CHAPTER II. RESEARCH METHODOLOGY

(2.1) Approach
(2.2) Research Design
(2.3) Sampling Procedure
(2.4) Technique of Data Collection
(2.5) Statistical Analyse
Research is an essential and powerful tool in leading man towards progress. Without systematic research there would have been very little progress. John W. Best has rightly said, "The secret of our culture development has been research, pushing back the areas of ignorance by discovering new truths, which, in turn, lead to better ways of doing things and better products."

Scientific research leads to progress in some field of life. New products, new facts, new concepts and new ways of doing things are being found due to ever increasing significant research in the physical, the biological, the social and the psychological fields. Research today is no longer confined to the science laboratory. The manufacturers, the agricultural experts and the archaeologists are carrying on research in their respective spheres, besides, the sociologists, anthropologist, economists and educators.

**Characteristics of Research:**

The following are the characteristics of research:

1. Research is systematic
2. Research is logical
3. Research is Empirical
4. Research is Reductive
5. Research is Replaceable and Transmittable
For any investigation, research methodology plays the most paramount role. With a view to achieve complete success in the field, a combination of direct approach, comprising of interviews and questionnaires methods and observation techniques are followed. The Questionnaires are comprehensive covering a series of questions pertaining to attitude, behaviours and other implements. During the process of investigation, it is clearly borne in mind that the success of field work primarily depends upon the sensitivity of the investigator to varied situation prevalent in the society and the personality of such people is formed the scope of this study.
The study is descriptive cim analytical type of research design. According at the very out set specific objectives are set to provide the basis of investigation.

The main objectives of the corporation in respect of HRD are as follows :-

1. Spread Life Insurance much more widely and in particular to the rural areas and to the socially and economically backward classes with a view to reaching all insurable persons in the country and providing them adequate financial cover against death at a reasonable cost.

2. Maximise mobilisation of people saving by making insurance-linked savings adequately attractive.

3. Bear in mind, in the investment of funds, the primary obligation to its policyholders, whose money it holds in trust, without losing sight of the interest of the community as a whole; the funds to be deployed to the best advantage of to investors as well as the community.

4. Conduct business with utmost economy and with the full realisation that moneys belong to the policyholders.

5. Act as trustees of the insured public in their individual and collective capacity.

6. Meet the various Life Insurance needs of the community that would arise in the changing social and economic environment.

7. Involve all people working in the corporation to the best of their capacity in furthering the interests of the insured public by providing efficient service with courtesy.
8. Promote amongst all agents and employees of the corporation a sense of participation, pride and job satisfaction through discharge of their duties with dedication towards achievement of corporate objectives.

Research design is a plan of action, a plan for collecting and analysing data in an economic, efficient and relevant manner. Research design of this study was constructed to test a hypothesis and to give cause effect relationship to a situation.

The following four general rules were applied in planning the research design of this study:

i. Defined the nature and scope of the problem
ii. Specified the relative variables
iii. Excluded the variables not relevant to the study
iv. Started from logical hypothesis

(2.2.1) **STEPS TAKEN IN RESEARCH DESIGN**

The following steps are taken in research design of this study:

(a) **Sources of Data**: Clearly and various sources of information such as library, personal documents, field work, a particular residential group etc. are collected.

(b) **Basis of Selection**: An adequate and representative samples are selected. The mechanics of drawing a random, start field, purposive, double cluster or quota sample are followed carefully to produce a scientifically valid sample in an unbiased manner.

(c) The problem selected for study is defined clearly in operational terms so that the researcher knows positively what facts he is looking for and what is relevant to the study. Besides the operational definition of the problem, the problem selected practicable in case of time and money.
(d) **Nature of the Study** :- The research design is expressed in relation to the nature of study to be undertaken. The choice of the statistical, experimental or comparative type of study is made at this stage so that the following steps in planning relevance to this problem:

- Object of Study
- Social Cultural Context
- Temporal Context
- Dimension
In this study, the researcher has investigated the Human Resource Development in a identified field i.e. Life Insurance Corporation of India.

During the sampling of the thesis, the researcher dealt with the concept, development and present position of Human Resource Development in Life Insurance Corporation of India. The sampling procedure was also seek to prove the various problems with which Life Insurance Corporation is confronted with. The focus of work is on suggestions to improve the Human Resource Development engaged in the Corporation.

This study is sampled to through light on the proper HRD in the corporation. Further more, the study will add fervour to the existing literature on the subject as it is prepared new dimension of the development.

(2.3.1) **Main Features of Sampling Procedure :**

The sampling procedure was followed on the following features :

(a) **Economy :** The sampling procedure was much less expensive, much less time consuming.

(b) **Reliability :** Sample units is made with due care and the matter under survey is not be terogeneous, the conclusion of the sample survey is almost the same reliability as those of census survey.

(c) **Detailed Study :** The number of sample units is fairly small these can be studied intensively and elaborately. They can be studied intensively and elaborately. They can be examined from multiple viewpoints.
(d) **Scientific Base** :- This is a scientific sampling procedure because the conclusion derived from the study of certain units can be verified from other units.

(e) **Greater Suitability in most Situation** :- Most of the surveys are made by the technique of sample survey, because wherever the matter is of a homogeneous nature, the examination of few units suffices.

Random Sampling Method is adopted for the purpose of this study. It is the best method of selection. In this technique every item of the domain has an equal opportunity for selection and this selection is in no way influenced by personal bias and predilection of the investigator. No item is selected on account of likes or dislikes of the investigator and the selection is left entirely to chance. This provides every item fair and equal chance for selecting; so it is not investigator's whim but nature which determines the selection.

Random sampling method was made in the following ways :-

(i) **Lottery Method** :- This is the simplest way of making the selection. The number of items in a data were written on sheets of paper or cards and they are thrown into a box. The researcher blindfolding himself selected the number of items required in the sample. There was no partiality in favour of any item.

(ii) **Selection from Sequential list** :- In this procedure units were broken up in Numerical and Alphabetical sequence. Investigator decide to choice 1,5,10,15 and so on; If the division is alphabetical the researcher decide to choose every item starting a,e,m,o,etc.

......
For collecting information under the head of primary data the researcher has made use of basically one technique i.e. use of questionnaires. The another made the collecting primary data by having informal talks with the management and workmen of the corporation.

Secondary data were collected from the following sources:

(a) *Collection of facts and published Material*: A detailed bibliography of relevant literature comprising of books, bulletins, journals, conference proceedings, newspapers and in acquaint was prepared.

(b) *Visits of Libraries and Research Centres*: The researcher have visited various libraries and research centres to make extensive literature survey in connection with Human Resource Development in Life Insurance Corporation. *1*

(c) *Visits to various divisional offices & Zonal Offices of the Corporation*: The researcher have visited the various Divisional Offices and Zonal offices of Life Insurance Corporation of India.

(d) *Group Discussion*: For acquiring a clear cut opinion about the subject matter related to the research work group discussion has made. Participants in these discussion were mainly white collar employees of different offices of the Corporation.

Foot note:—

*1* See Acknowledgements.
COLLECTION OF DATA :-

Required data has been collected from primary as well as secondary sources :-

(i) Primary Data :- For the collection of primary data related to Human Resource Development and Life Insurance Corporation, a field survey was held of different office of the corporation.

(ii) Secondary Data :- Secondary data was collected from various statistical reports, annual reports, bulletins, journal etc.*1*

FRAMING OF QUESTIONNAIRS :-

Questionnaires were made for gathering opinions from various offices related with Human Resource Development in Life Insurance Corporation of India. *2*

Foot Note :- *1* See Bibliography

*2* For details see Appendix
For statistical analysis the questionnaire was administered to officers and employees working in the corporation. As many as 110 officers were contacted, 80 in zonal office and 30 in Divisional office. The 80 officers in Zonal office including the Audit Department were the officers present on the day of the survey. The sample consisted of almost the total population of the Zonal office and a random sample from the Divisional office. Out of the 110 employees contacted, 90 employees had responded with the filled in questionnaire making the response ratio to about 82% which is a good enough response.

The questionnaire was analysed. The mean of the scores for each question given by the 90 respondents were found as well as the standard deviation. The mean of the response to each question was also converted into percentage scores to make interpretations easy using the formula.

\[
\text{PERCENTAGE SCORE} = \text{MEAN} \times 25
\]

This was done assuming that a score of 0 to the question represent 0 percent; a score of 1 represents 25 percent; a score of 2 represents 50 percent; a score of 3 represents 75 percent and a score of 4 represents 100 percent.

The overall Human Resource Development climate shows a mean of 2.34 or 58.5% using Rao & Abraham's Yardistic.
0   -   29%   very bad
30  -   39%   Bad
40  -   40%   Poor
50  -   59%   Average
60  -   69%   Good
70  -   Very Good

It would show that the overall Human Resource Development climate in the corporation, Divisional & Zonal office is of average kind.

Among the items, grouping the items dimension wise, the following results are seen :-

Supported HRD Practices  56.59%   Average
Top Management Support   58.25%   Average
Openness & communication  62.80%   Good
Autonomy                 61.12%   Good
Collaboration            50.50%   Good
Rewards                  49.25%   Poor
Risk Taking              45.25%   Poor
Feed Back                57.93%   Average
Responsibility           64.37%   Good
Trust                    60.00%   Good
Team Spirit              68.75%   Good
Conflict Resolution      61.25%   Good

The employees, show a "Good" OCCPAC culture in openness, collaboration communication, trust, team spirit, responsibility, autonomy and conflict resolution.
But the "Supportive HRD Practices" followed by the organisation and "Top Management Support", "Reward" for good work done and "willingness to take risks" and "feedback sensitivity" are not that good. They have been seen either as "poor" or "average".