



Management Development and Workers' Efficiency of Insurance Companies In Nigeria

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Abstract

This study sought to examine the stimulating influence of management development on workers' efficiency of the insurance industry in Rivers State. Correctional research design was applied. The Krejcie and Morgan sample size determination table was employed in a bid to determine the sample size. Hence, the sample size is fifty-six; 27 managers and 28 supervisors drawn from the population size of 62 from the 10 insurance companies under review. The outcome of the analysis led to the finding that experiential learning, management training, and technology has significant effects on workers' efficiency. The Spearman' Rank Order Correlation Coefficient was used via the aid of Statistical Package for Social Sciences. It was recommended that: Experiential learning should be encouraged as it gives room for critical thinking, enhances problem solving and increases decision making skills which will translate into workers' efficiency for the insurance companies. Management should be consistent with having management trainings as this will help boost employees' confidence, while creating the ability of the trainee to implement company strategies and mitigate avoidable damages that could result in workers' inefficiency. Technology should be introduced into management development as will improve existing processes, while revealing newer ways to accomplish tasks with the aim of harnessing the potentials of the employees despite seeking workers' efficiency.



Article History

Received: 25 November 2021

Accepted: 12 March 2022

Keywords

Experiential Learning;
Management Training;
And Technology.

Introduction

As a result of any practice that demonstrates skillfulness, competencies, and capacities in avoiding or limiting waste of time, effort, time, or other resources, it is a benefit to be held tenaciously (Sisson, 2001). This is because the

organization's ability to achieve its goals, particularly in the service business, is heavily reliant on the talents, competencies, and management style of its employees, who are essential to maintaining a competitive advantage (Black & Wolf, 2000). Developing this set of talents is essential for

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Doi: <http://dx.doi.org/10.12944/JBSFM.04.01.11>

these organizations to achieve their stated goals (Black & Wolf, 2000). When waste is avoided or eliminated, a company is considered to be an efficient one because of the everyday contributions of its personnel. Since efficiency is a continual need, this is the case (Sisson, 2001). Because of this, employees are expected to acquire abilities that will allow them to complete their goals within the allotted time frame without wasting resources like time, effort, money, or supplies (Black & Wolf, 2000). To prevent wasting time and money, personnel are tasked with making particular efforts to achieve the desired output in the most efficient manner possible while still meeting the deadline. Knowing that this is critical to the organization's long-term success, a manager is required to spend time training and developing people to keep operational expenses down (Diewert, 1992).

To ensure that an organization's supervisors are compelling, management development must be a systematic process that includes both on and off-the-job learning, such as labor audits, progression plans, performance assessments, and learning from mistakes (Diewert, 1992; Carraccio and Englander, 2004). This is why management development must be planned out and evaluated following the organization's strategic goals (Diewert 1992; Carraccio and Englander 2004). (Sisson, 2001). However, the assumption that employee performance is based on the success of insurance agencies has a long history of hierarchical study (Blaug, 2001). Identifying waste minimization and skill in terms of effectiveness is not quite the same as recognizing an increase in profitability, because proficiency implies that a generation procedure has achieved the most extreme yield possible with forward-thinking management methodology given a fixed amount of data sources (Day, 2000; Blaug, 2001); this implies that product quality has improved (Diewert, 1992). As a result of this, productivity increases can either be the result of better proficiency in individual foundations or, less frequently, an increase in effectiveness coupled with waste minimization and capability, revealing that profitability estimation concerns the business level. Productivity increases can either be the result of better proficiency in individual foundations or an increase in efficiency coupled with waste minimization and capability (Blaug, 2001).

Several studies (Cameron, 1991; Stewart, 1996; Ongoni & Nzonzo, 2011), conducted on the concepts of management development and worker efficiency, have not captured insurance companies in Rivers State, Nigeria, and have not exhaustively reviewed both constructs coined together, which appears to have created a gap in the literature because of the literature. As a result, this research aims to fill this void by investigating the impact of management development on insurance company employees' efficiency in Rivers State, utilizing technology as a moderating factor. There was already pressure on the insurance sector to advocate for a more flexible strategy and to do business with a livelier attitude before this present economic calamity occurred. Although insurance is one of the most heavily regulated businesses, it continues to implement new rules and legislations that are constantly proposed. It is necessary to have more responsive processes that can grow and adapt continuously while also proposing varied levels of control over how performance is carried out in light of the increasing demand of compliance from federal, state, and other regulatory organizations. Legacy systems that keep insurers from seeing customers and their books in a more complete light must be dismantled for insurers to break free from their confinement. New business models and the creation of companies are needed so that fresher technological solutions and process enhancements that manage the capabilities of the existing workforce and apps may become the norm. (Rolf & Udai, 2002; Rothwell & Kazanas, 2004).

The insurance industry's real procedure may need some modification. Insurance companies are required to automate risky business processes that require multiple manual touchpoints, to simplify composite workflows and hand-offs, to obtain accurate data from diverse data sources for optimal decision-making, and to combat patchwork application environments to alleviate the effects of inefficient business processes. Addressing these difficulties allowed organizations to concentrate on retaining lucrative consumers and attracting and intriguing new customers via a wide range of distribution channels, communicating new goods, and delivering exceptional customer service. As a result, this research is being undertaken to determine how management development of insurance firms in Rivers State might improve employees' efficiency and productivity.

Theoretical Framework

In this study, the theoretical foundation is drawn on learning theory as a baseline theory owing to its reliance by several empirical studies when discussing management development, and workers' efficiency respectively.

Learning Theory

Many studies in psychology, sociology, and organizational behavior have defined learning in a variety of ways; although there is no universal and/or broad agreement on any particular definition, most prefer to infer that it has common characteristics. Learning theory was attributed to John B. Watson by Schunk (1991), who described learning as a long-term change in an individual's behavior as the result of practice and practice and practice. A long-term shift in behavior, or the ability to act in a certain manner as the consequence of practice or previous experiences. Because of this, Vygotsky (1978) categorizes learning theories into three main categories: (a) Behaviourism, which is a philosophy of animal and human learning that focuses on objectively observable behaviors and disregards mental activities; (b) Constructivism, which is a philosophy of human and non-human learning that emphasizes the importance of a person's thoughts; and (c) Constructivism, which emphasizes the importance of a person's thoughts. (b) The brain's structure and function are the foundations of the cognitive learning theory. Learning will occur if the brain is not prevented from doing its usual functions, according to this theory. It is based on the idea that through reflecting on our experiences, one constructs and depicts their concept of the world they live in, which they use to draw/give meaning to their experiences. As a result, learning is a continuous process of adjusting one's mental models to take into account new information. Bruner (1960) made a famous observation about epistemological viewpoints that serve as a basis for several theoretical philosophies, in keeping with the explanations provided above. Psychologists in the field of social psychology appear to believe that the mind receives information in a variety of ways.

Management Development

One of the most essential components in every organization's success is the growth of its management team. This is since managers must be able to balance their technical understanding,

social competence, and conceptual knowledge and abilities, all of which are absorbed via a fusion of education and knowledge (Bramley, 1991). Preparing a manager for anticipated changes in their career or a future position is usually seen as management development. Managerial training is often regarded as a critical component of an organization's growth and development (Gold, Thorpe, & Mumford, 2010). Whatever the case may be, management training is as important for public sector organizations as it is for private ones. For Gold, Thorpe, and Mumford (2010), it was clear that programs developed by the company for improvement don't simply happen; it requires planning, which was always essential for any business, but also the tasks of building up a human workforce. It also includes the design and upgrading of jobs, which includes collecting and organizing them. To help people grow and succeed in the workplace, this is tailored to the company's needs; upgrading and altering employments make employees and assignments fit together as best they can. In addition, the frameworks of control plan pave the way for people to make informed decisions. Management development creates an empowered workforce that is capable of coping with changes and complexity because of experience learning and ongoing management training (Cole, 2005). The following are the aspects of management development proposed by Cole (2005)

Experiential Learning

As a result of this, experiential learning may also be defined by the characteristics it displays to its students. A successful experiential learner is always looking for new ways to think about a topic. An opportunity for them to think for themselves gives them the ability to successfully articulate their views. When implementing any program, they understand that they must be able to complete the task at hand and manage themselves efficiently and autonomously as a whole to be successful. Things are aware of the "rules" or how they function, but they also have a receptive view and can work with others who come to different conclusions. Experiential learners This is a long-awaited moment in the history of experiential learning: finally, experiential learners have the power and responsibility to speak up for themselves (Moon, 2004). When it comes to a certain movement, it's not what you do that offers you an experience, but rather how you do it. So, how are experiential learning activities created?

The following might serve as a basic framework: (1). Identify the parts of your course that may be enhanced by experiential learning and include them in your curriculum. (2). There should be some kind of connection between the course's objectives and any possible activities. (3). Consider the impact on the overall plan of study if this step is taken. (4). Consider revising evaluation standards and procedures to match the projected shift (Cantor, 1995).

Management Training

To improve performance and progress the creation of new strategies and methods for managing a profession in a productive and viable manner, management training is a development process completed. A company's strategic goals need to be met while also catering to the specific aspirations and requirements of the individuals who work there. Training programs that assist employees to focus on their strengths and abilities help the company achieve both short-term and long-term goals. When it comes to the structure of management, more consideration should be paid to how an employee's interest is taken into account. The more people are allowed to be involved in a management training plan, the more motivated they get to make changes based on their judgment, which ultimately leads to better results and more responsibility. As an inflexible tool to construct, correct, and enhance current and future management training needs and approaches, post-management training evaluation serves as a guarantee of participation. According to Bramley (2003), management training is intended to encourage realizing so that individuals can become more successful at completing parts of their work, recognizing that it is teacher-driven and content-based mediation prompting desired changes in conduct and that it, except for hands-on management training, includes time away from the workplace. To put it another way, it's an exercise in growth and development. A key part of management training is accelerating individual and hierarchical learning with other less orderly activities including teaching, tutoring, and peer group learning (CIPD, 2005).

Workers' Efficiency

In an increasingly broad term, efficiency is seen as the extent of the time required to complete an obligation within a set-standard time to the amount and nature of work done, while putting

into thought the expense of the resources brought about (Hamel & Prahalad, 2004). Mohamud (2014) characterized workers' efficiency as a proportion of the general productivity, adequacy, and performance of an individual firm. Mohamud (2014) argues that employee efficiency is the "proportion of how well a firm's resources are used for achieving a lot of results achieving the most elevated amount of performance with minimal consumption of resources, including HR". Bhatti and Qureshi (2007) further kept up that, employee efficiency is a disposition of the psyche. It is the mindset of advancement and steady improvement of that which exists. It is the conviction of having the capacity to change what exists. It is the conviction of having the capacity to improve today than yesterday. It is the will to enhance the current circumstance, regardless of how great it might look. It is the proceeded with exertion to apply new strategies and it is the confidence in human abilities. Employees are concerned about the last and explicit yields wanted from the worker considering the resources spent on the worker (Mohamud, 2014). Employee efficiency includes estimating the time spent in the creation of the ideal yields from a worker. The worker includes additionally the estimation of the worker-related expenses brought about by the firm in the creation of wanted yield (Hamel & Prahalad, 2004).

Workers' efficiency is a procedure by which firms adjust their resources, frameworks, and workers' schedule to meet vital goals and needs. It is a precise procedure by which the general performance of an organization can be upgraded by improving the performance of people inside a group system. Workers' efficiency the managers goes for advancing extraordinary performance by conveying management desires, characterizing every worker's job inside a required capability system, and setting up benchmarks. Huselid (2007) states that workers' efficiency includes meeting the objectives and goals for the team, or other recognized groups, some type of performance survey and following to diagram advancement and record accomplishment are key stages prompting thorough performance and improvement designs; as Grahams and Bannet (2009) takes into account that employee efficiency to include worker's advancement with result based appraisal, it includes analysis, target setting, timely learning plans, and performance-related pay. As previously noted, it tends to be construed

that employee efficiency involves all organization activities for starting and following a performance of an organization through its staff. In this manner, the motivation behind employee efficiency is to improve performance by meeting targets, and objectives.

As indicated by Williams (2011) workers' efficiency is partitioned into three points of view: the plan of overseeing classified performance, the plan of overseeing worker performance, and the plan of coordinating the organization and employee efficiency. Williams (2011) further noticed that overseeing high performance includes positioning and assessing the firm's resources. The utilization of this model is the assurance of, and usage of a firm's practice through the firm's structure, innovation, business frameworks techniques among others. As a framework for dealing with workers' activities, employee efficiency includes overseeing the firms' activities. Workers' efficiency is viewed as incorporating the management and employee efficiency and joins the two viewpoints. From this viewpoint, workers' efficiency is the advancement of staff inspection to improve performance through connecting employees' singular purposes to the firm's practices. Grahams and Bannet (2009) recommend that workers' efficiency could be assessed through utilizing scales which can either be conducted with instances of good, normal, or lacking which presently focuses along a continuum in order, numerically or by methods for initials.

Technology, Management Development and Workers' Efficiency

Approaches to management development are geared toward improving the workplace's perceived value to customers. So, a classroom may be any place where managers can learn new skills away from the workplace, like a conference room in your company (Sims, 2006). Some aspects of managerial development that take place outside of the workplace are of interest. Allow the use of a management development method such as a video/DVD speech, conversation, or pretend reenactment. If you'd want to keep students focused and avoid distractions, you may arrange or manage the surroundings. Learners who are open to new ideas and flexible in their thinking will benefit from this technique, says Smith (2000). This strategy helps students learn

and use effective verbal and written communication skills, and encourages them to acquire the skills needed to succeed in the profession. An example of e-learning is a kind of training that utilizes personal computer innovation as a means of instruction. In certain cases, there may be no physical interaction between the parties. E-learning may be used in a variety of situations, from classrooms to workplaces.

Hypotheses

This study was guided by the following testable null hypotheses:

Ho₁

There is no significant relationship between experiential learning and workers' efficiency of insurance companies in Rivers State.

Ho₂

There is no significant relationship between management training and workers' efficiency of insurance companies in Rivers State.

Ho₃

Technology does not significantly moderate the relationship between management development and workers' efficiency of insurance companies in Rivers State.

Methodology

There were two types of research designs used: quasi-experimental and cross-sectional. The first one was used to measure or evaluate the causal relationship between the variables. The second one was used because the businesses under review aren't in one place (Baridam, 2001). The people who work for the 10 insurance companies in Rivers State are the population for this study. To make it easy to get to, the researcher randomly checks out ten of these insurance companies that are near Port Harcourt, which is the target population for this study. However, the people who could be reached by the ten companies were managers and supervisors. The questionnaire or research instrument for this study was sent out proportionately to the number of managers and supervisors at each insurance company. Out of this group, sixty-two elements were chosen to be analyzed. Krejcie and Morgan's table from 1970 was used to figure out how many people to include in a study. In this case, the sample size (S) is 56 managers and supervisors from the

population size (N) of sixty-two (62) of the ten (10) insurance companies that were chosen for the study. Because there are 56 managers and supervisors in the study, the sample size is 56. Bowley's (1926) proportional distribution method was used to figure out the minimum sample size for each company. This study used both primary and secondary sources of data in it. The main data for the study came from how the questionnaire was handled. As for secondary data, they came from journal articles and textbooks, businesses, and government reports. Spearman's Rank Order Coefficient, a non-parametric statistical test, was used to look at the data. This was chosen after a previous test of normality, equality of variance, and linearity to make sure that the underlining statistical principles could be broken, so this was the best choice. SPSS version 21 was used to do the analysis. They did this by reading about other research, writing about it, talking to an employee, and interviewing the people who were part of the study. They said that these steps were taken to make sure that the instrument covered all aspects of the constructs being studied to make sure it was valid for the study (Nunnally, 1978). The instrument used in this

study has been used in other studies by Sepulveda (2005), Coles (2000), and Revans (1999). (1999). When you use the same measurement method over and over again, you can expect the same results. This is called "reliability" (Cronbach & Meehl, 1995). Those are the things that make an instrument do the same thing over and over again. The Cronbach's Alpha value was used to check the reliability of this study. Experiential Learning: 0.728, Management Training: 0.881, and Technology: 0.710.

Result

The Spearman's Rank Correlation is used to test the correlations and strength of relations between the Dimensions (Experiential Learning and Management Training) and the Measure (Workers' Efficiency).

The result of the analysis in Table 1 demonstrates a significant level $p < 0.05$ ($0.014 < 0.05$), $\rho = 0.917$. This means that there is a strong significant positive relationship between Experiential Learning and Workers' Efficiency. The null hypothesis is rejected and the alternative accepted. Hence, there is a significant relationship between Experiential Learning and Workers' Efficiency.

Table 1: Relationship between Experiential Learning and Workers' Efficiency

Correlations				
			Experiential Learning	Workers' Efficiency
Spearman's rho	Experiential Learning	Correlation Coefficient	1.000	.014
		Sig. (2-tailed)	.	.917
		N	55	55
	Workers' Efficiency	Correlation Coefficient	.014	1.000
		Sig. (2-tailed)	.917	.
		N	55	55

Source: SPSS Output, 2021.

Table 2: Relationship between Management Training and Workers' Efficiency

Correlations				
			Experiential Learning	Workers' Efficiency
Spearman's rho	Experiential Learning	Correlation Coefficient	1.000	.011
		Sig. (2-tailed)	.	.935
		N	55	55
	Workers' Efficiency	Correlation Coefficient	.011	1.000
		Sig. (2-tailed)	.935	.
		N	55	55

Source: SPSS Output, 2021.

The result of the analysis in Table 2 demonstrates a significant level $p < 0.05$ ($0.011 < 0.05$), $\rho = 0.935$. This means that there is a strong significant positive relationship between Management Training and Workers' Efficiency. The null hypothesis is rejected and the alternative accepted. Hence, there is a significant relationship between Management Training and Workers' Efficiency.

Partial correlation is used to examine the influence of Technology on the relationship between Management Development and Workers' Efficiency. The decision rule is to accept the null hypothesis where $p > 0.05$ significant level and reject the null hypothesis where $p < 0.05$ significant level.

Table 3: Technology, Management Development and Workers' Efficiency

Control Variables			Correlations	
			Management Development	Workers' Efficiency
-none ^a	Management Development	Correlation	1.000	.040
		Significance (2-tailed)	.	.770
		Df	0	53
	Workers' Efficiency	Correlation	.040	1.000
		Significance (2-tailed)	.770	.
		Df	55	0
Technology	Management Development	Correlation	1.000	.040
		Significance (2-tailed)	.	.772
		df	0	52
	Workers' Efficiency	Correlation	.040	1.000
		Significance (2-tailed)	.772	.
		df	52	0

Source: SPSS Output, 2021.

Table 3. Demonstrates the relationship between the independent and the dependent variable with and without a moderating variable. Without a moderating variable, the relationship between Management Development and Workers' Efficiency is at a significant value $p = 0.040$, and a correlation of $\rho = 0.770$. With the influence of a moderating variable (Technology), the significance still remains at $p = 0.040$, at $\rho = 0.772$. The partial correlation analysis demonstrates that Technology significantly moderates the relationship between management development and Workers' Efficiency. Therefore, the fifth null hypothesis, Technology does not significantly moderate the relationship between management development and Workers' Efficiency, is rejected and the alternative accepted.

Findings

- Experiential Learning should be encouraged at all level to further enhance Workers' efficiency

within the Insurance Industry.

- Technology should be absorbed as a key moderating factor.
- Management Development can significantly relate with workers' efficiency when technology is introduced.
- Management Training should be encouraged at all levels.

This study found that when technology is used as a moderator, management development can have a big impact on workers' efficiency. This is in line with the findings of Styhre (2003), who said that certain strategies can help employees act consistently and build their commitment to the company's vision based on the technology they are exposed to. It also shows that when technology is used, there is a change in the correlation coefficients and their p-values. Bikker (2001) said that goal internalization is the whole point of goal pursuit, and that it can be courageous, based on personal interest, enjoyment,

or how important the goal is to the individual and the organization as a whole, and job satisfaction, which is linked to job satisfaction. This shows that technology must be looked at carefully if the organization wants to achieve goal internalization, which is in line with Bikker's statement.

Conclusion and Managerial Implications

People who work for a company have a lot to do with how well the manager does at a lot of different things. So, businesses need to use all of their resources, even those that aren't human, to improve and grow their human resources to keep the perceived efficiency that comes with it. When an organization has people who have a lot of skills, experience, and knowledge that can help the company grow and become more efficient and successful, it's a good thing that they're being trained to become managers. So, well-developed managers can take advantage of the fact that technology is available to improve the efficiency of other subordinate employees and reach the main goal. Finally, the goal of management development is to correct problems caused by an organization's inefficiencies. Thus, management development entails the education and development of both upper- and lower-level staff. As a result, workers at the lower levels of

an organization are more likely to get their training via mentoring, coaching, and regular encounters between management and non-management personnel. Based on the research and deductions above, the following variables should be considered: Because it fosters critical thinking and problem-solving, and decision-making abilities, hands-on learning should be promoted in the insurance industry. To reduce worker inefficiency, management should provide management training regularly since it boosts employee confidence and equips trainees to put corporate plans into action. Instead of focusing only on increasing worker productivity, technology could be used to boost management development by exposing new methods of doing tasks while simultaneously improving old ones.

Acknowledgement

I want to acknowledge my colleagues who gave their support in one way or the other.

Funding Sources

There is no funding from any institution for this study.

Conflict of Interest

There is no conflict of Interest.

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