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CHALLENGES FACING IMPLEMENTATION OF CONTINUOUS DEVELOPMENT PROGRAMS (CPDS) IN THE INSURANCE SECTOR IN KENYA

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ABSTRACT

Purpose: The purpose of this study was to determine whether or not insurance industry employees in Kenya were properly trained in the area of continuous professional development, and to identify the significant challenges that arose during the implementation of CPD. Continuing professional development, also known as CPD, is an ongoing professional activity in which a practitioner identifies, undertakes, and evaluates learning appropriate to the maintenance and development of the highest standards of practice within an evolving scope of practice.

Methodology: This study focuses mostly on conducting a literature review, specifically one that examines previous research on Continuous Development Programs and a search of the relevant literature was incorporated into the work technique. Relevant seminal references and journal articles for the study were identified using Google Scholar beginning in 2018 and ending in 2022.

Findings: It was revealed that the challenges to CPD in insurance sectors was lack of self-motivation, a person's life circumstances, lack of information about learning possibilities, a shortage of employees, inadequate notification and communication regarding study days, and lack of support. Staff shortages and the accompanying rise in work load was also a challenge to CPD implementation.

Unique Contribution to Theory, Policy and Practice: In order to have a comprehensive understanding of the obstacles that stand in the way of continuing professional development (CPD) in the insurance sector, the insurance sector should include all three of the most important stakeholders: insurance employees, professional bodies, and employers.

Keywords: *Continuous Development Programs, Insurance Sector, Challenges, Implementation.*

INTRODUCTION

Professional development in one's field is one of the most important things a business can do to better position its human resources to deal with the effects of changing global trends. Human resource (HR) is the most important resource that an organization possesses since the actions, capabilities, and goals of its employees have a direct impact on all of the other resources that the company employs as well as the business's overall efficiency and effectiveness (Owen et.al, 2020). According to Njagi et.al (2020), who were referenced in Mabele (2019), "people are an irreplaceable asset, and their abilities are one thing that rival organizations cannot copy." Numerous reports suggest that the intellectual traits of a country's knowledge workers are becoming more important than physical assets or resources in determining a country's ability to compete in the global marketplace. This is something that can be derived from the findings of these studies. This was demonstrated by Molloy et.al (2020), who concluded from their investigation that human capital accounts for between 40 and 80 percent of wealth all over the world, whereas natural resources account for slightly more than 10 percent of wealth in the majority of regions of the developing world. This was demonstrated by the fact that they were able to confirm this finding.

Now, the argument that presented is that when an organization has expended a significant amount of its resources to recruit qualified personnel, the tasks that organizations have to do are to ensure that human resources are kept, refined, and utilized. This is accomplished through the adoption of a systematic approach to the training and development (T&D) of employees, which, typically as a result of its direction, has morphed into a new idea that is today known as continual professional development (CPD) (Badlishah et.al, 2018). The reality that the survival and growth of organizations in an environment that is always changing and becoming more complicated requires on the existence of observed and cultivated knowledge and abilities is the driving force behind the necessity for an approach such as this.

Continued professional development (CPD) is a challenge that must be met by each and every business. CPD stands for "continuing professional development." It is possible for there to be a large amount of diversity between firms in terms of both the quantity of training offered and the quality of that training. Entsie et.al (2020) has provided an overview of a few of the factors that have an impact on the amount and quality of training and development activities. These factors include the following: the degree of change in the external environment (for example, technological change, new legislation, amongst other things); the degree of change within the organization (for example, new processes, new markets, etc.); the availability of suitable skills within the existing workforce; the adaptability of the existing workforce; the degree to which the organization supports the idea of interdisciplinary training; and the availability of suitable skills within the existing workforce.

Management in the insurance sector is required to make choices about employee salary, as well as transfers, promotions, and disciplinary actions, as well as continuing professional development (CPD). The formal evaluations that management provides of their workers are accorded a high level of significance in organizations because of the significance of the personnel issues that are involved. In order to achieve this goal, human resource management, organizational behavior, and industrial researchers have been focusing their emphasis on performance appraisal (Kasprabowo et.al, 2018).

To begin, a performance appraisal is essentially a formalized method of reviewing the work of each individual employee. An ongoing process of evaluation, performance appraisal is also known as performance review, annual appraisal, performance evaluation, employee evaluation, and merit evaluation. It provides management with the opportunity to measure both the behavior and outcome of employees in the workplace, as well as the collection and analysis of data on the overall capabilities and potentials of individual workers in an effort to make decisions that are in tune with a purpose (Kasprabowo, et.al 2018). As a result, it is possible to draw the conclusion that a fundamentally accurate definition of performance appraisal may be found in the phrase "activities through which businesses aim to assess people and grow their competence, boost performance, and give awards" (Entsie et.al, 2020).

CPD has been receiving a growing amount of interest from professional groups within the insurance sector, but has been less well recognized by non-professional divisions of the workforce. CPD stands for continuing professional development. It is common knowledge among professional organizations that in order to maintain their standing in the community, they must regularly advance their education. Wieland et.al (2021) suggests that this is as a result of considerable changes that have taken place in the context of the places in which they function. Even while some working professionals have participated in formal educational programs, such as course-work university degrees, it is important to note that this method of education will not satisfy all of a person's educational requirements. Many abilities can be kept up to date through other means, and as a consequence, continuing professional development has evolved into a diverse spectrum of access and possibilities. These include everything from seminars and courses to private reading.

The requirement for CPD as an element of the continual evolution of the insurance industry has not been understood or recognized by non-professional groups. The argument against mandated CPD implies that people can't be made to learn new things against their will. Many practitioners might comply with the required continuing professional development (CPD) policy by attending the required number of training courses, but they would not receive any benefit from doing so. According to Wieland et.al (2021), prior to deciding whether or not continuing professional development (CPD) should be made mandatory, it is critical to determine what the goals of CPD

are. This discussion has been going on for quite some time in Kenya, which is what led to the decision to carry out the CPD at the present moment (Kinuthia et.al, 2021).

In practice, as the researcher is aware, the new method of CPD consists of three cycles, each of which is meticulously organized in response to the needs of individuals and institutions at each level (individual, group, institutional, Woreda, zone, and national level). The cycle of continuing professional development is the same across all levels. Because CPD requirements should be addressed as early as possible, the new strategy is known as the bottom-up method. This strategy utilizes cycles, with each cycle consisting of review, analysis, planning, and implementation, followed by evaluation. The individual's annual plan is based on the requirements of the institution, while the requirements of the institution are taken from the Woreda or Zone level, with each level having a maximum of three CPD requirements (Margot-Cattin et.al, 2018). Of these three requirements, two may come from personal needs, while the remaining requirements come from the requirements of the institution. The preparation of the module takes into account both the needs of the individual and those of the institution. This study focuses on reviewing the challenges to CPD in the insurance sector in Kenya.

LITERATURE REVIEW

According to Entsie et.al (2020), continuing professional development (CPD) used to be called in-service education and training. The 1960s saw the beginning of its development in Great Britain, where it was first conceived of. The appearance of the problems that have been identified with regard to the level of instruction and other associated concerns. However, according to a number of different accounts, the word "CPD" is reported to have been first developed in the middle of the 1870s by Richard Grander (Tareke et.al, 2018). Learning in a classroom setting as opposed to learning on the job was intended to be denoted by this word.

According to Marandu (2021), the factors that initiated the need for CPD in the United States were the coming of rival countries to the lead in scientific and economic competition, such as the launching of the Sputnik satellite by the Soviet Union, which worried America about the quality of their teaching and learning. Other factors that contributed to the need for CPD in the United States included the following: a) the coming of rival countries to the lead in scientific and economic competition b) the coming of According to the research that has been done, professional growth and educational reform cannot exist independently. As a consequence of this, professional development in education has its own history of development that has evolved similarly to how school reform has progressed over time.

In order for an organization to fulfill the requirements and objectives of CPD, there is a requirement for an in-depth analysis of the organization's one-of-a-kind requirements, objectives, and goals. According to Asuquo et.al, the idea of need often relates to a disparity between what an

organization expects and what actually transpires in the course of its operations. Kasrabowo et.al (2018) emphasize further that it is helpful to conceive of a need as a gap between a current set of circumstances and some desired change or desirable set of circumstances. This gap can be thought of as a gap between a current set of circumstances and a desirable set of circumstances. Discrepancies could constitute the basis for a training or continuing professional development need. A CPD intervention, such as coaching or skill training, may be required to rectify the disparity. Needs that are recognized in this sense may help focus on improving subpar performance, and in some circumstances, it may be necessary to correct the discrepancy.

According to the hypothesis presented by Margot-Cattin et.al (2018), which was quoted by Mabele (2019), the process of doing a need assessment normally entails conducting an organizational analysis, a person analysis, and a task analysis. When doing an organizational analysis, it is important to take into consideration the environment in which training will take place. This evaluates whether or not training is appropriate, taking into account the business plan of the organization, the resources it has available for training, and the support it receives from managers and peers for training activities. A person analysis can help determine who needs training and what kind of training they require by identifying who those individuals are. It entails determining whether performance deficiencies are the result of a lack of knowledge, skill, or ability (a training issue), or whether they are the result of a problem with motivation or with the design of the work, identifying who needs training, and determining whether or not employees are ready for training (Owen et.al, 2020). The task analysis is the first and most important criterion that aids in identifying vital information, abilities, and behaviors that are required for the training of employees with the knowhow to execute their tasks.

Badlishah et.al (2018) conducted research on the methods that are used in Libyan industrial organizations to evaluate the requirements for management training and development, as well as the criteria that are utilized to choose trainees for management courses. The data was acquired by conducting interviews with managers and sending out questionnaires to the relevant personnel. It was discovered that the methodologies utilized were primarily relied on indications derived from performance reports as well as the perspectives of supervisors. It was found that administrative functions were carried out without regard to acceptable standards, and that decisions pertaining to management were primarily dependent not on established procedures but rather on personal relations, family ties, tribalism, and nepotism, among other factors. This was discovered (Njagi et.al, 2020).

According to the findings of a study conducted by Mosol et.al (2018), which were referenced in Mabele (2019), relatively few organizations analyzed the whole cost of training activities and, as a result, were unable to estimate the benefits of participating in such activities. This is reinforced by the findings of a survey that was conducted on 80 of the major business organizations in the

United Kingdom by Hussey, which was mentioned in Mabele (2019). The study indicated that just 33 percent of the respondents thought that their organizations review CPD programs.

In the preceding research, a study and analysis of SMEs operating in the construction industry were conducted. It polled 500 small and medium-sized construction firms in Victoria, both regionally and metropolitanally. The section on training revealed that the expenses of CPD training were being unfairly weighted against small regionally-based enterprises, which is an indication that the location of the company is a major contributing element to their capacity to meet registration criteria. The expenditures of attending training courses and seminars are typically four times more expensive for regional enterprises than they are for comparable firms headquartered in urban areas. Because of this, the location of the company is a constraining factor that has an effect on the capacity of regional enterprises to comply with CPD (Gathara, 2019). Because of this, the authors' past research casts doubt on the idea that raising the number of conditions for individuals to register will result in better outcomes for everyone. Instead, it suggests that certain subsets of the industry, in particular businesses located outside of major urban areas, would face considerable challenges and drawbacks as a consequence of participating in CPD.

Mentoring is described by Biswas as "a procedure (help) supplied by experienced employees to other practitioner who needs to acquire professional skill." The seasoned professional will serve in the capacity of a mentor, guiding starting or inexperienced teachers through the process of acclimating to the rigorous requirements of the teaching profession. The practice of mentoring acknowledges that developing as a teacher is a process that requires time. A mentor is someone who places more of an emphasis on learning than on teaching and who participates in co-enquiry in order to foster reflection on the teaching process. This reflective paradigm integrates a more crucial component into the mentoring process, which enables teachers to go from novice to expert status more quickly (Kinuthia et.al, 2021). A new employee receives assistance with problem solving, direction, and support from a mentor, as well as access to a network of staff members who share resources, insights, practices, and materials. Additionally, it is expected of mentors to build positive supervisory relationships, as well as to make use of competent counseling skills Molloy et.al (2020).

METHODOLOGY

A search of the relevant literature was incorporated into the work technique. The research was carried out with consideration given to previous theoretical literature, both that which had been published and that which had not. This study focuses mostly on conducting a literature review, specifically one that examines previous research on Continuous Development Programs. The search through the body of literature was carried beginning in 2018 and ending in 2022. This conclusion was reached after doing an in-depth search using a mix of keywords in different

databases. The authors conducted basic and advanced searches, respectively, on Google and the other database engines. The phrase "Continuous Development Programs and Insurance Sector" was what was utilized as the search term when looking through the data. The phrase "Challenges facing implementation of continuous development programs in the insurance sector" was the subject of the initial search and the Google search that followed. These publications were used for this study in its entirety. The criteria for including the article or report were as follows: the article or report needed to be peer-reviewed; it needed to be written in English; it needed to indicate the purpose of the study; it needed to describe the method that was used; it needed to report the results of the study; and it needed to draw a conclusion. To know the Challenges facing implementation of continuous development programs in the insurance sector in Kenya, the articles were read several times to obtain a sense of the content.

CONCLUSION AND RECOMMENDATIONS

It was revealed that one of the challenges to CPD in insurance sectors was a lack of self-motivation. The pessimistic outlook of some staffs was made abundantly clear in a research study that was carried out in Kenya. In the study, a staff was quoted as saying, "We just go for these study days to collect points, socialize, and meet our old friends." This quote exemplified the negative attitude of some staffs. This was because there was a lack of awareness regarding the significance of maintaining one's participation in ongoing education. It is important to note that continuing professional development (CPD) learning is a personal activity in which the practitioner determines his or her own learning needs, makes and carries out a personal learning plan, and comments on the knowledge obtained (Kinuthia et.al, 2021). There is a need for regulators and professional bodies to educate staff in insurance sector, either one-on-one or in groups, about the significance of maintaining a level of professional development through participation in continuing education. Njenga (2018) made the observation that when individuals increase their level of knowledge, their attitudes shift. These shifts in attitude, in turn, cause individuals to alter their behaviors. In the framework of this review, an improvement in staff's knowledge will lead to changes in their attitudes, which in turn will bring about an increase in their engagement in continuing education.

All of the research articles that were included in this evaluation conducted an investigation into the various physical challenges that hinder staff in insurance sector in Kenya from participating in continuing professional development activities (Njagi et.al, 2020). A person's life circumstances at any particular time may include elements that create physical challenges, which in turn make it more difficult for them to participate in ongoing educational opportunities. The time restrictions and other commitments, the financial limits and the distance to the study events, as well as the limited learning materials, were recognized as the physical challenges. Finding the time to participate in continuing professional development (CPD) learning activities was observed to be a

challenge for insurance sectors. Because of their obligations to family and other commitments outside of work hours, they were unable to participate in any continuing professional development activities. This obstacle involves the lack of time necessary to attend the study days and document the evidence. It has also been reported that this observation was made in Europe (Mosol et.al, 2018).

According to the reports, the structural challenges consist of a lack of information about learning possibilities, a shortage of employees, inadequate notification and communication regarding study days, and a lack of support. It was stated that a barrier to involvement in continuing professional development (CPD) learning activities among staff in insurance sector in Kenya was a lack of understanding of learning possibilities. The majority of the staffs held the misconception that continuing education entails participating in some kind of organized study day, and they mentioned a lack of educational opportunities as an obstacle to their involvement. There was a general lack of understanding among staffs on the nature of the activities that constitute continuing professional development (CPD). A research investigation that was carried out in the United Kingdom and New Zealand came to the conclusion that there is a gap in comprehension (Owen et.al, 2020). CPD, on the other hand, encompasses any activity in which the practitioner is learning and encompasses a variety of formal, informal, and learning activities based on the practitioner's place of employment. Work-based learning, journal clubs, peer discussion, performance reviews, in-service training, workshops, conferences, clinical meetings, personal reflections, and membership in a professional body are just few of the many learning activities that are available. It is the responsibility of professional organizations and schools of radiography to raise radiographers' awareness of the importance of continuous education and to develop online learning opportunities.

Attendance during study days was identified as being hindered by a number of factors, including staff shortages and the accompanying rise in work load. Insurance sectors staff in Kenya have noted that it is difficult to ask for study leaves at the current time because there is a shortage of staff. Inadequate personnel and the accompanying excessive workloads have also been noted in the research conducted in regions other than Kenya (Tareke et.al, 2018). In order to successfully push for increased staffing levels, professional organizations that represent employees should collaborate with trade unions. In order to satisfy the growing demand for staffs and imaging services across the country, it is possible that certain regions will have to expand the number of training institutions within their limits.

The field of insurance is undergoing growth and transformation on a global scale. Both technological progress and a growth in demand for imaging services are responsible for these shifts in the market. It is necessary for employees in the insurance industry to participate in ongoing education in order to preserve and expand their existing knowledge and expertise as these developments unfold. Nevertheless, the findings of this literature study indicate that members of

the insurance industry working in Kenya face a number of challenges that prevent them from participating in ongoing education. It is essential to provide these employees with support and work on improving the overall standard of imaging services. Each and every research study was carried out from the point of view of the insurance industry. In order to have a comprehensive understanding of the obstacles that stand in the way of continuing professional development (CPD) in the insurance sector, it is recommended that any future research include all three of the most important stakeholders: insurance employees, professional bodies, and employers.

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