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7.1 INTRODUCTION

Modern organisations strive hard to attract and retain competent and committed workforce with a view to earning and sustaining competitive advantage. It has been undoubtedly accepted by all the HR professionals and academicians that ‘employee involvement and empowerment programmes’ hold brilliant promise to accomplish this avowed objective. The present study titled “A Study Of Employee Involvement And Empowerment In Life Insurance Corporation Of India In Uttar Kannada District Of Karnataka State” was an attempt to throw sufficient light on the antecedents, multiple dimensions of employee involvement and empowerment constructs, nature and scope of employee involvement and empowerment programmes, organisational culture and their impact on job attitudes and the quality of work experience.

The three research questions, five objectives and six main research hypotheses centered around the key issues, dimensions and relationships among study variables pertaining to the main theme of employee involvement and empowerment practices in Life Insurance Corporation of Uttar Kannada District such as basic trends and status; facilitators and barriers; perceptions made by the managerial and other category; programmes and outcomes; organisational culture and finally, the determination of vital factors and their effects in the organisation.

The study was quite distinct from earlier research studies in this field in terms of the conceptual framework integrating all the relevant study variables by proposing multidimensional constructs of employee involvement and employee empowerment on the one hand, and an effective combination of quantitative empirical (survey based) research approach on the other. The quantitative empirical survey was conducted during June 2016 to April 2017 by receiving 301 selfadministered and filled questionnaires from employees representing diverse workforce in Life Insurance Corporation of India, in the district. As far as the qualitative empirical research component is concerned, a comprehensive, structured and pretested questionnaire was subjectively
supervised by the researcher to 301 employees (56 Managers and 245 Non-managers) in five different branches—Dandeli, Sirsi, Kumta, Honavar and Bhatkal Taluks branches of Life Insurance Corporation of India in Uttar Kannada District from December 2016 to April 2017. The quantitative empirical survey highlighted the nature and key dimensions of organisational culture, key determinants. On the other hand, the main intention of the study was to measure and assess the cognizance of superior and subordinate staff and intended impact. Research questions 1, 2 and 3 raised in the Chapter I have also been answered. The major findings relating to both quantitative-empirical and qualitative-empirical surveys are presented in the followings sections.

7.2 SUMMARY OF MAJOR FINDINGS

7.2.1 Employee Involvement and Empowerment Programmes: Trends and Status

1. It is worth noting that senior managers, Chairman, CEO, operating unit line managers, and HR/HRD managers triggered employee involvement and empowerment initiatives in the organisation.

2. The important rationale for initiating workforce involvement and empowerment were ‘quality’, reducing ‘costs’, and enhancing capabilities of the staff besides other factors as explained in the analysis.

3. Majority of the respondents reported the use of ‘formal statement of corporate philosophy/policy’ on employee involvement and empowerment. They also used ‘a manual of procedures on employee involvement and empowerment’, ‘internal facilitators, trainers/consulting staff exclusively/primarily to employee involvement activities’, and ‘written management objectives concerning employee involvement and empowerment activities’.

4. LIC appears to be very professional and methodical in initiating these measures. It was noticed that the respondents were very happy and enthusiastic in answering questions given to them with regard to various aspects of the study.
5. It was also observed that LIC adopted multiple and innovative suggestion involvement, job involvement, and high involvement schemes and therefore, LIC appears to be the pace-setter as far as employee involvement and empowerment programmes are concerned. Presumably, LIC is ‘resource-rich’ and has a tendency to implement HRD practices.

6. Most of the respondents reported the achievement of anticipated outcomes from their employee involvement and empowerment programmes such as suggestion scheme, kaizen, problemsolving task forces, consultative committees, profit sharing, worker director and six sigma.

7. It could be inferred that LIC appears to achieve greater success from modern, innovative employee involvement and empowerment programmes.

8. Most of the respondents perceived positive impact of employee involvement and empowerment programmes on customer service, employee turnover, absenteeism, and profitability.

9. Most of the respondents anticipated potential increase in budgetary spending for employee involvement and empowerment programmes in the next year.

10. It is worth noting that there appears to be no perception of any barriers in the minds of the employees in the process of effortless initiation of associative activities in LIC.

11. It could be inferred that employees of Life Insurance Corporation of India in Uttar Kannada District appear to perceive greater levels of success from their traditional, well established employee involvement and empowerment programmes.

12. It is surprising to note that Uttar Kannada District has the lowest branch office population ratio as compared to other districts of the Insurance Division.

7.2.2 Nature and Key Dimensions of Organisational Culture

1. Almost majority respondents sensed significant extent of OCTAPACE in the organisation. These shows the expectations of both managerial
and other categories of employees did not vary but remained almost equal. Every employee enjoyed a significant presence of organisational culture in the corporation.

2. Employees also experienced high involvement work system (HIWS) in the organisation.

7.2.3 Key Determinants of Employee Involvement and Employee Empowerment and Impact on Job Attitudes of Employees

The senior managers, chairman/chief executive officer, the branch managers, HR/HRD Managers were originally instrumental in undertaking employee involvement and empowerment initiatives. The most popular varieties of employee involvement and empowerment programmes were works committees, house journal, consultative committees, suggestion schemes, joint council, gain sharing, profit sharing, and cross functional teams. Majority of respondents did not tap the full potential of their trade unions at the time of designing and implementing employee involvement and empowerment programmes in the District. The significant benefits of effectively implementing employee involvement and empowerment programmes were better employee trust in management, more effective organisational processes, sound decision making, improved union management relations, and employee health and safety. However, most of the respondent did not report any favourable implications of employee involvement and empowerment on customer service, employee turnover, absenteeism, and profitability.

The support, involvement and commitment of the top management, middle management and branch managers were reported as the major facilitators of employee involvement and empowerment. On the other hand, the important hurdles to the fruitful initiation of different programmes were interim or temporary pressure and leader scarcity. In conclusion, the Life Insurance Corporation of India in the district appeared to be the trend-setter in evolving and implementing innovative employee involvement and empowerment programmes by adopting systematic and professional approaches.
The above observations were confirmed by the results of correlation and regression analysis. Overall, the present research study has given a commendable acquaintance to the researcher on the conceptual and theoretical expositions discussed in the present study. While administering the questionnaire, psychological, intellectual and academic strength of the respondents were truly experienced. This has given a virtual visualization of what was perceived by them while conducting the study. It was also found that some of the employees were initially reluctant to provide any details on the perceptional data. On repeated requests and counseling, quite a few members revealed that they were not aware of the meaning of certain technical terms used in asking the questions. Such terms were explained and convinced to them the way they wanted. Subsequently, they started interacting without any hesitation. It shows that the workers do have a feeling of unwillingness to share their views even though it was their own intuitive data without any concern to their official matters.

Another striking point observed was that, when the response was initially denied by one employee, others also tried to follow the same.

On the other hand, when the same staff started responding after getting persuaded, others also came forward to respond. Some members of the staff showed their disinclination to share their views before it was disclosed by their head of the department. In fact, in some departments, the questionnaire was kept pending for reporting of the supervisor, who was on a short leave. Therefore, the doctrine of “follow the leader” was virtually observed by some of the staff. However, admirable point was that, once they were clear, there was no delay in responding. It was also found that they were very sincere, courteous and friendly in sharing their opinion.

Further, during the repeated visits the employees were found to be very punctual in attending their routine office and very active in their respective work related responsibilities. Documentation seemed to be very quick and accurate as the tables and office premises looked very spick and span. Employees were well informed about their work related theoretical aspects and their practical ramifications. The most interesting part was that all the
employees including the managerial staff expressed their deep appreciation and cheerfulness for the research being conducted in their organisation. They also expressed their eagerness to know the results of the study at the earliest. This in fact, has given a great motivation and contentment to the researcher that the study is being wholeheartedly welcome. Moreover, this type of work is being conducted in their organisation for the first time and as result many aspects of the study are new to them as well.

Coming to the organisational culture, as reported in the fourth chapter, all the employees have a great sense of understanding with regard to elements of organisational culture and everybody is well informed except one or two aspects. The employees showed enthusiasm to know new substance highlighted in the census survey. Quite a few employees who had joined the firm after their graduation seemed to be unaware of latest terminologies used for which they sought clarification which was provided to the best of their understanding. While some of the technical and reverse score questions formulated to get feedback were well appreciated by the participants, few of the questions were not apprehended properly in the given context. The researcher had to explain them in a simple language so that appropriate response could be evinced.

From the point of unionization, there were mixed responses expressed orally. Some of the non-managerial staff expressed their views that union seldom interferes too much that they are forced to give consent in respect of certain suggestions and opinions. The employees also revealed that they have a very good cooperative atmosphere in the office because of which they enjoy high mutual affection, love and respect among the comrades. During heavy work pressure they have a habit of sharing the work thereby they do not feel stressed mentally. And low stress level has kept them happy and healthy. It has been very clear that they also enjoy a high level of job satisfaction and involvement. They have observed creativity for variety in their jobs, which helps them to learn more on various jobs related to the industry. Irrespective of gender, all the employees were contented with their job, supervisor and their colleagues. Hostile attitude was never found form any member of the staff.
As has been already stated, LIC does not have a full fledged branch in Bhatkal Taluk despite the potential growth prospects. Bhatkal is a town with a population of 161,576 (2011 census) with maximum number of business class people. One of the dominating minority communities has prosperous business connection with the gulf region and inflow of foreign capital is quiet encouraging. The standard of living of these people is moderately high and they enjoy all the basic amenities besides leading luxurious life. Perhaps, establishing a well developed branch in the taluk would fetch still higher business growth potentials for the corporation.

### 7.3 Implications

Employee empowerment can certainly fetch unprecedented value for both organisation as well as the employees serving therein. The doctrine of Empowerment is in perfect correlation with the democratic standards observed by most of the people in the society.

This research study examined the relationship between employee involvement and empowerment and outcomes: job satisfaction and job attitudes. The major organisational implications for HRD research and practice derived from the study are raised and discussed in the foregoing paragraphs:

1. Organisational culture influenced the perceptions of employee involvement and empowerment. It has been found that the level of organisational culture has a crucial role in influencing the perception of the employees in the organisation. It was also noticed that the employees had a direct impact of the culture on their overall personality, approach besides their job attitudes.

2. Employee involvement and empowerment are positively correlated. The present study has proved that employee involvement automatically
ensures empowerment thereby significantly contributes towards higher productivity in the organisation.

(3) Both managerial and other staff in the study organisation perceived the same level of employee involvement and empowerment. This substantiates the point that designation does not matter in the context of employee involvement and empowerment. However, the general perception is that managers are more empowered and feel good about their jobs. However, in reality, in any organisation, it is the operating staff or subordinates work hard and assist their managers in accomplishing the targets of the concerned department.

(4) Perceptions of major inhibitors in the process of victorious administration of various strategies did not vary between both the categories of staff.

(5) Individual characteristics of the employees played a significant role in influencing their perceptions of employee involvement and empowerment. Individual characteristics like age, income, family background, marital status, salary levels were found to be significant influencing the perceptions of the employees.

(6) It was also evidenced that recognition of various schemes had a large significant impact on the perceptions outcomes. Employees who had higher perception levels of employee involvement and empowerment ultimately showed higher levels of outcomes. This adequately proved that they were fully satisfied with their jobs, enjoyed being involved and hence developed a sense of belonging to the firm and also their anxiety levels were low. More importantly, this also remarkably contributed in maintaining a better mental and physical health among the employees.

(7) It was also found that organisational culture is instrumental in in bringing about changes in the form of employee involvement and empowerment and also job attitudes.
CONCLUSION

Employee involvement and empowerment is ultimately a product of interdependent work relationship among people in joint effort. Coming together in this joint effort is the beginning of an organisation. Being and keeping together is progress, working and growing together is progress. And finally, working and growing together in pursuit of common cause is achievement. Ultimately, it is people or employees working together for a common cause for long who can lead the organisation effective and productive. Organisation alone is lifeless; and man or an employee alone is powerless unless he is involved and empowered. Earlier days employees once joined an organisation, used to stick to the organisation till their retirement; today qualified talented employees always keep looking for better prospects and hunt for greener pastures. Therefore, acquiring, retaining talent and creating an environment to retain talented employees is a great challenge to for an enterprise. In the modern human resource management, the boss has to earn his respect and cannot command respect a dictum which needs to be understood by the modern organisations.

Involvement and Empowerment are based on two basic principles: one is not to bring any force against any individual to do or not to do something; second, each employee who has assured to carry out some job for his employer has to have a commitment to fulfill his duties. They are under an obligation to honour to their promises made to the organisations. This has been also considered as the foundation of civil law throughout the world. These principles will surely take the employees as well as the organisation towards happiness, harmony and prosperity. California based company in USA ‘Morning Star Company’, engaged in processing tomato production is a epitomize to the concept of the theme of involvement and empowerment. The firm operates purely on the principle of liberalization where there is no boss to control and regulate the employees. They are all time encouraged to understand and execute their job on their own accord and make significant decisions for the organisation in consultation with industry experts. Employees
introduce new ideas independently and achieve the organisational goals with a network of 700 employees.

Retaining talented employees or talent is not a rocket science. Human beings naturally respond to human feelings, motivation, and ultimately involvement and empowerment. It is therefore, obvious that employees need involvement and empowerment which will directly enhance their job satisfaction, organisational commitment and reduced work stress. When employees are fully involved and empowered, such employees will loath to leave organisations, even if compensation levels are low. To quote William J.H. Boetcker “you cannot strengthen the weak by weakening the strong”. Employee Involvement and employee empowerment is therefore, is the only strategy to be followed to enhance the organisational performance. Of course, achievement of goals is equally dependent on zeal, passion and drive. Thankfully at LIC, these priceless intangibles have never been in short supply.

Research proves that ‘satisfied employees automatically get engaged’ and ‘engaged employees naturally give’. The satisfaction is all about doing one’s job and making successful; engagement is about doing one’s job above and beyond, making the employee and the company successful. However, scary scenario is that less engaged employees tend to switch over from one employer to another causing a high labour turnover ratio in the establishment. Therefore, the Managers need to care about their subordinates, have integrity, demonstrate competence and encourage the virtual workforce. Often it is argued that, insurance activity has its own darker side as it is more susceptible to fraud. This is so because, insurance fundamentally deals with money paid to the corporation by the insured persons. Hence frequent claims made fraudulently by the stakeholders might not only be a substantial threat to the firm, but also such unethical petitions can even tarnish the operations of insurance, despite the vast benefits of insurance gained by the society.

However, the human element, connected in the form of involvement and empowerment can certainly be of a great help to the insurance industry as a
whole. When such deceitful claims are made, the employees of insurance company need to be extra careful and vigilant in discharging such requests. This could be only possible by making the employees more involved and empowered in the organisation so that they would serve with a sense of attachment and commitment to their enterprise. This would also result in a feeling of harmony with the organisational atmosphere as it fosters an emotion of justice and fairness among the employees. Through this process the environment naturally becomes easily adaptable.

Unlike the earlier days, the day managers are always advised to be facilitators rather than the boss of a department or organisation. A paradigm shift in the new concepts of human resource management have been time and again emphasizing on the ‘human nature’ to be most important ingredient of modern managers. Managers can no more dictate terms on their subordinates as there are wide opportunities outside. Skilled employees are on high demand and mobility of labour has been very fast in the recent scenario. Though money is the fundamental requirement of the workforce, they look for mental peace, satisfaction, contentment, mutual respect, co-operation and a happy life. They are not ready to compromise their happiness at the cost of their jobs. Ever increasing technology, availability of immediate information, industrial growth, economic development, foreign collaborations, new concepts of business activities and free mobility have made the availability of jobs easier as compared to primitive days. Therefore, employees need to be looked after well with better facilities and growth opportunities so that they will remain loyal to the organisations.

Thus, employee involvement and empowerment existing in an organisation can discover their potential, translate their potential to performance and also ensure that they performed to their maximum. Employee involvement and empowerment is the application of holistic principle Atma Mokshaya Hitaaya cha (for one’s own emancipation or development and for the good of the humanity.) The more closely an organisation concentrates on employee involvement and employee empowerment, the better it is able to solve its problems of the society and the organisation would be a self–reliant entity. It
is often said “He, who serves better, surely wins the match”. It is intuitively felt that this statement is true for Life Insurance Corporation of India.

7.5 Directions for Future Research

On a closing note it could be stated that the present study has adequately investigated and diagnosed and identified the fundamental offshoots, measured and assessed multi-dimensional constructs of employee involvement and empowerment. It has also analyzed various outcomes of employee involvement and empowerment on job attitudes of the employees of Life Insurance Corporation of India, in Uttar Kannada District of Karnataka. Yet, the study suggests scope for future study.

To begin with, the present research study confined its focus to a key set of antecedents and outcomes of employee involvement and empowerment. More innovatory analysis to examine the different dependent variables together could be required.

The research has not focused on the attitudes of employee involvement and empowerment which would be taken up for a detailed study in the future research. Attitude such as being on time, work ethics, positive energy, being coachable, doing something extra without being told to do, being prepared to do or assume extra responsibilities without additional remuneration and so on are also some of the important attitudinal attributes which can also contribute a lot on job satisfaction and higher productivity. These areas could be focused in further research.

Personality traits of employees also play an important role in establishing the level of involvement and empowerment of employees which has not been regarded in this endeavour. The future efforts can focus on this issue as well. Further studies can also focus on transformational traits such as courage, commitment, conviction (three Cs) and discipline, dedication, devotion and determination (four Ds) through which employees can further improve their performance.
Even though the study has been guided by a conceptual framework and theoretical framework, conclusions can further be strengthened by using a complete longitudinal blueprint that measures all substantial covariants multipletimes.

Further researchers can perhaps focus on 360 degree feedback in the organisations so that feedback could be obtained about employees. The HR Managers could be the best facilitators to accomplish this task. Unfortunately, they are somehow reluctant to get 360 degree feedback on themselves. The Managers should dirt their hands and acquire still higher level skills which they can ask their subordinates to acquire later.

7.6 Limitations of the research work

Limitation for any study is a natural phenomenon. Likewise, the present study also suffers from its inherent limitations as under:

The present study is undertaken at Life Insurance Corporation of India in Uttar Kannada District of Karnataka State; hence it does not apply to any other private companies operating in insurance business in the district or elsewhere.

It focuses only on employee involvement and empowerment and does not include other aspects of human resource development such as training, recruitment, selection, transfer, employee turnover or any other related elements.

Conclusions arrived at cannot be applied to other businesses and they are confined to only the present area of study.

The data obtained and analyzed purely perceptual in nature and each individual may differ in giving such information.
Delimitations

Following are the delimitations of the research work:

Despite the human resource development concepts and theories and their advantages, there are various operational constraints which might hinder the implementation of employee involvement and empowerment.

Life Insurance Corporation of India being a government undertaking, managers or Supervisory cadre employees might not be in a position to alter or revise their requirements in contravention to the government rules and regulations.

Political pressure may often come in the way while implementing these programmes and the authorities might have to deviate to some extent.

However, the present study has highlighted that employee involvement and empowerment results in favourable outcomes. Consequently, the employees were enjoying their working environment, besides being happy and contented with their job. However, a reverse situation also could be true that job satisfaction, job involvement and organisational commitment may significantly influence employee involvement and empowerment. In this connection, future research must identify experiences and outcomes of employee involvement and empowerment taking into consideration particular period and its implications in the subsequent period. Study further can be used for deciding the proper intervention for enhancing the empowerment of particular function/group.

To paraphrase David Popper, “Knowledge advances not by repeating the known facts but by refuting false dogmas”. In this connection, it would be more apt to consider the HRD principles and practices in a holistic manner and implement them to accomplish the desired organisational goals which can be done through empowering the employees. However, as Abraham Lincoln said “you can empower all of the people some of the time and some of the people all the time, but you can’t empower all of the people all of the time”. In
the final conclusion, nothing more can be expected than this. All said and done, organisation should provide a favourable organisational culture context and convince all the stakeholders about the positive impact of successful implementation employee involvement and empowerment programmes on the individual and organisational well-being. Absence of such effort would certainly have a discernible impact on the overall organisation.