<td>2</td>
<td>16.7</td>
</tr>
<tr>
<td>Others</td>
<td>1</td>
<td>8.3</td>
</tr>
<tr>
<td>None committal</td>
<td>1</td>
<td>8.3</td>
</tr>
</tbody>
</table>

4.5.3 Training Policy

Key informants are aware of training policy headed by training manager in the organization. However, 1 key informant (a clerk) was not aware of training policy in this organization.

In the training, key informants noted the target group to be mainly both current and newly recruited staff. Before training the management often consults the employees. This is done mainly;

- to find out the workers performance
- To identify the performance gap.
- To prepare the workers psychologically
- To make employees support the program
- To match training with the needs
- To establish the necessity of the programme

The role played by key informants interviewed indicated that, they are mainly committee members in the organization training programme.

A proportion of SACCO’s profit allocated to training was found to be 5%. The SACCO was realized to have a consultative committee that reviews its training policy. This proportion is used to plan and coordinate training program. Committee meets quarterly.
4.5.4 Training Needs Analysis

In this organization, training needs is conducted by training manager. Training needs analysis is conducted before training program mainly to;
- Ensure that course content are relevant to the people
- to identify employees with the training needs
- to be able to tailor training programmes to suit organization requirements

Methods used in SACCO to highlight training needs as rated by key informants indicated appraisal forms as a method mostly used in Wakenya Pamoja SACCO.

Table 14: Number of Key Informants as they rated the Methods

<table>
<thead>
<tr>
<th>Method</th>
<th>Mostly used</th>
<th>More used</th>
<th>Used</th>
<th>Rarely used</th>
<th>Unused</th>
</tr>
</thead>
<tbody>
<tr>
<td>Existing records</td>
<td>5</td>
<td>4</td>
<td>0</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Interviewing managerial and supervisory staff</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Appraisal forms</td>
<td>6</td>
<td>1</td>
<td>5</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

In this organization, key informants confirmed the methods used as job rotation and coaching. However, they mostly preferred understudy assignment and coaching. They believe coaching increases interaction between the workers and the supervisors. Job rotation enables workers to acquire skills.
4.5.5 Indicators of Effective Training

Key informants like training programme they had in the organization. They were satisfied with the already developed training programmes. In this SACCO, methods mostly used were established as;

<table>
<thead>
<tr>
<th>Method</th>
<th>Rank its use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Behaviour change</td>
<td>1</td>
</tr>
<tr>
<td>Learning</td>
<td>2</td>
</tr>
<tr>
<td>Evaluating result</td>
<td>3</td>
</tr>
<tr>
<td>Evaluating effective training</td>
<td>4</td>
</tr>
<tr>
<td>Cost benefit analysis</td>
<td>5</td>
</tr>
</tbody>
</table>

To tell that someone is effectively trained, the key informants noticed trained employees;

- Often are current in technology
- Fewer customer complain when served by trained employees
- Motivate workers and serve the customers faster
- Give effective and efficient services

Training effects

- Training decrease learning time and cost
- Increase performance
- Decrease supervision
- Decrease labour turnover
CHAPTER FIVE
DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

Introduction
This chapter will take us through discussions on the findings on training policy of the SACCO, training need assessment procedure of the SACCO; Training methods in the SACCO and the indicators of effective training in the SACCO. It will as well highlight the conclusion, recommendations of the study and give recommendations for further reading.

5.1 Discussions

The study found out that at Wakenya Pamoja Sacco, employees are aware of the training policy in the organization. 98.5% of the respondents had information concerning their organisation’s training policy. The reasons that respondents provided to justify the existence of the training are:

i. To improve employees skills
ii. To conduct an induction for new employees
iii. To introduce new skills to new employees
iv. To keep the employees a breast with technical changes so as to improve their performance
v. To motivate recruited employees
vi. To equip new employees with requisite skills to perform their work.

This concurs with Cole (2004) who outlines the following benefits of systematic training: the provision of a pool of skilled personnel for the organization; the improvement of existing skills; improvement in job performance; improved service to the customers and increased motivation of the staff. Wakenya Pamoja SACCO, according to the study findings, has a training policy.

Before training is conducted, the organization’s staff is contacted. 58.5% (table 4.3) of the respondents confirmed that the management咨询服务 them before training. However, 41.5% (table 4.3) are not consulted before training is conducted.
Majority of the personnel who are consulted are the senior members (heads of the departments, branch manager) of the SACCO. This is possibly due to their role in the day to day running of their departments which makes them aware of the shortcomings of their workers in task accomplishments. This can also be attributed to their proximity to the workers which enable them evaluate the effectiveness of training and recommend employees for training. Thus heads of department’s support of the training policy is crucial hence making the management consult them. This is in agreement with Robinson (1988) who insists that every organisation should have a declared training policy which is understood and supported by employees at all levels. This is important since training can fail to succeed if there is no commitment on the part of those to be trained. Perhaps this is why in the study 44.4% (table 4.3) of the clerks (junior staffs) and 28.6% of the lower cadre employees had the knowledge of the existence of a training policy in the SACCO.

The study established that managers play the role of developing and designing the program, presentation and supervision and mentoring the training program. In the study 29% of the respondents (figure 4.3) stated that the managers’ role in training is presentation and supervision. 33% of the respondents (figure 4.3) noted that the managers develop or design training programs while 22% of the respondents stated that their role is mentoring. A very small percentage of the respondents 3% (figure 4.3) stated that managers conduct the actual coaching. This is an agreement with Cole (2004) who states that a manager’s role in training encompasses determining, managing, consultancy and advisory activities in regard to training.

The study found out that at Wakenya Pamoja SACCO, there is a formal procedure of evaluating training, 26.2% (table 4.4) confirmed that this evaluation is done by the training manager, while 20.0% (table 4.4) of the respondents say it is done by the Human Resource Manager; 21.5% (table 4.4) say it is done by the supervisor. 18.5% (table 4.4) of the respondents also say that it is done by the general manager.

From the study therefore, it has been realised that senior members of the management are the ones majorly involved in evaluating training. This could possibly be due to the fact that they want to find out whether the expenditure in training is worthwhile.
It may also be due to their role in appraising employee performance before training and after training. Robinson (1988) supports these findings by saying that for any organizations to carry out its training it must have an effective training policy in place, which should be evaluated from time to time to ensure relevant and effective training outcomes.

According to the study, 80% of the respondents indicated that the SACCO conducts training needs analysis. However 20% of the respondents noted that training needs analysis is not done. This difference in response could be attributed to the fact that some methods for training needs assessment, like the use of existing records and appraisal forms can be used without the knowledge of the concerned employee. It might also be attributed to the fact that training needs analysis is in most cases conducted by the training manager, human resource manager and the general manager (figure 4.4). Therefore the organization staff that is not directly involved in needs assessment may be unaware of the existence of such an exercise. These two reasons may account for the proportions of respondents (20%) who reported that training needs assessment is not conducted.

The respondents also gave the reasons as to why they think training needs assessment is necessary.

These are:

i. To identify the strength and weakness of employees before training.

ii. To prepare the employees psychologically.

iii. To identify courses that fit into the work responsibility

iv. To help management to budget for the programme

v. To help in matching training to the needs of the staff

vi. To help management to identify the staff required for training

vii. It help to identify the urgent needs

The necessity of training needs assessment is supported by Griffin (1999) who says needs assessment help determine when training is the answer and when it is not. Assessment ensures that training programmes have relevance to the people being trained.
A needs assessment provides the information that is always necessary for designing training programmes. The basic purpose of training is two folds. To identify the knowledge and skills that people must possess in order to perform effectively on their jobs and to prescribe interventions that can close these groups.

The findings show that training needs assessments is conducted by the training manager, human resource manager, the supervisor, the general manager. 37% of the respondents indicated that it was conducted by the training manager, 18% of respondents reported it was conducted by human resource manager, 16% indicated that it was conducted by the general manager, 9% said that it was conducted by the supervisor and 17% were non committal. From these statistics we realized that in the SACCO, training needs assessment is majorly done by the training manager. This could possibly because he is the one who organizes plans and advises as regard training. This is supported by Cole (2004) who says that a training manager is concerned with determining, managing, consultancy and advisory activities as regards training.

According to the study the methods used to identify training needs in the SACCO are: existing records, interviewing managerial and supervisory staff; and appraisal forms (table 4.6) The technique that is mostly used is perusal of existing records to identify gaps in the skills of the staff. 69.2% of the respondents (table 4.6) reported that existing records is the method mostly used in the SACCO. The other commonly used methods are; interviewing managerial and supervisory staff (44.6% of respondents noted it is more used, 40% of respondents noted that it is used); and appraisal forms (30.8% of the respondents stated it is more used, 44.6% of the respondents reported it is used).

Decenzo et al. (2003) agrees with these findings when he says. The method used for training needs assessments are:

i) Observation and analysis of job performance

ii) Management of staff conferences and recommendations

iii) Analysis of job requirements and projected changes, surveys, reports and inventories on interviews.
Sagimo (2002) concurs with the study findings when he says that managers can use four procedures to determine the training needs of individuals in their organization or subunit:

i) Performance appraisal: each employee's work is measured against the performance standards or objectives established for his or her job.

ii) Analysis of job requirement: the skills or knowledge specified in the appropriate job description are examined and those employees without necessary skills or knowledge become candidates for a training programme.

iii) Organization analysis: the effectiveness of the organization and its success in meeting its goals are analysed to determine where differences exist.

iv) Employee survey: managers as well as non-managers are asked to describe what problems they are experiencing in their work and what actions they believe are necessary to solve them.

According to the study, the existing records are preferred to other methods (69.2% of respondents) because they give a summary of a worker’s performance over a long period. This is supported by Cole (2004) who says that the most popular of the above methods are those that utilize existing records. They merely round off in a relatively standardized way the frequent informal appraisals carried out regularly by the organization’s managers as a normal part of their job.

The study also established that 55.40% of the respondents like the methods used for training needs analysis, 32.3% of the respondents said they are average and 12.30% of the respondents said they hate them. (Figure 4.5) The reasons the respondents gave for liking the method include:

i) They are fair to everybody in the organization and motivate staffs.

ii) They enable the organization to identify the trainers.

iii) They enable the management to identify the areas of need.

iv) They enable the management to plan for the training and establish the required duration.

v) Enable the trainers to evaluate the content required for training.

vi) They point out staff weakness.
This is as well supported by Sagimo (2002) who says that training needs assessment is comparing the skills and attributes needed in the company against those currently available in order to determine and identify any shortfall as training deficiency for which suitable training can be planned and programmed to save the cost and add value.

However 20.30% of the respondents said they hate the method used for the training needs analysis. The reasons they gave for the responses include:

i) The analysis ignores the role for the junior staffs.

ii) It is not well planned and does not take into account the need of all the staff.

iii) It is time consuming.

This might be as a result of their not being consulted from the initiation of the programme. Rabinson (1988) supports this by saying that every organization should have declared a training policy which is understood and supported by all the employees of all levels. This is important since the training can fail to succeed if there is no commitment on those to be trained.

In Wakenya Pamoja SACCO, there is a formal formula for evaluating training. Evaluation of training is mainly done by the training manager and supervisors. In the organization there is a formal document which outlines who the trainer is. The study found out that all the departmental heads and the branch managers are aware of the availability of this document. However, the presence of this document is unknown by a sections of the staff. 33.3% of the clerks, 23.1% of the supervisors and 21.4% of other staffs. (Table 4.5) are not aware of the presence of the formal document that outlines who a trainer is.

The study revealed that the awareness is higher among the upper cadre staff (100% among heads of department, 100% among managers) and lowest among lower cadre staff (66.7% among clerks, 76.9% among supervisors). This may be attributed to the fact that upper cadre staff determine and manage the programme. They also formulate the formal document that outlines who the trainer is.
In Wakenya Pamoja SACCO, the training methods used include: job rotation, coaching, under study assignments, lectures, decision games and programmed instruction. 92.3% of the respondents said that job rotation is used, 81.5% of the respondents indicated that lectures is used and 41.5% of the respondents reported programmed instructions as a method of training that is used (table 4.7).

In terms of preference of the training methods, this study revealed that majority of the staff most preferred job rotation training method followed by lectures and programmed instructions. The most unpreferred method was serving in committees. The reasons that the respondents provided for their preference of job rotation are: it enables one to be well versed with operational procedures and it enables one to acquire a variety of skills. Armstrong (2003) states that job rotation aims to broaden experience by moving people from job to job or department to department.

The study revealed that job rotation is the most popular training method (table 4.8). Its popularity could be due to the fact that doing the same task repeatedly is boring and monotonous. Moving workers from department to department eliminates monotony and provides a variety of skills to workers. Thus making it the most preferred training method according to the study findings.

The most unpreferred training method was serving in committees. Koontz et al (1986) notes that these committees are usually composed of a group of middle level managers and sometimes of lower level managers selected on the basis of rating who meet regularly to consider any proposals affecting the firm’s welfare.

Saxena (1986) states that it is good to place a young manager on a committee composed of well experienced managers where he will become acquainted with the many problems and the difficulty points of view of the managers of the departments present. The two authors Koontz and Saxena indicated that serving in committees is utilized to enable the middle level managers to acquire job related skills. It is therefore a technique that is inappropriate for training low cadre staff who are the majority. This could account for its unpopularity among the respondents.
Lecture method was rated second (81.5% of the respondents) in terms of preference. The major reason for their preference was that lecturers are less expensive. Decenzo et al (2003) indicates that formal lectures offer an opportunity for managers or potential managers to acquire knowledge and develop their conceptual and analytical abilities.

In this study, it was realized that the staff in this SACCO like the developed training programmes. 38.5% of the respondents like the training programmes so much, 43.1% of the respondents simply like the programmes. However, 18.5% of the respondents do not like the programmes. The programmes are liked because:-

i) They are fair to the staff.
ii) They lead to better service to the customers.
iii) They lead to motivation of the staff.
iv) They enable workers to understand their work.
v) They lead to increased productivity and reduced productivity time taken to serve customers.
vi) They improve employee skills for better performance.
vii) They lead to reduction in customer complaints.
viii) They lead to smooth learning of the organization.
ix) They lead to reduction in labour turn over.

Saxena (1986) concurs with these findings by saying that the need and importance of training include:-

i) Training enables the management to be dynamic and makes it potent enough to face the pressure of changing the environments.
ii) An increase in skill usually results in both quantity and quality of output.
iii) It leads to job satisfaction and heightens the morale of the people.
iv) Trained employees want more freedom autonomy and less supervision.
v) It leads to prevention of accidents.
vi) It also contributes to considerable savings in breakages and wastage in several forms.
vii) With the trained personnel available it can have both stability and flexibility.
Those respondents who do not like training programmes feel that:

i) these programmes expose employee weakness

ii) Job rotation discourages employee specialization.

iii) They require additional effort.

According to the findings of the study, employees who had 'o' level certificate and those with certificate of education were noted to be significantly satisfied with the developed training programmes. This could be due to the fact that these workers comprise of a bigger percentage of the cadre employees who deal directly with the customers. They are therefore able to do a self assessment on their performance before and after training. This makes them to realise the slightest change in their performance which they credit to training.

However the study noted that those respondents with diploma in education (30.8%) were not satisfied with the methods used in the organization. This could be due to the fact that many areas are not yet covered and some of the training programmes are implemented without consulting the concerned employees.

The study found out that trained employee exhibits some behaviour, these include:-

i) They render services that meet SACCO expectations.

ii) They treat customers with courtesy.

iii) Employees show that they are motivated.

iv) they are also willing to stay longer in the organization

v) they take a shorter time to serve customers

vi) Customers are satisfied since they are served well: therefore less complaint.

vii) They also relate well in the work plan.
These are supported by Cole (2005) who lists benefits of systematic training as:

i) The provision a pool of skilled personnel for the organization.

ii) The improvement of existing skills.

iii) An increase in the knowledge and experience of employees.

iv) Improvement in job performance with resulting improvement in productivity overall.

v) Improved service to customers.

vi) Greater commitment of staff (i.e. increased motivation.)

vii) Increased value of individual employee’s knowledge and skills.

viii) Personal growth of opportunities for employees.

In Wakenya Pamoja SACCO, the highest staff rating of the methods of evaluating effective training was realized to be learning and behaviour change. This could be due to the fact that these methods are easier to implement as opposed to others. This is because the two methods requires one to observe a worker’s performance before and after training to be able to tell weather the worker gained from a training programme or not. As regards learning criterion, Kirkpatricks (1994) says that this is a measure of the knowledge required, skills improved or attitudes changed.

Behaviour change is another criterion for evaluating training which was listed second to learning methods by respondents in the study. Decenzo et al (2003) supported this by saying that here an attempt is made to look at how the trainee acts after the training has taken place. Most learning results in some outward action exemplified in one’s behaviour.

In the study it was established training leads to improved job performance and increased motivation of workers. 64.6% of the respondents strongly agreed that training leads to improved job performance, 52.7% strongly believed that training leads to increased motivation of workers, while 49.2% of the workers strongly agreed that training leads to reduced supervision (table 4.10).
This could be attributed to the fact that trained workers are always sure of what is required of them, accomplish their tasks within the shortest time possible and have the confidence of their supervisors who give them a free hand to practise with less supervision.

This is supported by Cole (2003) who states that the benefits of training includes improved service to customers, greater commitment of staff and personal growth opportunities for employees.

The other benefits of training revealed by the study are: improvement of employee’s skills and talents (47.7% of the respondents), reduced dissatisfaction and grievances (44.6% of the respondents), better understanding of the customer’s needs (46.2% of the respondents) and improvement of quality of work-life (41.5% of the respondents)

The study also revealed that there were differences between trained and untrained employees. In the SACCO the trained employees were noted by the following qualities:

i) Give quality services and are quick in serving customers.

ii) They meet organizational targets.

iii) They understand customers’ needs more than untrained employees.

iv) They are more confident in their service to customers.

v) Satisfy customers more often than untrained employees.

vi) They stay in one employment longer.

vii) Have required skills and improved performance.

viii) Are more courteous when giving services.

ix) Are updated in new technology and new development.
Trained employees were found to accomplish task assigned to them fast and customers’ complaints decreased. This was note to be mainly because:

i) They are more focused on their work.
ii) They understand customer’s needs better.
iii) They perform their duties fast and reduce the possibilities of long queues.
iv) They understand the operations of SACCO better. They are taught on customer’s needs and how to satisfy them.
v) Trained employees ensure consistency in the service provision.

5.2 Conclusions

- Wakenya Pamoja SACCO has a training policy which employees are aware of.
- The SACCO also conducts a training Needs Assessment. This is mostly done by training manager who mainly uses existing records as a tool.
- The study also found out that in the SACCO, lectures and job rotation are the methods mostly used for training SACCO employees.
- The study also found out that some employees lack critical information as regards training which makes them have negative attitude towards a training program.
- The study also realised that learning criterion and behaviour change are usually used to evaluate training effectiveness. It also found that training improves job performance, increase motivation and reduce supervision.

5.3 Recommendations

- The management of the SACCO should sensitize employees on the significance of training to reduce the negative attitudes towards training.
- The SACCO management should involve all employees in training activities so as to fully support the training programme.
- The management should also explain to the employees the various stages of training so as to make them informed of the process.
5.4 Recommendations for further research

- The effect of rewarding successfully trained employees on the success of training.
- To investigate the effect of the training of the SACCO Management Committee on SACCO performance.
REFERENCES


Dulfer E (Dr) and Hamm. W (Dr) (1985): Co-operatives in the clash between Member participation, organization development and bureaucratic tendencies. UK


65


Sagimo P.O (2002) Management Dynamics Towards Efficiency,


Twenty sixth printing, New Delhi, India

Saxena S.C (1986) Business Administration and management. Sahilya Bhawan;
Agra, New Delhi. India.


Cape Town. South Africa.

6.0 **TIME FRAME**
This study took six months.

<table>
<thead>
<tr>
<th>S/N</th>
<th>Week number</th>
<th>September-08</th>
<th>October-08</th>
<th>November-08</th>
<th>December-08</th>
<th>January-09</th>
<th>February-09</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Read literature</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Define the research objectives and delimit the scope of the study</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Draft the research methodology</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Write research proposal and submit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Develop questionnaire</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Pilot test and revise questionnaire</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Collect primary data</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Enter the data in a computer</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Analyze data</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Draft of the thesis and consultation with the supervisor</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Revision and final writing of the thesis</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Printing and submission of the thesis</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### 7.0 Budget for the Proposed Study

<table>
<thead>
<tr>
<th>Item</th>
<th>No. of Units</th>
<th>Cost per a unit in Kshs</th>
<th>Total cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Traveling expenses for reading literature and obtaining of the letter of access to the study area.</td>
<td>8 trips</td>
<td>2,500.00</td>
<td>20,000.00</td>
</tr>
<tr>
<td>Field traveling expenses for the principal researcher (cost of transport and meals)</td>
<td>32 trips</td>
<td>800.00</td>
<td>25,600.00</td>
</tr>
<tr>
<td>Traveling expenses for four field assistants.</td>
<td>52 combined</td>
<td>600.00</td>
<td>28,800.00</td>
</tr>
<tr>
<td>(13 trips per an assistant).</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Photocopying materials for literature review.</td>
<td>200 pages</td>
<td>3 per a page</td>
<td>600.00</td>
</tr>
<tr>
<td>Purchase of toner of cartages</td>
<td>2 pieces</td>
<td>7000.00</td>
<td>14,000.00</td>
</tr>
<tr>
<td>Purchase of printing paper</td>
<td>3 reams</td>
<td>380.00</td>
<td>1,140.00</td>
</tr>
<tr>
<td>Binding of the research proposal</td>
<td>9 copies</td>
<td>90.00</td>
<td>810.00</td>
</tr>
<tr>
<td>Photocopying of questionnaires</td>
<td>105 copies</td>
<td>40.00</td>
<td>4200.00</td>
</tr>
<tr>
<td>Contingencies</td>
<td>20% of the total cost of items listed above.</td>
<td></td>
<td>19,030.00</td>
</tr>
<tr>
<td>Typing of thesis</td>
<td>100 pages</td>
<td>30 per a page</td>
<td>3000.00</td>
</tr>
<tr>
<td>Photocopying of the thesis</td>
<td>800 pages</td>
<td>3 per a page</td>
<td>2,400.00</td>
</tr>
<tr>
<td>Binding of the thesis</td>
<td>8 copies</td>
<td>500 per a copy</td>
<td>4000.00</td>
</tr>
</tbody>
</table>

**TOTAL**                                                             |              |                         | **123,580.00**|
APPENDIX

APPENDIX I

KENYATTA UNIVERSITY
INSTITUTE OF OPEN LEARNING

P.O. Box 43844 00100
Nairobi Kenya
Tel: 812722 Ext 57541/2/3

30th August, 2007

To Whom It May Concern:

Dear Sir/Madam,

The above named is a student of Institute of Open Learning, Kenyatta University, pursuing a Master of Business Administration (MBA) course.

As part of his course work, he is required to carry out research work relevant to his course. He is specifically doing research on "The Effect of..."

This involves the entire staff of a corporation, from the Chief Executive, Management team, down to support staff.

His research period may be up to six (6) months and he will be supervised and assisted by Dr. Wilson A.P. Otengah of the Department of Business Administration, Kenyatta University.

Indly accord him all possible assistance.

[Signature]

K. Thuku

or: DIRECTOR, INSTITUTE OF OPEN LEARNING
TO WHOM IT MAY CONCERN

RE: RESEARCH AUTHORIZATION—ISAAC NYASANI ATEMBA

The above named has been authorized to conduct academic research here in this district on an investigation of training methods and their effectiveness in Kenyan SACCOs—a case of Wakenya Pamoja SACCO—Kisii Central District.

His research covers the period up to and including February 2009. Therefore, any assistance extended to him shall be appreciated.

EDWARD MOMANYI
FOR: DISTRICT COMMISSIONER
CENTRAL KISII
APPENDIX 2

LETTER OF CONSENT

The principal researcher (Atembia Isaac Nyasani Mr.) is a student of Kenyatta University’s school of business. He is undertaking a study on training methods used in Kenyan SACCOs and their effectiveness – A case study of Wakenya Pamoja SACCO-Kisii Central District.

This in partial fulfillment of the requirement for the award of the degree of master of business administration- human resource management – (MBA-HRM).

The researcher would like to inform the respondents that they have been selected to participate in the study through stratified random sampling or purposive sampling. Kindly spare some time from your daily commitment to fill for me the questionnaires or grant me an interview as need be.

Your responses will be treated with strict confidence and anonymity. They will be used for research purposes only. Names of respondents should not be written on any questionnaire or interview schedule. There is no right or wrong answer.

Please tick the responses of your choice.

Thank you for your willingness to take part in the study.

Yours faithfully,

Atembia Isaac Nyasani
APPENDIX 3

Questionnaire for Main Respondents.

Training Methods and Effectiveness in Kenyan SACCOS.

PART A PERSONAL INFORMATION

1. State your gender.
   [ ] Male  [ ] Female

2. What is your age bracket?
   [ ] 18-28 years  [ ] 29 – 39 years
   [ ] 40-49 years  [ ] above 50 years

3. Which of the following best describes your profession?
   [ ] Teller  [ ] Accountant
   [ ] Typist  [ ] Manager

4. Which of the following best describes your level of education?
   [ ] Post-graduate  [ ] Graduate  [ ] Diploma
   [ ] Certificate  [ ] O’Level  [ ] Others--------

5. What are your terms of employment?
   [ ] Probation  [ ] Permanent and pensionable
   [ ] Temporary  [ ] Contract
   [ ] Others---------------------------------------------------------- (please specify)

6. How long have you been working in the organization.
   [ ] Less than 5 years  [ ] 6-10 years
   [ ] 11-15 years  [ ] Above 16 years
7. What is your job designation?

☐ General Manager ☐ Head of department
☐ Deputy General Manager ☐ Supervisor
☐ Branch manager ☐ Office messenger
☐ Clerk ☐ Others--------------------------

-------------------------------------------- (please specify)

8. Which of the following best describes your department?

☐ Finance ☐ Human resource
☐ Marketing ☐ Production

PART B

A) TRAINING POLICY

1. Are you aware of any training policy in the organization? (tick one)

☐ Yes ☐ No

2. Who heads it? (Check one)

☐ Human resource manager
☐ Training manager
☐ Personnel manager
☐ Others ---------------------------------------- (please specify)

3. Who is targeted for training?

☐ Current employees.
☐ Newly recruited employees.
☐ Both.
☐ Others ....................................................(please specify)

4. Give reasons for the above answer.

i) ........................................................................

ii) .........................................................................

iii) ........................................................................
5. Are you consulted before a training program?
   - [ ] Yes  - [ ] No

6. Give reasons for the above answer.
   i) .................................................................
   ii) ........................................................................
   iii) ........................................................................

7. What role do managers play in training?
   - [ ] Presents and supervises
   - [ ] Develop or design training programs
   - [ ] Mentoring
   - [ ] Others ................................................................. (Please specify)

8. Does your organization have a formal procedure of evaluating training?
   - [ ] Yes  - [ ] No

9. If yes, who conducts the evaluation?
   - [ ] Human Resource Manager
   - [ ] General Manager
   - [ ] Training Manager
   - [ ] Supervisor
   - [ ] Others ....................................................... (please specify)

10. Is there a formal document which outlines who the trainer is?
    - [ ] Yes  - [ ] No

B) TRAINING NEEDS ANALYSIS.

1. Does your SACCO conduct a training needs analysis before a training program?
   - [ ] Yes  - [ ] No

2. Who conducts it?
   - [ ] Human Resource Manager
   - [ ] General Manager
   - [ ] Training manager
   - [ ] Supervisor
   - [ ] Others .......................................................... (Please specify)
3. Rate the following method as they are used in your SACCO to highlight training needs. (Check where appropriate.)

<table>
<thead>
<tr>
<th>Methods</th>
<th>Mostly used (5)</th>
<th>More use (4)</th>
<th>Used (3)</th>
<th>Rarely used (2)</th>
<th>Unused (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Existing records</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interviewing Managerial and Supervisory staff</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Appraisal forms</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. Do you think training needs analysis is necessary before a training program?

☐ Yes ☐ No

5. Kindly explain briefly why.

i) .................................................................

ii) ....................................................................

iii) ...................................................................

6. What can you say about the methods used for training needs analysis in your SACCO?

☐ I like them. ☐ I hate them

☐ Others..............................................................(please specify)

7. Give reasons for the above answer.

i) ........................................................................

ii) ........................................................................

iii) .......................................................................
C) TRAINING METHODS.

1. Which of the following training methods are used in your SACCO? (Tick all that apply)

- [ ] Job rotation.
- [ ] Coaching
- [ ] Understudy assignments.
- [ ] Programmed instructions
- [ ] Decision games
- [ ] Others—__________________________________________ (please specify)

2. In your view, how do you rate the training methods used in your SACCO in terms of preference? (Please tick the appropriate)

<table>
<thead>
<tr>
<th>Training methods</th>
<th>Most preferred</th>
<th>More preferred</th>
<th>preferred</th>
<th>Unpreferred</th>
<th>Most unpreferred</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job rotation</td>
<td>(5)</td>
<td>(4)</td>
<td>(3)</td>
<td>(2)</td>
<td>(1)</td>
</tr>
<tr>
<td>Coaching</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Understudy assignments</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Serving in committees</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Simulation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lectures</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Programmed instruction</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decision games</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. Give reasons for your preference.
   
   i) .............................................................................................................................
   
   ii) .............................................................................................................................
   
   iii) .............................................................................................................................
4. What is being done in your SACCO?
   i)
   ii)
   iii)

D. INDICATORS OF EFFECTIVE TRAINING

1. What is your attitude towards the developed training programmes? (Tick one that apply)
   - I like them so much
   - I dislike them
   - I like them
   - I hate them.
   - Others ................................................................. (Please specify)

2. Give reasons for your answer.
   i)
   ii)
   iii)

3. How can you rate the already developed training programmes in your work place (tick one that apply)
   - Highly satisfactory
   - Unsatisfactory
   - Satisfactory
   - Most unsatisfactory
   - Others ............................................................................ (please specify)

4. Give reasons for your answer.
   i)
   ii)
   iii)

5. In your view, how will you tell that someone is effectively trained?
   i)
   ii)
   iii)
6. Rate the following methods of evaluating effective training as used in your SACCO.

<table>
<thead>
<tr>
<th>Method</th>
<th>Most effective (5)</th>
<th>more effective (4)</th>
<th>effective (3)</th>
<th>less effective (2)</th>
<th>ineffective (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Measures of reaction</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Learning</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Behavior changes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Evaluating results</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cost benefit analysis</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Experiment control group</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7. On a scale of 1 to 5 (where one means strongly disagree and 5 means strongly agree) rate the following as they relate to how training affects them.

<table>
<thead>
<tr>
<th>Item</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduced learning time and cost</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Improved job performance.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reduced supervision</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reduced labour turnover.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reduced dissatisfaction and grievances.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Better understanding of customers’ needs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increased motivation to workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Improvement of skills and talents</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality of work life improves</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. Are there differences in job performance between trained and untrained employees?

☐ Yes  ☐ No
9. Give reasons for your answer above.
   i).............................................................................................................................
   ii).............................................................................................................................
   iii).............................................................................................................................

10. How do trained employees accomplish tasks assigned to them.
    □ Fast
    □ Slow
    □ Others. .............................................................................................. (Please specify)

11. Do customer complaints decrease after employees undergo training?
    □ Yes
    □ No

12 Give reasons for the above answer.
   i).............................................................................................................................
   ii).............................................................................................................................
   iii).............................................................................................................................

THANK YOU FOR TAKING PART IN THE STUDY.
APPENDIX 4

INTERVIEW SCHEDULE FOR KEY INFORMANTS.

Training Methods and Effectiveness in Kenyan SACCOS.

SECTION A: PERSONAL INFORMATION

1. State your gender
   □ Male □ Female

2. What is your age bracket?
   □ 18 – 28 years □ 29 – 39 years
   □ 40 – 49 years □ above 50 years

3. Which of the following best describes your profession?
   □ Teller □ Manager
   □ Accountant □ Typist

4. Which of the following best describes your level of education?
   □ Postgraduate □ Masters
   □ Graduate □ O’ level
   □ Diploma
   □ Others ........................................... ...........................................
   ........................................... (Please specify)

5. Which of the following best describes your terms of employment?
   □ Probation □ Permanent and pensionable
   □ Temporary □ Contract
   □ Others ....................................................................................... (Please specify)
6. Which of the following describes your department?

- Finance
- Marketing
- Others
- Human Resource
- Production

(Please specify)

7. How long have you been in the organization?

- Less than 5 years
- 11 – 15 Years
- Others

(Please specify)

8. What is your current job status?

- General Manager
- Head of department
- Supervisor
- Deputy General Manager
- Office messenger
- Clerk

(Please specify)

PART B

A) TRAINING POLICY

1. Are you aware of any training policy in the organization? (Tick one that apply)

- Yes
- No

2. If yes, who heads it? (Check one)

- Human resource manager
- Training manager
- Personnel manager
- Others

(Please specify)

3. Who do you target for training? (Check one)

- Newly recruited employees
- Current employees
- Both current and newly recruited
- Others

(Please specify)
4. Does your management consult employees before a training program?
   (Check one)
   ☐ Yes  ☐ No

5. Kindly give reasons for the above answer.
   i).............................................................................................................
   ii).............................................................................................................
   iii)..........................................................................................................

6. What role do you play in training? (Check all that apply)
   ☐ Presenter and supervisor
   ☐ Mentoring.
   ☐ Developer and Designer of training programmes
   ☐ One on one training
   ☐ Others ................................................................. (Please specify)

7. What proportion of the SACCO’s profits do you allocate to training?
   (Check one)
   ☐ 5%  ☐ 10%
   Others ................................................................. (Please specify)

8. Does the SACCO have a consultative committee that reviews the SACCOs training policy?
   (Tick one that apply)
   ☐ Yes  ☐ No

   i).............................................................................................................
   ii).............................................................................................................
   iii)..........................................................................................................

10. How often does it meet? (Tick one that apply).
    ☐ Every six months  ☐ After two years
    ☐ Annually
    ☐ Others specify................................................................. (Please specify)
B) TRAINING NEEDS ANALYSIS

1. Do you conduct a training needs analysis before a training programme?
   - Yes
   - No

2. Give reasons for the above answer.
   i) 
   ii) 
   iii) 

3. Who conducts it?
   - Human Resource manager
   - General Manager
   - Training manager
   - Supervisor
   - Others (Please specify)

4. Rate the following methods as they are used in your SACCO to highlight training needs. (Check where appropriate)

<table>
<thead>
<tr>
<th>Methods</th>
<th>Mostly used (5)</th>
<th>More used (4)</th>
<th>Used (3)</th>
<th>Rarely used (2)</th>
<th>Unused (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Existing records</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interviewing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Managerial and Supervisory staff</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Appraisal forms</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. Do you think training needs assessment is necessary before a training programme?
   - Yes
   - No

6. Kindly give reasons for your answer.
   i) 
   ii) 
   iii) 

7. What can you say about the method used for training needs analysis in your SACCO?
   - I like them.
   - I hate them.
   - Others (Please specify)
8. Kindly give reasons for the above answer.
   i).
   ii).
   iii).

C) TRAINING METHODS

1. Which of the following training methods do you use in your SACCO? (Tick all that apply).

   - Job rotation
   - Understudy assignment
   - Simulation exercises
   - Coaching
   - Serving in committees
   - Lectures
   - Decision games
   - Programmed instructions
   - Others (Please specify)

2. How do you these training methods you use in your SACCO in terms of preference?

<table>
<thead>
<tr>
<th>Training method</th>
<th>Most preferred (5)</th>
<th>More preferred (4)</th>
<th>Preferred (3)</th>
<th>Un preferred (2)</th>
<th>Not known (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job rotation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coaching</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under study assignment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Serving in committees</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Simulation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lectures</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Programmed instruction</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decision games</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3. Give reasons for your preference above.
   i) ........................................................................................................................................
   ii) ........................................................................................................................................
   iii) ........................................................................................................................................

4. What is being done in your SACCO?
   i) ........................................................................................................................................
   ii) ........................................................................................................................................
   iii) ........................................................................................................................................

D) INDICATORS OF EFFECTIVE TRAINING

1. What is your attitude towards the training programmes you have in place?
   (Tick one that apply)
   ☐ I like them so much ☐ I dislike them
   ☐ I like them ☐ I hate them
   ☐ Others ......................................................... (Please specify)

2. Give reasons for your answer
   i) ........................................................................................................................................
   ii) ........................................................................................................................................
   iii) ........................................................................................................................................

3. How can you rate the already developed training programmes you have in place.
   (Tick one that apply)
   ☐ Highly satisfactory. ☐ Unsatisfactory
   ☐ Satisfactory ☐ Most unsatisfactory
   ☐ Others ......................................................... (Please specify)

4. Give reasons for the above answer
   i) ........................................................................................................................................
   ii) ........................................................................................................................................
   iii) ........................................................................................................................................
5. Rate the following methods of evaluating effective training as used in your SACCO?

<table>
<thead>
<tr>
<th>Methods</th>
<th>Mostly used (4)</th>
<th>Occasionally used (3)</th>
<th>Unused (2)</th>
<th>Not known (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Measures of reactions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Learning</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Behavior change</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Evaluating result</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cost benefit analysis</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Experiment control group</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. In your view how will you tell that someone is effectively trained?  
   i) ..............................................................................................................
   ii) .............................................................................................................
   iii) .............................................................................................................

7. How does training affect the following? (Tick where appropriate)

<table>
<thead>
<tr>
<th>Measures</th>
<th>Increase (3)</th>
<th>No Change (2)</th>
<th>Decrease (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learning time and cost</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job performance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supervision</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Labour turnover</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

THANK YOU FOR TAKING PART IN THE STUDY.
APPENDIX 5

STUDY AREA MAP

LOCATION OF KISII CENTRAL IN KENYA

Source: central bureau of statistics