

Training of Personnel In Oriental Insurance Company Limited: A Study of Regional Offices In Punjab and Haryana

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

The Oriental Fire General Insurance Company Limited was incorporated at Bombay on 12th September, 1947. The Company was incorporated as a subsidiary of Oriental Government Security Life Assurance Company Limited, a pioneer among life insurance companies registered in India with the main aim of securing the community by providing protection to liability and property. To reflect the gamut of operations of the Company, the name of the Company was changed in May, 1984 from 'The Oriental Fire and General Insurance Company Limited' to 'The Oriental Insurance Company Limited' (OICL) and at present, the OICL is a public sector company. The Company deals in all kinds of non life insurance businesses. The business of the Company varies from the small insurance covers to insurance cover of big projects. As a Government of India undertaking, the Company enjoys the reputation of possessing all round financial strength as reflected by its capital base of Rs. 80 Crores and reserves of Rs. 1000 Crores in the year 2002. The Company progressed and was a close competitor for the top position amongst general insurance companies operating in India until it was taken over by government and nationalized. It created its position in the country by providing dedicated insurance services to the community. At the time of nationalisation in 1973, the Company's Gross Direct Premium Income was Rs. 58 Crores and for the Financial Year 2006-07, the Company's Gross Direct Premium Income was Rs. 4020.78 Crores. The Company is also known all over for its underwriting expertise and professional management. The Company has now grown into a vast network of over 1000 offices – 18 Regional Offices, 257 Divisional Offices and nearly 750 branches spread all over India. The Company also operates in Nepal, Dubai and Kuwait. It has a large reservoir of manpower comprising of 20,266 employees. Apart from the agency force, the company also possesses the technical expertise and financial capability to underwrite a vast range of General Insurance Business regardless of the complexities and magnitude of risks involved. The Company has a pre-efficiency of working hand in hand with other agencies involved in socio-economic development of the country. Even though OICL started functioning after nationalization with the initial handicap of shifting its Head Office from Bombay to Delhi, the Company proved to be resilient and continued to offer superior client services through its professionalism and has not only managed its affairs in India well, but has also expanded its operations in foreign markets.

According to Halloran, "training is a process of transmitting and receiving information related to problem solving."¹ Further, Yoder defined "training as a means to educate, somewhat narrowly, mainly by instruction, drill and discipline. It is regarded as applying principally to the improvement of skills and hence to learning so as to perform specific tasks".² The significance of the role of organizations in accomplishing the national objectives of establishing the new social and economic order emphasizes the need for a well-planned, vigorous and diversified program of training for the organisation's personnel. Trained employees evince higher level of satisfaction with the management in contrast to untrained employees. The need for training becomes all the more important because the task being performed by the organizations are varied and complex. International Labour Office (ILO) stressed the urgent need to train cooperators even before cooperatives are established.³ Pandit Nehru also stressed that all the enthusiasm in the world will not be enough unless we have trained personnel to run the

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organisation. Without competent and professionally trained human resource, the success of the organisation will be put to jeopardy.⁴

SCOPE OF THE STUDY

In the present study, the training practices of OICL have been analysed. The locales of the study were the Regional Offices of Punjab and Haryana. The RO of Haryana is situated at Ambala Cantonment and covers the BO's and DO's of Haryana, Himachal Pradesh and Jammu and Kashmir. The RO of Punjab was situated at Chandigarh and covers the DOs and BOs of Punjab and Chandigarh. For the purpose of the present study, the 21 DO's and 58 BO's all over the Punjab (including Chandigarh) and Haryana States were taken as the universe of the study.

OBJECTIVE OF THE STUDY

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

RESEARCH METHODOLOGY

The present study relates to the training practices followed by the OICL. At the time of data collection, there were 944 employees working in Punjab (including Chandigarh) and 414 in Haryana state. Sample of the employees was drawn on the basis of stratified random sampling technique and while drawing the sample, care was taken that all the levels of officers get adequate representation. The primary data was collected by administering an Interview Schedule which included the different queries relating to the selected parameters of the study. Employees of the DO's and BO's were also included in the sample. The sample was taken according to the stratified random sampling by having 33.33 per cent from the first three levels; the fourth level was ignored due to the least effect of training practices on this level. Only one category in this level was affected by the training practices and that also very minutely as the sub staff can only be promoted to Level III and 36 of such employees who were promoted to Level IV from the Level III were included in the sample of the Level III. Sample size was 390 respondents covering Punjab including Chandigarh and Haryana with all levels. Secondary data was collected from the records available at regional offices and Head office, which included annual report, policy guidelines, books, magazines, journals and many other publications of the Company. Before analysis of the data, it was classified and tabulated. Data was analysed through cross tabulation using the statistical parameters to see the effect of various parameters on the Company's performance. The time period for the study was 2005-06 to 2007-08.

TRAINING AND OICL

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

· Regional level · Corporate level · Industry level

Training at the regional level is imparted to the all Classes of Officers. The training programs are organized at the Regional Offices. Training programs are conducted with the help of In-house as well as guest faculty members available at the local level. In case good In-house faculty members are not available, then In House guest faculty members from DO Centres and nearby ROs can be invited. However, profiles of these faculty members (who are invited) are sent to the OSTC, Faridabad. Honorarium to these faculty members is paid as per HO Directives. However, for professional guest faculty members for behavioural trainings, who may not agree on the present fee structure, the fees is negotiated and payment is made at the local level. OSTC provides all the necessary help and support to RTCs in conducting the training programs. RTCs send the regular monthly training reports to the OSTC on the format provided by them with a copy to HO. Training at the corporate level is provided at Oriental Staff Training College (OSTC) at Faridabad. The training programs covering all the aspects of employee's job are organized at different intervals. Schedules of the training programs are sent to the various ROs, DOs and BOs for the recommendation of the names of the employees for the various training programs. The employees of all levels are imparted training at this college. HO of the Company issues direction from time to time for the improvements in the training program to make the training as an effective learning experience for the employees. Training at industry level is provided at National Insurance Academy, Pune. Like OSTC, the schedules are provided to the various insurance companies. Here, the training is provided through four channels at different intervals in the financial year. The main objective of the training at these three different levels is to imbibe in the employees, a sense of purpose and a desire to excel and be the leaders in the market.

The personnel working in the OICL have been put to question regarding the significance of the training.

Table 1.1 : Systematic Training Enhances Skills and Knowledge of The Employees of OICL vis-a-vis Socio- Economic Variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un Decided	Dis Agree	Strongly Disagree	p
Age	18-28 years	2(100.0)	0(0.00)	0(0.00)	0(0.00)	0(0.00)	0.584
	29-38 years	73(66.40)	37(33.60)	0(0.00)	0(0.00)	0(0.00)	
	39-48 years	148(68.20)	67(30.90)	2(0.90)	0(0.00)	0(0.00)	
	49-58 years	47(77.00)	14(23.00)	0(0.00)	0(0.00)	0(0.00)	
Educational Qualifications	Matric	29(70.70)	12(29.30)	0(0.00)	0(0.00)	0(0.00)	0.417
	Graduate	127(67.20)	62(32.80)	0(0.00)	0(0.00)	0(0.00)	
	Post Graduate	114(71.30)	44(27.50)	2(1.30)	0(0.00)	-(0.00)	
Class	Class I	91(75.20)	29(24.00)	1(0.80)	0(0.00)	0(0.00)	0.239
	Class II	49(61.30)	31(38.80)	0(0.00)	0(0.00)	0(0.00)	
	Class III	130(68.80)	58(30.70)	1(0.50)	0(0.00)	0(0.00)	

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

Table 1.1 (a) : Pearson's Correlation Between The Variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		(-) 0.052	0.048	(-) 1.031	0.303
		(-) 0.010	0.050	(-) 0.201	0.841
		0.048	0.050	0.942	0.347

From the data presented in Table 1.1, it was revealed that both the respondents' in 18-28 years of age group strongly agreed with the statement. In the other three categories of this variable, nearly all the respondents either agreed or strongly agreed with the aspect. Irrespective of the educational qualifications, a major proportion of responses were in favour of the viewpoint. When analyzed further, it was seen that significant majority of respondents, irrespective of all the variables either agreed or strongly agreed with the viewpoint. So, training enhanced skills and knowledge of the employees. Statistically, no significant association was found between the variables and the responses of the employees.

The data presented in the Table 1.1 (a) pertains to the Karl Pearson's coefficient of correlation. It can be deciphered that the correlation between the variables and the responses of the employees was positive and high relationship was seen in the variable, namely educational qualifications.

TRAINING AT VARIOUS LEVELS

There are at least three explanations for why training is required at all levels. First, future projections have created a new awareness of the changing demographics of the workforce. Second, there are legal issues surrounding training and development opportunities at the workplace. From this perspective, all employees must be given equal access to training, mentoring or other developmental activities to avoid disparate treatment at the workplace. Third, the business necessitates perspective claims that productivity and profits depend on the full utilization of the workforce. Training is viewed as one way to potentially improve perceptions of fairness if all employees are given equal opportunities to gain the knowledge and skills necessary to be effective in the organisation. For this, respondents were asked whether the adequate emphasis is given to the training at all levels and the following responses were obtained.

Table 1.2 : Adequate emphasis is given to employees' training at all levels vis-a-vis socio economic variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un Decided	Dis Agree	Strongly Disagree	p
Age	18-28 years	2(100.0)	0(0.00)	0(0.00)	0(0.00)	0(0.00)	0.214
	29-38 years	33(30.00)	63(57.30)	3(2.70)	8(7.30)	3(2.70)	
	39-48 years	63(29.00)	136(62.70)	8(3.70)	5(2.30)	5(2.30)	
	49-58 years	25(41.00)	29(47.50)	3(4.90)	4(6.60)	0(0.00)	
Educational Qualifications	Matric	5(12.20)	34(82.90)	0(0.00)	0(0.00)	2(4.90)	0.018
	Graduate	59(31.20)	110(58.20)	9(4.80)	9(4.80)	2(1.10)	
	Post Graduate	59(36.90)	84(52.50)	5(3.10)	8(5.00)	4(2.50)	
Class	Class I	34(28.10)	69(57.00)	7(5.80)	8(6.60)	3(2.50)	0.001
	Class II	37(46.30)	37(46.30)	6(7.50)	0(0.00)	0(0.00)	
	Class III	52(27.50)	122(64.60)	1(0.50)	9(4.80)	5(2.60)	

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

Table 1.2 (a) : Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		(-) 0.055	0.053	(-) 1.092	0.275
		(-) 0.054	0.051	(-) 1.069	0.286
		(-) 0.025	0.054	(-) 0.493	0.622

The results obtained shed light on the aspect that whether adequate emphasis is given to the training at all levels in the company (results are highlighted in the Table 1.2). It was found that the respondents from all the age groups were in agreement with the statement. Conducting an analysis on the basis of educational qualifications, the maximum of Matriculates (82.90 per cent) agreed with the viewpoint, similarly, the significant majority of Graduate respondents (89.40 per cent) and Postgraduate respondents (89.40 per cent) either agreed or strongly agreed that the emphasis was given to the training at all levels. After segregating the data on the basis of Class, it was found that significant majority of respondents (above 80.00 per cent) in all the categories were explicit with their positive responses for the query. Moreover, highly significant association was found between the variables of educational qualifications, class, and emphasis on training at all levels.

The data pertaining to Pearson's correlation between the variables as presented in the Table 1.2 (a) indicates that there was a positive correlation between the variables and the responses of the employees. The variable of Class had shown the moderate relationship and the remaining variables were lowly correlated.

Table 1.3 : The training needs of the employees are assessed keeping in mind the job requirements vis-a-vis socio economic variables

Attributes/ Responses	Ranks	Agree	Strongly Agree	Un Decided	Dis Agree	Strongly Disagree	p
Age	18-28 years	1(50.0)	1(50.00)	0(0.00)	0(0.00)	0(0.00)	0.339
	29-38 years	30(27.30)	58(52.70)	18(16.70)	2(1.80)	2(1.80)	
	39-48 years	65(30.00)	129(59.40)	12(5.50)	5(2.30)	6(2.80)	
	49-58 years	20(32.80)	32(52.50)	5(8.20)	3(4.90)	1(1.60)	
Educational Qualifications	Matric	2(4.90)	37(90.20)	1(2.40)	0(0.00)	1(2.40)	0.001
	Graduate	57(30.20)	102(54.00)	22(11.60)	4(2.10)	4(2.10)	
	Post Graduate	57(35.60)	81(50.60)	12(7.50)	6(3.80)	4(2.50)	
Class	Class I	31(25.60)	69(57.00)	11(9.10)	6(5.00)	4(3.30)	0.007
	Class II	37(46.30)	32(40.00)	9(11.30)	-(0.00)	4(2.50)	
	Class III	48(25.40)	119(63.00)	15(7.90)	4(2.10)	3(1.60)	

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

Table 1.3 (a) : Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		(-) 0.031	0.051	(-) 0.607	0.544
		(-) 0.060	0.046	(-) 1.184	0.237
		(-) 0.050	0.051	(-) 0.980	0.328

During the analysis of data presented in Table 1.3, it was found that both of the respondents from 18-28 years of age group either strongly agreed or agreed with the assertion. Further, the significant majority of the respondents (above 80.00 per cent) in the other three age groups supported the viewpoint that their training needs were assessed keeping in mind the job requirements. The Matriculates (95.10 per cent) and Class III respondents (88.40 per cent) either agreed or strongly agreed with the view that training needs were assessed keeping in mind the job requirements. Similarly, Postgraduate respondents (86.20 per cent), and respondents (82.60 per cent) from Class I were also in agreement with the assertion. A significant association was also found between the variables of educational qualifications, Class and the statement. The coefficient of correlation between the variables has been presented in the Table 1.3 (a) which revealed that the relationship between the variables and the responses of the employees was positive. On further analysis, it can be seen that the variable of age was moderately related with the responses of the employees.

TRAINERS

Any training program can be conducted by several people including immediate supervisors, co-employees, members of the personnel staff and specialists in the other parts of the company, outside consultants, industry associates, and faculty members at universities. Who among the members should be selected to teach often depends on where the program is held and the skill that is being taught.⁵

Table 1.4 : Whether HR Department asked my immediate superior about my training needs vis-a-vis socio economic variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un Decided	Dis Agree	Strongly Disagree	p
Age	18-28 years	0(0.00)	1(50.00)	0(0.00)	1(50.00)	0(0.00)	0.005
	29-38 years	21(19.10)	48(43.60)	23(20.90)	10(9.10)	8(7.30)	
	39-48 years	40(18.40)	88(40.60)	28(12.90)	53(24.40)	8(3.70)	
	49-58 years	22(36.10)	23(37.70)	9(14.80)	6(9.80)	1(1.60)	
Educational Qualifications	Matric	1(2.40)	10(24.40)	6(14.60)	23(56.10)	1(2.40)	0.000
	Graduate	50(26.50)	77(40.70)	35(18.50)	18(9.50)	9(4.80)	
	Post Graduate	32(20.00)	73(45.60)	19(11.90)	29(18.10)	7(4.40)	
Class	Class I	22(18.20)	55(45.50)	14(11.60)	25(20.70)	5(4.10)	0.000
	Class II	28(35.00)	34(42.50)	15(18.80)	1(1.30)	2(2.50)	
	Class III	33(17.50)	71(37.60)	31(16.40)	44(23.30)	10(5.30)	

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

Table 1.4 (a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		(-) 0.086	0.048	(-) 1.692	0.092
		(-) 0.136	0.051	(-) 2.711	0.007
		0.077	0.051	1.515	0.131

The projections of the data in the Table 1.4 evidently elucidated that the in 49-58 years of age group, high majority of respondents (73.80 per cent) either agreed or strongly agreed with the aspect as compared to the fair majority of respondents (62.70 per cent) in the 29-38 years of age group and the near majority of respondents (59.00 per cent) in the age group of 39-48 years also provided their consent to the poser. In relation to educational qualifications, the near majority of Matriculates (58.50 per cent) either disagreed or strongly disagreed with the query, in contrast to it, fair majority of Graduate respondents (67.20 per cent) and Postgraduate respondents (65.60 per cent) supported the aspect. Keeping in view the variable Class, the less of Class III respondents (55.10 per cent) and Class I respondents (63.70 per cent) as compared to Class II respondents (77.50 per cent) either agreed or strongly agreed with the posed query. Statistically, significant association was found between the variables of age, educational qualifications, Class, and the analyzed aspect. The data relating to coefficient of correlation as illustrated in the Table 1.4 (a) indicated that the all variables were positively correlated with the responses of the employees. On further analysis, it can be seen that the variables were lowly related with the responses of the employees.

SELECTION OF TRAINEES

A necessary pre-requisite for a need based and systematic training program is the proper selection of trainees. This process is closely linked with identification of training needs. It was found that there is no system in the organisation for the selection of trainees for various training programs. Whenever there is a training program, the personnel department sends the details of such training program to the departmental heads and then the departmental heads nominate some employees from their respective departments to the attend training program.⁶

Table 1.5 : Selection of trainees for training programmes is need based vis-a-vis socio-economic variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un Decided	Dis Agree	Strongly Disagree	p
Age	18-28 years	0(0.00)	1(50.00)	0(0.00)	1(50.00)	0(0.00)	0.511
	29-38 years	20(18.20)	73(66.40)	8(7.30)	6(5.50)	3(2.70)	
	39-48 years	44(20.30)	120(55.30)	19(8.80)	26(12.00)	8(3.70)	
	49-58 years	15(24.60)	30(49.20)	5(8.20)	9(14.80)	2(3.30)	
Educational Qualifications	Matric	5(12.20)	32(78.00)	1(2.40)	2(4.90)	1(2.40)	0.026
	Graduate	37(19.60)	114(60.30)	18(9.50)	14(7.40)	6(3.20)	
	Post Graduate	37(23.10)	78(48.80)	13(8.10)	26(16.30)	6(3.80)	
Class	Class I	26(21.50)	57(47.10)	9(7.40)	24(19.80)	5(4.10)	0.006
	Class II	20(25.00)	51(63.80)	5(6.30)	3(3.80)	1(1.30)	
	Class III	33(17.50)	116(61.40)	18(9.50)	15(7.90)	7(3.70)	

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

Table 1.5 (a) : Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		0.044	0.050	0.873	0.383
		0.079	0.048	1.562	0.119
		0.022	0.042	0.424	0.672

The data presented in Table 1.5 indicates that on the basis of age, the number of respondents (84.60 per cent) who provided their consent to the statement were from the 29-38 years of age group in comparison to the respondents (75.60 per cent) from age group of 39-48 years and the respondents (73.80 per cent) from the age group 49-58 years. Keeping in view the educational qualifications, the highly significant majority of respondents (90.20 per cent) with Matric qualifications either agreed or strongly agreed with the statement as against the high majority of Postgraduate respondents (71.90 per cent) and Graduate respondents (79.90 per cent). Further analyzing the data on the basis of variable Class, the significant majority of Class II respondents (88.80 per cent), followed by high majority of respondents (78.90 per cent) who belonged to Class III and fair majority of respondents (68.60 per cent) from Class I supported the view point. Statistically, there existed significant association between the variables of educational qualifications, Class, and the statement. The Karl Pearson coefficient of correlation as indicated by the data presented in the Table 1.5 (a) proves that there was positive correlation between the variables and the responses of the employees. It can be seen that in case of the variable, namely Class, a moderate correlation was found.

ASSESSMENT OF TRAINING NEEDS

Performance analysis is one of the ways to identify the training needs. Performance analysts appraise the performance of the current employees and try to know whether training will reduce the problem of low output or not. Performance appraisal distinguishes between cannot do and would not do problems of the employees.⁷ So, whether the training needs are assessed during the performance appraisal or not, this was another question that was asked from the respondents.

Table 1.6 : The training needs of employees are assessed during the performance appraisal vis-a-vis socio-economic variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un Decided	Dis Agree	Strongly Disagree	p
Age	18-28 years	0(0.00)	1(50.00)	0(0.00)	0(0.00)	1(50.00)	0.002
	29-38 years	31(28.20)	45(40.90)	17(15.50)	15(13.60)	2(1.80)	
	39-48 years	42(19.40)	92(42.40)	20(9.20)	54(21.90)	9(4.10)	
Educational Qualifications	49-58 years	19(31.10)	26(42.60)	9(14.80)	6(9.80)	1(1.60)	0.000
	Matric	7(17.10)	8(19.50)	1(2.40)	23(56.10)	2(4.90)	
	Graduate	55(29.10)	79(41.80)	21(11.10)	29(15.30)	5(2.60)	
	Post Graduate	30(18.80)	77(48.10)	24(15.00)	23(14.40)	6(3.80)	
Class	Class I	27(22.30)	49(40.50)	17(14.00)	21(17.40)	7(5.80)	0.002
	Class II	22(27.50)	41(51.30)	13(16.30)	4(5.00)	-(0.00)	
	Class III	43(22.80)	74(39.20)	16(8.50)	50(26.50)	6(3.20)	

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

Table 1.6 (a) : Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		(-) 0.012	0.049	(-) 0.239	0.811
		(-) 0.110	0.055	(-) 2.179	0.030
		0.034	0.053	(-) 0.665	0.506

The data highlighted in the Table 1.6 is indicating that in relation to the variable age, the high majority of respondents (73.70 per cent) from the age group of 49-58 years and the fair majority of respondents (69.10 per cent) from 29-38 years of age group and the respondents (61.80 per cent) from 39-48 years of age group were in the favour of the poser. Analyzing on the basis of educational qualifications, 61.00 per cent of Matriculate respondents either strongly disagreed or disagreed with the aspect, on the other hand, high majority of Graduate respondents (70.90 per cent) and fair majority of Postgraduate respondents (66.90 per cent) favoured the same aspect. Further, on the basis of variable Class, there was not significant variation in the favourable responses of the respondents (62.80 per cent) who belonged to Class I and the respondents (62.00 per cent) from Class III. The significant association was, however, found between the variables of age, educational qualifications, Class, and the statement.

The coefficient of correlation between the variable is presented in Table 1.6 (a). It can be seen that the relationship was high in case of the variable of age and moderate in case of the variable of Class. The other variables had, however, shown the low relationship with the responses of the employees.

DISTRIBUTION OF TRAINING PERIODS

The instructors must remember that learning takes time and teaching in segments, over a spread out time span (rather than all at once) is desirable. An employee must learn, reinforce and review his skills and knowledge. Employees get bombarded with various facts from other employees, the supervisor, family, television, and friends-so much so that there is a natural 'forgetting factor' to everything they hear. Therefore, many short sessions spread over a period, with opportunity to review are better than two long sessions held over a short period.⁸

Table 1.7 : Training schedules of the company are prepared in the light of identified training needs vis-a-vis socio economic variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un Decided	Dis Agree	Strongly Disagree	p
Age	18-28 years	0(0.00)	2(100.00)	0(0.00)	0(0.00)	0(0.00)	0.042
	29-38 years	29(26.40)	59(53.60)	14(12.70)	8(7.30)	0(0.00)	
	39-48 years	39(18.00)	142(65.40)	15(6.90)	10(4.60)	11(5.10)	
	49-58 years	18(29.50)	31(50.80)	4(6.60)	7(11.50)	1(1.60)	
Educational Qualifications	Matric	6(14.60)	33(80.50)	0(0.00)	1(2.40)	1(2.40)	0.096
	Graduate	44(23.30)	112(59.30)	15(7.90)	13(6.90)	5(2.60)	
	Post Graduate	36(22.50)	89(55.60)	18(11.30)	11(6.90)	6(3.80)	
Class	Class I	29(24.00)	68(56.20)	14(11.60)	6(5.00)	4(3.30)	0.675
	Class II	18(22.50)	51(63.80)	5(6.30)	3(3.80)	3(3.80)	
	Class III	39(20.60)	115(60.80)	14(7.40)	16(8.50)	5(2.60)	

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

Table 1.7 (a) : Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		0.027	0.049	0.541	0.589
		0.056	0.047	1.104	0.270
		0.023	0.051	0.459	0.646

The data relating to the responses whether the training schedules of the company are prepared in the light of identified training needs is presented in the Table 1.7. It clearly shows that there was very slight variation in the responses obtained from the respondents above 28 years of age as these respondents (80.00 per cent) were in significant majority to favour the aspect. Analysing the data on the basis of the variable educational qualifications, the high majority of respondents in all the categories supported the poser. Further, the educated employees were more supportive to the aspect as compared to the less educated employees. On the basis of Class, more of Class II respondents (86.30 per cent) either agreed or strongly agreed to the statement as against the respondents (80.20 per cent) in Class I and respondents (81.40 per cent) in Class III. Statistically significant association was found between the variables of age, and the statement.

The coefficient of correlation between the variable as denoted by R is presented in the Table 1.7 (a), which delineates that variables relating to age group had given the evidence of the moderate relationship with the responses of the employees.

TRAINING AT INDUCTION LEVEL

This type of training is imparted to help a new entrant for adapting himself to the new environment. The employee is given a full description of the job which he is expected to do. He is also informed about the policies, procedures and rules, which are related to his work.⁹ Some appoint special personnel who give the full information about the organisation and job to every new entrant.¹⁰

Table 1.8 : Induction training is given importance in OICL vis-a-vis socio economic variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un Decided	Dis Agree	Strongly Disagree	p
Age	18-28 years	1(50.00)	1(50.00)	0(0.00)	0(0.00)	0(0.00)	0.019
	29-38 years	27(24.50)	45(40.90)	27(24.50)	10(9.10)	1(0.90)	
	39-48 years	74(34.10)	96(44.20)	22(10.10)	19(8.80)	6(2.80)	
	49-58 years	29(47.50)	25(41.00)	4(6.60)	2(3.30)	1(1.60)	
Educational Qualifications	Matric	26(63.40)	12(29.30)	1(2.40)	0(0.00)	2(4.90)	0.000
	Graduate	61(32.30)	79(41.80)	35(18.50)	13(6.90)	1(0.50)	
	PostGraduate	44(27.50)	76(47.50)	17(10.60)	18(11.30)	5(3.10)	
Class	Class I	40(33.10)	55(45.50)	11(9.10)	12(9.90)	3(2.50)	0.322
	Class II	23(28.80)	31(38.80)	18(22.50)	6(7.50)	2(2.50)	
	Class III	68(36.00)	81(42.90)	24(12.70)	13(6.90)	3(1.60)	

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

Table 1.8 (a) : Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		(-) 0.148	0.047	(-) 2.956	0.003
		0.162	0.051	3.237	0.001
		(-) 0.043	0.051	(-)0.843	0.400

From the data presented in the Table 1.8 it was found that the majority of the respondents, irrespective of the variable, had given their favourable responses to the field of enquiry. However, there were some negative responses to the statement; these were mainly from the respondents (11.60 per cent) from the age of 39-48 years, Postgraduate respondents (14.40 per cent) respondents (12.40 per cent) from Class I. Further, highly significant majority of Matriculates (92.70 per cent), significant majority of respondents (88.50 per cent) in 49-58 years of the age group and high majority of respondents (78.90 per cent) who belonged to Class III were explicit with their positive responses for the poser. The statistically significant association was found between age, educational qualifications and importance to the induction training in the organisation. The Pearson's correlation between the variables is illustrated in Table 1.8 (a), it can be seen that the correlation was positive and variables established low relationship with the responses of the employees.

Table 1.9 : Immediate superior takes adequate interest in the training of his subordinates vis-a-vis socio economic variables

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un Decided	Dis Agree	Strongly Disagree	p
Age	18-28 years	0(0.00)	1(50.00)	0(0.00)	1(50.00)	0(0.00)	0.048
	29-38 years	28(25.50)	45(40.90)	21(19.10)	14(12.70)	2(1.80)	
	39-48 years	45(20.70)	87(40.10)	17(7.80)	54(24.90)	14(6.50)	
	49-58 years	16(26.20)	25(41.00)	9(14.80)	8(13.10)	3(4.90)	
Educational Qualifications	Matric	5(12.20)	9(22.00)	1(2.40)	25(61.00)	1(2.40)	0.000
	Graduate	50(26.50)	80(42.30)	27(14.30)	27(14.30)	5(2.60)	
	PostGraduate	34(21.30)	69(43.10)	19(11.90)	25(15.60)	13(8.10)	
Class	Class I	15(12.40)	59(48.80)	13(10.70)	24(19.80)	10(8.30)	0.006
	Class II	24(30.00)	29(36.30)	14(17.50)	10(12.50)	3(3.80)	
	Class III	50(26.50)	70(37.00)	20(10.60)	43(22.80)	6(3.20)	

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

Table 1.9 (a) : Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		0.033	0.047	0.644	0.520
		(-) 0.089	0.054	(-) 1.759	0.079
		(-) 0.078	0.050	(-) 1.547	0.123

According to the projections drawn from the data presented in Table 1.9, it is evident that immediate superior took adequate interest in training of his or her employees. The fair majority of respondents in the higher three age groups provided their consent to the issue. In relation to educational qualifications, only the responses drawn from the Matriculates were not supportive as fair majority of respondents (63.40 per cent) were in disagreement

with the assertion but as against this, the fair majority of Graduate respondents (68.80 per cent) and the Postgraduate respondents (64.40 per cent) supported the query, which shows that the immediate superiors of less educated employees took less interest in training their subordinates. Analysis on the basis of variable Class had shown that there was no significant variation in the responses of the respondents (61.20 per cent) from Class I, respondents (66.30 per cent) from Class II and the respondents (63.50 per cent) from Class III who were in fair majority to favour the statement. Highly significant association was found between the variables of age, educational qualifications, Class and the statement.

The data presented in the Table 1.9 (a) relates to the Pearson's coefficient of correlation between the variables. It can be seen that the variable namely age had shown the moderate relationship, whereas the other variables established positive but low relationship.

FINDINGS OF THE STUDY

- The skills and knowledge of the employees were enhanced through systematic training.
- Adequate emphasis was given to the training at all levels.
- The training needs were assessed keeping in mind the job requirements of the employees.
- HR Department asked the immediate superior about the training needs of the employees; a fact that was accepted by all except the employees educated up to Matriculation.
- The employees agreed with the viewpoint that selection of trainees for training program was need based.
- Training needs of the employees were assessed during the performance appraisal.
- Employees found that training schedules of the company were prepared in the light of identified training needs.
- It was found by the majority of the employees that the induction training was given importance in the organization.
- Immediate superiors took adequate interest in the training of their employees; only the employees educated up to Matriculate did not agree with this assertion.

OBSERVATIONS OF THE STUDY

- Employees were also provided with the training to perform the specific jobs.
- The Company did not have a well-formulated training policy at the regional level.
- Cost benefit analysis of the training programs was not done in the Company at the regional level.
- Employees opined that sometimes (before attending the training program), they were not mentally prepared for the training, as they get information about the program on a short notice.
- According to the employees, no performance try-out was done at the end of the training program.
- Difficulty was faced by the organizers of the training programs in choosing the suitable method for imparting the training to the employees.
- Company had tried to make their employees highly competitive to the market situation.
- Employees were sometime forced to attend the training program i.e. training programs were made compulsory for the employees.
- Short training programs for Class III employees were also organized at the regional offices.

ISSUES, CHALLENGES AND SUGGESTIONS

• *Difficulty in designing the training program:*

The reason for this issue is that the company does not have any training policy so the organization should have a well-designed training policy. Such a policy represents the top management's responsibility for training its employees and comprises of rules and regulations governing the scope of training and development.

• *Preparing the learners for the training program:*

For preparing the learners for the training program, the company should put the learners at ease so that they do not feel nervous at the job, particularly, if they are newcomers, .The importance of the job and its relationship to total work flow should be elaborated to them.

• *Choice of method for the training:*

Different training program suit different type of personnel in the organization, though in many cases, there may

be overlapping. Like there may be training for increasing knowledge such as lectures, seminars, conferences, workshops etc, training for enhancing problem solving and decision making skills such as brainstorming, case study, role playing etc. and training for enhancing interpersonal skills such as sensitivity training, transactional analysis etc.

- **Difficulty in assessing the training needs**

Training needs have to be related both in terms of the organization's demand and that of individual's demand. If the organization wants that the new jobs are to be handled by the existing employees, it requires training its personnel suitably.

- **Difficulty in deciding the evaluation criteria for the training**

Evaluating training is fundamentally concerned with the extent of achievement of objectives as set out in a training plan, methods which a company can use can be - judging and measuring reactions of participants in various aspects as outlined in the training program, assessing and measuring how far the learning has been gainful and effective.

- **Responsibility for training**

The responsibility for the training may be shared among the top management, which should frame and authorize the basic training policy, review and approve the training plans and approve training budget.

- **Difficult to transfer skills**

Make it easy to transfer new skills and behaviours from the training site to the job site by maximizing the similarity between the training situation and the work situation, by providing adequate practice, by directing the trainees' attention to the important aspects of the job and by providing "heads up" preparatory information.

FOR EFFECTIVENESS OF THE TRAINING

- Ensure that the management commits itself to allocate major resources and adequate time to training.
- Ensure that the training contributes to the competitive strategies of the Company. Different strategies need different HR skills for implementation.
- Make learning one of the fundamental values of the Company. Let this philosophy percolate down to all employees in the organization.
- Ensure that there is proper linkage between organizational, operational and individual training needs.
- All individuals do not have the same aptitudes, background, education, experience, intellect, capability of understandings and interests. There may be some people who are complimentary slow in learning or may not be able to learn at all. Any training program shall have to keep in view all these individual considerations.
- The previous experience of education acquired by the employees should also be made use of while planning their training.
- The conditions prevailing in the organization should be conducive to the training programs.
- To make the training effective tool of learning, trainees should also be involved in these programs.
- Trainees should be allowed continuous practice. Teach and demonstrate knowledge and skills and then let the trainee try them himself.

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