

**THE CONTRIBUTION OF MANPOWER DEVELOPMENT AND PERFORMANCE OF
INSURANCE COMPANIES**

A CASE STUDY OF SANLAM INSURANCE (2020-2022)

By

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Award of Master's Degree in Business Administration**

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DECLARATION

I, **MUKIMBIRI Enock** declare that this is my original work, has not been submitted for any award anywhere else by the student or any other person. Except where there is reference to different writers but have acknowledged through the reference.

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APPROVAL

I Prof Kaaya Siraje certify that this thesis has been prepared under my guidance and has been submitted with my Approval as ULK Supervisor.

Signature**Prof Kaaya Siraje****Date : 8th July, 2023**

LIST OF ABBREVIATIONS, SYMBOLS AND ACRONYMS

SANLAM	: South African National Life Assurance Company
SWOT	: Strengths, Weaknesses, Opportunities and Threats
MTN	: Mobile Telephone Network
EEDC	: Enugu Electrical Distribution Company
SON	: Standard Organisation of Nigeria
SPSS	: Statistical Package for Social Sciences
CVI	: Content Validity Index
ULK	: Université Libre de Kigali
WWW	: World Wide Web

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ABSTRACT

The research purpose was to examine the contribution of manpower development and performance of insurance companies, a case study of SANLAM insurance (2020-2022). The specific objectives of the study are to assess the effect of sale agents trainings on workers performance, to determine the importance of manpower development of SANLAM Insurance and to examine the relationship between manpower development and performance of SANLAM Insurance. The study used a descriptive research design in which both qualitative and quantitative techniques were utilized. Target population of the study comprised 260 manpower of SANLAM Insurance by using Yamane and Amin's formula, sample size is 158 manpower of SANLAM Insurance by selected randomly. The researcher distributed the questionnaires by using self-administered structured questionnaires and the data collected. The data was processed by using a statistical package for social sciences (SPSS) version 22.0 used to analyze the data collected through the questionnaire. The relationship between variables was established by using correlation model. To the findings based on objectives which the Respondents also strongly agreed that SANLAM insurance implements the training program based on the characteristics of manpower jobs, needs, experience, level of knowledge, and skills and motivation to train with a mean score of 4.3228 and standard deviation of 1.28821. Respondents also strongly agreed that the training practice of the organization has helped me to improve my performance since I joined SANLAM insurance with a mean score of 4.1076 and standard deviation of 1.38042. Respondents also strongly agreed that the job training technique of SANLAM insurance affects my knowledge, skill, and my performance with a mean score of 4.4051 and standard deviation of 1.08867. Respondents also strongly agreed that the job training technique of SANLAM insurance affects my knowledge, skill, and my performance with a mean score of 3.5886 and standard deviation of 1.81687.

Key word: Manpower Development, Performance, Insurance Companies and SANLAM insurance

CHAPTER 1: GENERAL INTRODUCTION

This chapter provides the conceptual aspects of the research on the contribution of manpower development and performance of insurance companies, a case study of SANLAM Insurance (2020-2022). These aspects include the background to the study, problem statement, objectives, research questions, scope of the study, and significance of the study and definition of key concepts and the structure of the study.

1.1 Background of the study

Today, Organizations are recognizing the importance of using best practices to enhance the skills and knowledge of the manpower to have a competitive edge over other organizations competing in the market. An essential component of every organization is “training and development” of its sales agent. The effectiveness of training can be measured if the knowledge and skills of the potential manpower is harness and developed. Harnessing, transferring and equipping information and knowledge to the potential manpower within an organization in order to interpret that information and knowledge into practice with a vision to improve the organizational effectiveness and productivity and the management of the people is to refer as training in general terms (Rastogi, 2002).

Training programmes and development of new manpower after recruitment and selection process is an on-going and many folded set of activities. Training and development is carried on in order to convey knowledge and skills to a big shot, over and over again to perform a job or a new role in the future. In Organization Life Insurance Company Private Limited, training is considered as an effective tool to keep hold of and motivate their people and to be acquainted with technical change and client services. Training and development programme must be strategically arranged in a line with the mission and goals of an organization. It needs to be aligned and designed with the aim of training and equipping manpower to achieve the organizational goals, departmental as well as personal goals (Tukunimulogo (2016).

Training and development function is progressively more than a programme. Increasingly, it is a tool for breaking the new grounds and conveying continuous learning process and bringing about

the change through training and development activities. Improved productivity has turned out to be universally recognized by the organization and it is dependent on efficient and effective training of the sales agent. Now a day, Insurance Companies are investing on training and development of its manpower to stay ahead and to gain competitive advantage. In order to stay competitive and to guarantee brilliant and skilled staff, organizations need to make sure the training and development of all the sales agent. Staff training and development is the bottom line of organization success (Tai, 2004).

1.2 Problem statement

The attrition rate in the insurance sector is also high. Sales agents are moving to other companies after acquiring the necessary skills through the training provided by the previous companies. Where the problem of the study lies in the inability of workers in the sales work to deal with many variables, which led to their inability to build trust between the company and clients, and the inability to build long-term relationships with clients so that companies have a base of clients who maintain loyalty to the company. In view of the similarity in the characteristics of the service provided by the companies, the relationship between insurance companies and clients is in fact an unconventional relationship and is not based on awareness of the need, advantages and importance of insurance services and is not based on loyalty and trust for a particular company. Accordingly, the role of sales competencies that insurance companies must adopt in finding a sales team that possesses the sales competencies necessary to improve sales performance, convince clients of the importance of insurance services, build a long-term relationship and create loyalty among clients. The sales performance of insurance companies in Rwanda. It's in this perspective therefore, the researcher preferred to conduct a research on the contribution of manpower development and performance of insurance company, a case study of SANLAM Insurance (2020-2022).

1.3 Research objectives

Objective of the study is directly measurable statement which indirectly fulfills the goal requirement (Brynard & Hanekom, 2015). The objectives of this study will be subdivided into general and specific objectives.

1.3.1 General objective

The objective of this research was examined the contribution of manpower development and performance of insurance companies, a case study of SANLAM Insurance (2020-2022).

1.3.2 Specific objective

The specific objective of the study shall be:

- i) To assess the effect of sale agents trainings on workers performance
- ii) To determine the importance of manpower development of SANLAM Insurance
- iii) To examine the relationship between manpower development and performance of SANLAM Insurance

1.4 Research Questions

The research questions of the study shall be the following:

- i) What is the effect of sale agents training on workers performance?
- ii) What is the importance of manpower development of SANLAM Insurance?
- iii) Is there any relationship between manpower development and performance of SANLAM Insurance?

1.5 Hypothesis (Optional)

A hypothesis is a proposed answer to the research problem that is expressed in the form of relationship independent and dependent variables. The following hypotheses were formulated in order to guide this study and was tested and concluded after:

H0: There is no significant effect of manpower development and performance of SANLAM Insurance

H1: There is a significant effect of manpower development and performance of SANLAM Insurance.

1.6 Scope of the study

This study has been limited in three areas such as time scope, geographical scope and the content scope

1.6.1 Geographical scope

This study was carried at SANLAM Insurance in Kigali City, Nyarugenge District and Nyarugenge Sector

1.6.2 Content scope

The research is related to manpower development and performance.

1.6.3 Time scope

This study was covered a period of three years will do from 2020 to 2022.

1.7 Significance of the study

The outcomes of the study are of great important in many ways. It is important to a number of prospective users including the personal interest, Academic and scientific interest, the social interest

1.7.1 To researcher

The research was improved the skills and knowledge of the researchers on how to conduct research and analyse the effective sale agent motivation and their impact to the effective of organizations. This study was carried out in partial fulfilment of the requirement for the award of Master Degree in Business Administration. This research was important to researchers as it provide to them the opportunity to put into practice theoretical courses learnt in class.

1.7.2 Academic interest and scientific interest

The research was provided a research report available to the library of Kigali Independent University ULK and this research was act as references to other future researchers who wish to carry out similar research in their study area.

1.7.3 Social interest

It helped the labour and management of an organization to know the areas they are performing well and how important a role is played by manpower development and sale agents training, it helped management to know what it entails to improve performance in an organization via manpower development and this study helped management to know the benefit of good work relations and sale agents trainings and investment.

1.8 Definitions of key concepts

The researcher judged better to lay down the necessary definitions of the terms around which the present thesis is revolving.

Development: Deals with the activities undertaken to expose manpower to perform additional duties and assume positions of importance in the insurance company hierarchy.

Sales agent: Manpower refers to human resource supplied by physical and or mental work of people rather than machines. Also, it refers to power in terms of number of people needed or available in a particular country for social and economic development (Microsoft Encarta, 2009).

Manpower development: Manpower development can be said to mean a system by which the management of an organization help each staff or individual of the organization to realize his/her potential, develop it and bring it to bear for the growth of the organization (Cannel, 2004).

Manpower Development: Now commonly referred to as human resource development is an on-going process that analyses, forecast and projects an organization's future manpower requirements. In other words, manpower development focuses on such issues as whether the organization is ready to compensate for the loss of experience from retiring manpower and if manpower is adequately prepared to implement insurance company change with their skills because of the experience they have gained from their various higher institutions. Manpower development is a process that seeks to optimize an organization's usage of its human resources. It requires an integrated approach that addresses multidimensional aspects of sales agent, ranging from enhancing technical and interpersonal skills to creative thinking and leadership.

Insurance: an arrangement by which a company or the state undertakes to provide a guarantee of compensation for specified loss, damage, illness, or death in return for payment of a specified premium.

Sale agent's performance: The job-related activities expected of a worker and how well those activities were executed. Human resource officers assess the sale agents' performance of each staff member on an annual or quarterly basis in order to help them identify suggested areas for improvement

1.8 Structure of the proposal

Considering content scope, this Research Project is divided into three chapters as follows:

Chapter One deals with general introductory remarks including the background of the study, objective of the study, problem statement, research questions, significance of the study, and scope of the study. Chapter Two examines pertinent literature review introducing concepts, theories and models and reviews past studies from the global point down to the economic context. Chapter Three explains the research design and methodology comprising target number to analyze, statistical design, data collection and analysis.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

The literature review as part of this research provides the theoretical framework of the research topic related to the literature. It is important for a researcher to show how his research fits into the body of knowledge generated to the study. This chapter therefore, provides definitions of the important terms, describes the important concepts related to the research at the end, it highlights the literature related to the research objectives.

2.1 Conceptual perspective

According to Charagu (2013), theories and concept structure show the way of research. They make the result of research more meaningful and acceptable. They facilitate the stimulation of research, orientation and impulsion to queries the following theories were selected for their contribution in explaining the study objectives.

2.1.1 Human Capital Theory

It is asserted that, recent challenges such as globalization, a knowledge-based economy, and technological evolution have obliged many countries and organizations to seek new ways to maintain competitive advantage (Kwon, 2009). The standard approach in labour economics is said to view human capital as a set of skills or characteristics that enhance a worker's productivity. Human capital is said to refer to the stock of productive knowledge and skills possessed by workers. Boldizzon (2008) adds that, the concept of human capital is semantically the mixture of human and capital. In tandem with the meaning of capital in the economic perspective, the human is the subject to take charge of all economic activities such as production, consumption, and transaction. On the establishment of the aforementioned concepts, it can be recognized that, human capital means one of the production elements which can generate added values through inputting it.

According to the human capital theory, the method to create human capital can be put into two categories. The first is to employ human as labour force in the classical economic perspective. The other is based on the assumption that, the investment of physical capital may illustrate the same effectiveness with that of human capital on education and training (Little, 2007).

Considering that the assumption accepts as a premise, the human capital expansively includes

the meaning of ‘human as creator’ who frames knowledge, skills, competency, and experience originated by continuously connecting between ‘self’ and ‘environment’. Among those concepts of the human capital, it tends to be recognized that the latter is more important than the former (Beach, 2009).

Indeed, many empirical literatures show that human capital affects various social components. Woodhall (2006) asserts that, the investment of human capital is more effective than that of physical capital. Throughout the investment of human capital, an individual’s acquired knowledge and skills can easily transfer to certain goods and services. Considering that accumulation of knowledge and skills takes charge of important role for that of human capital, there is a widespread belief that learning is the core factor to increase the human capital. In other words, learning is an important component to obtain much knowledge and skills through lots of acquisition ways including relationship between the individual and the others.

Currently, it is acceptable that the conceptual foundation of one’s human capital is based on ‘something like knowledge and skills’ acquired by an individual’s learning activities. Assuming that knowledge can broadly include other factors of human capital such as skills, experience, and competency, human capital and ‘knowledge as broad meaning’ is recognized as synonymous expression (Sleezer, 2007). In the context of human resource planning practices, the theory of human capital can be employed to emphasize on the rationale of attracting and retaining manpower with the requisite knowledge, skills and competencies.

2.1.2 Resource Based Theory

An organization’s resources can be divided into tangible (financial, technological, physical and human) and intangible (brand-name, reputation and know-how) resources. Barney (2001) argued that resources lead to sustainable competitive advantage when they are valuable, rare, inimitable, and non-substitutable. Resources such as technology, natural resources, finances and economies of scale can create value, however the resource based theory argues that this sources of value are available to all and easy to copy, compared to complex social systems like human resources. The resource based view of the firm is a model of firm performance that focuses on the resources and capabilities controlled by a firm as sources of competitive advantage (Perce and Robinson, 2007). The genesis of the resource-based model can be traced back to 1997, where work organizations each possess ‘distinctive competence’ that enables them to outperform their

competitors, and the firm as a 'collection of productive resources'. This view focuses on the quality of the human resource available to the organization and their ability to learn and adapt more quickly than their competitors. These resources include the human resources such as the training, experience, judgments, intelligence, relationships and insights of individual managers and workers in an organization. The sum of people's knowledge and expertise, and social relationships, has the potential to provide non- substitutable capabilities that serve as a source of competitive advantage (Singh, 2012). Perce and Robinson (2007) argue that the resource based view of a firm helps improve upon the SWOT analysis by examining a variety of different yet specific types of resources and capabilities any firm possesses and then evaluating the degree to which they become the basis for sustained competitive advantage based on industry and competitor considerations. Thus theoretical work on the resource based view of the firm (Perce and Robinson, 2007) supports the notion that HRM may be an important source of competitive advantage

2.1.3 Super's Theory of Career Development

This theory was developed by Super (2000). He suggested that career choice and development is essentially a process of developing and implementing a person's self concept. According to Super (2000), self-concept is a product of complex interactions among a number of factors, including physical and mental growth, personal experiences, and environmental characteristics and stimulation. Whereas Super presumed that there is an organic mechanism acting behind the process of development and maturation, recent articulations (Savickas, 2002) of Super's theory have called for a stronger emphasis on the effects of social context and the reciprocal influence between the person and the environment.

Super (2000) proposed a life stage developmental framework with the following stages: growth, exploration, establishment, maintenance (or management), and disengagement. In each stage one has to successfully manage the vocational developmental tasks that are socially expected of persons in the given chronological age range. For example, in the stage of exploration (ages around 15 to 24), an adolescent has to cope with the vocational developmental tasks of crystallization (a cognitive process involving an understanding of one's interests, skills, and values, and to pursue career goals consistent with that understanding), specification (making

tentative and specific career choices), and implementation (taking steps to actualize career choices through engaging in training and job positions).

The contextual emphasis of Super's (2000) theory is most clearly depicted through his postulation of life roles and life space. Life at any moment is an aggregate of roles that one is assuming, such as child, student, leisurite, citizen, worker, parent, and homemaker. The salience of different life roles changes as one progress through life stages, yet at each single moment, two or three roles might take a more central place, while other roles remain on the peripheral. Life space is the constellation of different life roles that one is playing at a given time in different contexts or cultural "theatres", including home, community, school, and workplace. Role conflicts, role interference, and role confusions would likely happen when individuals are constrained in their ability to cope with the demands associated with their multiple roles.

2.2 Review of related literature

This section presents a review of related literature to the problem under study. This section was categorized according to the specific objectives in order to ensure relevance to the overall research study.

2.2.1 Manpower development

Manpower development according to Abegeze (1994) is the building and enhancement of human resources through formal education and training. Omole (2004) asserts that human resources development is concerned with providing learning and development opportunities making training intervention and planning, conducting and evaluating training programmes. He further disclosed that the aim of manpower development programme is to see that the organisation has the best and quality workforce it needs to attain its goals for improved performance. Therefore, manpower development is defined as a process of extensive education, planning, training and evaluation of training programmes on the manpower in order to boost their performance in an organisation. Armstrong(2004), posited that human resource development is concerned with the provision of learning, development and training opportunities in order to improve individual, team and organisational performance. Hamlin (2004) examines different views and definitions of Manpower Development and submits that it implies any activity which deliberately attempts to improve a person's skill in a job. It also creates learning in the areas of knowledge, skill,

experience and attitudes. Furthermore, Onasanya (2006) perceives manpower development as a form of specialised education aimed at giving the trainee a particular or specialised knowledge, skill and attitude which he must possess to effectively perform in a given position.

2.2.2 Effect of Training and Performance

The changing technology requires manpower to be able to cope with the new ways of service delivery. Cole (2011) stresses that training can achieve high morale, reduction in cost of production, low turnover, change management, improve availability and quality of staff and give a feeling of personal satisfaction and achievement, and broaden opportunities for career progression. Krietner (2006) states that no matter how carefully job applicants are screened, typically a gap remains between what the manpower do know and what they should know. An organization which desires to gain the competitive edge in its respective industry, needs among other things, extensive and effective training of its human resources.

Training is therefore a key element for improved insurance company performance as it increases the level of individual and insurance company competences. Staff training can either be on the job which is carried out at the workplace or off the job which is done away from sales agent' workplace (Mullins, 2007). On the job training techniques include: job instruction, role playing, coaching, apprenticeship etc. Job instruction is a method employed in manual and some clerical jobs, by which trainees systematically acquire routine instruction in key processes from a qualified instructor.

Coaching refers to a form of management training in which a manager through direct discussion and guided activity, helps a colleague to learn to solve a problem, or to do a task better. Furthermore, Radcliffe (2006) describes coaching as management techniques requiring the manager to assist others learn instead of giving them answers. In addition, Myles(2006) states that for coaching, the coach who is the manager does not want to be regarded as provider of solutions but a facilitator who gives way for the team members to achieve the objectives in their careers. Role playing is whereby trainees act out characters assigned to them. Information regarding the situation like work or interpersonal problem is provided to the trainees. For role plays to be effective, trainers need to engage in several activities before, during, and after the role play. Before the role play, it is critical to explain the purpose of the activity to the trainees. This increases chances that they will find the activity meaningful and be motivated to learn.

During the activity, trainer needs to monitor the time, degree of intensity, and focus of the group's attention. At the end of the role play, debriefing is critical which helps trainees understand the experience and discuss their insights with each other. Apprenticeship is a work study training method with both on the job and classroom training. Apprenticeships can be sponsored by individual companies or by groups of companies cooperating with a union. Majority of apprenticeship programs are in the skilled trades like plumbing, carpentry, electrical work, and brick laying. First, the employer verifies that the trainee has the required knowledge of the operation or process. Next, the trainer demonstrates each step of the process, emphasizing safety issues and key steps. The senior sale agents provides the apprentice with the opportunity to perform the process until all are satisfied that the apprentice can perform it properly and safely. A major advantage of apprenticeship programs is that learners can earn pay while they learn. Off the job training methods according to Robbins (2010) include classroom instructions, lectures/talks, simulation exercises and case study analysis. In class room training, company classrooms educational institutions are used and staff are taught through audio visual aids. It is mainly used in teaching of new concepts and problem solving skills. In case study analysis, an account of a real or fictional situation is given, and students are asked to suggest answers to a number of practical and theoretical issues raised by the account. The method is useful for giving participants an opportunity to experience problem solving in a relevant context.

2.2.3 Effect of Career Counseling and Performance

Career counseling can be viewed as a sequence of activities aimed at assisting an individual to make informed decisions about work or about work related problems. Gichinga (2011) defines counseling as a relationship in which one person helps another to understand and solve their problems-the ultimate goal is a helping relationship. Nthangi (2007) views career counseling as a personalized process that helps a person understand themselves, explore career options, and clarify and obtain desired career goals. It contributes intuitive and cognitive techniques. The counseling offers insights, guidance and support to help a person understand and manage varied career choices. A career counsellor advises people making and validating career decisions and choices. The counsellor also works with those coping with such changes as a new course, redundancy, or a new career.

Effective career counseling at the work environment may assist manpower to discover themselves and take bright options. Career counseling is a two way process in which the counselor and the counselee both contribute to make career counseling efficient and effective. Counseling hence develops a rationale to interrelate internal and external factors. The counselee discovers themselves and their potential thus empowering them to make informed and independent decisions. The human resource department has a key role to ascertain that manpower are well adjusted at the workplace, and this can be affected by problem diagnosis. The manpower exhibiting certain problems could be advised to attend counseling sessions. New manpower may also exhibit certain problems needing counseling (Biswalo, 2006).

Fuster (2002) points out the goals of counseling as facilitating behaviour change, enhancing coping skills, promoting decision-making, improving relationships and facilitating the client's potential. It is a personalized and individualized process for helping the individual to learn and acquire habits, skills, attitudes and interests which make him a normally adjusted being. Therefore, it is evident that the process and goals of guidance and counseling is to help the client move towards a greater level of self-understanding and self-acceptance. The process of professional counseling involves a counselor helping the client to develop an effective relationship that enables the client to work through difficulties. In most cases, the client's lack of clear-cut understanding of the nature of counseling is a wide-spread source of inadequate readiness to attack the problem.

Career counseling is also a career development practice in which career education awareness is delivered in educational institutions workplace, and sometimes in community by organizations career counselors. This career development practice help manpower understand their motives, their values and how they might contribute to the organization overall strategy objective. It provides them with knowledge of the labour market; skills to make education training, life and work choices; opportunities to experience community service and work life; and the tools to plan a career; career counseling practice helps manpower clarify their aims and aspirations, understand their own identity, make informed decisions, commit to action, and manage career transitions, both planned and unplanned in line with institutional objective (Morgan, 2008).

2.2.4 Effect of Succession Planning and Performance

Succession planning is a deliberate and systematic effort by an organization to ensure leadership continuity in key positions, retain and develop intellectual and knowledge capital for the future, and encourage individual advancement. It is a process that helps to ensure the stability and tenure of personnel. It is perhaps best understood as any effort designed to ensure the continued effective performance of an organization, division, department or work group by making provision for the development, replacement and strategic application of key people over time (Rothwell, 2005).

The notion of succession planning ranges from any efforts to plan for top management succession to an expansive view of systematic internal talent development (McKee, & Rathge, 2011). Santora and Sarros's(2007) define succession planning as the process which plans insurance company transference from one Chief Executive Officer/executive director to another and it involves the selection and appointment of either an insider or an outsider. A 2004 survey of 711 human resource managers found that although 80 percent of the managers believed that succession planning was critical, less than half of their companies had a succession plan in progress (Taylor & McGraw, 2004). Research has shown that executives are reluctant to plan for succession for multiple reasons such as: fear of retirement, fear of the unknown, fear of losing control, fear of death, lack of interests outside of work, and a strong sense of personal attachment to the company (Ibrahim, 2008).

Succession is no longer just about replacing key executives. Successful succession management comprises strategic talent management, in which an organization ensures it has the global human capital to perpetually adapt, respond, and succeed in an evolving business environment. It focuses on key talent pools regardless of leadership level whose performance makes the organization effective in the marketplace. Strategic talent management embraces selection, development, and performance to recognize potential and keep a steady supply of people moving up and across the organization. Statistics show that an overwhelming number of organizations do not have a meaningful succession plan. In fact, 50 percent of organizations with revenues greater than \$500 million do not have a working succession plan (Personnel Decisions International Corporation, 2011).

As integral contribution, Rothwell. (2005) suggested that succession planning yields the following benefits; enables the organization to assess its talent needs by establishing competency models or job descriptions; allows leaders to identify, and tap in record time, key people who are available to fill critical work functions; provides avenues for present and future succession planning and discussions about how to develop talent; defines career pathways through an organization; provides for a higher return on investment from sales agent; and leads to the appropriate promotion and pre-selection for people to meet insurance company goals. Succession planning can greatly reduce the skills gap within companies as management can identify potential gaps and recruit or develop sales agent. The American Society for Training & Development defines the skills gap as, “the point at which an organization can no longer grow or remain competitive because it cannot fill critical jobs with manpower who has the right knowledge, skill and abilities. It is evident that organizations will always experience a skills gap if they do not stay ahead of shifting conditions in their environment and changing expectations from their constituents, shareholders or clients. An unprepared manpower can hamper the performance and growth of an organization (Galagan, 2010).

For an effective succession planning to take effect, there should be full support from the top management. One of the biggest challenges of succession planning is the unwillingness of top managers to train the junior staff. This is because; those trained pose a threat to the very existence of the senior management. Also, the general staff must support the efforts and the activities of succession planning (Hills, 2009). Staff who are unwilling to be trained to take up new and superior tasks may jeopardize the efforts and spirit of succession planning in the organization. Some of the other factors that may influence succession planning are; measuring the performance, determining the performance which is needed for the future, assessing the potential, establishing a way to narrow the gaps, following up, documenting competence, making and maintaining rewards for developing people, evaluating results and leading from the front (Marreli,2010). Mehrabani and Mohamad, (2011) studied on factors that influence the implementation of the succession planning system in Iran’s private company, the following factors were found paramount in descending order; training, management support, clarifying the career path, creating positive vision, strong insurance company culture, technology advancement, flat structure and financial conditions.

2.3 Empirical Review

Victor and Jonathan, (2013), in their study: “Training and Manpower development, Sale agents Productivity and Organisational Performance in Nigeria: An Empirical Investigation” opined that over time, organisations have been embarking on training and capacity building for their manpower so as to enhance productivity and overall performance of the organisations. This is due to the recognition of the important role of training and manpower development in attainment of organisational goals. Consequently, their study investigated the effects of training and manpower development on sales agent’ productivity and organisational performance in Nigeria, using First Bank of Nigeria Plc as a case study. The study applied structured questionnaires to a sample size of 75 drawn by simple random sampling. The data generated was analysed using descriptive statistics. The findings of the study revealed that majority (70%) of the respondents agreed that training and manpower development has enhanced their efficiency and job productivity. Secondly, majority (80%) of the respondents overwhelming agreed that training and manpower development enhanced organisational performance. The study recommends that organisations should conduct training needs assessment to ensure that the right training is given; ensure that their training programmes should be on a continuous basis; and motivate staff who performed exceptionally well during training sessions so that other staff will in turn aspire to excel. Shodeinde (2015), in his study: “Personnel Training and Development as a Tool for Organisational Efficiency” used manpower of MTN Corporate Head Office in Lagos State as the study population. The study adopted a qualitative approach using questionnaire as main instrument of primary data collection. A total of 110 questionnaires were administered to 217 manpower of MTN Nigeria. Using bar charts to illustrate the degree of response; the result of the findings shows that respondents agreed that there is a significant impact of training and development on sale agents’ commitment, sale agents morale and motivation, sale agents corporate behaviour and organisational efficiency. An organisation with an effective policy and workable strategy on training would retain sales agent, enlarge market share and increase clients. Based on the findings, the study recommended that MTN Nigeria should engage always in training of her sales agent, in order to correct professional errors, enhance sale agents commitment and corporate behaviour and ensure organisational efficiency.

Osueke and Emeka-Opara, (2014), in their study; “Performance Investigation of Electrical Power Supply to Owerri for Higher Productivity” This research was carried out to investigate the

performance of electrical power supply to Owerri, Imo State Capital. The Enugu Electrical Distribution Company (EEDC), Owerri was the case study and sample of 10 respondents representing each unit were used. Structured questionnaire and observations techniques were administered during the research. The data presentation tools were tables and charts. It was found out that the major hindrances to client satisfaction in power supply were: inadequate megawatts of power availability, obsolete network and equipment that require upgrade, overload networks, poor funding, lack of routine maintenance culture, inadequately trained sales agent, logistics (vehicle, personal and material problems), psychological and physiological problems. Although the privatisation policy is believed to be a progressive step to these challenges. based on the aforementioned, it was therefore recommended that management's proactiveness to manage faults and equipment upgrade, government and private sectors should actively involve positive and effective management, as well as smart metering to ensure consumers meet up with charges, Standard Organisation of Nigeria (SON) play major to ensure substandard materials and products are not delivered, form rural cooperative society to create awareness on how to use light and serve as interface between the company and community.

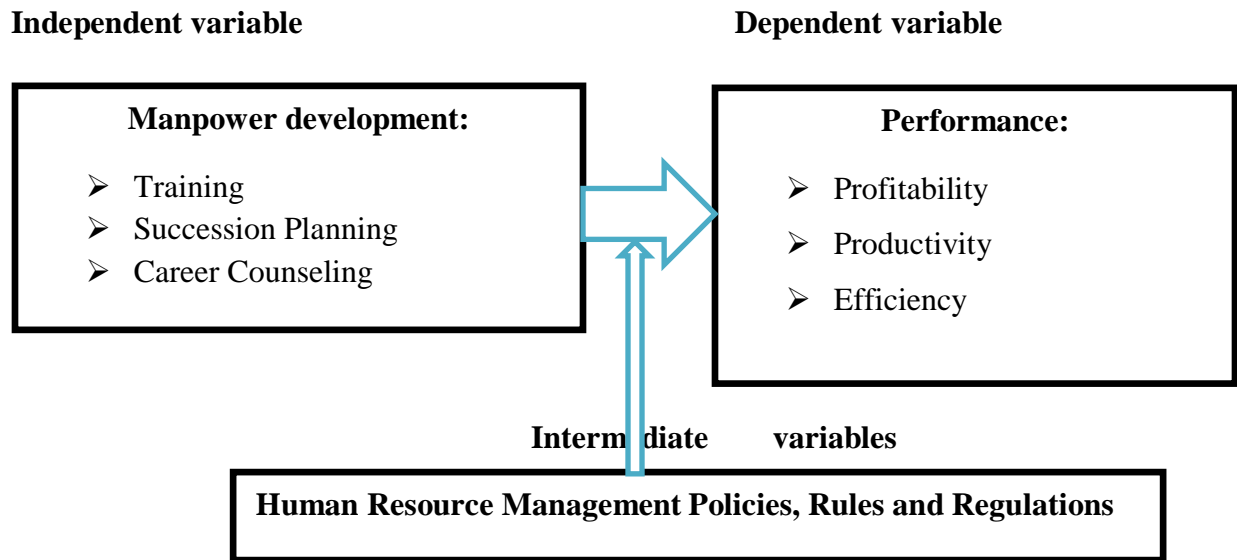
2.4 Research gap

Sale agents training and development has been identified as a vital instrument that can enhance an insurance company performance, productivity and chance of survival in our highly competitive and changing corporate environment. An untrained sale agent is a liability to an organization as new methods and processes are being developed daily to help organizations innovate and challenge their competitors in the game of business. An organization that fails to train and develop her manpower, or that lay little emphasis on it is encouraging the obsolescence and inflexibility of the sales agent. Sale agent's failure, therefore, may be ascribed to lack of provision of their training and development needs by the management. Sale agents training and development can therefore help organizations to develop core competencies and innovativeness that can give them strategic and competitive edge over their competitors, as well as help them to become more productive in the global business economy. Today, in virtually every market, clients are demanding higher quality, lower costs, and faster cycle time. To meet those requirements from clients, firms must continually improve their overall performance in order to meet these expectations. To achieve this, firms must remain highly competent through continuous training and development of their manpower. Any organization that put great

emphasis on sale agents training and development is directly planning for long-term survival and acquisition of competitive edge over its rivals, due to acquisition of high level human capital residual of her workers. In order to adapt and survive and succeed in our present scenario of business, training and retraining in addition to staff development should be rigorously pursued and be built into an organization's strategic policy and business plan. Insurance holds a critical element which is trust because involving a payment in advance for an unknown delivery in the future and the policyholder will not know what they will get. This element also can be called as an intangible good (Lester, 2009). However, it also act as an agreement between the insurance company and policyholders described that both parties are agree for the policyholders will pay amounts of money to the insurance company. Besides, insurance company will pay the cost if, for example the policyholders die or ill or damage due to some unavoidable causes (Steel, 2012). Insurance will pay for the losses incurred for example health or property or life based on the contract or the plan has been taken. In other words, the policyholders transfer the cost of loss to another party which is insurance company in exchange for the premium taken by the policyholders (Pareto, 2015). According to The Commissioner of Law Revision (2013), Insurance Act 1996 mentioned that insurer is means any person licensed under this act. The purpose of applying insurance is to reduce burden if there is something bad happen and the insurance company will be responsible to cover the losses but it will be based on the types of plan the insurer takes. Besides, the other studies had highlighted that insurance will help insurer to reduce burden if they are facing the loss of property in example by transferring the risk to the insurance company (Insurance Info, 2009).

2.5 Conceptual framework

The conceptual framework is section that aims to determine the main components of variables where this study has manpower development as independent variable and performance as dependent variable; therefore, the researcher develops the conceptual framework as follow:

Figure 2.1: Conceptual framework

Source: Researcher, 2023

CHAPTER THREE: RESEARCH METHODOLOGY

3.0. Introduction

Methodological research is a controlled investigation of the theoretical and applied aspects of measurement, mathematics and statistics, and ways of obtaining and analyzing data (Kerling, 2004). This chapter is concerned with the methodology used for this thesis. It involves the methods and procedures for carrying out this study namely: research design, population and sample size, sampling technique, instrument for data collection, validation of instrument, method of data collection and technique of data analysis.

3.1. Design of the study

Orodho (2008) defined a research design as the scheme, plan or strategy that was used to create answers to research problems. The study adopted a descriptive research design aimed at impact of manpower development and performance of insurance companies, a case study of SANLAM Insurance. Babbie and Mouton (2010) observes that many descriptive studies are cross-sectional in nature. In addition, the cross-sectional survey was preferred because it enables assessing relationships between variables and it provides opportunity to identify moderators between variables (Tabachnick & Fidell, 2013).

According to Kumar (2011) the concern of research design is to explain how researcher was found the answer to his/her research questions. It entails the selection of people from whom the information, through an open frame of enquiry, is explored and gathered. To Kelly (2016), a research design provides a structure of data collection and analysis. The research structure refers to three dimensions: the scale of data gathering includes defining units and spatial limits, schedule of research, the use of inter-groups comparisons or the comparative dimension.

The research used descriptive design. Singh (2006) stated that descriptive research is more realistic because it is oriented towards the description of given phenomenon. It involves cross-sectional samples; the samples should be representative of the study population. The purpose of descriptive research includes identification of present conditions, and point to present needs, to study immediate status of a phenomenon, fact findings, relationships of traits, and characteristics (trends and patterns). Singleton (2009) describes a descriptive cross-sectional survey as a

comprehensive design that enables large and diverse amounts of data to be collected within a short time frame and analysed quantitatively, giving a credible presentation of results. Thus, this approach is suitable for this study, since the study intends to collect comprehensive information through descriptions which was helpful for identifying variables.

3.2. Population of the study

According to Donald & Schindler (2013), Population is a group of individuals who have one or more characteristics in common. To achieve good population validity, quantitative researchers must select their sample from a defined population to which they wish to generalize their results (Gall et al., 2012). The population represents the larger group which the researcher intends to generalize the results of the research. However, due to the large size of the population, the researcher cannot test every individual in the population. Researcher selected an accessible population from the target population and from this accessible population; Researcher has drawn the sample (Richard and William Margaret, 2014). The target population of the study comprised 260 manpower of SANLAM Insurance

3.3. Sampling techniques

A sampling is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure the researcher would adopt in selecting items for the sample (Kothari, 2014). Researcher was used simple random sampling. Simple random sampling is a sampling technique where every item in the population has an even chance and likelihood of being selected in the sample. Here the selection of items completely depends on chance or by probability and therefore this sampling technique is also sometimes known as a method of chances (Bailey, 2010). This ensured that each staff of the target population had an equal and independent chance of being included in the sample. This involved selection of people who took part in research. The following sampling procedures was used. Random sampling involved selecting a certain number of respondents based on the nature of the office.

3.3.1. Sample size

The sample refers to representative elements selected from a population on which investigation is to be done for this particular study (Mugenda, 2013). During the present research, researcher needs to have a small number of respondents who were provided data in need for the success of the work. For choosing the sample size, the researcher was used Yamane and Amin's formula of Yamane formula (2005) presented as follow:

$$n = \frac{N}{1 + N(e)^2}$$

Where n= sample size

N= size of the population

e= margin error or confidence level ordinary equals to 5%

$$n = \frac{260}{1 + 260 (0.05)^2} = \frac{260}{1.65} = 157.6 = 158 \text{ manpower of SANLAM Insurance}$$

3.4. Data collection instruments

According to Grawtz (2014), Data collection instruments is the procedure of collecting, measuring and analysing accurate insights for research using standard validated techniques. Researcher was evaluated their hypothesis on the basis of collected data. The researcher to fact and gather data on its research objective. The researcher was used primary data and secondary data as practical means of obtaining information related to the research topic. The research to evaluate the research topic used different tools including questionnaire, interviews and document review. In this research study, the source of data was both primary and secondary source of data.

3.4.1. Questionnaire

Questionnaire is an instrument that consists of a set of questions whereby a large number of people is asked to answer in order to provide data/information to the researcher. The questionnaire was written in a very simple language to avoid ambiguous answers from the respondents. Questionnaires were useful tool for gathering information (Kumar, 2005). The questionnaire was used in this research was designed by the researcher. According to Buglear et al. (2010), questionnaire is a general term used to include all techniques of data collection in

which each person is asked to respond to the same set of questions in a predetermined order. By using Likert-scale where: 5= Strongly Agree, 4=Agree, 3= Neutral, 2= Disagree and 1= Strongly Disagree and multiple-choice questions where respondents are called to choose the right and comfortable answers accordingly.

3.5. Types data

Types data a systematic record of a particular quantity. It is the different values of that quantity represented together in a set. It is a collection of facts and figures to be used for a specific purpose such as a survey or analysis. When arranged in an organized form, can be called information

3.5.1. Primary data

According to Audrey (2016), Primary data is defined as eyewitness accounts written by people who experienced a particular event or behavior. Primary documents include any original document, which is not based or derived from other documents. In this study, questionnaire technique was used in collecting primary data from the respondents.

3.5.2. Secondary data

According to Bassey (1999) Secondary data are those data that are already available and was collected from secondary sources of data such as journals, books, newspapers, websites, publications, and other documents available in libraries including research reports from distinguished academicians (Kothari 2004). In this study secondary data was collected by going through various documents like books, journals, websites which are relevant to the theme of the study for the purpose of gathering information.

3.6 Data processing

It is a process of organizing and treating data to derive meaningful and coherent information. This process involves data editing, data coding, and tabulation of responses. Data processing is done to make sure that the collected data is more meaningful with clear information through editing, coding, tabulation, analysis and interpretation. First, the raw data from the field was sorted out so as to be ready for editing and also to correct any mistake that could be identified by

the researcher so as to ensure consistence (Best and Kahn, 2018).

3.6.1. Editing

Editing is the procedure that improves the quality of the data for coding. With coding the stage is ready for tabulation. After collection of filled in questionnaires, editing of entries therein is not only necessary but also useful in making subsequent steps simpler. Many a times, a researcher or the assistants either miss entries in the questionnaires or enter responses, which are not legible. This sort of discrepancies can be resolved by editing the schedule meticulously. In cases where data are not cleaned there has to be inconsistency in the tabulations. The researcher has to be very particular about consecutive questions where category 'not applicable' exists (Miles and Huberman, 2019)

3.6.2. Coding of data

Coding operation is usually done at this stage through which the categories of data are transformed into symbols that may be tabulated and counted. Coding of data involves assigning of numbers to each response of the question. The purpose of giving numbers is to translate raw data into numerical data, which may be counted and tabulated. The task of researcher is to give numbers to response carefully. As we have already discussed various types of questions (such as open-end, close-end, matrix, factual, opinion) in the previous unit, the coding scheme vary accordingly. The classification of responses is primarily based on similarities or differences among the responses. Usually, in the case of open-end questions, to classify responses researcher looks for major characteristics of the responses and puts it accordingly. In case of attitude scales, researcher has to keep in mind, the direction or weight age of responses. For example, a response 'strongly agree' is coded as 'five' the subsequent codes would be in order. Therefore, if there are responses like 'strongly agree', 'agree', 'neutral', 'disagree' and 'strongly disagree' they have to be coded as five, four, three, two, one (Sachdeva, 2011).

3.6.3. Tabulation

Tabulation is a part of the technical procedure wherein the classified data are put in the form of tables. It is used for summarization of data in its micro form. It helps in the analysis of trends, relationship and other characteristics of a given data. Simple tabulation is used to answer

question related to one characteristic of the data whereas complex tabulation is used to present several interrelated characteristics. Complex tabulation results in two ways, three way tables which give information about two or three inter-related characteristic of data. The following points may be kept in mind while constructing a table (Cook and Campbell (2013)).

3.7. Data analysis methods

Method is considered as a set or dard principles, rules and the intellectual operations permitting to make analysis in order to reach a result (Niebel, Benjamin, 2013). The edited data was analyzed both quantitatively and qualitatively as follows; Quantitative data was group and statistical description such as tables showing frequencies and percentages and pie- charts as well as graphs for better interpretation. However, qualitative data was analyzed in a way of identifying the responses from respondents that are relevant to the research problem. Mainly such data was analyzed by explaining the facts collected from the field under which the researcher was able to quote respondents' responses.

First objective: To highlight the effect of sale agents' trainings on workers performance by using statistical package for social sciences (SPSS) version 22.0 was used to analyze the data collected through the questionnaire.

Second objective: To determine the importance of manpower development of SANLAM Insurance by using statistical package for social sciences (SPSS) version 22.0 was used to analyze the data collected through the questionnaire.

Third objective: To examine the relationship between manpower development and performance of SANLAM Insurance by using Pearson correlation analysis to determine relationship between independent variable and dependent variable is significant weather positive or negative.

[-1.00 - 0.00[: Negative correlation;

[0.00 - 0.25 [: Positive and very low correlation;

[0.25 - 0.50 [: Positive and low correlation;

[0.50 - 0.75 [: Positive and high correlation and

[0.75 - 1.00] : Positive and very high correlation.

3.8. Reliability and validity of the questionnaire

Testing the reliability and validity, helped the researcher to familiarize himself with the research environment and offered the opportunity to practice research in real situation before the main study began.

3.8.1. Reliability

According to Drost (2011), reliability refers to random error in measurement. Reliability indicates the accuracy or precision of the measuring instrument. In this study reliability analysis has been used to test the internal consistency of the research instruments for the purposes of identifying those constructs in the questionnaire with low correlations in order to exclude them from further analysis. The researcher increased reliability of this study by letting the respondents to choose the most suitable time for them to be questioned. Open-ended questions were used in order to let the respondent express themselves in their own words.

3.8.2. Validity

There are two common tests that have been used very commonly to examine the quality of any social research which are construct validity, and reliability (Yin, 2003). Saunders and Lewis (2007) state that validity concern with whether the findings are really about what they appear to be about. The validity was measured by determining the Content Validity Index (CVI) which is a number that measures how valid a research instrument is. CVI is calculated as follows:

$$CVI = \frac{\text{Number of items judged relevant}}{\text{Total items in the questionnaire}} \times 100$$

The researcher decides to use more than one source to obtain data such as interviews, documentations, and websites. Concerning the main data collection methods which was questionnaires, the researcher came up with a few measures to increase the validity of the study. First, the selection of informants was handled very carefully. Mostly, people who had been actively involved in the operational activities were question.

3.9. Limitation

During the data collection, the research may encounter the following problems: the researcher included the use of questionnaire and direct interview to the staff of SANLAM Insurance; appointment with such category of people delays the research and even time to return the filled questionnaires costs long. Financial matters and time shortage were the main constraints. However, with the prevalence and commitment of the researcher the research achieved its objectives.

3.10. Ethical consideration

Ethical consideration is a vital aspect of every research and an integral part of it. It helped to ensure that the appropriate means of collecting data from the respondents are followed and adhered to within the process of carrying out of the research, the researcher tried as much as possible to remain honest and observe high moral integrity. The views of respondents were kept confidential and used only for academic purposes. The researcher avoided any form of bias in analysis of findings of the study.

CHAPTER 4: PRESENTATION AND INTERPRETATION OF THE FINDINGS

4.0 Introduction

This chapter was concerned with presentation of research findings and interpretation of data collected for an attempt to answer the research questions mentioned in general introduction to enable the researchers to draw a conclusion based on the study objectives such as to assess the effect of sale agents trainings on workers performance, to determine the importance of manpower development of SANLAM Insurance and to examine the relationship between manpower development and performance of SANLAM Insurance

4.1 Personal identification from sales agents of SANLAM Insurance

Under this, the researcher presented different views on respondents based on their personal identification, age, level of education and experience.

Table 4.1: Age of the respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
21-30 years old	10	6.3	6.3	6.3
31-40 years old	84	53.2	53.2	59.5
Valid 41 - 50 years old	59	37.3	37.3	96.8
Above 50 years	5	3.2	3.2	100.0
Total	158	100.0	100.0	

Source: Primary data (2023)

The above table 4.1 shows that 6.3% are those who make it was 21-30 years old, 53.2% are between 31-40 years old, 41 - 50 years old constituted only 37.3% and 3.2% for those Above 50 years.

4.1.2 Marital status and education of the respondent

In society four marital statuses each occur from one person to another, single, married, divorced and widowed. From both sales agents on each category differ to another person in the other category in terms of the contribution of manpower development and performance of insurance companies.

Table 4.2: Marital status and education of the respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Married	149	94.3	94.3	94.3
Valid Single	9	5.7	5.7	100.0
Total	158	100.0	100.0	

Source: Primary data (2023)

The above table 4.2 shows that 94.3% of respondents are married sales agents work hard to satisfy the family needs, 5.7% are single.

Table 4.3: Education of the respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Secondary	1	.6	.6	.6
Valid Bachelor degree	153	96.8	96.8	97.5
Valid Master degree	4	2.5	2.5	100.0
Total	158	100.0	100.0	

Source: Primary data (2023)

The above table 4.3 shows that all respondents were educated at different levels as it corresponds to their qualifications. The highest number of respondents was bachelor's degree holders with 96.8% of all respondents. This is followed by master degree with 2.5% of the respondents and finally secondary with 0.6% of all respondents.

4.1.3 Experience of respondents

Depending on their experience, respondents have shown their point of view on to determine the importance of manpower development of SANLAM Insurance, the table below shows the responses from respondents concerning to their experience.

Table 4.4: Working Experience in SANLAM Insurance

	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 2 years	1	.6	.6	.6
3 to 5 years	3	1.9	1.9	2.5
Valid 5 to 8 years	2	1.3	1.3	3.8
8 years and above	152	96.2	96.2	100.0
Total	158	100.0	100.0	

Source: Primary data (2023)

The above table 4.4 shows that the staff 8 years and above experience were 152 out of 158 respondents represent 96.2%, 3 out 158 respondents were between 3 to 5 years of experience representing 1.9% and 2 out of 158 respondents represent 1.3% have worked with SANLAM Insurance in the years ranged 5 to 8 years and 1 out of 158 respondents represent 0.6%. The researcher discovered that the majority of SANLAM Insurance staff is 8 years and above working experience. Besides, (Bhimani, 2008). the researcher found that SANLAM Insurance believes that this category of people working experience have learnt much about SANLAM Insurance and can do better that why the study focused much on the sales agents with open ended contract as they are majority.

4.2 The effect of sale agent's trainings on workers performance

Training and development are very crucial to the sales agents, the organization, and their effectiveness. Increasing job satisfaction and sale agent's morality, enhancing the sale agent's motivation, improving the efficiencies in processes and financial gain, raising the ability to obtain and use new technologies, developing the innovation in strategies and products and reducing sale agent's turnover are other important benefits of training.

Table 4.5: The effect of sale agent's trainings on workers performance

	N	Mean	Std. Deviation
There is a separate department responsible for manpower training in my organization	158	4.6646	.69218
Since I joined SANLAM insurance I did not participate in any form of training	158	4.4367	1.16986
In my organization there is training policy and procedure	158	4.3861	1.22461
As a manpower I was involved in the practices of training Programs in SANLAM insurance	158	4.3354	1.30950
SANLAM insurance implements the training program based on the purpose of training	158	4.1772	1.44768
SANLAM insurance implements the training program based on the characteristics of manpower jobs, needs, experience, level of knowledge, and skills and motivation to train	158	4.3228	1.28821
Generally, the training practice of the organization has helped me to improve my performance since I joined SANLAM insurance	158	4.1076	1.38042
On the job training technique of SANLAM insurance affects my knowledge, skill, and my performance	158	4.4051	1.08867
Off the job training technique of SANLAM insurance affects my knowledge, skill, and my performance	158	3.5886	1.81687
I can say that training practice of SANLAM insurance helped me to perform and effectively work my regular activities	158	4.5443	1.09774
Since the culture of the SANLAM insurance is good to provide training on time, I am so specialized in the services that will be delivered to the clients	158	4.6139	.82728
I feel I am better-off to rely on myself for a solution when things are looking difficult in my work because of the training practices. So, the training practices of the makes me to feel self-confidence on my work	158	4.3608	1.06009
Because of the training practices of the organization, manpower are committed for their work and for the organization	158	4.7532	.65508
I feel that training practice of SANLAM insurance enable me to perform my work with greater accuracy	158	4.5570	.96759
The training practice of SANLAM insurance helped me to perform my work quickly	158	4.5443	1.00060
Valid N (listwise)	158		

Source: Primary data (2023)

The above table 4.5 shows that the results from SPSS analysis on the effect of sale agent's trainings on workers performance. On this, respondents strongly agreed that there is a separate department responsible for manpower training in my organization with a mean of 4.6646 and standard deviation of .69218. Respondents also strongly agreed that Since I joined SANLAM insurance, I did not participate in any form of training with a mean score of 4.4367 and standard deviation of 1.16986. Respondents also strongly agreed that in my organization there is training policy and procedure with a mean score of 4.3861 and standard deviation of 1.22461. Respondents also strongly agreed that as a manpower I was involved in the practices of training Programs in SANLAM insurance with a mean score of 4.3354 and standard deviation of 1.30950. Respondents also strongly agreed that SANLAM insurance implements the training program based on the purpose of training with a mean score of 4.1772 and standard deviation of 1.44768. Respondents also strongly agreed that SANLAM insurance implements the training program based on the characteristics of manpower jobs, needs, experience, level of knowledge, and skills and motivation to train with a mean score of 4.3228 and standard deviation of 1.28821. Respondents also strongly agreed that the training practice of the organization has helped me to improve my performance since I joined SANLAM insurance with a mean score of 4.1076 and standard deviation of 1.38042. Respondents also strongly agreed that the job training technique of SANLAM insurance affects my knowledge, skill, and my performance with a mean score of 4.4051 and standard deviation of 1.08867. Respondents also strongly agreed that the job training technique of SANLAM insurance affects my knowledge, skill, and my performance with a mean score of 3.5886 and standard deviation of 1.81687. Respondents also strongly agreed that I can say that training practice of SANLAM insurance helped me to perform and effectively work my regular activities with a mean score of 4.5443 and standard deviation of 1.09774. Respondents also strongly agreed that since the culture of the SANLAM insurance is good to provide training on time, I am so specialized in the services that will be delivered to the clients with a mean score of 4.6139 and standard deviation of 0.82728. Respondents also strongly agreed that I feel I am better-off to rely on myself for a solution when things are looking difficult in my work because of the training practices. So, the training practices of the makes me to feel self-confidence on my work with a mean score of 4.3608 and standard deviation of 1.06009. Respondents also strongly agreed that because of the training practices of the organization, manpower are committed for their work and for the organization with a mean score of 4.7532 and standard deviation of 0.65508. Respondents also strongly agreed that I feel that training practice of SANLAM

insurance enable me to perform my work with greater accuracy with a mean score of 4.5570 and standard deviation of 0.96759. Respondents also strongly agreed that the training practice of SANLAM insurance helped me to perform my work quickly with a mean score of 4.5443 and standard deviation of 1.00060. The results implied that the essence of employing manpower in an organisation is to make effective utilisation of them. This, however, depends on how well the sales agent were trained. Sales agent usually need some training before they take up their work. Organisation can choose whether to train its sales agent. It is imperative that all new sales agents regardless of their previous training, educational qualifications and experiences need to be introduced to their new sales agent work environment and as well be taught how to perform a specific task. One of the premises of the Rwanda service training policy guideline is that all newly recruited officials into the Rwanda service are mandated to attend the local in-house induction course within few days of appointment. There is also the need to keep sales agents maintained to keep them informed about the dynamism of their job. Therefore, older sales agents required training to keep them alert to demands on their present jobs. Effective managers recognise training as an ongoing continuous process, not one short activity, because new problems, new procedures and equipment, new knowledge and new jobs are constantly creating the need for sales agents training. Manpower development is the process of improving the skills, knowledge, and abilities of sales agents in an organization. It is important for insurance companies because it can help them adapt to changing customer needs, regulatory requirements, and technological innovations. Manpower development can also help insurance companies attract and retain talent, increase productivity and efficiency, and foster a culture of innovation and collaboration. Some examples of manpower development in insurance companies are training programs, mentoring, coaching, career development plans and performance management systems.

4.3 The importance of manpower development of SANLAM Insurance

Training is important because it represents a good opportunity for sales agents to grow their knowledge base and improve their job skills to become more effective in the workplace. Despite the cost of training for sales agents, the return on investment is immense if it is consistent. Sales agents training programs help improve the knowledge and skills of sales agents to match the various changes in the industry. These improvements will positively affect the productivity of workers, which can increase the profits and efficiency of an organization. Some of the things sales agents may learn through training include work ethics, human relations and safety.

Table 4.6: The importance of manpower development of SANLAM Insurance

	N	Mean	Std. Deviation
Do you agree that none manpower planning and development affect the performance of the organization	158	4.5000	1.03905
Do you agree that manpower planning and development is necessary for an organization to carryout duties effectively	158	4.4747	1.07490
Do you agree that manpower planning and development makes organization less difficult	158	4.4430	1.13706
In your opinion does manpower planning and development aid taster and better attainment of organizational goal	158	4.4494	1.13175
Is manpower planning development an effective tool necessary for management	158	4.4684	1.06879
In your opinion, does manpower planning and development have direct effect on the overall work force	158	4.4177	1.15221
What benefit can the company derive from manpower planning and development	158	4.4430	1.12013
Do you agree that adequate manpower planning and development requires adequate finance	158	4.7215	.90907
Valid N (listwise)	158		

Source: Primary data (2023)

The above table 4.6 shows that the results from SPSS analysis on the importance of manpower development of SANLAM Insurance. On this, respondents strongly agreed that do you agree that none manpower planning and development affect the performance of the organization with a mean of 4.5000 and standard deviation of 1.03905. Respondents also strongly agreed that do you agree that manpower planning and development is necessary for an organization to carryout duties effectively with a mean score of 4.4747 and standard deviation of 1.07490. Respondents also strongly agreed that do you agree that manpower planning and development makes organization less difficult with a mean score of 4.4430 and standard deviation of 1.13706. Respondents also strongly agreed that in your opinion does manpower planning and development aid taster and better attainment of organizational goal with a mean score of 4.4494 and standard deviation of 1.13175. Respondents also strongly agreed that manpower planning development an effective tool necessary for management with a mean score of 4.4684 and standard deviation of 1.06879. Respondents also strongly agreed that in your opinion, does manpower planning and

development have direct effect on the overall work force with a mean score of 4.4177 and standard deviation of 1.15221. Respondents also strongly agreed that the benefit can the company derive from manpower planning and development with a mean score of 4.4430 and standard deviation of 1.12013. Respondents also strongly agreed that adequate manpower planning and development requires adequate finance with a mean score of 4.7215 and standard deviation of 0.90907. The results implied that the training programs can also help prepare sales agents who are moving into higher roles and taking on more responsibilities in an organization. These programs will help them learn the skills that are required to function effectively in their new positions. For example, they may be trained in leadership skills or in a specific software they will use in their new role. Implementing training programs in the workplace will help sales agents feel like the company is invested in them. By continuing to teach your sales agents new skills and abilities, they will not just become better workers, they will feel like more productive members of the organization. This will improve their morale as well as their workplace capabilities. Sales agents training programs help an organization test the efficiency and effectiveness of a new performance management system, which will help HR establish clearer performance expectations. Using these systems to train your sales agents will reinforce the necessity of meeting goals and help sales agents better understand what is expected of them.

4.4 Impact of manpower development on performance of SANLAM Insurance

The most effective strategy to improve manpower productivity is to devote resources for its development. Manpower is an important asset organization can leverage on for success and gain competitive edge in the turbulence environment in which the organization operates. Human resources is a key player in actualization of organization goals, it combine others resources together to achieve organizational set goals. Development of the organizational manpower is a dynamic and evolving practice used to enhance organizational performance. Manpower development focused on turning out human resource that is needed for effective performance in the organization. human resources of an organization have the capacity to bring innovative and creative ideas to the organization which can bring long term survival of the organization if well managed and motivated. Manpower is the basis of all resources use, it is the indispensable means of converting other resources to man kind's use and benefits. So how well we employ and develop human resources skills is fundamental in deciding how much will accomplish as a nation, manpower is plot of every human institution. The manpower development emerged as a

strategy to enhance the capacity of available sales agent in organization in order to improve performance and productivity.

Table 4.7: Impact of manpower development on performance of SANLAM

Insurance

	N	Mean	Std. Deviation
Manpower development provided by the company helped me to perform my work quickly and efficiently	158	4.4304	1.18573
Because of the knowledge, skills and attitudes that received from the manpower development, I can accomplish activities effectively	158	4.4241	1.17995
In my opinion manpower development helps me to increase productivity	158	4.4367	1.16441
The manpower development I received helped me to enhance high quality of product/service	158	4.4367	1.16441
The manpower development provided by my company helped me to improve quantity of sales	158	4.5316	1.09236
In my opinion the manpower development provided helped my company to ensure its success with client satisfaction	158	3.9810	1.34719
Since the culture of the company is good enough to provide manpower development on time, I am so specialized in the services that will be delivered to the clients	158	4.0886	1.32770
Valid N (listwise)	158		

Source: Primary data (2023)

The above table 4.7 shows that the results from SPSS analysis on the impact of manpower development on performance of SANLAM Insurance. On this, respondents strongly agreed that Manpower development provided by the company helped me to perform my work quickly and efficiently with a mean of 4.4304 and standard deviation of 1.18573. Respondents also strongly agreed that because of the knowledge, skills and attitudes that received from the manpower development, I can accomplish activities effectively with a mean score of 4.4241 and standard deviation of 1.17995. Respondents also strongly agreed that in my opinion manpower development helps me to increase productivity with a mean score of 4.4367 and standard deviation of 1.16441. Respondents also strongly agreed that the manpower development I received helped me to enhance high quality of product/service with a mean score of 4.4367 and standard deviation of 1.16441. Respondents also strongly agreed that the manpower development

provided by my company helped me to improve quantity of sales with a mean score of 4.5316 and standard deviation of 1.09236. Respondents also strongly agreed that the manpower development provided helped my company to ensure its success with client satisfaction with a mean score of 3.9810 and standard deviation of 1.34719. Respondents also strongly agreed that the culture of the company is good enough to provide manpower development on time, I am so specialized in the services that will be delivered to the clients with a mean score of 4.0886 and standard deviation of 1.32770. The results implied that the manpower have shown some essential elements in enhancing organisations resources and help sales gent to improve productive of the business or organisation. To endure business effectiveness in organisations, the manpower becomes an asset and instrument used to grow productivity. This implies that manpower development could lead to better sales gent' productivity and ultimately improve organisation productivity. The most effective strategy to improve manpower productivity is to devout resources for its development. Manpower is an important asset organization can leverage on for success and gain competitive edge in the turbulence environment in which the organization operates. Human resources is a key player in actualization of organization goals, it combine other resources together to achieve organizational set goals. Development of the organizational manpower is a dynamic and evolving practice used to enhance organizational performance. Manpower development focused on turning out human resource that is needed for effective performance in the organization. It focuses on equipping sales agent with new techniques that will enable them to perform effectively and efficiently. performance should be measured since it helps to monitor sales agent and provide feedback information for management. organizational performance has to do with quality of service or product rendered, sales gent productivity and retention as well as the level at which the organization satisfies its customers. Human resources of an organization have the capacity to bring innovative and creative ideas to the organization which is capable of bringing long term survival of the organization if well managed and motivated. Manpower is the basis of all resources use, it is the indispensable means of converting other resources to man kind's use and benefits. So how well we employ and develop human resources skills is fundamental in deciding how much will accomplish as a nation, manpower is plot of every human institution. The concept of manpower development emerged as a strategy to enhance the capacity of available sales gent in organization in order to improve performance and productivity.

4.5 Correlations between manpower development and the performance of SANLAM insurance

This refers to show the relationship between two variables under the study such as manpower development as independent variable and performance of SANLAM insurance as dependant variable. The researcher also picked one factor on each variable to link both to see their relationship.

Table 4.8: Correlations between manpower development and the performance of SANLAM insurance

		As a manpower I was involved in the practices of training Programs in SANLAM insurance	SANLAM insurance implements the training program based on the characteristic of manpower jobs, needs, experience, level of knowledge, and skills and motivation to train	The manpower development provided by my company helped me to improve quantity of sales	Manpower development provided by the company helped me to perform my work quickly and efficiently
As a manpower I was involved in the practices of training Programs in SANLAM insurance	Pearson Correlation Sig. (2-tailed) N	1 158	.893** .000 158	.894** .000 158	.868** .000 158
SANLAM insurance implements the training program based on the characteristics of manpower jobs, needs, experience, level of knowledge, and skills and motivation to train	Pearson Correlation Sig. (2-tailed) N	.893** .000 158	1 .000 158	.986** .000 158	.979** .000 158
The manpower development provided by my company helped me to improve quantity of sales	Pearson Correlation Sig. (2-tailed) N	.894** .000 158	.986** .000 158	1 .000 158	.986** .000 158
Manpower development provided by the company helped me to perform my work quickly and efficiently	Pearson Correlation Sig. (2-tailed) N	.868** .000 158	.979** .000 158	.986** .000 158	1 158

** . Correlation is significant at the 0.01 level (2-tailed).

Researcher was used Pearson correlation test. Pearson's correlation coefficient is the test statistics that measures the statistical relationship, or association, between two continuous

variables. It is known as the best method of measuring the association between variables of interest because it is based on the method of covariance.

[-1.00 - 0.00[: Negative correlation;

[0.00 - 0.25 [: Positive and very low correlation;

[0.25 - 0.50 [: Positive and low correlation;

[0.50 - 0.75 [: Positive and high correlation and

[0.75 - 1.00] : Positive and very high correlation

The above table 4.8 shows that correlations between manpower development and the performance of SANLAM insurance whereby the respondents N is 158 and the significant level is 0.01, the results indicate that independent variable has positive high correlation to dependent variable equal to. 0.893, 0.894, 0.868 and 0.979 and the p-value is 0.000 which is less than 1%. When p-value is less than significant level, therefore researcher concluded that variables are correlated. This means that there is a significant relationship between manpower development and the performance of SANLAM insurance. We can therefore conclude there is positive high correlation manpower development and the performance of SANLAM insurance.

4.6 Regression

Table 4.9 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.955 ^a	.913	.912	.29860

- a. Predictors: (Constant), As a manpower I was involved in the practices of training Programs in SANLAM insurance, SANLAM insurance implements the training program based on the characteristic of manpower jobs, needs, experience, level of knowledge, and skills and motivation to train.

Table 4.10: ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	151.350	2	75.675	848.726	.000 ^b
Residual	14.444	162	.089		
Total	165.794	164			

- a. Dependent Variable: The manpower development provided by my company helped me to improve quantity of sales, Manpower development provided by the company helped me to perform my work quickly and efficiently.
- b. Predictors: (Constant), As a manpower I was involved in the practices of training Programs in SANLAM insurance, SANLAM insurance implements the training program based on the characteristic of manpower jobs, needs, experience, level of knowledge, and skills and motivation to train.

Table 4.11: Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	Beta	Std. Error	Beta		
(Constant)	-.507	.116		-4.351	.000
1 The manpower development provided by my company helped me to improve quantity of sales	.812	.022	.853	36.561	.000
Manpower development provided by the company helped me to perform my work quickly and efficiently	.258	.018	.343	14.704	.000

a. Dependent Variable: The manpower development provided by my company helped me to improve quantity of sales, Manpower development provided by the company helped me to perform my work quickly and efficiently.

Regression analysis results in the Model Summary table revealed that the effect of sale agent's trainings on workers performance. On this, respondents strongly agreed that there is a separate department responsible for manpower training in my organization with a mean of 4.6646 and standard deviation of .69218. Respondents also strongly agreed that Since I joined SANLAM insurance, I did not participate in any form of training with a mean score of 4.4367 and standard deviation of 1.16986. Respondents also strongly agreed that in my organization there is training policy and procedure with a mean score of 4.3861 and standard deviation of 1.22461. Respondents also strongly agreed that as a manpower I was involved in the practices of training Programs in SANLAM insurance with a mean score of 4.3354 and standard deviation of 1.30950. Respondents also strongly agreed that SANLAM insurance implements the training program based on the purpose of training with a mean score of 4.1772 and standard deviation of 1.44768. Respondents also strongly agreed that SANLAM insurance implements the training program based on the characteristics of manpower jobs, needs, experience, level of knowledge, and skills and motivation to train with a mean score of 4.3228 and standard deviation of 1.28821. Respondents also strongly agreed that the training practice of the organization has helped me to

improve my performance since I joined SANLAM insurance with a mean score of 4.1076 and standard deviation of 1.38042. Respondents also strongly agreed that the job training technique of SANLAM insurance affects my knowledge, skill, and my performance with a mean score of 4.4051 and standard deviation of 1.08867. Respondents also strongly agreed that the job training technique of SANLAM insurance affects my knowledge, skill, and my performance with a mean score of 3.5886 and standard deviation of 1.81687. Respondents also strongly agreed that I can say that training practice of SANLAM insurance helped me to perform and effectively work my regular activities with a mean score of 4.5443 and standard deviation of 1.09774. Respondents also strongly agreed that since the culture of the SANLAM insurance is good to provide training on time, I am so specialized in the services that will be delivered to the clients with a mean score of 4.6139 and standard deviation of 0.82728. Respondents also strongly agreed that I feel I am better-off to rely on myself for a solution when things are looking difficult in my work because of the training practices. So, the training practices of the makes me to feel self-confidence on my work with a mean score of 4.3608 and standard deviation of 1.06009. Respondents also strongly agreed that because of the training practices of the organization, manpower are committed for their work and for the organization with a mean score of 4.7532 and standard deviation of 0.65508. Respondents also strongly agreed that I feel that training practice of SANLAM insurance enable me to perform my work with greater accuracy with a mean score of 4.5570 and standard deviation of 0.96759. Respondents also strongly agreed that the training practice of SANLAM insurance helped me to perform my work quickly with a mean score of 4.5443 and standard deviation of 1.00060. The results implied that the essence of employing manpower in an organisation is to make effective utilisation of them. This, however, depends on how well the sales agent were trained. Sales agent usually need some training before they take up their work. Organisation can choose whether to train its sales agent. It is imperative that all new sales agents regardless of their previous training, educational qualifications and experiences need to be introduced to their new sales agent work environment and as well be taught how to perform specific task. One of the premises of the Rwanda service training policy guideline is that all newly recruited officials into the Rwanda service are mandated to attend the local in-house induction course within few days of appointment. There is also the need to keep sales agents maintained to keep them informed about the dynamism of their job. Therefore, older sales agents required training to keep them alert to demands on their present jobs. Effective managers recognise training as an ongoing continuous process, not one short activity, because new

problems, new procedures and equipment, new knowledge and new jobs are constantly creating the need for sales agents training. Manpower development is the process of improving the skills, knowledge, and abilities of sales agents in an organization. It is important for insurance companies because it can help them adapt to changing customer needs, regulatory requirements, and technological innovations. Manpower development can also help insurance companies attract and retain talent, increase productivity and efficiency, and foster a culture of innovation and collaboration. Some examples of manpower development in insurance companies are training programs, mentoring, coaching, career development plans and performance management systems.

CHAPTER 5: SUMMARY, CONCLUSION, RECOMMENDATION AND SUGGESTIONS

5.0 Introduction

This study presents the summary, conclusion, recommendation, and suggestions for further research. The conclusion was drawn from the findings under the study. In addition, the objectives of this study were based on guiding principles in data analysis which lead to the conclusion, recommendation as well as suggestions for further research.

5.1 Summary of findings

The researcher has summarized this study based on two specific objectives: to assess the effect of sales agent's trainings on workers' performance, to determine the importance of manpower development of SANLAM Insurance and to examine the relationship between manpower development and performance of SANLAM Insurance.

5.1.1 To assess the effect of sales agents' trainings on workers' performance

Under the objective, the researcher examined whether the respondents said that the effect of sales agent's trainings on workers' performance. On this, respondents strongly agreed that there is a separate department responsible for manpower training in my organization with a mean of 4.6646 and standard deviation of .69218. Respondents also strongly agreed that since I joined SANLAM insurance, I did not participate in any form of training with a mean score of 4.4367 and standard deviation of 1.16986. Respondents also strongly agreed that in my organization, there is a training policy and procedure with a mean score of 4.3861 and standard deviation of 1.22461. Respondents also strongly agreed that as a manpower, I was involved in the practices of training programs in SANLAM insurance with a mean score of 4.3354 and standard deviation of 1.30950. Respondents also strongly agreed that SANLAM insurance implements the training program based on the purpose of training with a mean score of 4.1772 and standard deviation of 1.44768. Respondents also strongly agreed that SANLAM insurance implements the training program based on the characteristics of manpower jobs, needs, experience, level of knowledge, and skills and motivation to train with a mean score of 4.3228 and standard deviation of 1.28821. Respondents also strongly agreed that the training practice of the organization has helped me to improve my performance since I joined SANLAM insurance with a mean score of 4.1076 and

standard deviation of 1.38042. Respondents also strongly agreed that the job training technique of SANLAM insurance affects my knowledge, skill, and my performance with a mean score of 4.4051 and standard deviation of 1.08867. Respondents also strongly agreed that the job training technique of SANLAM insurance affects my knowledge, skill, and my performance with a mean score of 3.5886 and standard deviation of 1.81687. Respondents also strongly agreed that I can say that training practice of SANLAM insurance helped me to perform and effectively work my regular activities with a mean score of 4.5443 and standard deviation of 1.09774. Respondents also strongly agreed that since the culture of the SANLAM insurance is good to provide training on time, I am so specialized in the services that will be delivered to the clients with a mean score of 4.6139 and standard deviation of 0.82728. Respondents also strongly agreed that I feel I am better-off to rely on myself for a solution when things are looking difficult in my work because of the training practices. So, the training practices of the makes me to feel self-confidence on my work with a mean score of 4.3608 and standard deviation of 1.06009. Respondents also strongly agreed that because of the training practices of the organization, manpower are committed for their work and for the organization with a mean score of 4.7532 and standard deviation of 0.65508. Respondents also strongly agreed that I feel that training practice of SANLAM insurance enable me to perform my work with greater accuracy with a mean score of 4.5570 and standard deviation of 0.96759. Respondents also strongly agreed that the training practice of SANLAM insurance helped me to perform my work quickly with a mean score of 4.5443 and standard deviation of 1.00060. The results implied that the essence of employing manpower in an organisation is to make effective utilisation of them. This, however, depends on how well the sales agent were trained. Sales agent usually need some training before they take up their work. Organisation can choose whether to train its sales agent. It is imperative that all new sales agents regardless of their previous training, educational qualifications and experiences need to be introduced to their new sales agent work environment and as well be taught how to perform a specific task. One of the premises of the Rwanda service training policy guideline is that all newly recruited officials into the Rwanda service are mandated to attend the local in-house induction course within few days of appointment. There is also the need to keep sales agents maintained to keep them informed about the dynamism of their job. Therefore, older sales agents required training to keep them alert to demands on their present jobs. Effective managers recognise training as an ongoing continuous process, not one short activity, because new problems, new procedures and equipment, new knowledge and new

jobs are constantly creating the need for sales agents training. Manpower development is the process of improving the skills, knowledge, and abilities of sales agents in an organization. It is important for insurance companies because it can help them adapt to changing customer needs, regulatory requirements, and technological innovations. Manpower development can also help insurance companies attract and retain talent, increase productivity and efficiency, and foster a culture of innovation and collaboration. Some examples of manpower development in insurance companies are training programs, mentoring, coaching, career development plans and performance management systems.

5.1.2 To determine the importance of manpower development of SANLAM Insurance

Under the objective the researcher examined whether the respondents said the importance of manpower development of SANLAM Insurance. On this, respondents strongly agreed that do you agree that none manpower planning and development affect the performance of the organization with a mean of 4.5000 and standard deviation of 1.03905. Respondents also strongly agreed that do you agree that manpower planning and development is necessary for an organization to carryout duties effectively with a mean score of 4.4747 and standard deviation of 1.07490. Respondents also strongly agreed that do you agree that manpower planning and development makes organization less difficult with a mean score of 4.4430 and standard deviation of 1.13706. Respondents also strongly agreed that in your opinion does manpower planning and development aid taster and better attainment of organizational goal with a mean score of 4.4494 and standard deviation of 1.13175. Respondents also strongly agreed that manpower planning development an effective tool necessary for management with a mean score of 4.4684 and standard deviation of 1.06879. Respondents also strongly agreed that in your opinion, does manpower planning and development have direct effect on the overall work force with a mean score of 4.4177 and standard deviation of 1.15221. Respondents also strongly agreed that the benefit can the company derive from manpower planning and development with a mean score of 4.4430 and standard deviation of 1.12013. Respondents also strongly agreed that adequate manpower planning and development requires adequate finance with a mean score of 4.7215 and standard deviation of 0.90907. The results implied that the training programs can also help prepare sales agents who are moving into higher roles and taking on more responsibilities in an organization. These programs will help them learn the skills that are required to function effectively in their new positions. For example, they may be trained in leadership skills or in a

specific software they will use in their new role. Implementing training programs in the workplace will help sales agents feel like the company is invested in them. By continuing to teach your sales agents new skills and abilities, they will not just become better workers, they will feel like more productive members of the organization. This will improve their morale as well as their workplace capabilities. Sales agents training programs help an organization test the efficiency and effectiveness of a new performance management system, which will help HR establish clearer performance expectations. Using these systems to train your sales agents will reinforce the necessity of meeting goals and help sales agents better understand what is expected of them.

5.1.3 To examine the relationship between manpower development and performance of SANLAM Insurance

the impact of manpower development on performance of SANLAM Insurance. On this, respondents strongly agreed that Manpower development provided by the company helped me to perform my work quickly and efficiently with a mean of 4.4304 and standard deviation of 1.18573. Respondents also strongly agreed that because of the knowledge, skills and attitudes that received from the manpower development, I can accomplish activities effectively with a mean score of 4.4241 and standard deviation of 1.17995. Respondents also strongly agreed that in my opinion manpower development helps me to increase productivity with a mean score of 4.4367 and standard deviation of 1.16441. Respondents also strongly agreed that the manpower development I received helped me to enhance high quality of product/service with a mean score of 4.4367 and standard deviation of 1.16441. Respondents also strongly agreed that the manpower development provided by my company helped me to improve quantity of sales with a mean score of 4.5316 and standard deviation of 1.09236. Respondents also strongly agreed that the manpower development provided helped my company to ensure its success with client satisfaction with a mean score of 3.9810 and standard deviation of 1.34719. Respondents also strongly agreed that the culture of the company is good enough to provide manpower development on time, I am so specialized in the services that will be delivered to the clients with a mean score of 4.0886 and standard deviation of 1.32770. The results implied that the manpower have shown some essential elements in enhancing organizations resources and help sales gent to improve productive of the business or organization. To endure business effectiveness in organizations, the manpower becomes an asset and instrument used to grow

productivity. This implies that manpower development could lead to better sales agent productivity and ultimately improve organization productivity. The most effective strategy to improve manpower productivity is to devote resources for its development. Manpower is an important asset organization can leverage on for success and gain competitive edge in the turbulence environment in which the organization operates. Human resources is a key player in actualization of organization goals, it combine other resources together to achieve organizational set goals. Development of the organizational manpower is a dynamic and evolving practice used to enhance organizational performance. Manpower development focused on turning out human resource that is needed for effective performance in the organization. It focuses on equipping sales agent with new techniques that will enable them to perform effectively and efficiently. performance should be measured since it helps to monitor sales agent and provide feedback information for management. organizational performance has to do with quality of service or product rendered, sales agent productivity and retention as well as the level at which the organization satisfies its customers. Human resources of an organization have the capacity to bring innovative and creative ideas to the organization which is capable of bringing long term survival of the organization if well managed and motivated. Manpower is the basis of all resources use, it is the indispensable means of converting other resources to man kind's use and benefits. So how well we employ and develop human resources skills is fundamental in deciding how much will accomplish as a nation, man power is plot of every human institution. The concept of manpower development emerged as a strategy to enhance the capacity of available sales agent in organization in order to improve performance and productivity.

5.2 Conclusion

From the findings of the study presented in the previous chapter and summarized above, it is concluded that Training employees shows a strong commitment that an employer has with employees and demonstrate the value that an employer has on the employees. The relationship between workplace training and overall job performance found out that components of job training and time spent in training determined a significant relationship to employee performance on the job. The quality of training has maximum impact on performance since work output of an employee would be dependent on the experience level that employee would have acquired. The training impacts on performance in that it determines whether one will keep the job at hand or loose it altogether if not well done.

5.2.1 To assess the effect of sale agents trainings on workers performance

The essence of employing manpower in an organisation is to make effective utilisation of them. This, however, depends on how well the sales agent were trained. Sales agent usually need some training before they take up their work. Organisation can choose whether to train its sales agent. It is imperative that all new sales agents regardless of their previous training, educational qualifications and experiences need to be introduced to their new sales agent work environment and as well be taught how to perform a specific task. One of the premises of the Rwanda service training policy guideline is that all newly recruited officials into the Rwanda service are mandated to attend the local in-house induction course within few days of appointment. There is also the need to keep sales agents maintained to keep them informed about the dynamism of their job. Therefore, older sales agents required training to keep them alert to demands on their present jobs. Effective managers recognise training as an ongoing continuous process, not one short activity, because new problems, new procedures and equipment, new knowledge and new jobs are constantly creating the need for sales agents training. Manpower development is the process of improving the skills, knowledge, and abilities of sales agents in an organization. It is important for insurance companies because it can help them adapt to changing customer needs, regulatory requirements, and technological innovations. Manpower development can also help insurance companies attract and retain talent, increase productivity and efficiency, and foster a culture of innovation and collaboration. Some examples of manpower development in insurance companies are training programs, mentoring, coaching, career development plans and performance management systems.

5.2.2 To determine the importance of manpower development of SANLAM Insurance

The majority of respondents said that the training programs can also help prepare sales agents who are moving into higher roles and taking on more responsibilities in an organization. These programs will help them learn the skills that are required to function effectively in their new positions. For example, they may be trained in leadership skills or in a specific software they will use in their new role. Implementing training programs in the workplace will help sales agents feel like the company is invested in them. By continuing to teach your sales agents new skills and abilities, they will not just become better workers, they will feel like more productive members of the organization. This will improve their morale as well as their workplace capabilities. Sales agents training programs help an organization test the efficiency and

effectiveness of a new performance management system, which will help HR establish clearer performance expectations. Using these systems to train your sales agents will reinforce the necessity of meeting goals and help sales agents better understand what is expected of them.

5.2.3 To examine the relationship between manpower development and performance of SANLAM Insurance

The manpower have shown some essential elements in enhancing organizations resources and help sales gent to improve productive of the business or organization. To endure business effectiveness in organizations, the manpower becomes an asset and instrument used to grow productivity. This implies that manpower development could lead to better sales gent' productivity and ultimately improve organization productivity. The most effective strategy to improve manpower productivity is to devout resources for its development. Manpower is an important asset organization can leverage on for success and gain competitive edge in the turbulence environment in which the organization operates. Human resources are a key player in actualization of organization goals, it combine other resources together to achieve organizational set goals. Development of the organizational manpower is a dynamic and evolving practice used to enhance organizational performance. Manpower development focused on turning out human resource that is needed for effective performance in the organization. It focuses on equipping sales agent with new techniques that will enable them to perform effectively and efficiently. performance should be measured since it helps to monitor sales agent and provide feedback information for management. organizational performance has to do with quality of service or product rendered, sales gent productivity and retention as well as the level at which the organization satisfies its customers. Human resources of an organization have the capacity to bring innovative and creative ideas to the organization which is capable of bringing long term survival of the organization if well managed and motivated. Manpower is the basis of all resources use, it is the indispensable means of converting other resources to man kind's use and benefits. So how well we employ and develop human resources skills is fundamental in deciding how much will accomplish as a nation, man power is plot of every human institution. The concept of manpower development emerged as a strategy to enhance the capacity of available sales gent in organization in order to improve performance and productivity.

5.3 Suggestion

From the findings and subsequent conclusion of the study, it is important that organizations that wish to improve performance through manpower development should channel their focus and strategies towards the following recommendation; the firms must continually provide for improvement of employee career through advancement and secure a link to business performance. Provision should be made for adequate on-the-job- training. This has potentials of contributing to the performance of the organization. Off-the- job-training should enhance in the organization in order to ensure a befitting organizational performance and organizations should set aside, separate budget that will cater for manpower development.

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APPENDICES

MUKIMBIRI Enoch

Roll Number: 202110468

Kigali Independent University ULK

Dear Respondents

I, MUKIMBIRI Enoch a student at Kigali Independent University ULK in Masters of Business Administration, I am conducting my postgraduate research on the subject entitled the contribution of manpower development and performance of insurance companies, A case study of SANLAM insurance (2020-2022). I am carrying out this research as partial fulfilment of the award of master's degree in Business Administration. Your responses are greatly needed for the successful completion of this study and information given will be used only for academic purpose and will be handled diligently and taken as confidential. Please I am requesting you to respond to all questions as truthful and honest as possible.

Thank you for your participation in this study.

Yours faithfully,

Section A: Demographic profile of respondents

Instruction: Please provide below your personal and professional information according to the scaling system provided by ticking [√] one of the given answers below.

Section I: Identification of the respondents addressed to manpower of SANLAM insurance**1. Age**

- i) Less than 20
- ii) 21-30
- iii) 31-40
- iv) 41-50
- v) More than 50

2. Marital Status

- i. Married
- ii. Divorce
- iii. Single
- iv. Widower

3. Educational Level

- i. Primary
- ii. Secondary
- iii. Bachelor degree
- iv. Master degree

4. For how long have you worked with this SANLAM insurance?

- Less than 2
- 3 to 5 years
- 5 to 8 years
- More than 8 years

Section B: To assess the effect of sale agent's trainings on workers performance

Using the scale above (1 – 5) please tick (√) the levels of agreement in each of the items below, Please tick the right answer, where 5: Strongly Agree; 4: Agree; 3: Neutral; 2 = Disagree; and 1: Strongly Disagree

	Statement	5	4	3	2	1
1	There is a separate department responsible for manpower training in my organization					
2	Since I joined SANLAM insurance I did not participate in any form of training					
3	In my organization there is training policy and procedure					
4	As a manpower I was involved in the practices of training Programs in SANLAM insurance					
5	SANLAM insurance implements the training program based on the purpose of training					
6	SANLAM insurance implements the training program based on the characteristics of manpower jobs, needs, experience, level of knowledge, and skills and motivation to train					
7	Generally, the training practice of the organization has helped me to improve my performance since I joined SANLAM insurance					
8	On the job training technique of SANLAM insurance affects my knowledge, skill, and my performance					
9	Off the job training technique of SANLAM insurance affects my knowledge, skill, and my performance					

10	I can say that training practice of SANLAM insurance helped me to perform and effectively work my regular activities					
11	Since the culture of the SANLAM insurance is good to provide training on time, I am so specialized in the services that will be delivered to the clients					
12	I feel I am better-off to rely on myself for a solution when things are looking difficult in my work because of the training practices. So, the training practices of the makes me to feel self-confidence on my work.					
13	Because of the training practices of the organization, manpower are committed for their work and for the organization					
14	I feel that training practice of SANLAM insurance enable me to perform my work with greater accuracy					
15	The training practice of SANLAM insurance helped me to perform my work quickly					

Section C: To determine the importance of manpower development of SANLAM Insurance

	Statement	5	4	3	2	1
1	Do you agree that none manpower planning and development affect the performance of the organization					
2	Do you agree that manpower planning and development is necessary for an organization to carryout duties effectively					

3	Do you agree that manpower planning and development makes organization less difficult					
4	In your opinion does manpower planning and development aid faster and better attainment of organizational goal					
5	Is manpower planning development an effective tool necessary for management					
6	In your opinion, does manpower planning and development have direct effect on the overall work force					
7	What benefit can the company derive from manpower planning and development					
8	Do you agree that adequate manpower planning and development requires adequate finance					

Impact of manpower development on performance of SANLAM Insurance

	Statement	5	4	3	2	1
1	Manpower development provided by the company helped me to perform my work quickly and efficiently					
2	Because of the knowledge, skills and attitudes that received from the manpower development, I can accomplish activities effectively					
3	In my opinion manpower development helps me to increase productivity					
4	The manpower development I received helped me to enhance high quality of product/service					
5	The manpower development provided by my					

	company helped me to improve quantity of sales					
6	In my opinion the manpower development provided helped my company to ensure its success with client satisfaction					
7	Since the culture of the company is good enough to provide manpower development on time, I am so specialized in the services that will be delivered to the clients					

Thank for your precious time and honest response, may God bless you