CHAPTER VI

FINDINGS
&
SUGGESTIONS
When the data were carefully scrutinized, no relationship was found between job dissatisfaction and perceived needs. In fact, the need for problem, consultation seemed independent of satisfaction. Did this mean that there were no suggestions to come out of this research? On the contrary Recommendation generated by the study included.

(i) Suggestions... regarding Employees
(ii) Suggestions regarding officers
(iii) Important recommendations

SUGGESTIONS REGARDING EMPLOYEES:

1. **Job Satisfaction** – Mostly employees of life Insurance corporation of India are not satisfied with their work assignment. The percent of such persons is higher in Assistant Grade and Higher Grade Assistant. It is suggested that allocation of jobs must be done after thorough trial and checking. Allocation of job should be made not only on the basis of prescribed norms but also on the basis of nature and aptitude of the employees because defective allocation not only increase problems of management but also increase the management expensive.

2. **Saving of idle-time**- It has been noticed that on account of numerous factors there is idle time in the corporations. Following suggestions are relevant in connection of curtailment of idle time in the offices:-
* There should be more effective control on cash counter and other counters of the corporation’s offices.
* There should be study flow of jobs to test areas as per fixed schedule.
* Printed forms, stationary and other material related to every counter should be made available timely.
* Tea services must be started.
* Miscellaneous causes which are mostly frivolous and on account of which unnecessarily time is wasted must be removed. For this purpose screening should be made by a committee and test checking of the recommendations of this committee be made.

3. **Incentive scheme 1-** It is seen that there is no incentive scheme in the corporation for administrative staff. It is suggested that there should be an incentive scheme and incentives be related with the performance of the employees. There should be standards for this purpose. Any one meeting the standards should be given incentives and for that too, they should be in degrees by which the norms are surpassed, and incentives should not be nominal but substantive one, which must boost up the courage of the employees of for making better performance.
4. **Improving of Training Facilities:** Wherever necessary there should be adequate arrangements of various types of training. Though at present training facilities do exist in the corporation yet the suggestion is that more judicious view should be adopted in selecting employees for training and quality of training to be given.

5. **Promotions:** In the corporation, promotions are given on the basis of time factor i.e. employee senior in service is promoted first than junior one. It is, therefore, necessary that whenever vacancy of a higher post occurs, competency and ability should be the main base for promotion in comparison to experience because experience in India simply mean passing a particular period in a particular job without increasing the ability and competency in that job and the worst is that the more the experience is the less work is done, promotions should be given on the basis of knowledge, ability and competency with carrying for a particular run period in a particular job.

**SUGGESTIONS REGARDINGS OFFICERS:**

Suggestions regarding officer are as follows:

* Officers should kill egoism and maintain smiling face.
* Stops should be adopted to stretch the importance of mutual understanding. This fact is very necessary for seeking co-operation to each other.

* Employees mostly do not co-operate as the job entrusted to them is not suitable according to their qualification. Experience and aptitude, therefore proper allocation of job is necessary to seek co-operation.

* Frequent meeting for mutual understanding of problems are necessary.

* There is lack of initiative among the supervisors and employees which should be developed.

**IMPORTANT SUGGESTIONS:-**

* Corporation should begin a dialogue with its employees on personal problem issue through its personnel and employee relations division.

* Corporations should establish a committee to determine policies and directives regarding the personal problem situation and should make the policies known to all employees.

* Corporation should consider the implementation of personal problem assistance programs and identification and referred service to
support them. The form of these programs should satisfy the employee’s concern for confidentiality and security.

* In developing the ‘program,’ corporation should be sensitive to the following concerns expressed by employees:-

(a) Include family members

(b) Avoid contact with supervisor’s personal, confidential matters

* Notify employees of available programs through written memoranda and newsletters.

* A successful job enrichment program should ideally increase employee’s satisfaction and it should be implemented in LIC.

* Corporation should begin a job rotation program in large scale. Job rotation offers a potential for dealing with the problems of general employee dissatisfaction caused by over-structuring.

* Another recommendation towards increasing worker’s freedom and their motivation is flex time. Flex time is a system whereby employees contract to work a specific number of hours a week but are free to vary the hours of work within certain limits. Each day consists of a common care, usually six hours, within a flexibility band surrounding the core.
A comprehensive job analysis program should be introduced since it is an ingredient of sound personnel management. It is a major input to forecasting future manpower requirements, job modification, job evaluation, and determination of proper compensation and writing of job description.

The present decade symbolizes the spirit of a perestroika and unprecedented change it is characterized by a multiplicity of factors like technological and information innovations radical change in world economy and human values. In this scenario the laid down policies of recruitment, selection and training should be redrawn periodically in order to meet new challenges.

Selection will be judicious if right man is selected for the right job at the right time. In order to check personal bias in selection process it is appropriate to include personnel’s from other organizations in interview board or selection committee.

The executive are the backbone of any organization, so the selection process made for them should be more stringent and more complex screening process can be used, such as group – discussion case- story etc.

It is suggested that a concerted and dynamic effort should be adopted by both employees and management for providing better services to the policyholders. This has to be done in response to the specific needs, tastes and perceptions of the policyholders.
Great stress must be placed on the promotion of employee, with the support of Government in terms of both financing and encouragement. Such support can contribute to economic development and increased employment. The Govt should pay particular attention to the statistics forecasting and significant growth of Life Insurance Corporation.

Trainee and instructors, who are qualified and experienced from teaching and the professional standpoint, must be available and they must have opportunities for upgrading their knowledge and practical experience.

The opportunities of making a career in the corporation at different levels and prospects for career development must be appropriately made known to aspirants.

Adequate finance must be made available for the stepping-up of training schools and facilities and operating these at optimum standards.

Permanent training system has to be introduced:-

- To assist in meeting urgent needs for trained manpower in the expanding LIC industry.

- As a permanent means of adopting manpower to technical progress.

- To provide opportunities for occupational competence for jobs, and
To further the development of occupational, social and economic upgrading.

Select trainees who admittedly have the ability to acquire the proficiency within the duration of a course and formulating and using syllabi with related theory and practical exercise and instruction based on a careful evaluation of training required for each occupation and review in the light of new management and training technique and technology. In order to ensure good training, use trained trainers and limit the number of trainees for personalized attention and intensive instruction and supervision. Training should be realistic as possible in condition and surroundings close to the industry to provide real work experience and value. This may be supplemented by on-the-job training for the purpose of increasing versatility and skills.

With regards to employees appraisal systems a regular formal appraisal of an employee’s performance, away from the pressure of the job, can be beneficial in improving the employee’s performance and the relationship between the management and the employer. The fact that there will be ongoing contact and feedback will enhance the quality of appraisal system, as the manager will have many example of employee’s behaviour to draw upon the employee only be able to relate to specific examples.
Improvement goals for the organization as a whole should be set in such a way that they become meaningful things for employee to focus and understand the basic recommendation for setting improvement goals are as follows:—

1. Involve the supervisor in suggesting goal and get supervisor to involve there workers.

2. Analyze the policyholder’s reaction to the services provided by going personal observation, customer’s comments and customer’s history information.

3. Make sure that there is a spread of goals across all these segments i.e. satisfied customers, happy staff, and profit to the organization, although concentrate on the weakest segment.

4. Make the goal measurable and specific, i.e. reduction in customer’s complaints.

5. Review progress periodically and reset goals. Do not let goals drop out of sight. As one of the goals in neared bring in another one.

This going process of setting and reviewing goals will give the organization sense of purpose and direction which it otherwise might
lack. It will create opportunities for employees to self measure and to be spurred on to greater achievement.

With the assistance of experts, manager's could apply and adopt the various cost cutting, efficiency improving systems available through computers and make use of the current technological tools for the improvement of LIC management; An effective management force that is capable of utilizing modern management techniques is fundamental to the achievement of the dynamic changes envisaged for the future. Such a work force can be provided by modern management and executive development methods and appropriate vocational training system.

It is suggested that for discharge of new roles as emerging from the reorganization the personnel and HRD departments in the Central office/Zonal office/and Divisional office shall have to be reorganized and restructured. The Administrative Powers centralized in Central office, Zonal office, may have to be passed on down the line. The Divisional office Departments may have to be responsible for management Development, Career planning and Training or the staff working in the Divisional office and its Branches. Zonal offices may have to be given increased powers for promotion up to administrative officer's and for transfer and placement even up to Asstt. Divisional departments should be carefully selected and may be
sent for special training programmers arranged by prominent Management Institute in the country.

The objectives should be to develop expertise in the field of Personnel Management from within the organization over a period of time. It is suggested that in this process the personal responsibility of line managers should get embodied in their overall roles to an extent that in the role assumptions these Management too play their part in human resources development. In particular, counseling and career planning will be increasingly taken up at all managerial levels as a specific job obligation.

As individuals of superior abilities are recruited at all hierarchical level in LIC, it is suggested that the responsibility for results increasingly is to be assigned lower levels. There is a need to develop ones of independence and self confidence at all levels. These characteristics are likely to develop if:-

- Employees are consulted more and more in their career planning placement, transfer and in other matters that influence their personal life.

- Personnel practices in respect of selection, appraisal transfer and promotion are seen as fair and just by those affected by them and special efforts by LIC management are made to gain such acceptance from employees and
before drawing up the action plan for implementing the policy
discussions take place at all levels, including the Unions and the
participants realize the special responsibility that evolves on them for
the successful implementation of the entire program.

It is suggested that a system of recognizing exceptional merit and
performance is necessary at all employee levels. The factor to determine this
should be how challenging a work play had been drawn and achieved and
how consistent had been pattern of high performance. The recommendations
on merit promotion should be submitted through management committee
and a percentage of promotion on that basis show is decided in advance.

Through the reorganization process, the work has been decentralized to the
branches. It is suggested that it is necessary to redesign the work in all out
offices specially the Branch offices. To start with, this work of redesign may
be started in some Branches in each Zone on experimental basis. Later on it
can be implemented in all Branches.

Some relevant suggestions about the Human Resource Development in Life
Insurance Corporation of India are as follows:-

* People should be preparing for growth and development.

* Articulation of personal policy should be done.

* There should be the formulation of training policy.
* Work planning & review system should be adopted.
* Contact with customer to personalized service and appreciate customer’s needs.
* Encouraging field force to assess the market and plan strategy.
* Developing middle management for developing effective supervision, closer relationship and inter-departmental relations.
* Involvement of people – consultative system.
* Reviewing of performance and remedial action: profit & Growth/Quality of business-/Department & overall performance
* Building work Environment
* Training people to do better
* Establish links with the public
* Planning for growth by developing capabilities at field/office levels
* Directing feedback from customers and assessing the level of customer’s satisfaction.
* Developing middle level management for independent action to improve performance of branches.
* Effective control through performance review – profit and Growth – quality of business- performance related to the nature of market.

* Analyzing performance data to develop new strategy-/approach

* Improving competence of people in technical/ supervisory/ management functions

* Facilitating Branch departments with manuals information, improved procedures etc.

* Influencing higher offices to change approaches.

* Using of new technology for improving customer service and decision making.

* Improving contact with public Institutions-Supervisors/Govt. etc.