FACTORS INFLUENCING IMPLEMENTATION OF DISTANCE EDUCATION AT THE COLLEGE OF INSURANCE, KENYA.

BY

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DECLARATION

Declaration by the candidate

This research project is my original work and has never been submitted to any degree award any other University

Signature……. Date……..

Patricia Rwamba Nyaga

L50/63317/2010

Approval

This research project has been submitted to with my approval as University supervisor.

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DEDICATION

I dedicate this project to my late father Andrew Nyaga Githimo and my mother Felister Wanjagi for instilling in me the value of hard work.

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ABBREVIATION

ICT	Information Communication Technology
OUUK	Open University of United Kingdom
SPSS	Statistical Packages for Social Sciences
UNESCO	United Nations Educational, Scientific and Cultural Organization

ABSTRACT

Distance education is a mode of training in which students are separated from the teacher due to various reasons and cannot attend conventional classes during training. This method of training has developed gradually over a period of time since 1800 century. The study gives background development of distance education worldwide and that of College of Insurance, an institution established by insurance industry stakeholders to train their employee's technical skills. The industry lags behind in areas of training and this study of implementation of distance education at College of Insurance provides a good avenue to enhance professionalisms in the insurance industry. The study establishes how study materials, technology, flexibility and financial cost influences implementation of distance education. This research study investigated factors influencing implementation of distance education at the College of Insurance like many other institutions in Kenya already running similar mode of training. The research covered employees of College of Insurance to be involved in implementation of the program with assumption they will provide accurate information and Stakeholder. In literature review, various studies on key issue have been studied to provide guidelines before implementing distance learning. The study conceptualizes study materials, technology, flexibility and financial costs as factors influencing implementation of distance education. A descriptive survey was undertaken in this study and a census conducted in all departments to College of Insurance staff. The study targeted 70 employees from College of Insurance and 40 members in four insurance associations that represented stakeholders of insurance industry. A questionnaire was administered to respondents to collect data and later analyzed and presented in form of percentage. A questionnaire is a research instrument consisting of a series of questions and other prompts for the purpose of gathering information from respondents. The collected data from questionnaires was analyzed, interpreted and presented in percentages with the summary of the findings. The discussion of the project and recommendation was provided to College of Insurance for further decision making during implementation distance education.

CHAPTER ONE
INTRODUCTION

1.1 Background of the Study

Distance education developed gradually since 1800s at University of Chicago, USA as one of the major correspondent program in which the teacher and learner were at different places and training was done (Gunawardena, 2004-2005). Development of Radios and Television during First World War played a major role in delivery of instruction in schools outside normal classroom tradition and this promoted teaching of students away from the teacher.

In Europe in 1960, scholarly writing associated with two distance education pioneers Borje Holmberg in Sweden and Otto Peter in Germany on methods of teaching by correspondent describes European awareness of a pedagogy or strategy of correspondent study. As 1970s progressed, favorable research finding, educated reforms and social economic justification for distance education became apparent due to improved attitude and increased funding on distance learning. The first distance learning institution was Open University in Britain and by 1986 Charles Wedemeyer developed innovative technology media at University of Wisconsin, to provide more effective distance education through correspondent study. In 1987, less than 10 states in United States provided education via satellite to minimize shortages of teachers in sciences, mathematic and foreign languages in Texas and Oklahoma and this led to rapid growth of distance education. A year later the number increased to two thirds of the number of states providing distance education. In 1990s, many institutions in United States began to research on how they could offer traditional education through flexible network programs which led development of provision of online degrees (Evans, 2008).

According to Nyere (2012), one of the first distance education universities that emerged in the African continent is the University of South Africa (UNISA), which has been offering correspondence courses since 1946. UNISA's success has spurred the establishment of other distance education providers in the African continent. In Zimbabwe, the Centre for distance education was established by the University of Zimbabwe in 1993 and in 1996 it became the University College of distance education. Today, distance education is being carried various

countries like Tanzania, Australia, Arab states, Bangladesh, Hong Kong, India ,Malawi among others that have established Colleges and Universities under distance education program.

The last few decades have witnessed rapid expansion of higher education institutions in Kenya. This can be attributed to increased demand for higher education, partly as a result of increased awareness of benefits of education. It is becoming increasingly clear that our ability to cope with rapid changes will become the primary measure of success at both macro and micro levels. This increased demand has seen distance education fast becoming an acceptable and indispensable part of the mainstream educational platforms in both developed and developing countries, with particular emphasis in the latter (UNESCO, 2002). Several factors have led to increasing interest in distance education like distance from institution, family responsibilities, time, work, finances, flexibility and other personal issues that constrain them from attending classes. Institution have also embraced this method of teaching to devolve activities due to capacity constraints on institutional buildings like classes ,residential hall arising from increased enrollments of students. According (Nyere, 2012) the first Kenyan Government policy to address distance education in higher education was the Act of Parliament of 1966 which established the Board of Adult Education. Since independence, however, a number of commissions and reports have highlighted distance education as an alternative mode of education provision.

The latest government initiative, as contained in Session Paper No. 1 of 2005 (Republic of Kenya, 2005), recommends the establishment of an open university and the use of distance education in human resource development at all levels. The practice of distance education in the country has been at all levels of education and has been provided by different institutions each governed by their own institutional policies. Ministry of Education and Ministry of Higher education, Science Technology provide policy framework for distance learning approaches to education with focus of expanding access, quality and equity to education in order to address the demands of education as per the Constitution of Kenya (2010) and the aspirations of Vision 2030(Ministry of Education and Ministry of Higher Education, 2012)

The rapid development of Information and Communication Technologies (ICT) and the move towards more knowledge-intensive, interdependent and internationalized societies create new challenges and opportunities for the design and delivery of education. According to Common

Wealth of Learning (CommonWealth of Learning , 2004) most distance education systems have a philosophy that aims to remove barriers to education and allow students to study despite the location and time.

In early 1980s, an idea to set up an institution to train insurance technician in the country was proposed by the key players in insurance Industry (The Standard , 1988). The insurance industry with the support of the Government incorporated the Insurance Training and Education Trust (ITET), under the Perpetual Trustees Act Cap 164 of the Laws of Kenya (Daily Nation , 1988). The doors for training opened in 1990 when ITET established College of Insurance situated at Nairobi – South C as required under its Trust Deed. The College first trained professional using Chartered Insurance syllabuses /courses based in London. However it became too expensive for learners to afford and that why an idea of development of a local curriculum emerged that would be cheaper and will incorporate local environment practices like law. College of Insurance enjoys monopoly being the only College recognized in the East and Central of Africa as insurance trainer in the region by the Ministry of Education.

The objective of training insurance is to promote efficiency and improvement in business practice in the insurance industry (College of Insurance , 2009). Training and skill developments have a major impact in efficient delivery of service. Well trained personnel understand the product they are dealing with and their customers better in the field of insurance. Additionally, training is critical because insurance plays a key role in the socio-economic development of a country (Kogi, et al., 2011).

The envisaged distance education program is poised to facilitate training of employees in insurance industry located in different counties in Kenya. The system will be cost effective, flexible to the institution since there will be no setting up of infrastructures like halls, purchasing of land or building or increasing number of employees located in forty seven counties.

1.2 Statement of the Problem

The research will investigate factors influencing implementation of distance education at College of Insurance. It will focus on whether study materials, technology, flexible approaches of training and finance influence implementation of distance education to institutions in Kenya today. College of Insurance is mandated to train insurance to all employees working in

Insurance Industry, however, lack of accessibility of training by employees located in different regions or constrained by time and personal commitment has contributed to unethical practices due to lack of knowledge and technical skills. This has resulted to closure of companies and lack of confidence by the public (Business, 2011). According to data collected from College of Insurance, the number of students enrolled for Diploma in Insurance, Certificate of Insurance and Certificate of Proficiency [COP] institution between 2007 and 2011 was 5,652 students. This is significantly low number considering majority of employees have not been professionally trained in insurance industry (College of Insurance, 2012).

The rate of penetration of insurance in Kenya has remained very low in comparison with other financial sectors in Kenya (Ndalu, 2011). The indemnification and risk pooling properties of insurance facilitate commercial transactions and the provision of credit by mitigating losses as well as the measurement and management of non diversifiable risk more generally. Typically insurance contracts involve small periodic payments in return for protection against uncertain, but potentially severe losses. The problem faced by insurance cannot be solved by set rules but through training of the personnel to be competent enough to resolve emerging issues affecting the development of the industry (College of Insurance , 2009).After many years of independence, the industry can only account for less than 3% of GDP while the global average is 7.5% (Njenga, Thriving on borrowed Times, 2011). This provides an insight that a lot of research, innovation, technical skill and training are required for success. This can only be achieved through provision of education in various mode of delivery available to train personnel in the insurance industry.

Previous studies carried out on distance learning focused on various topics like factors influencing the choice of study methods on distance learners (Mwangi, 2010), Financing distance learning in Kenya, case of University of Nairobi Bachelor of Education program and Analysis of the factors and attitude of lecturers readiness to adopt distance education and use of ICT in Teaching (Gakuu, 2006). However, no research study has been conducted on factors influencing implementation of distance education in Kenya institutions despite increased demand of education and introduction of free primary education. This study seeks to investigate the factors influencing implementation of distance learning at College of Insurance, Kenya.

1.3 Purpose of the Study

The purpose of this study is to establish factors influencing implementation of distance education at the College of Insurance.

I.4 Objectives of the Study

1. To evaluate influence of the study materials on the implementation of distance education at the College of Insurance;
2. To establish the influence of Technology on implementation of distance education at the College of Insurance;
3. To determine how flexible approaches of teaching influence implementation of distance education at the College of Insurance;
4. To establish the influence of financial cost on the implementation of finance distance education at the College of Insurance.

1.5 Research Question

1. To what extent did study materials have influence implementation of distance education at the College of Insurance?
2. To what extent did technology influence implementation of distance education at the College of Insurance?
3. In what ways did flexible approaches of distance education influence implementation distance education at College of Insurance?
4. To what extent did financial cost influence the implementation of distance education at College of Insurance?

1.6 Significance of the Study

Implementation of distance learning at the College of Insurance was to provide accessibility to training for future development of the learners in Insurance Industry and development of economy growth of Kenya. Well trained personnel understood the product they were dealing with, type of customers and they were well versed with intricate and dynamics of the industry (College of Insurance , 2009). Factors influencing implementation of distance learning at College of Insurance was to enable access to employees who could not access learning because of distance from the campus, time and personal constraint. The system was cost effective to the institution because no construction of infrastructure like classes, residential hall was required.

The mode of distance learning enabled lecturers to train students in every county despite the location because of flexible approach of teaching. This provided a platform for the insurance regulator to ensure that employees in various companies qualified to work in the industry in various positions. Implementation of distance education was cost effective for the institution and enabled teachers to train students despite the location, time and their pace of study provided they had study materials.

I.7 Assumption

In this study, the researcher assumed that respondents from College of Insurance would provide collected data in relation to factors that influenced implementation of distance education learning at College of Insurance.

1.8 Limitation of the Study

Projects required finances to carry out various activities as provided in the budget which was sufficient. The project was accelerated to avoid the short schedule to complete the project within the specified time by the university.

1.9 Delimitation of the Study

The study focused on College of Insurance and factors that influenced implementation of distance learning. Since the number of the employees was small, this study embarked on the use of census where all the staff would be chosen as the sample and the study design to be used was surveyed.

1.10 Definition of Significant Terms

Open Learning

This was normally taken to mean provision for learners where they had some control regarding how they learnt, where they learnt, when they learnt and the pace at which they learnt. Open learning sometimes also involved learners having some control of what they learned and how (or if) their learning was to be assessed.

Flexible Training Approaches

This refer to a process of learning which a student can study at any time, location and at their own pace while interacting with teacher in the same way as those in convectional system.

Distance Education

The term referred to teaching and learning situations in which the instructor and the learner were geographically separated and therefore relied on electronic devices and print materials for instructional delivery. Distance education included distance teaching and distance learning

Distance Learning

This is the term usually applied to open learning which takes place at a distance from the provider of the learning materials.

Learning Materials or Study materials

Learning is the process of obtaining and retaining knowledge. Learning resources are materials like books, films and field trips that support or enhance the process of learning.

Finance Cost

Finance is a branch of economics concerned with resource allocation as well as resource management, acquisition and investment. Simply, finance deals with matters related to money and the markets

Insurance

Insurance was the equitable transfer of the risk of a loss, from one entity to another in exchange for payment.

Technology

Technology is the making, modification, usage, and knowledge of tools, machines, techniques, crafts, systems, and methods of organization, in order to solve a problem, improve a pre-existing solution to a problem, achieve a goal, handle an applied input/output relation or perform a specific function. It can also refer to the collection of such tools, including machinery, modifications, arrangements and procedures.

Program

This term referred to a collection of courses that lead to a given qualification. For example, a teacher education program may be composed of many separate courses and the students may be able to choose within the program exactly which courses they study.

1.11 Organization of the Study

This study proposal comprised of three chapters; Chapter One was about the background. In this chapter the research objectives, research questions, statement of the problem, significance of the study, its limitations, and delimitations were discussed. In Chapter Two literature reviews were to be discussed and Chapter Three would contain the research methodology. Chapter Four, presents data analysis and interpretation of information from the set questions to respondents and Chapter Five presents the Summary, discussion and conclusion of the study.

CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction

To promote equity and accessibility to education among learners constrained by various reasons to access education, distance learning became the most appropriate approach style that an instructor provided education to students (Keegan, 1996). This chapter reviewed four factors, that is, study materials, technological development, flexible approaches and financial cost influenced implementation of distance learning. The conceptual framework showed the relationship between four independent valuables to dependent valuable.

2.2 Theoretical Underpinning of Distance Education

Scholarly theories imply a systematic ordering of ideas about the phenomena of a field of inquiry and are usually of two kinds. One is concerned with understanding, the other provide explanation and prediction (Pyari, 2011). Gunawardena indicate that in the last 25 years proponents and practioners of distance education have tried to illustrate the lying principles behind their understanding and proposed models that are based on guided principles(Gunawardena, 2004-2005). Holmberg indicate theoretical considerations contribute to results that give distance educators a firm base against which decisions can be based on(Scholloser, 2006).In 1983, Peter Otto introduced a model of education which played a great role in the conceptualization of distance learning and with socio-economic impact. Peter's theory of industrialization viewed education as an industrial process form of teaching and learning (Evans, 2008). The theory is very commercial, he suggests learning materials can be produced in large quantity and packaged and distributed to learners for reading. He considered education as a rationalized method of division of labor in which knowledge can be impacted by applying principles of industrial organization through use of technology to produce objective teaching activities in large numbers (Moore, 2007).

According to Holmberg theory (1989) identifies presentation of learning matter, student– tutor communication, organization, information technology and media, evaluation as components of any distance education system(Evans, 2008). The theorist emphasize communication as the major element or corner stone of distance education and proposed a conversation which is interaction of individual learners with materials for reading texts as the strategy to use for distance education(Pyari, 2011).In 1986, Moore proposed Transactional Distance theory

presenting how relation between environments, the individual and the pattern of behavior in a situation affect each other (Evans, 2008). Moore viewed geographical distance and time as not the cause of separation between the teacher and the learner but how they link with each. He identified the three interlinking components as structure, dialogue and autonomy for distance education to take place. Structure represents instructional design of the course, while dialogue is the interaction between the teacher and the learner and autonomy is the extent of self-directedness of the learner or capability of the learner to find materials and research on their own.

2.3 Study Materials and Implementation of Distance Education

Learning materials and resources are essential components in all distance learning systems. A learner requires reading materials to prepare for assessment and other supplementary reading on the course(UNESCO, 2002). Before launching distance learning program an institution should consider availability of reading resources in form of study manual, textbooks, CD-Roms, periodicals, electronic resources and other resources accessible in the library (Talbot, 2010). Holmberg one of the early scholars of distance learning indicated learning matter, communication and information technology are essential elements for implementation of distance learning his theory of Guided Didactic conversation (Evans, 2008). The increased demand of higher education has forced institution implement distance education programs without reading materials for learner and this has led to failure and students drop out from the courses (Nyere, 2012)

The study materials enable learners to conceptualize new ideas from the text book issued to them (Keith, 1993). Previous studies indicate lack of study materials contributed to poor performance in assessment and anxiety among students.

According to study by Mwangi (2010) on factors influencing the choice of study method to distance learners at University of Nairobi, 44% [103] respondent reported delay in delivery of study materials caused them inadequate preparation of the continuous assessment (CAT), while 46% [109] indicated that inadequate study materials interfered with the study schedule. It clear that study materials are some of the supportive services an institution prioritize to distance learners to make the learning process effective.

According to Moore in his theory of Transactional Distance, structure which represents instructional design of the course, dialogue the extent of the teacher's interacts with the learner

and autonomy the level which the learner can read on their own or self-directedness to provide guideline of course content in distance education (Evans, 2008). He emphasizes materials reading materials for distance learners should be friendly and interactive with examples for easy understanding. In autonomy factor, the teacher is expected to provide guidelines to the learners and leave them to source for materials in relation to that subject. The design of study course material and curriculum play a major role when implementing distance learning(UNESCO, 2002). According to Mbuva (2010) a study on perception of distance study learners effectiveness of support services provided external studies students at University of Nairobi indicates 72.9 % of 121 respondent prioritized provisions of materials to any other service.

Before implementation of distance learning institution require to have study materials structured to meet the learners needs (Moore, 2007). Good design of instruction is paramount to success of education offered at distance. Nyere research study on delivery of Open, distance, and e-Learning in Kenya University of Nairobi and Kenyatta University point out that cost of production of materials in the two universities, design of the curriculum, course authors' fee, remuneration of reviewers and assessors was costly.

This trend resulted to members of staff using curriculum and study materials meant for the residential model of education, which could not effectively communicate to learners separated from their tutors(Nyere, 2012).

Accessibility to library resources is another important aspect to support distance learner. According to Moore theory, autonomy increase flexibility of distance education since teacher provides guidelines to learners and leave them to source for materials in relation to that subject of their interest(Gunawardena, 2004-2005). An institution with intention to implement distance education therefore, would require to consider how learners will accesses library resources relevant to their course which could be in form of books, journals and e-resources on the web on their own(Talbot, 2010). Orientation for distance learners on how to access library materials, number of books to borrow and how to access resource, online journals for supplementary reading plays a major role for self dependent of distance learners. Mbuvi (2010) the research study at University of Nairobi study indicate 90.4% of students and administrators respondent suggested library services should be set up for external students and

loaning to be more than two weeks. Provisions of library services to distance learners are essential preparation for examination and personal reading to enhance their knowledge.

2.4 Technological Development and Implementation of Distance Education

Technology has developed gradually in the last two century (Potash, 1998). According to Garrison theory of Two-Way Educational Transaction, mediation through technology is an essential component of distance education. Garrison model (Evans, 2008) on educational transaction between teacher and learner focused on dialogue and debate as being essential for understanding and hence necessitating two-way communication between them. Information communication and technology has greatly influenced implementation of distance education in the institutions worldwide. The choice of technology to use in implementation of distance education in an institution is very essential. An institution require to select an efficient method of distance teaching which is cost effective and accessible to learners(Lyton, 2009).

According to study carried out by Mwangi (2010) on factors influencing the choice of study method, distance learners at University of Nairobi, 55% [153]respondent reported modern technology provide easy accessibility to information therefore teachers should embrace technology in training and communication.

The earliest technology used for distance teaching is Television and Radio programs for delivering instructions to a large number of students. The method is still effective; however, students may not have the ability to call back and clarify a statement or ask a question in real time(Gunawardena, 2004-2005). Many distance education institutions in developing countries as well as institutions in developed countries such as the British Open University, use broadcast television and radio extensively to deliver programs to a large number of distant learners. In such technology delivery of content, the dialogue from the instructor is more and the learner listens to understand the concept being trained. According to Moore (2007) the use of telephone as mode of distance education delivery is very dialogic and interaction between the learner -teacher is high. The feedback instant however, is an expensive mode of delivery to a large group of learners. Holmberg indicates discursive conversational style, require the teacher to provide lots of examples and questions that engage the learner emotionally and encourage an exchange of views (Evans, 2008). The telephone is effective communication medium linking

people together. Keegan indicates telephone mode of communication saves time, resolve problem and facilitating feedback process.

The development of Internet and web has attracted the attention of University academics to the idea of distance teaching in a way that no previous technology managed to do(UNESCO, 2002). Institutions encounter new pressure from new competitors who teach using new forms of technology to distance students based away from the institution. This has contributed to institution converting to dual mode status of enrollment due to technology advancement in education. Some Universities usually teach the same curricula for distance students as for their residential students and subject the students (but not always) to the same entrance requirements and examinations (UNESCO, 2002).

The choice of technology today influences implementation of distance education in institution planning to roll programmes. According to Ramalingam, electronic mails [E-mail] as mode of delivery of distance education replaces traditional mails as a new trend to embrace in delivery of education (Ramalingam, 2010).

Well prepared materials are delivered to them using their email addresses which they have provided to the institution which is a fast, cost effective, flexible, can serve a large group and feedback is quick between the learner and teacher as mode of delivery. The study carried out by Kanuka, Collette (2002) on effects of integrating asynchronous internet communication in distance learning supported Moore's theory on structure and dialogue versus learner autonomy by referring autonomy in terms of flexibility. Statistical research on the use of the electronic communication in distance learning, conducted by UNESCO in 1995 (Euler and Berg, 1998) identified various types of applied telecommunication media in educational programs which included electronic mail, access to databases, telephone, fax, audio-conference and video-conference as the most commonly used technology (UNESCO, 2002).

Another form of technology that can be used in implementation of distance education is computer-based packages which are widely used and play a valuable part in distance learning programs today. According to (Ramalingam, 2010) the teacher should confirm from learners the type of computer package they prefer and familiar with. The teacher should also consider the intended outcome from the students and if they can be able to access software and

hardware. Most computer-based packages contain a considerable amount of learning-by-doing, particularly decision-making, choosing options and entering responses to structured questions (Gunawardena, 2004-2005).

Teleconferencing which is another mode of delivery of distance education can be categorized audio teleconferencing, audio graphics teleconferencing, video teleconferencing and computer conferencing (Gunawardena, 2004-2005). Audio teleconferencing uses voice-only communication. Video teleconferencing systems transmit voice, graphics and images of people while Audio graphics add a visual element to audio teleconferencing while maintaining the flexibility and economy of using telephone lines (Tait, 1999). Audio teleconferencing is now combined with written, print, graphics and or full motion video information. Computer Conferencing systems use Computer-Mediated Communication (CMC) to support group and many-to-many communication. Lauzon and Moore (1989) recognized the potential of computer conferences represented new generation of distance characterized by networked, asynchronolized group communication.

Multimedia such as audiocassettes and videocassettes CD-ROM are another method/mode of delivery of distance learning. Audiocassettes offer great flexibility in the way they can be used, either at home or while driving a car. Audiocassettes can be used to tape lecturers or can be specially designed with clear stopping points in order to supplement print or video material. For example, audiocassettes can be used to describe diagrams and abstract concepts that students encounter in texts in order to facilitate student learning. For this kind of learning the materials are highly structured for easy understanding without many queries on what an item mean or a lot of clarification is required.

2.5 Flexible Training Approaches and Implementation in Distance Education

A flexible teaching approach is one of the reasons for implementing distance education in any institution. According to Moore theory on Transaction Distance, distance education is a system which the learner is autonomous and separated from the teacher by space and time so that communication is non-human medium (Evans, 2008). Autonomy creates flexibility in teaching since a learner can research and assesses themselves if proper guideline is provided by the teacher. Keegan (1996) describes distance teaching as an instructional method in which teaching

is conducted in absence of the learner and communication between the two is facilitated by print, electronic mechanical or other devices.

Flexibility in distance education is achieved when a student can study at any time, location and at their own pace while interacting with teacher in the same way as those in convectional system (Keegan, 1996). The factors that stimulate flexible approach of teaching is to bring equity and accessibility to education, mobility of students, full time drop out to employment to support their education, reduction of funds to support staffing level concurrent to increased enrollment, potential offered by various technology and recognition of the need to develop students lifelong learners(Tait, 1999).

Sue John stone observed that those Universities that adopted flexible approach way of teaching changed their administrative procedure, curriculum and assessment practices, student support, timetabling, reward structure of academic staff ,technical and infrastructural provision in order to be flexible in training(Tait, 1999). Gakuu (2006) in his study on analysis of factors and attitude that influence readiness to adopt distance education and use of ICT in teaching indicate that change from traditional method of delivery to use of ICT bring reaction from staff due to uncertainty and new information and experience.

Flexibility is an integral part for any open learning system but it is more fundamental issue than simply increasing accessibility (Keith, 1993). In traditional institutions, the administrator control the learner through use of class timetable that is where to be, at what time while in open system the learner controls the environment. Tait (1999) indicates institutions that are open have characteristic of frequent admission periods, that is a student can start the course at any moment, self pacing and optional support services in which the learner can take advantage of the broad support service like tutoring or counseling(Keith, 1993). Distance teaching requires trained staff to enable them design course content suitable for distance learners and provide support services to them to create flexiblility. According to Kathambi (2010) research study on assessment of faculty need that influence effective teaching in dual mode at Methodist University report 10% [100] of the lecturers had not been trained on how to conduct distance teaching an issue any institution planning to implement distance teaching would have to consider.

According to Denice Kirkpatrick flexibility in learning become more competitive in attracting students due to mode of delivery offered, provision of high quality courses with a market niche and offering them in the most attractive method to a particular group (Tait, 1999). Nyere (2012) indicates application of technology particularly in flexible open and distance education situations can be considered vital for increasing and widening access to learning and autonomy for the learner. The flexibility of open, distance, and e-learning methodologies is the key factor in their emergence as the primary mode for lifelong learning (Nyere, 2012). Mwangi (2010) indicates use of modern technology provide flexibility to distance education and facilitated interaction between lecturer and student.

The internet, e-mail and CD ROM technology allows learners to interact with study materials at their own time and pace encouraging self directedness and collaborative learning. Flexibility cannot be achieved due to lack of computer skills, confidence and access to well networked areas. According to research study by Mwangi (2010)] indicates 77.9% of students at University of Nairobi never used computers as choice of study method. This hindered flexibility in learning for teachers could not post reading materials to the students.

Distance teaching is viewed to be innovative approach to offer distance education and training to the people who are structurally prevented to achieve training goals due to professional commitment, family responsibilities, scattered geographical locations, physical impairment or social economic constrain (UNESCO, 2002). To them this is a mode that is flexible and convenient and suits diverge needs and characteristic.

2.6 Financial Costs and Implementation of Distance Education

Financial implications have direct influence to implementation of distance education in any institution. A budget allocation to meet expenses like production of study materials, administrative costs and support services for students would have first priority before implementation of distance education (UNESCO, 2002). Peter Otto theory of industrialization is very commercial and cost effective to institutions implementing distance learning programs. Peter views learning materials can be produced in large quantity and packaged and distributed to learners for reading. He described education as a rationalized method of division of labor in which knowledge can be impacted by applying principles of industrial organization through use

of technology to produce objective teaching activities in large numbers (Moore, 2007). With this theory, institutions can produce materials in various programmes at the same time for students to select their own materials. Alternatively, institutions lacking materials can share the cost with publishers to be cost effective or use other institutions with similar materials at a fee UNESCO (2012).

Distance education is often perceived to be cost effective more than other form of education with the fact that no new infrastructures are required and the number of administrators are less (Perraton, 2000). Wagner (1972) provided the first cost analysis of distance system of Open University of United Kingdom [OUUK] into the field of distance education. He applied cost structure of convection classroom to budgetary data of the OUUK and results favored Open University(Keegan, 1996). UNESCO (2002) report indicate the determinant of cost of distance education include the choice of technology to use in teaching for example print materials, CD-ROMS, Cassettes, radio programmes. The number of learners enrolled affects costing, that is the higher the number of students the better because administrative cost, material development and resources will be spread bringing down the unit cost per student.

Other factors that affect cost of distance education include size of curriculum, number of years the courses will be offered, course development cost including consultancy, production of materials, human resource (UNESCO, 2002). Perraton[2000] indicate that economies of scale can be achieved provided there is enough numbers of students to justify manufacturing cost. Rambo [2008] on study of financing distance education in Kenya that there are different cost incurred under implementation of distance system which include direct cost incurred during delivering of a product or service, for example developing materials, salaries, postage, running offices and telephone. Recurrent cost is incurred yearly for example permanent employees while non recurrent cost incurred after a period of time like cost on consultancies. Revenue cost is expenditure spent on acquiring equipments, furniture while capital cost items last for several years. Wagner conducted his research on five programmes at OUUK and noted from his finding an average recurrent cost equivalent for undergraduate at Open University was only 25% of that of convectional university while capital cost per student place in Open University was 6% of convectional figure. The resource cost per equivalent undergraduate at Open University was

16% of convectional university. He noted the average recurrent cost per graduate depended on the number of students dropouts.

Keegan quotes Neil in his book in 1979 that despite many launching of distance learning, fundamental variables which affect cost are not provided in initial budgets (Keegan, 1996). This led to failure of the programme and dropout of students due to lack of support services.

The choice of technology has its own cost structure to be considered when implementing distance learning system. The cost of technology depends on equipment used, the running costs, labour cost involved, production and delivery carried out. More complex technology may require teams of specialist and producers to support the teacher in training while training for example teleconferencing, Radio and Television programs (UNESCO, 2002). Michael Potashnik [1998] indicates the cost of developing and producing materials in a given way vary enormously. He gives examples of print, audio tapes and pre-recorded instructions as low cost media for courses with population from 250 learners a year and Radio programs suitable for over 1000 learners or more to achieve value for cost per student. Computer Conferencing is categorized low cost approach unlike live broadcast and video conferencing (Potashnik, 1998). Gakuu [2006] in study on analysis of factors and attitude that influence lecturer's readiness to adopt ICT at University of Nairobi supported e-learning indicates 95% of lecturers supported e-learning in teaching distance education. The institutions required investigating the best method of training at the least costs involved.

Learner support system cost is another major element in distance education system though highly driven by the number of students enrolled in a program (UNESCO, 2002). Budget allocation facilities purchase of reading resources, counseling session and communication with learners, postage of materials and other miscellaneous expenses required to run offices. Holmberg theory on Guided Didactic Conversation emphasized communication as the major element or corner stone of distance education (Evans, 2008). He identified presentation of learning matter, communication between student and teachers, information technology and media finally evaluation as major components of distance education. The choice of technology for delivery of distance learning, learning materials and communication require to be budged for before implementation.

Potashnik [1998] report on Virtual University of the Monterrey Institute of Technology which assigns one full-time professor for each course and an assistant for every 50 students enrolled in

the course as away to support. Lack of support led to institutions failure to acknowledge importance of distance learning and led to students dropping the program and opting for conventional method of learning. Kathambi [2010] study on effective of faculty needs that influence effective distance teaching in dual university at Methodist University indicates 67 of 80 respondent view relationships between learner and teachers as poor. Lack of link between them led to communication failure and drop of students from the programme.

2.7 Conceptual Framework

Conceptual framework is a graphical presentation of variables showing relationship between them and the study being carried out (Mugenda, 2003).

2.7.1 The Interpretation of the Conceptual Framework

The conceptual framework shows the relationship between four independent variables [study materials, choice of technology and flexibility in mode of training and financial cost and how they influence dependent variable (implementation of distance learning). Implementation of distance education is highly dependent on availability of study materials. Students require reading materials and guideline to prepare for assessment and reading purposes. The choice of technology greatly influences the implementation of distance education because communication through internet and accessibility to information on the Websites has positive impact on learning. The flexibility is key aspect to implementation of distance learning. A teacher can provide training to learners located in different geographical location at the same time. The flexibility is achieved through frequent enrollment, self pacing of students and provision of support services. Financial costs influence implementation of distance learning since a budget allocation is required for production of study materials, administrative cost and learner's support system. This is illustrated below.

CONCEPTUAL FRAMEWORK

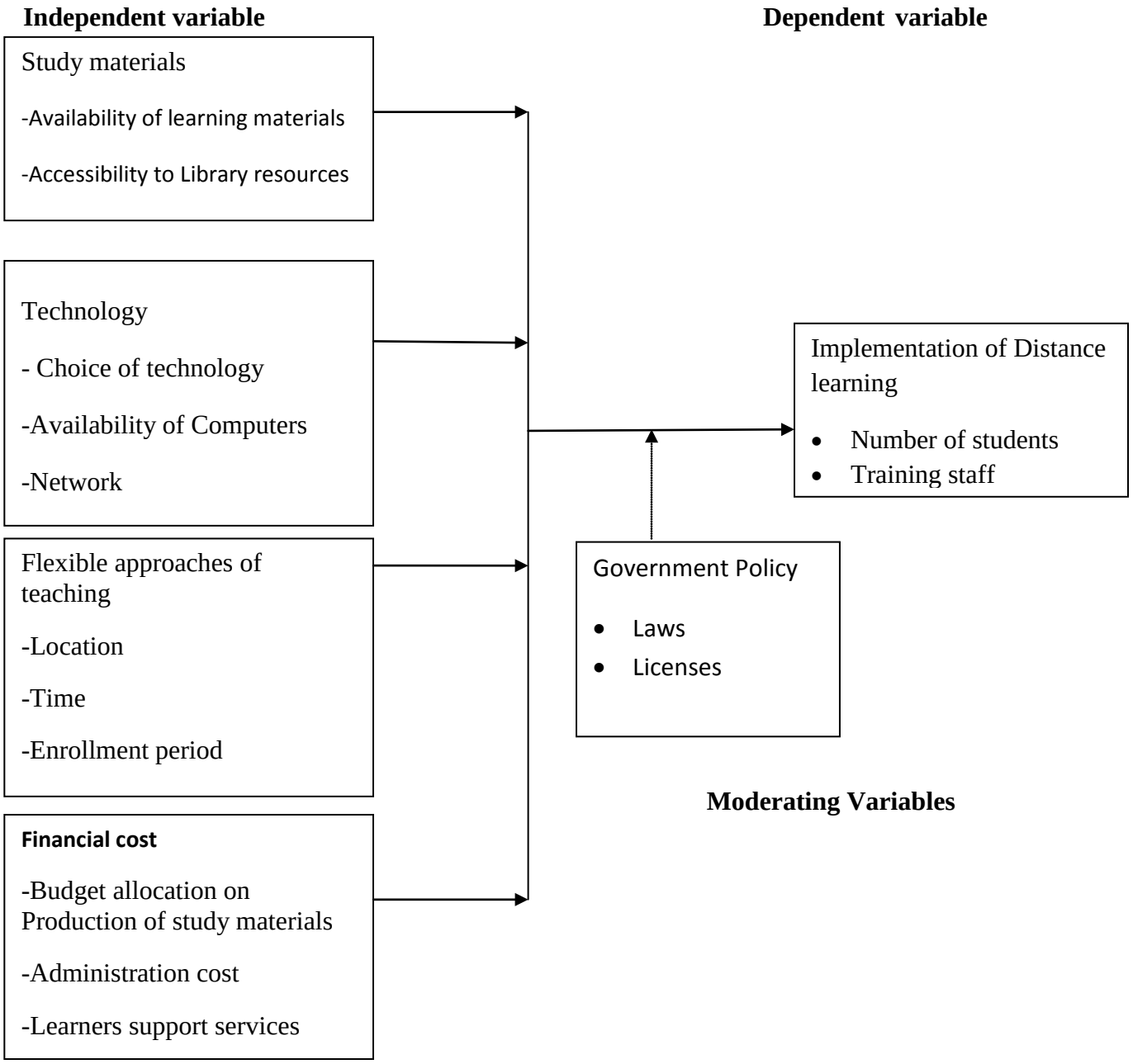

Figure 1: Conceptual Frame work

2.8 Summary

This chapter has mainly looked at factors influencing implementation of distance education. The study has discussed three theories essential for any institution to apply before implementing distance education programs in institution. The research presented four variables; study materials, choice of technology, flexible approaches and financial cost and their influence in implementation of distance education. According to previous studies, institutions launch distance education programme without study materials for learners and this causes frustration and dropout of the course by the students (Nyere, 2012). Other adoption to new technology has influenced implementation due to lack of computer trained staff and students an issue every institution require to consider before implementing distance education. Flexibility is an integral key to distance education and financial costs incurred influence implementation process. Many scholars in previous studies have acknowledged the existence of a knowledge gap in implementation of distance education in Kenya because many institutions lack study materials, technological problems, systems lack flexibility to deliver education and finances as key factors affecting distance education today. This gap is what this study tries to fill in order to enlighten institutions planning to implement distance education to focus on factors that could be influencing implementation of the program including College of Insurance.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

This chapter gave brief description of the research design which would be adopted in this study, the target area and population of the study, sample size and the sampling technique which was to be employed, the instruments used for data collection as well as data analysis.

3.2 Research Design

A descriptive survey design was used in this study. The descriptive design described the state of affairs of the issues under investigation or in other words was a fact finding mission. According to Mugenda (2003) a survey design is one of the most commonly used methods of descriptive research; it enables the researcher to gather data from a relatively large number of cases at a particular time. Survey entailed a systematic collection of information from a defined population, usually by means of questionnaires administered to a sample of units in the population. The method was appropriate in this study to collect data on factors that influenced implementation of distance education at College of Insurance as a mode of training insurance employees in forty seven counties.

3.3 Target Population

The study targeted 70 employees from College of Insurance and 40 members in four insurance associations that represented stakeholders of insurance industry. The reason for inclusion of stakeholders in this study was to ascertain whether if the programme that was implemented would have support from the stakeholders. For College census survey would be carried out in different departments that included; Academic, ICT, Accounts, Administration, Insurance Training Education Trust secretariat and support services both permanent and contract workers since they played a major role in decision making at the institution. A sample size of ten employees were selected randomly from Association of Insurance Brokers of Kenya (AIBK), Insurance Institute of Kenya (IIK), Institute of Loss Adjusters and Risk Surveyors (ILARS) and Association of Kenya Insurers (AKI).

TABLE 1: College of Insurance and Stakeholders

College of Insurance Staff	**Number of respondent**	**Stakeholders**	**Number of respondent**
Job description		Association of Insurance brokers	10
Administration	15	Insurance Institute of Kenya	10
Academic	25	Institute of Loss Adjusters & Risk Surveyors	10
ITET	3	Association of Kenya Insurance	10
Support staff	20		
Finance	7		
Total	**70**		**40**

3.4 Data Collection Procedure

Data refers to all information a researcher gathers for the study purpose and can be categorized into two types; that is primary and secondary data. Primary data is direct from the source [field] while secondary data is obtained from other researches, books and journals (Mugenda, 2003). In this study, an authorization letter to conduct the survey was requested from Director of College of Insurance and prepared questionnaires were distributed to staff to collect data.

3.4.1 Data Collection Instrument

According to Kothari (2004) questionnaire consisted of a number of questions printed or typed in definite order on a form or sets of forms. It was then sent to respondent who were expected to fill in the space provided on their own and return back to the researcher. Standardised questionnaires were used to ensure all responents understood the concept the same way and gave their answers as expected.

The questions set were close-ended, meaning the answers were yes or no, while others were open-ended meaning the person would explain or give opinion regarding their view of implementation of distance education. The questions would be clear and concise with simple language for respondent not to have difficulty in understanging the insurance terms used.

3.4.2 Validity of the Instrument

Validity was the accuracy and meaningfulness of inference which were based on research results Mugenda (2003). Validity was the degree to which results obtained from analysis of data actually represented the phenomenon under study. It depended on how accurate the data represented the variable of the study. In this study, instrument validity was ascertained by discussing the items with four respondents from College of Insurance and allocated supervisor to review the instrument before actual data collection process. Unsuitable wording was discarded, changed or additional item in the research instrument.

3.4.3 Reliability of the Instrument

Reliability of the instrument referred to the extent to which a research instrument yields consistent result or data after consistent result or data after repeated trial (Mugenda, 2003). Reliability in research was influenced by random error which was deviation from true measurement due to factors that had not been addressed effectively by the researcher. In this study, the questions in the instrument were constructed to minimize ambiguity, fatigue and therefore reduce random error. The researcher selected and retested the instrument by administrating a section of one department which was done to ascertain accuracy.

3.5 Data Analysis

Collected data was coded, classified and tabulated accordingly. Coding was a process of assigning numerals or symbols to answers so that responses could be put into limited number of categories or classes while classification was arranged data in groups on basis of common characteristic. The collected data was analyzed using statistical packages for social sciences [SPSS] and presented in form of graphs and percentages.

3.6 Ethics

According to Mugenda (2004) ethics is that branch of philosophy which deals with ones conduct and serves as a guide to ones behavior. In this study information collected was treated with confidentiality to avoid discomfort of respondent. Respondent's identity was not disclosed and individual code numbers were used to identify each of them in case of any follow up. Quoted secondary sources of data were cited and consent from respondent was sought before conducting the research.

3.7 Operational Definitions of Variables

This was an explanation on how the variables related to each other. Each variable was given indicators and their measurements tabulated as well as the scale and tools of analysis. This was a summarized way to show how the variables would be operated in this study.

TABLE 3.2: Operational Definitions of Variables and Measuring Indicators

Objective	Variables	Indicators	Measurements	Measurement Scale	Tools of Analysis	Specific Tools
To evaluate if study materials has influence on implementation of distance education at College of Insurance	**Independent** Accessibility to Study resources **Dependent** Implementation of distance education	-Course books -Library resources Curriculum -Available course books -Accessible library resources -designed curriculum	-Number of Materials produced and distributed -library Membership of DL learners -Assessment performance -Assignment provided -benchmarking	Nominal Nominal	Correlation Correlation	Mode Mode
To establish the influence technology in implementation of	**Independent** Types of Technology available	-Compute machines. -Network -Staff -model of	-Number of computers available. Efficient network	Nominal	Correlation	Mode

distance education at College of Insurance.	**Dependent**	delivery	-Number of computer specialized and literate staff.	Nominal		Mode
	Implementation of distance education	-Variety machines and equipment -Available network. -Trained staff	-Types of equipments used for delivery used -Efficient of network -Number of specialist and computer literate. -Available equipments		Correlation	

	Independent					
To determine how flexibility influence implementation of distance education at College of Insurance	Flexible Training approach	-Location of Training. -Pacing of students. -Student support services	-Periods of enrollment. -Student location -Number of student available for student support services.	Ordinal	Descriptive	Frequency
	Dependent Implementation education of distance.	-Open any time -Interaction with learners. -self pacing -accessibility of support service	-Period of registration. -feedback. -number of adjustment Number supported.	Ordinal	Descriptive	Frequency
	Independent					
To establish the influence	Budget	-Payments	-Receipts	Nominal	Correlati	Mode

of financial cost to the implementation of finance distance education at College of	allocation **Dependent** Implementation of distance education.	-Invoices raised -availability -Accessible	-financial Reports -Accountable	Nominal	on Correlation	Mode

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

The data was gathered exclusively from questionnaire as the research instrument. The questionnaire was designed in line with the objectives of the study.

4.2 Background Information

The information collected in this section provide personal details of the respondents like the gender ,level of education ,staff category and numbers of years working at College of Insurance as well as insurance stakeholders.

4.2.1 Response Rate

The study targeted to sample 70 staff respondents employed by College of Insurance and 40 stakeholder respondents. From the study, 50 out of 70 sampled staff respondents and 30 out of 40 stakeholder respondents filled in and returned the questionnaire contributing to 71% and 75% respectively. This commendable response rate was made a reality after the researcher made personal visits to remind the respondent to fill-in and return the questionnaires.

Table 4:1: Response Rate

	Staff		Stakeholders	
Response	Frequency	Percentage	Frequency	Percentage
Responded	50	71	30	75
Not responded	20	29	10	25
Total	70	100	40	100

4.2.2 Gender of Respondent

This was to ascertain if the respondent was male or female in order to collect the views of each on distance education

Table 4.2: Gender of Respondent

	Staff		Stakeholders	
	f	%	f	%
Male	30	60	14	47
Female	20	40	16	53
Total	50	100	30	100

On gender male staffs were the majority with 60% while female staff represented a 40%. Then female stakeholders were the majority represented by 53% while male stakeholders represented 47%.

4.2.3 Level of Education of Respondent

The level of education of respondent varies and opinion differs. In this research, some respondent have attained high school education with vocational courses, while others are undergraduate and post graduate.

Table 4.3 Education Level

	Staff		Stakeholders	
	f	%	f	%
High school	15	30	12	40
Undergraduate	22	44	13	44

postgraduate	13	26	5	17
Total	50	100	30	100

According to the level of education of the respondents, 30% of the staff had attained High School level while 44% undergraduate level land 26% had attained postgraduate level. On the other hand 40% of the stakeholders had attained high school level while 44% undergraduate level and 17% had attained postgraduate level.

4.2.4 Staff Category

The category of the employees and stakeholders simply depend with their job description and department deployment.

Table 4.4 Staff Category

	Staff		Stakeholders	
	f	%	f	%
Academics	20	40	-	-
Administration staff	20	40	21	70
Support Services	10	20	9	30
Total	50	100	30	100

According to staff category, 70% the majority indicated administration staff and another 30% indicated support services.

4.2.5 Years Worked in the College

This indicates the period of employment at College of Insurance or at their Associations.

Table 4.5: Years Worked in the College and Working in insurance

	Staff		Stakeholders	
	f	%	f	%
1-5 yrs	17	34	11	37
5-10 yrs	18	36	5	17
10-15 yrs	10	20	7	23
15 yrs and above	5	10	7	23
Total	50	100	30	100

On the number of years worked in the college, according to the staff 36% had worked for a duration of 5-10yrs, 34% had worked for 1-5 yrs, 20% cited 10-15yrs and lastly 10% stated had worked 15yrs and above. According to the stakeholders 37% the majority had worked for a period of 1-5yrs, 23% cited 10-15yrs and another 23% had worked for 15yrs and above and lastly 17% indicated 5-10yrs.

Majority of the respondents cited that their profession was management information system officers

4.3 Study Materials and Implementation of Distance Education

The information collected in this section provides details on the study materials used in the college of insurance. Details on the mode and process of training are also contained in this section.

4.3.1 Distance Education on Training of Employees

Table 4.6: Distance Training on Employees

	Staff		Stakeholders	
	f	%	f	%
Yes	38	76	24	80
No	12	24	6	20
Total	50	100	30	100

According to the respondents, 76% of the staff argued that distance training would be suitable for training insurance employees while 24% indicated that not at all. On the other hand 80% of the stakeholders argued that distance education would provide training to insurance employees whereas 20% cited that not at all.

4.3.2 Distance Training Target

This indicates the kind of people targeted by the distance training. Distance training targeted either the employees in the insurance industry, stakeholders or both.

Table 4.7 Distance Training Target

	Staff		Stakeholders	
	f	%	f	%
Employees in the industry	10	20	8	27

Students	12	24	6	20
All	28	56	16	53
Total	50	100	30	100

According to the staff respondents, 56% cited that distance education targeted both students and the employees, 24% indicated that it targeted students and 20% argued it targeted employees only. On the side of stakeholders 53% of them argued that distance education targeted both the students and the employees, 27% indicated it targeted employees only and lastly 20% cited that it targeted students

4.3.3 Effectiveness of Distance Training

Stakeholders' and staff views on the effectiveness of distance training in the College of I nsurance

Table 4.8: Effectiveness of Distance Training

	Staff		Stakeholders	
	f	%	f	%
Yes	42	84	18	60
No	8	16	12	40
Total	50	100	30	100

On the effectiveness of distance training 84% of the staff argued that it was effective while 16% cited not at all. On the other hand 60% of the stakeholders argued that distance training was effective while 40% it was not effective.

Those who said distance education was not effective argued that it required more detailed reading materials.

4.3.4 Need for New Infrastructure

This contains views and suggestions by the staff and the stakeholders on whether there was need for setting up new infrastructure for distance training at college of Insurance premises

Table 4.9: Need for New Infrastructure

	Staff		Stakeholders	
	f	%	f	%
Yes	31	62	12	40
No	19	38	18	60
Total	50	100	30	100

According to staff respondents 62% the majority indicated that there was need for setting up new infrastructure for distance training while 38% cited that there was no need. On the side of stakeholders 60% who were the majority of the respondents argued that there was no need for new infrastructure for distant training while 40% cited that there was need.

4.3.5 Suitable Learning Materials

These are type of learning materials suggested by staff and the stakeholders to be used for training at College of Insurance.

Table 4.10: Suitable Learning Materials

	Staff		Stakeholders	
	f	%	f	%
Print	19	38	9	30
Print plus other media	16	32	12	40
Web-based	7	14	3	10

Multimedia	8	16	6	20
Total	50	100	30	100

On the suitability of the learning materials, according to the staff respondents 38% who were the majority cited that print was suitable, 32% cited print plus other media, 16% indicated multimedia and 14% argued that web based was the suitable learning materials. On the side of stakeholders 40% cited print plus other media as the best materials, 30% pointed out multimedia as the best, 20% indicated print as the suitable material and lastly 10% indicated web as the suitable learning materials

According to the respondents course content will influence learners' interest to train through distance learning since it will provide an avenue for learners to receive well researched materials.

4.3.6 Adequate Study Materials

View by staff and stakeholders on whether the study materials used in the college of insurance were enough for students

Table 4.11 Adequate Study Materials

	Staff		Stakeholders	
	f	%	f	%
Yes	20	40	21	70
No	30	60	9	30
Total	50	100	30	100

Majority of the staff i.e. 60% indicated that there wasn't enough study materials while 40% cited that there were enough. On the side of stakeholder respondents 70% argued that the study materials were enough whereas 30% indicated that they were not enough.

4.3.7 Necessity of Special Training and Skills for Preparing Study Materials

This contains suggestions by staff and stakeholders on whether there was need of special training for the preparation of study materials.

Table 4.12: Need for Special Training for Preparing Study Materials

	Staff		Stakeholders	
	f	%	f	%
Yes	24	48	16	53
No	26	52	14	47
Total	50	100	30	100

On the need of special training for the preparation of study materials, according to the staff respondents 52% the majority argued that there was no need for the training while 48% cited that there was need. On the side of the of the stakeholders 53% who were the majority argued that there was need for a special training whereas 47% pointed out that there was no need.

4.3.8 Need for Exhaustive Tutorials Session to Supplement Study Materials

Staff and stakeholders view on whether there was need for exhaustive tutorials session to supplement study materials

Table 4.13: Need for Exhaustive Tutorials

	Staff		Stakeholders	
	f	%	f	%
Yes	25	50	18	60
No	25	50	12	40
Total	50	100	30	100

According to the staff 50% pointed out that there was need for exhaustive tutorials to supplement study supply while another 50% indicated there was no need. On the other hand 60% of the stakeholders who were the majority cited that there was need for the exhaustive tutorials session to supplement study supply whereas the rest 40% of the stakeholders indicated that there was no need. According to the respondents who indicated that there was need for exhaustive tutorials session to supplement study supply argued that the exhaustive tutorials sessions should be conducted annually.

4.3.9 Adequate Library Materials

This contains views by staff and stakeholders on whether study materials were adequate in the college of insurance

Table 4.14: Adequate Library Materials

	Staff		Stakeholders	
	f	%	f	%
Yes	15	30	11	37
No	35	70	19	63
Total	50	100	30	100

On the library materials, according to the staff respondents 70% who were the majority cited that library materials were not enough while 30% said that they were enough. According to the stakeholders 63% the majority also argued that library materials were not enough while 37% cited that there were enough materials.

Majority of the respondents suggested that the institution should equip the library with all the necessary materials. In addition they suggested that the learners should also have their own materials in need and also should have means to get access to any required information.

4.4 Technology and Implementation of Distance Education

Technology may influence implementation of distance education since it link the lecturer with students. The following are respondent views on how effective information technology would affect distance learning.

4.4.1 Effectiveness of Information Technology

Table 4.15: Effectiveness of Information Technology

	Staff		Stakeholders	
	f	%	f	%
Yes	39	78	23	77
No	11	22	7	23
Total	50	100	30	100

According to the respondents, 78% of the staff who were the majority argued that information technology will play a role in implementation of distance education at college insurance while 22% cited not at all. On the side of stakeholders 77% the majority indicated that information technology will play a role in implementation of distance education at college insurance while 23% argued not at all.

Those who argued that information technology will not play a role in implementation of distance education at college insurance said that everything would be covered by the study sessions.

4.4.2 Searching for New Ideas on Training in the Internet

Details on whether the staff and stakeholders searched for new ideas on training from the internet in the college of insurance

Table 4.16: Searching for New Ideas on Training in the Internet

	Staff		Stakeholders	
	f	%	f	%
Yes	44	88	21	70
No	6	12	9	30
Total	50	100	30	100

According to the staff respondents 88% who were the majority argued that they searched for new ideas concerning the training from the internet while 12% cited that they did not. According to the stakeholders 70% cited that they got new ideas from the internet whereas 30% indicated they did not.

4.4.3 Possession of Email Address

This explains on whether both the staff and the stakeholders in the College of Insurance had Email addresses

Table 4.17: Email Address

	Staff		Stakeholders	
	f	%	f	%
Yes	26	52	8	27
No	24	48	22	73

Total	50	100	30	100

On the possession of email address, according to the staff respondents 52% indicated that they have an email address while 48% indicated that they never had. According to the stakeholders 73% cited they had none while 27% indicated they had.

4.4.4 Possession of an E-Library Account

This explains on whether both the staff and the stakeholders in the College of Insurance had E-library accounts to access online books.

Table 4.18 Possession of an E-Library Account

	Staff		Stakeholders	
	f	%	f	%
Yes	34	68	-	-
No	16	32	30	100
Total	50	100	30	100

According to the staff respondents 68% of them who were the majority cited that they had an E-library account whereas the rest 32% indicated they didn't have. On the side of stakeholders they all indicated they did not have.

4.5 Flexible Approaches of Teaching and Implementation of Distance Education

This section contains details explaining on the flexible approaches of teaching and implementation of distance education

4.5.1 Distance Education as the Preferable Mode of Learning and Training

The respondents indicated the following in regard to their view on distance education as a mode of training insurance in Kenya.

Table 4.19: Distance education as the Preferable Mode of Learning and Training

	Staff		Stakeholders	
	f	%	f	%
Yes	27	54	30	100
No	23	46	-	-
Total	50	100	30	100

As per the staff respondents 54% who were the majority argued that distance training is a preferable mode of learning and training while 46% pointed out not at all. According to the stakeholders they all cited that distance training was a preferable mode of training.

According to the majority of the respondents distance education students should enroll twice a year i.e. January and July of each year.

4.5.2 System of Assessment

This contains views by staff and stakeholders on the best method of accessing students at College of Insurance i.e. online or either in the main campus.

Table 4.20: System of Assessment

	Staff		Stakeholders	
	f	%	f	%
Online	22	44	6	20
In the main campus	28	56	24	80
Total	50	100	30	100

According to the staff respondents 56% who were the majority argued that student assessment should be done in the main campus while 44% stated that it should be done online. On the other hand 80% of the stakeholders who were the majority argued that assessment should be done in the main campus while 20% stated that it should be done online.

4.5.3 Effective Mode of Delivery for Teachers Use

This is data on the suggestions by staff and stakeholders on effective mode of delivery for teachers use in the College of Insurance.

Table 4.21: Effective Mode of Delivery for Teachers Use

	Staff		Stakeholders	
	f	%	f	%
Print material	18	36	12	40
E-mail	11	22	6	20
Multimedia	15	30	8	26
Radio and T.V programs	6	12	4	14
Total	50	100	30	100

On the effective mode of delivery for teachers use 36% of the respondents who were the majority stated that print materials were the best, 30% argued that multimedia was the best, 22% pointed out that E-mail was the best mode and 12% indicated Radio and T.V programs as the best. According to the stakeholders 40% who were the majority also indicated that print material programs were the best, 26% stated multimedia as the best, 20% pointed out that E-mail was the best and lastly 14% argued Radio and T.V programs was the best

4.5.4 Mode of Feedback Mechanism

These are suggestions by staff and stakeholders in the best mode of College of Insurance feedback by teachers.

Table 4.22: Mode of Feedback Mechanism

	Staff		Stakeholders	
	f	%	f	%
Telephone	8	16	3	10
Internet	7	14	6	20
Mails	10	20	4	14
Face to Face	9	18	7	22
All	16	32	10	11
Total	50	100	30	100

On the mode of feedback mechanism, 32% the majority stated that combination of all the modes was the best, 20% argued that mails were the best, 18% stated face to face method was the best, 16% said telephone was the best and 14% indicated internet was the best. On the side of stakeholders 22% argued that face to face method was the best, 20% cited that internet was preferable, 14% argued that mails was the best and lastly 10% indicated telephone mode was the preferable.

4.6 Financial Cost and Implementation of Distance Education

This section contains details by staff and stakeholders on financial costs incurred in the distance education

4.6.1 Influence of Financial Implication on Distance Education

These are views by staff and stakeholders on whether there was influence of financial implication on distance education

Table 4.23: Influence of Financial Implication on Distance Education

	Staff		Stakeholders	
	f	%	f	%
Yes	45	90	21	70
No	5	10	9	30
Total	50	100	30	100

According to the respondents, on the influence of financial implication on distance education majority of the staff respondents i.e. 90% the majority stated that there is influence while 10% cited not at all. On the side of stakeholders, 70% the majority indicated that financial implication influences distance education while 30% indicated not at all.

4.6.2 Distance Learning Mode of Charging

These are details by staff and stakeholders in the on College of Insurance the mode of charging adopted in the distance learning.

Table 4.24: Distance Learning Mode of Charging

	Staff		Stakeholders	
	f	%	f	%
Cost per unit and administration fee	19	38	10	33
Cost of the program	16	32	12	40

Cost to be charged per module of study	15	30	8	27
Total	50	100	30	100

According to the staff respondents, 38% the majority argued that distance learning mode of charging should be cost per unit and administration fee, 32% indicated cost of the program as the best mode and lastly 30% cited cost to be charged per module of study. On the side of stakeholders 40% cited cost of the program as the best mode, 33% indicated cost per unit and administration fee as the best mode and lastly 27% indicated cost to be charged per module of study.

4.6.3 Distance Education Cost Effectiveness

Views by staff and stakeholders in the College of Insurance on cost effectiveness of distance education.

Table 4.25: Distance Education Cost Effectiveness

	Staff		Stakeholders	
	f	%	f	%
Yes	36	72	20	67
No	14	28	10	33
Total	50	100	30	100

On the cost effectiveness of the distance training 72% who were the majority stated that distance training was cost effective while 28% argued that it was not. With the stakeholders 67% who were the majority stated that distance training was cost effective while 33% argued that it was not.

According to the majority of the respondents the institution should hire new staff to implement education so as to have staff that can deliver quality programmes and reading material

4.6.4 Time for Distance Training

These include suggestions by staff and stakeholders on the appropriate time for distance training.

Table 4.26: Time for Distance Training

	Staff		Stakeholders	
	f	%	f	%
Annually	20	40	10	33
Quarterly	18	36	6	20
Bi-annually	12	24	14	47
Total	50	100	30	100

According to the staff respondents 40% who were the majority argued that distance training should be conducted annually, 36% stated it be conducted quarterly, 24% said it should be bi-. On the side of stakeholders 47% the majority pointed out that distance training should be conducted Bi-annually, 33% said should be annual, 20% argued that it should be quarterly

4.6.5 Involvement of Distance Education Students in Critical Activities

These includes details on whether distance training students are involved in critical activities

Table 4.27: Involvement of Distance Education Students in Critical Activities

	Staff		Stakeholders	
	f	%	f	%
Yes	30	60	14	47
No	20	40	16	53

Total	50	100	30	100

As per the staff respondents, 60% who were the majority argued that distance education students should be involved in critical activities while 40% stated not at all. According to the stakeholders 53% the majority argued that students should not be involved in distance training while 47% cited that they should be involved

4.6.6 Students Aspects

This section explains the best methods that should be used in monitoring students' progress in distance training

Table 4.28: Students Aspects

	Staff		Stakeholders	
	f	%	f	%
Number of tutorials attended	9	18	6	20
Frequency to centre	4	8	2	7
Number of assignments completed	8	16	5	17
Average marks on each assignment	5	10	2	7
Mark trend	16	32	10	33
Hours of Student work	7	14	4	13
Student's comments	2	4	1	3
Total	50	100	30	100

In monitoring students progress, according to the staff respondents 32% who were the majority stated that mark trend should be used, 18% stated number of tutorials attended should be used, 16% cited number of tutorials attended should be assessed, 12 stated mark trend should be used, 16% argued number of assignments completed should be assessed. According to the stakeholders 33% the majority cited that mark trend should be assessed, 20% stated number of tutorials attended should be used, 17% cited number of assignments completed should be assessed, 13% argued hours of student work, and lastly 3% indicated students' comments should be assessed.

4.7 Regression Analysis of the Findings

The researcher conducted a multiple linear regression analysis so as to determine the relationship between the factors affecting implementation of distance learning and the four independent factors namely: study materials, technology, flexible approaches of teaching and financial cost.

The regression equation was

$$\boldsymbol{Y = \beta 0 + \beta 1 X1 + \beta 2 X2 + \beta 3 X3 + \beta 4 X4 + \varepsilon}$$

Whereby **Y** = implementation of distance learning

$\mathbf{X_1}$ = study materials

$\mathbf{X_2}$ = technology

$\mathbf{X_3}$ = flexible approaches of teaching

$\mathbf{X_4}$ = financial cost

Table 4.29 Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0.843	0. 742	0.724	0.4216

a) Predictors: (Constant), study materials, technology, flexible approaches of teaching, and financial cost.

b) Dependent variable: Implementation of distance learning

The study used the R square. The R Square is called the coefficient of determination and tells us how the implementation of distance education at the College of Insurance in Kenya varied with study materials, technology, financial cost and flexible approaches of teaching. The four independent variables that were studied explain 74.2% of the factors affecting implementation of distance education at the college of insurance in Kenya as represented by R Squared (Coefficient of determinant). This therefore means that other factors not studied in this research contribute 25.8% of the factors affecting implementation of distance education at the College of Insurance Kenya.

Table 4.30: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.72	9	1.302	44.231	.000(a)
	Residual	3.432	52	0.066		
	Total	**15.152**	**61**			

a) Predictors: (Constant), Study materials, technology, flexible approaches of teaching, and financial cost.

b) Dependent Variable: Implementation of distance learning

The study used ANOVA to establish the significance of the regression model from which an f-significance value of p less than 0.05 was established. The model is statistically significant in predicting how study materials, technology, flexible approaches of teaching and financial cost affect implementation of distance education at the College of Insurance in Kenya. This shows that the regression model has a less than 0.05 likelihood (probability) of giving a wrong prediction. This therefore means that the regression model has a confidence level of above 95% hence high reliability of the results.

a) Predictors: (Constant), Study materials, Technology, Flexible approaches of teaching and Financial cost
b) Dependent Variable: Implementation of distance learning

The established regression equation was

$$\mathbf{Y = 0.116 + 0.577X_1 + 0.157X_2 + 0.082X_3 + 0.021X_4 + \varepsilon}$$

a) The regression equation above has established that holding all factors (study materials, technology, flexible approaches of teaching, and financial cost) constant, factors affecting affect implementation of distance education at the college of insurance in Kenya will be 0.116. The findings presented also shows that taking all other independent variables at zero, a unit increase in study materials will lead to a 0.577 increase in the scores of the implementation of distance education at the college of insurance in Kenya. A unit increase in technology will lead to a 0.157 increase in implementation of distance education at College of Insurance the in Kenya. On the other hand, a unit increase in flexible approaches of teaching will lead to a 0.082 increase in the scores of the implementation of distance education at the College of Insurance in Kenya; and a unit increase in financial cost will lead to a 0.021 increase in the scores of the implementation of distance education at the College of Insurance in Kenya. This infers that study materials influence the implementation of distance education at the College of Insurance in Kenya most followed by technology, flexible approaches of teaching and then financial cost. The study also established a significant relationship between implementation of distance education at the college of insurance in Kenya and the independent variables; study materials ($p=0.00<0.05$), technology ($p=0.036<0.05$), flexible approaches of teaching ($p= 0.20<0.05$) and financial cost ($p=0.001<0.05$) as shown by the p values. The researcher dropped the regression model because $p>0.5$ and $t<1.96$.Therefore the restated model is as follows:

$$\mathbf{Y=0.577X_1+0.157X_2+0.082X_3+0.021X_4+ \varepsilon}$$

Non-parametric correlation

A Spearman correlation is used when one or both of the variables are not assumed to be normally distributed. The values of the variables were converted in ranks and then correlated. The study correlated study materials, technology, flexible approaches of teaching, and financial cost under the assumption that both of these variables are normal and interval.

The results suggest that the relationship between study materials and technology (rho = 0.617, p = 0.000) is statistically significant. Study materials and flexible approaches of teaching had a rho of 0.547 and a p value of 0.000 therefore denoting statistical significance. Similarly, the study materials and financial cost posted a rho of 0.667 with a p value of 0.000 therefore providing a statistical significance. Technology and flexible approaches of teaching had a rho of 0.437, p=0.000 further pointing to a statistical significance. On the same note, the technology and the financial cost correlated at rho=0.235 and p=0.001. This therefore is statistically significant. Finally, the flexible approaches of teaching and financial cost stood at a correlation of rho=0.441 and p= 0.002 revealing statistical significance.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSION CONCLUSION AND RECCOMEDATIONS

5.1 Introduction

This chapter covers the summary of findings, conclusion and findings of the study. The chapter is split into sections such as summary of findings, conclusion and recommendations.

5.2 Summary of findings

The following were the summary of the research findings upon which the conclusion and recommendations of the study were made. The findings were summarized according to the specific objectives as follows.

In the study majority of the staff respondents were males whereas with the stakeholders majority were females. According to the level of education majority of the staff had attained undergraduate level while majority of the stakeholders had also attained undergraduate level. Most of the staff worked in the academics and administration departments. Majority of the staff had worked in the institution for a period of 5-10 years while majority of the stakeholders had worked for a period of 1-5 years.

According to majority of the respondents distance education offered training to the employees and that distance training targeted both students and employees. Majority also argued that distance education was an effective mode of training. According to majority of the staff respondents they indicated that there was need for setting up new infrastructure for distance training for distance education purpose. On the side of stakeholders majority argued that there was no need for new infrastructure for distant training.

On the suitability of the learning materials, according to the of staff respondents they cited that print was suitable. On the side of stakeholders majority indicated that print plus other media as the best materials. According to the respondents course content will influence learners' interest to train through distance learning since it will provide an avenue for learners to receive well researched materials. Majority of the staff indicated that there wasn't enough study materials while majority of stakeholder respondents argued that the study materials were enough.

On the need of special training for the preparation of study materials majority of the staff respondents argued that there was no need for the training while majority of the stakeholders stated that there was need for a special training.

According to the majority staff there was need for exhaustive tutorials to supplement study supply while majority of the stakeholders cited that there was need for the exhaustive tutorials session to supplement study supply According to the respondents who indicated that there was need for exhaustive tutorials session to supplement study supply argued that the exhaustive tutorials sessions should be conducted annually.

On the library materials, according to the majority of staff respondents' library materials were enough while the stakeholders also argued that library materials were enough. Majority of the respondents suggested that the institution should equip the library with all the necessary materials. In addition they suggested that the learners should also have their own materials in need and also should have means to get access to any required information.

According to the respondent's information technology will play a role in implementation of distance education at College of Insurance while on the side of stakeholders they indicated that information technology will play a role in implementation of distance education at college insurance. Those who argued that information technology will not play a role in implementation of distance education at college insurance said that everything would be covered by the study session.

On the possession of email address majority of the staff respondents indicated that they had an email address while all the stakeholders cited that they had an email address. According to the staff respondent's majority cited that they had an E-library account whereas stakeholders majority cited that they had no E-library account. According to the majority of the staff respondents student assessment should be done in the main campus while majority of the stakeholders who argued that assessment should be done in the main campus. On the effective mode of delivery for teachers use majority stated that print material were the best while the stakeholders the majority also indicated that print material were the best. On the mode of

feedback mechanism majority stated that combination of all the modes was the best while majority of stakeholders argued that face to face method was the best.

According to the majority respondents there was financial implication on distance while the stakeholders also indicated that there was financial implication on distance education. On the cost effectiveness of the distance training the majority stated that distance training was cost effective while the stakeholders stated that distance training was cost effective. According to the majority of the respondents the institution should hire new staff to implement education so as to have staff that can deliver quality programmes and reading material.

According to the staff respondent's majority argued that distance training should be conducted Bi-annually. As per the staff respondents, majority argued that distance education students should be involved in critical activities while majority the stakeholders argued that students should not be involved in distance training.

In monitoring students progress, according to the staff respondents majority stated that mark trend should be used while the stakeholders the majority also cited that mark trend should be assessed.

5.3 Discussion of Findings

Learning materials and resources are essential components in all distance learning systems. A learner requires reading materials to prepare for assessment and other supplementary reading on the course (UNESCO, 2002). Before launching distance learning program an institution should consider availability of reading resources in form of study manual, textbooks, CD-Roms, periodicals, electronic resources and other resources accessible in the library (Talbot, 2010). According to the respondents course content will influence learners' interest to train through distance learning since it will provide an avenue for learners to receive well researched materials. Majority of the staff indicated that there wasn't enough study materials while majority of stakeholder respondents argued that the study materials were enough. The increased demand of higher education has forced institution implement distance education programs without reading materials for learner and this has led to failure and students drop out from the courses (Nyere, 2012).

Accessibility to library resources is another important aspect to support distance learner. According to Moore theory, autonomy increase flexibility of distance education since teacher provides guidelines to learners and leaves them to source for materials in relation to that subject of their interest (Gunawardena, 2004-2005). An institution with intention to implement distance education therefore would require considering how learners will accesses library resources relevant to their course which could be in form of books, journals and e-resources on the web on their own (Talbot, 2010). Orientation for distance learners on how to access library materials, number of books to borrow and how to access resource, online journals for supplementary reading plays a major role for self dependent of distance learners. Mbuvi (2010) the research study at University of Nairobi study indicate 90.4% of students and administrators respondent suggested library services should be set up for external students and loaning to be more than two weeks. Provisions of library services to distance learners are essential preparation for examination and personal reading to enhance their knowledge. On the library materials, according to the majority of staff respondents' library materials were enough while the stakeholders also argued that library materials were enough. Majority of the respondents suggested that the institution should equip the library with all the necessary materials. In addition they suggested that the learners should also have their own materials in need and also should have means to get access to any required information.

According to the respondent's information technology will play a role in implementation of distance education at College of Insurance while on the side of stakeholders they indicated that information technology will play a role in implementation of distance education at college insurance. Those who argued that information technology will not play a role in implementation of distance education at college insurance said that everything would be covered by the study session. According to study carried out by Mwangi (2010) on factors influencing the choice of study method, distance learners at University of Nairobi, 55% [153]respondent reported modern technology provide easy accessibility to information therefore teachers should embrace technology in training and communication. The choice of technology to use in implementation of distance education in an institution is very essential. An institution requires selecting an efficient method of distance teaching which is cost effective and accessible to learners (Lyton, 2009).

The earliest technology used for distance teaching is Television and Radio programs for delivering instructions to a large number of students. The method is still effective; however, students may not have the ability to call back and clarify a statement or ask a question in real time (Gunawardena, 2004-2005). Many distance education institutions in developing countries as well as institutions in developed countries such as the British Open University, use broadcast television and radio extensively to deliver programs to a large number of distant learners. In such technology delivery of content, the dialogue from the instructor is more and the learner listens to understand the concept being trained. According to Moore (2007) the use of telephone as mode of distance education delivery is very dialogic and interaction between the learner - teacher is high. The feedback instant however, is an expensive mode of delivery to a large group of learners. Holmberg indicates discursive conversational style, require the teacher to provide lots of examples and questions that engage the learner emotionally and encourage an exchange of views (Evans, 2008). The telephone is effective communication medium linking people together. Keegan indicates telephone mode of communication saves time, resolve problem and facilitating feedback process. According to the study, on the effective mode of delivery for teachers use majority stated that print material were the best while the stakeholders the majority also indicated that print material were the best. On the mode of feedback mechanism majority stated that combination of all the modes i.e. Telephone, Internet, Mails and Face to Face was the best while majority of stakeholders argued that face to face method was the best.

A flexible teaching approach is one of the reasons for implementing distance education in any institution. According to Moore theory on Transaction Distance, distance education is a system which the learner is autonomous and separated from the teacher by space and time so that communication is non-human medium (Evans, 2008). Majority also argued that distance education was an effective mode of training. According to majority of the staff respondents they indicated that there was need for setting up new infrastructure for distance training for distance education purpose. On the side of stakeholders majority argued that there was no need for new infrastructure for distant training.

Financial implications have direct influence to implementation of distance education in any institution. A budget allocation to meet expenses like production of study materials, administrative costs and support services for students would have first priority before

implementation of distance education (UNESCO, 2002). Peter Otto theory of industrialization is very commercial and cost effective to institutions implementing distance learning programs. Peter views learning materials can be produced in large quantity and packaged and distributed to learners for reading. According to the study the majority of the staff respondents stated that there was financial implication on distance while the stakeholders also indicated that there was financial implication on distance education. On the cost effectiveness of the distance training the majority stated that distance training was cost effective while the stakeholders stated that distance training was cost effective.

5.4 Conclusions

Distance education is appropriate method of training employees and should also target both students. Distance education will be an effective mode of training though there is a need for setting up new infrastructure in the institution to accommodate activities. Print would be the suitable learning mode of delivery of distance education and prepared course content would influence learners' interest to train through distance learning since it would provide an avenue for learners to receive well researched materials. Study materials should be added in the library and special training for the preparation of study materials. Exhaustive tutorials to supplement study supply should be conducted during training period to enable students conceptualize difficult matters. Information technology would play a great a role in implementation of distance education at College Insurance however an E-library account should be established for stakeholders' majority. On the mode of feedback mechanism majority combination of all the modes i.e. Telephone, Internet, Mails and face to face was the best when conducting distance education. There is financial implication on distance education because is cost and the institution should hire new staff to implement education so as to have staff that can deliver quality programmer and reading material. The should be conducted training was bi-annually and distance education students could also be involved in critical activities. In monitoring student's progress, mark trend should were to be used.

5.5 Recommendations

1. Since majority of the staff in the institution were males, both the government and the institution management should encourage and initiate employment of more women staff to ensure gender balance. Also there should be more males added in the stakeholders sector to also ensure gender balance in the institution.
2. Also since most of the staff had worked in the institution for duration of 5-10 years the institution management should encourage employment of new staff to incorporate new and fresh ideas into the system to increase efficiency and output in the institution.
3. Distance education should be encouraged and initiated to offer training to the employees and both students and employees should be targeted. This is so because distance education is an effective mode of training. There is also some need for setting up new infrastructure for distance training to ensure its effectiveness.
4. Multimedia and prints plus other media should be the suitable learning materials to be used in the study. Course content should influence learners' interest to train through distance learning since it provides an avenue for learners to receive well researched materials.
5. The management of the institution should add more study materials for effective and efficient learning by both the students and the employees. Also there should be special training for the preparation of study materials.
6. More library materials should be added in the library and in addition the learners should also have their own materials in need and also should have means to get access to any required information. Information technology should be included in the curriculum as it plays an important role in implementation of distance education at college insurance.
7. The institution management should encourage both the staff and the stakeholders to have an email address for a better communication and exchange of ideas within and outside the institution. Also both the staff and the stakeholders should posses an E-library account to be able to access library information and materials efficiently. This would play an important role in both education and training of the students and the employees in the insurance college.

8. Teachers should use print material for delivery as they are the most effective modes of delivery for teachers use. On the mode of feedback mechanism combination of all the modes i.e. Telephone, Internet, Mails and Face to Face should be used.
9. The institution should hire new staff to implement education so as to have staff that can deliver quality programmes and reading material. Distance training should be conducted Bi-annually and distance education students should be involved in critical activities. In monitoring student's progress, number of assignments completed should be used.

5.5.1 Suggestion for Further Study

Since this research was only carried out to investigate the factors influencing implementation of distance education at the college of insurance, Kenya. More research also can be carried out to investigate on the impact of distance education to the insurance College in Kenya.

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APPENDICES

Appendix I: Letter of Introduction

Patricia R. Nyaga

University of Nairobi

P. O. Box 30197, Nairobi,

Kenya.

Dear Respondent

REF: RESEARCH PROJECT ON FACTORS INFLUENCING IMPLEMENTATION OF DISTANCE EDUCATION: CASE STUDY OF COLLEGE OF INSURANCE

I am a Masters Student in Project Planning and Management at University of Nairobi currently carrying out a research on factors influencing implementation of Distance Education in Kenya: Case of Distance Education**.** The research is part of requirement for my program in the University.

Kindly fill the questionnaire as honestly as possible to enable this research to be successful. The information you give is needed purely for academic research and will be treated as confidential.

Your assistance and cooperation is highly appreciated. Thank you.

Yours truly

Patricia R. Nyaga

APPENDIX II: RESEARCH QUESTION

KINDLY FILL IN THE QUESTIONNAIRE AND RETURN TO THE RESEARCHER

Kindly answer the following questionnaire regarding factors influencing implementation of Distance Education at College of Insurance.

SECTION ONE

1. Please indicate gender

   Male ☐

   Female ☐

2. What is the Level of your education?
   a) High school
   b) Undergraduate
   c) Post Graduate
3. What category of staff do you belong?
   a) Academics
   b) Administration staff
   c) Support services
4. How long have worked in College?
   a) [1-5yrs]
   b) [5-10yrs]
   c) [10-15yrs]
   d) [15yrs and more]
5. What is your profession? ……

SECTION TWO

1. Do you think distance learning will provide better training to insurance employees?
    a) [Yes]
    b) [No]
2. Whom do you think distance education should target?
    a) Employees in the Industry
    b) Students
    c) All
3. Is distance education as effective, in terms of student achievement, as classroom-based instruction?
    a) [Yes]
    b) [No]
4. Do you think new infrastructure as a center for distance learning requires to be set up or utilize the existing building?
    a) [Yes]
    b) [No]
5. What type of learning materials do you think is suitable for College of Insurance to use for distance learning?
    a) Print,
    b) Print plus other Media
    c) Web-based
    d) Multimedia
6. Do you think the course content will influence learners interest to train through distance Learning?

    ……

    ……
7. Do you have enough study materials?
    a) [Yes]
    b) [No]

If no, suggest your opinion required?

……

…….

8. Do you require any special training and skills on how to prepare study materials?

a) [Yes]

b) [No]

9. Do you think the institution should offer tutorials session that are exhaustive to Supplement study materials?

a) [Yes]

b) [No]

If yes, how do you propose it be conducted?

……

……

…….

10. Do you think we have enough library resources?

a) [Yes]

b) [No]

If not, what would you suggest?

……

11. Do think information technology will play a role in implementation of distance education at College of Insurance?

a) [Yes]

b) [No]

If not give your reason(s),

……

……

……..

12. Do you search in the internet for new ideas in your area of training?

a) [Yes]
b) [No]

13. Do you have an email address?

a) [Yes]
b) [No]

14. Do have an account with E-library?

a) [Yes]
b) [No]

15. Do you think distance learning is a flexible mode of learning and training?

a) [Yes]
b) [No]

Explain……..

……

……..

16. How often do you propose distance education students should enroll?

…….

17. How will students be assessed?

a) Online
b) In the main campus

19. What mode of delivery do you consider to be effective for teachers to use?

Please prioritize

a) Print materials
b) E-mail
c) Multimedia

d) Radio and Television programs Others

20. What type of feedback mechanism do think the institution should use?

a) Telephone
b) Internet
c) Mails
d) Face to Face
e) All of the above

21. Do you think financial implication influences implementation of distance education at the College of insurance?

a) [Yes]
b) [No]

Explain .....
……..
……..

22. How do you propose distance learning should be charged?

a) Cost per Unit and administration fee
b) Cost of the program
c) Cost to be charged per module of study

23. Do you think distance education will be cost effective to the institution?

a) [Yes]
b) [No]

Explain
……
……..

24. Do you think the institution should hire new staff to implement education or train existing staff?…….

SECTION C

1. How often do you propose distance education program should be evaluated?
    a) Annually
    b) Bi-annual
    c) Quarterly
    d) Bi-annually

2. Will distance education students be involved in critical activities such as students' representation, sporting activities and clubs?
    a) [Yes]
    b) [No]

3. What aspects of student progress will you use to monitor in distance education? Tick appropriately your suggestion

[1].Number of tutorials attended

[2].Frequency to centre

[3].Number of assignments completed

[4].Average marks on each assignment

[5].Mark trend, i.e. are the student's marks rising or falling?

[6].Hours of student work

[7].Student's comments