CHAPTER - VII

EMPLOYEE RELATIONS AND UNIONISM IN LIC OF INDIA
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EMPLOYEES RELATIONS AND UNIONISM IN LIC OF INDIA

In this chapter employee relations in LIC and the attitude of employees on these activities are presented. The Unionism in LIC is presented in brief. The employees attitude on discipline, code of conduct, grievance management, and participative management in LIC are also given.

Introduction

The next important function in human resources management is 'integration'. Integration is concerned with the attempt to affect a reasonable reconciliation of individual, social and organisational interests. Integration Covers aspects such as discipline, grievance management, unionism and participative management. Employers, however, have the responsibility to provide a safe and secure workplace free from harmful employee acts. When the perceived rights of employees differ with the reasonable responsibilities of management, conflict can result.

Both employees and employers have rights and expectation in the employment relationship. Once employed, employees expect certain privacy rights regarding personal freedom from unwarranted instruction into their personal affairs. These rights extend over such issues as substances abuse and drug testing;
searches and surveillance, off-duty privacy rights, e-mail, Internet, and voice mail privacy, and genetic testing.

The HR department, in combination with other managers, should establish disciplinary policies. This will help achieve both acceptance of the policy and its consistent application. To reduce the need of discipline, organizational rules and procedures should be widely known, reviewed on a regular basis, and written and explained to employees. The rules must relate to the safe and efficient operation of the organization. When managers overlook the enforcement of rules, they must reemphasize the rule and its enforcement before disciplining an employee.

Studies show that workers unionize for different economic, psychological, and social reasons. While some employees may join unions because they are required to do so, most belong to unions because they are convinced that unions help them to improve their wages, benefits and various working conditions. Employee unionization is largely caused by dissatisfaction with managerial practices and procedures. A formal union organizing campaign is used to solicit employee support for the union.

**Code of Conduct and Discipline in LIC of India**

**Scope of an Employee’s Service**

Unless in any case it be otherwise distinctly provided, the whole time of an employee shall be at the disposal of the Corporation and he shall serve the Corporation in its business in such capacity and at such place as he may, from time-to-time, be directed.
Liability to abide by the Regulation

Every employee of the Corporation shall at all times maintain absolute integrity and devotion to duty, shall conform to and abide by these Regulations and shall observe, comply with and obey all orders and directions which may, from time to time, be given to him in the course of his official duties by any person or persons under whose jurisdiction, superintendence or control he may for the time being be placed.

Obligation to maintain Secrecy

No employee shall, while in service or after his retirement, resignation or discharged except in accordance with any general or special order of his superior officers or Corporation or in performance, in good faith, of the duties assigned to him, communicate directly or indirectly any official documents of information to any employee or any other persons to whom he is not authorised to communicate such document or information.

Employees to Promote the Corporation’s Interest

Every employee shall serve the Corporation honestly and faithfully and shall use utmost endeavors to promote the interest of the Corporation and shall show courtesy and attention in all transactions.

Private Trading

No employee shall, except with the approval of the Corporation, engage directly or indirectly in any trade or business.
No employee shall, except with the previous sanction of the Corporation, take part in the registration, promotion or management of any bank or other company registered under the Indian Companies Act or any other law for the time being in force (Provided that an employee may take part in the registration, promotion or management of Co-operative Societies under Co-operative Societies Act or any other law for the time being in force, which have been formed mainly by the employee of the Corporation and for the benefit)

**Employees not to Seek Outside Employment**

No employee shall accept, solicit or seek any outside employment or office whether stipendiary or honorary, without the previous sanction of the competent authority.

**Part time work**

No employee shall undertake part-time work for a private or public body or a private person or accept fee therefore without the sanction of the competent authority which shall grant sanction only in exceptional cases when it is satisfied that the work can be undertaken without detriment to his official duties and responsibilities. The competent authority may, in cases in which it thinks fit to grant such sanction, stipulate that any fee received by the employee for undertaking the work shall be paid, in whole or part to the Corporation.

Provided that no employee or the Corporation shall be permitted to act as an insurance agent and no employee shall allow any member of his family to act as an insurance agent.
Employee not to be Absent from Duty or be Late in Attendance without permission

An employee shall not absent himself from his duties without having obtained permission of the competent authority, nor shall he absent himself in case of sickness or accident without submitting a medical certificate satisfactory to the competent authority. Provided that in case of unforeseen emergency an employee may be allowed to avail of one day's leave without prior sanction, subject to the condition that the medical certificate may, at the absolute discretion of the competent authority, be dispense with.

An employee who absent himself from duty without leave or overstays his leave shall not be entitled to draw any pay and allowances during such absence or overstay, and shall further be liable to such disciplinary measures as the competent authority may deem necessary. Provided, however that the competently authority may treat such period as absence or overstay, if not followed by termination of service, as period spent on privilege, sick, special or extraordinary leave, but the employee shall not be entitled as of right to such treatment. Provided further that not withstanding anything contained in Regulation 65 the competent authority may treat such absence or overstay as period spent on extraordinary leave irrespective or whether the employee has any leave to his credit or not.

An employee who is habitually late in attendance shall, in addition, to such other penalty as the competent authority may deem fit to impose, have one day of casual leave forfeited for every three days he is late in a month. Where such an employee has no casual leave due to him, the period of leave to be so forfeited may
be treated as privilege or extraordinary leave as the competent authority may determine.

**Absence from Station**

No employee shall absent himself from his station overnight, except on duty, without the prior sanction of the competent authority.

**Speculation in Stocks, Shares, etc.**

No employee shall speculate in any investments. Habitual purchase or sale of securities of notoriously fluctuating values shall be deemed to be speculation in investment within the meanings of his sub-regulation. No employee shall make or permit his wife or any member of his family to make an investment likely to embarrass or influence him in the discharge of his duties.

If any question arises whether a security or investment is of the nature referred to in sub-regulation (1) or sub-regulation (2) the decision of the Corporation shall be final (under these regulations).

**Restriction of Borrowing any investments**

No employee shall accept with the previous sanction of the competent authority, lend money to any person possessing land or valuable property within the local limits of his authority, or on interest of any person. Provided that an employee may make an advance of pay to private servant to give a loan of small amount free of interest to a personal friend or relative, even if such person possesses land within local limits of his authority.

No employee shall save in the ordinary course of business with a bank or a
firm of standing, borrow money from or otherwise place himself under pecuniary obligation to any person within the local limits of his authority, or any person with whom he is likely to have official dealings, not shall he permit any member of his family, except with the previous sanction of the competent authority, to enter into any such transaction. Provided that an employee may accept a purely temporary loan of small amount, free of interest, from a personal friend or relative or operate a credit account with a bonafide trademan.

**Employee in Debt**

An employee shall so manage his private affairs as to avoid habitual indebtedness or insolvency. An employee who is in debts shall furnish to the competent authority an signed statement of his position half-yearly on the 30th June and 31st December, and shall indicate in the statement the steps he is taking to rectify his position. An employee who makes a false statement under this regulation or who fails to submit the prescribed statement or appears unable to liquidate the debts within a reasonable time or applies for the protection of an insolvency court shall be liable to disciplinary action. An employee shall be deemed to be unable to liquidate his debts within a reasonable time if it appears, having regard to his personal resources and unavoidable current expenses, that he will not cease to be in debt within a period of three years.

**Filing of Returns of Property**

No employee of the Corporation shall except with the previous knowledge of the competent authority, acquire or accept either in the name or in the name of the any member of his family, any immovable property or any interest therein by lease, mortgage, purchase, sale, gift or otherwise or dispose of the same in any manner.

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No employee of the Corporation shall except with a previous sanction the competent authority, enter into any transaction concerning any immovable or movable property with a person or a firm with whom he has or had official dealings.

Every employee of the Corporation shall, immediately report to the competent authority every transaction of movable property if the value of such property exceed Rs. 10000/- in the case of employee holding any Class I or Class II posts or Rs. 5000/- in the case of an employee holding any Class III or Class IV posts.

Disciplinary Procedure in LIC

The disciplinary procedure in LIC is governed by rules and regulations as prescribed in LIC of India (Staff) Regulations, 1960. Revised Staff Regulations 2000. These Service Regulations stipulated to code of conduct to be observed by all officers and other employees of the LIC. Any officer/other employee who commits breach of these regulations or who displays negligence, inefficiency, indolence or who commits acts detrimental to the interest of the LIC of India or who violates instructions or who commits a breach of discipline or guilty of any other acts of misconduct shall be liable for disciplinary action. The Competent Authority who is empowered to take disciplinary action is ‘Chairman’ of the LIC in the case of officers and ‘an officer designated by the Chairman’ in the case of other employees. The disciplinary action which can be taken against the erring officer/other employee falls into three types: (a) Suspension (b) Minor penalties and (c) Major Penalties.
Suspension

The Competent Authority of the LIC may place any officer / employee under suspension under two circumstances (i) where an investigation or enquiry into grave charges is pending against the concerned official employee, (ii) when suspension is necessary in the public interest. The power to suspend is exercised by the competent authority only after he gets satisfied regarding the necessity or desirability to place the concerned staff member under suspension having due regard to the nature of charges and circumstances.

The effects of an order of suspension are (i) the employee concerned is officially prevented from discharging his duties and he is entitled to only subsistence allowance instead of pay during the period of suspension and (ii) he is not permitted to retire during the suspension period and hence not eligible for retirement benefits.

Minor Penalties

According LIC Revised Service Regulations, 2000 the following are the minor penalties which may be imposed by the competent authority for minor misconduct.

Penalties for Minor Misconduct

<table>
<thead>
<tr>
<th>For Officers</th>
<th>For Other Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Censure</td>
<td>(ii) Censure</td>
</tr>
<tr>
<td>(ii) Withholding or stoppage of</td>
<td>(ii) Recording of adverse remarks</td>
</tr>
<tr>
<td>Increment of pay with or</td>
<td>against him in Service</td>
</tr>
<tr>
<td>without cumulative effect</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- 261 -</td>
</tr>
</tbody>
</table>
(iii) Withholding of promotions  (iii) Withholding increment for a period not exceeding 6 months

Procedure for Imposing Minor Penalties

Where it is proposed to impose any of the minor penalties specified above, the officer / other employee concerned should be informed by the Competent Authority by an order in writing of the imputations of lapses against him. The delinquent officer / other employee should be given an opportunity to submit his written statement of defence within a specified period as may be granted by the competent authority. Thus, the concerned officer / other employee must be given opportunity to give his explanation. The Competent Authority should take into consideration the defence statement (explanation) submitted by the officer / other employee concerned before passing orders imposing penalty. For imposing minor penalties, though there is no need to conduct an enquiry or personal hearing, it requires judicial approach and the order imposing minor penalties should be specific indicating the nature of punishment. In case of stoppage of increments the orders should clearly indicate whether the stoppage is with cumulative effect or not.

Major Penalties

According LIC Revised Regulations, 2000 the following are the major penalties which may be imposed by the Competent Authority for major misconduct.

Penalties for Major Misconduct

<table>
<thead>
<tr>
<th>For Officers</th>
<th>For Other Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Recovery from emolument or</td>
<td>(i) Fine</td>
</tr>
</tbody>
</table>

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such other amounts as may be due to him of the whole of part of any pecuniary loss caused to the LIC by negligence or breach of orders (ii) With holding of increment(s) for a period exceeding 6 months (iii) Withdrawal of Special allowance (iv) Reduction of pay to next lower or to a lower scale in a time scale stage upto a maximum period of 2 years in case the staff has reached the maximum in the Scale of pay. (v) Removal from service which shall not to be a disqualification for future employment (vi) Dismissal

Procedure for Imposing Major Penalties

Since penalties for major misconduct (major penalties) apart from being major ones leave a slur on the character of the person, a reasonable opportunity should be given to a delinquent officer / other employee before any one of the above penalties are imposed.

LIC Revised Staff Service Regulations stipulate that first of all the delinquent officer / other employee should be informed in writing about the charge / charges being framed against him and it is to be followed by a departmental enquiry.

While conducting a departmental enquiry against an employee on some specific
charges two main principles are applicable, namely (i) A person should be informed clearly and specifically of the offences with which the management intends to charge him, (ii) He should not be condemned unheard. Bearing the above two principles in mind, the management of the LIC adopts the following procedures with regard to department enquiry.

**Difference Stages of Departmental enquiry**

Departmental enquiry consists of four main stages, viz., (i) Charge, (ii) Investigation of charge, (iii) Findings, (iv) Punishment, and (v) Appeal.

**Charge**

The charge should not be vague. Before framing a charge, a preliminary enquiry should be conducted by the management of the LIC so that an employee is not charged with offences recklessly and without any reason.

**Investigation of the charge**

After an employee ordinarily there will be a personal hearing i.e., the employee has the opportunity of personally being heard, of calling his own evidence, and cross examining any witness called for by the management.

The normal practice in the LIC is that, after a show cause notice in served to the delinquent, he is called upon to give a list of witnesses, whom he proposed to call and state the relevance of their evidence. The management of the LIC may disallow any evidence proposed to be tendered by the delinquent, if the management
feels that it is not relevant. But this can be done by the management of the LIC only after recording the reasons for such disallowance in writing. If the delinquent employee requires any production of documents which are in possession of the management of the LIC, the management should produce them.

Findings

The enquiry officer will deal with the charges framed and the same is forwarded to the management of the LIC. Even at this stage, the charges cannot be said to have been proved. The management of the LIC should be satisfied in the first instance about the correctness of the findings. The management will devote its independent attention to the matter and come to its own conclusions.

At this stage, the delinquent is intimated about the charge which has been proved, and what punishment is proposed to be inflicted by the management of the LIC. However, the erring employee is entitled to a copy of the preliminary enquiry report.

Punishment

What punishment can be meted out to the employee is specified in LIC Revised Service Regulations 2000, and it is for the management of the LIC to inflict a punishment that is reasonable in the circumstances of the case.

Appeal

The delinquent officer / other employee has a right of appeal against any order passed which injuriously affects his interest. The appeal is to be made to the Appellate Authority within 48 days of the date of receipt or the order appealed against.
The Appellate Authority for this purpose mean (i) Board of Directors, if the Competent Authority who levies penalty is Chairman, or (ii) Chairman, if the Competent Authority who imposed penalty is 'any officer designated for this purpose'. Every appeal should be in writing containing all material statements and arguments. It should also specify the relief by the desired by the affected party. The Appellate Authority shall consider the appeal and pass suitable orders preferably within a period of 6 months.

**Employee Attitude towards Disciplinary Procedure in LIC of India:**

The main objectives of discipline are to obtain a willing accept of rules, regulations and procedures of organization, to get related changes in informal behaviour patterns to increase work efficiency and morale of the employees etc., and to eradicate indiscipline the organization has to follow some approaches to discipline and disciplinary procedure. The attitude of employees on disciplinary procedure is given in table 7.1

**Table 7.1: Employees Attitude Towards Disciplinary Procedure in LIC of India**

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Statement</th>
<th>Employees Rating (Wheighted Averages)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Have you faced any Disciplinary action</td>
<td>1.59 (0.41)</td>
</tr>
<tr>
<td>2.</td>
<td>Disciplinary procedure in your LIC is good</td>
<td>3.90 (0.39)</td>
</tr>
<tr>
<td>3.</td>
<td>Do you agree the need of Disciplinary action in the org.</td>
<td>3.86 (0.52)</td>
</tr>
</tbody>
</table>

Source: Information collected through employee questionnaire
Note: Figures in parenthesis are standard deviation
Item no. 1 in table 7.1 is about have you faced any disciplinary action. For this, the rating given by the employees is 1.59. It is much below to the small extent. Thus it can be concluded that very few LIC employees have faced disciplinary action.

The term discipline has three meanings, punishment, orderly behaviour, and the training of employees conduct. When used with employees, discipline should serve to correct undesirable employee behaviour, creating within the employee a desire for self-control. This third definition of discipline can be achieved only when managers conduct a complete and unbiased investigation of employee misconduct. The investigation of employee misconduct begins with the proper documentation of wrongdoing. When managers are investigating employee problems they need to know specifically the infraction of the employee, whether the employee knew of the rule violated, and any extenuating circumstances that might justify the employee's conduct. When employees are to receive discipline, the rule must be uniformly enforced and the past work record of the employee must be considered. As such to know about disciplinary procedure in LIC a question asked as Item no. 2 is about disciplinary procedure in LIC is good. For this, the rating given by the employees is 3.90. It is over moderate extent. Thus it can be concluded that LIC of India employees are satisfied with disciplinary procedure followed in their organisation.

The two approaches to discipline are progressive discipline and positive discipline. Progressive discipline follows a series of steps based on increasing for degree of corrective action. The corrective action applied should match and the severity of the employee misconduct. Positive discipline, based on reminders, is a cooperative discipline approach where employees accept responsibility for the desired
employee improvement. The focus is on coping with the unsatisfactory performance and dissatisfactions of employees before the problems become major. Ethics in HRM extends beyond the legal requirements of managing employees. As such to know is there having need of disciplinary procedures in organization, a question asked as item no. 3 in table 7.1 is about do you agree the need of disciplinary action in the organization. For this, the rating given by the employes is 3.86. It is very nearer to the acceptance level that is moderate level. Thus it can be concluded that the employees of LIC of India have positive aspect and believe in support discipline and adhere to the rules, regulations and desired standards of behaviour. Discipline takes the form of positive support and reinforcement for approval actions and its aim is to help the individual in moulding his behaviour and developing him in a corrective and supportive manner.

**Grievance Management**

Efficient grievance management is an important element of HRM. Grievances against management is natural in every organization with regard one aspect or the other. Employee grievance is a complaint against the management for the latter's failure to meet the expectations of the employees. It is a form of upward communication which provides useful feedback to management on the impact of its policies on employees. Individual grievances, if not resolved, may take collective form and become a major industrial relations issue. Hence there is a need to provide proper procedure for the redressal of employees' grievances.

**Grievance Procedure**

Grievance procedure is necessary in every organization, to avoid
frustration, antagonism and anxiety among aggrieved employees. At present the grievance procedure are voluntary in the Indian industry. Either model grievance procedure adopted by Indian Labour Conference (16th Session 1958) or its modified form is followed in India.

**Grievance Management in LIC of India**

It is observed that problems and grievance of LIC employees are redressed within the board frame work of guidelines / instructions issued by IRDA and Central Government from time to time.

As per the existing grievance management procedure, the Divisional manager of the concerned LIC division is authorized to hold negotiations with individual employees / unions to redress grievances which come under the purview of that particular LIC division. Problems and grievances which are common and pertain to all LIC division in that Zone and which are thrown up by individual LIC division though the concerned Zonal Manager will be discussed and decisions arrived at in the meetings of Zonal Level Forum for LIC constituted in each Zone. This Zone Level Forum holds meetings once in three months to discuss exclusively the problems and grievances of LIC employees in the concerned Zone. Besides Convener, the Zonal Level Forum consists of 9 members as follows:

(i) Two representatives of sponsor LIC division within the Zone selected annually by rotation.

(ii) Three D.Ms of LIC divisions in the Zone selected annually by rotation.

(iii) Four representatives - one each nominated by Central Government, State Government, IRDA.

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The officer in-charge of IRDA Regional Office is the convener for holding the meetings. Any decision taken with regard to grievance redressal at LIC Zonal level by the chairman as well as decisions arrived at Zonal Level Forum must be within the broad frame work of rules and guidelines of Central Government and IRDA.

Based on the above observations an attempt is made to discuss the grievance handling procedure in LIC in the following lines. It is reported that:

1. An aggrieved employee in LIC can represent his grievance to his immediate superior and the immediate superior will redress the grievance.

2. If the aggrieved employee is not satisfied with the decision/judgement of his immediate superior he can represent the matter to the personnel manager at Divisional office of LIC.

3. Still if the aggrieved employee is dissatisfied with the decision of the personnel manager he can represent the matter to the Zonal manager of LIC.

The Z.M.'s decision is final in the matter of grievance redressal process on matters which are specific and pertain to LIC alone. If the Z.M. of LIC is of the view that the problem/grievances are not for a branch specific but are common to all LIC divisions in the Zone, the DM will bring them to the notice of convener of Zonal Forum for LICs for discussion in the Forum. Once in three months the Zone Level Forum meets and takes decisions on such problems and grievances which are common to all LIC employees in Zone. Employees not satisfied with decision given by Zonal Level Forum can of course go to court of Law for the
redressal of grievance.

Employee Attitude towards the causes of grievance in LIC of India:

A grievance is a sign of employees discontent with job and its nature. The employee has got certain aspirations and expectations which he thinks much be fulfilled by the organization where he is working. When the organization fails to satisfy the employee needs, employee develops a feeling of discontent of dissatisfaction. In this context to know the attitude of LIC employees towards the causes of Grievances, different questions are posted and given in table 7.2.

Sl. no. 1 in table 7.2 is grievances about pay, incentives, allowances and benefits. For this, the rating given by the sample LIC employees 3.25 is above to the moderate extent. It can be concluded that LIC employees express that grievance about pay, incentives allowances and benefits are high in nature. As such it is suggested that the management of LIC of India has to concentrate more on pay, incentives and benefits to the employees. The insurance business depends mostly on its employees. The incentive and other benefits encourage them to work more. Hence, the management should pay these incentives timely and accurately.

Sl.no. 2 in table 7.2 is grievances about work assignment and working conditions. For this the rating given by LIC employees is 3.15. It is above the moderate extent. It can be concluded that LIC of India working conditions are not satisfactory to the employees. The working conditions need to be improved in their offices.
Table 7.2 : Employee Attitude Towards the Causes of Grievance in LIC of India

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Statement</th>
<th>Employees Rating (Weighted Averages)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Grievance about pay, Incentives, Allowances &amp; Benefits</td>
<td>3.25 (0.49)</td>
</tr>
<tr>
<td>2.</td>
<td>Grievance about work assignment and Working conditions</td>
<td>3.15 (0.33)</td>
</tr>
<tr>
<td>3.</td>
<td>Grievance about transfers</td>
<td>2.62 (0.49)</td>
</tr>
<tr>
<td>4.</td>
<td>Grievance about Seniority &amp; Promotion</td>
<td>3.15 (0.51)</td>
</tr>
<tr>
<td>5.</td>
<td>Grievance about Leave facilities</td>
<td>2.71 (0.38)</td>
</tr>
<tr>
<td>6.</td>
<td>Grievance about Disciplinary action</td>
<td>2.29 (0.51)</td>
</tr>
</tbody>
</table>

Source: Information collected through employee questionnaire
Note: Figures in parenthesis are standard deviation

Sl.no. 3 in table 7.2 is grievance about transfers. For this the rating given by LIC employees is 2.62. It is below to the moderate extent. It can be concluded that the employees of LIC feel grievance about transfer is a not a matter to be considered. Most of the employees feel that transfers are at satisfactory level.

Sl.no. 4 in table 7.2 is grievances about seniority and promotion. For this the rating given by the LIC employees is 3.15. It is just above to the moderate extent. It can be concluded that employees of LIC feel grievance about seniority and promotion. For promotions based on seniority measurement of judging of seniority should be opened to employees. As such it is suggested that employees seniority lists should be prepared properly and circulate to the employees. The guidelines and rules of organization for promotions should followed meticulously and it should be made available to all employees.
Sl. no. 5 in table 7.2 is grievances about leave facilities. For this the rating given by the employees is 2.71. It is below to the moderate extent. It can be concluded that the employees of LIC feel grievance about leave facilities is not serious. LIC may ensure leave facilities to its employees. Sl. no. 6 in table 7.2 is grievances about disciplinary action. For this, the rating given by the employees is 2.29. It is far below to the moderate extent. As such, is concluded that more number of LIC employees are having positive attitude towards disciplinary action in LIC of India.

**Employee Attitude towards Grievance Discharge in LIC of India:**

A grievance may be factual or imaginary or disguised and it is problem whether expressed or not, valid or not. When an employee presents a problem, the grievances redressing authority has to analyse the problem, find out the root cause of the problem to do not seriously disturb the employees. This may affect their morale productivity and their willingness to cooperate with the organization. The attitude of employees towards grievance discharge in LIC is enquired and given in table 7.3. A question, are your grievances settled is asked. For this the rating given by the LIC employees is 3.85. It is just below to the satisfactory level. As such, it can be concluded that grievances redressal is done appropriately.

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Statement</th>
<th>Employees Rating (Weighted Averages)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Are your grievances settled</td>
<td>3.85 (0.48)</td>
</tr>
<tr>
<td>2.</td>
<td>The present grievance mechanism is satisfactory</td>
<td>3.82 (0.56)</td>
</tr>
</tbody>
</table>

Source: Information collected through employee questionnaire

Note: Figures in parenthesis are standard deviation
When differences arise between labour and management they are normally resolved through the grievance procedure. Grievance procedures are negotiated and thus reflect the needs and desires of the parties. The typical grievance procedure consists of three, four, or five steps, each step having specific filing and reply times. Higher level managers and union officials become involved in disputes at the higher steps of the grievance procedure. The final step of the grievance procedure may be arbitration. Arbitrators render a final decision to problems not resolved at lower grievance steps. The submission agreement is a statement of the issue to be solved through arbitration. It is simply the problem to parties wish to have settled. The arbitration must answer the issue by basing the arbitration award on four factors, the contents of the labour agreement (or employment policy), the submission agreement as written, testimony and evidence obtained at the hearing, and various arbitration standards developed over time to assist in the resolution of different types of labour management disputes. As such to know about employee attitude towards present grievance mechanism in LIC a question asked as Item no. 2 in table 7.3 is the present grievance mechanism is satisfactory. For this the employees rated as 3.82. It is just below to the satisfactory level. As such, it can be concluded that the present grievance mechanism in LIC of India is satisfactory discharging grievances.

Unionism and Union Management Relations

Trade unions have become an integral and powerful factor in the contemporary economic system and their impact it felt by all organisations in an economy. With the industrial expansion over the years and the protection that organised labour has received, the employees' organisations have acquired some degree of political and organizational viability. The formation of organizations
by employees is only a 'corally' to the dawn of the industrial age and to the
development of the system of capitalism. The scenario or exploitation of
employees by employers led to the birth of unions and employees have come to
join hands to secure better economic and working conditions to fulfill their desire
to be heard and to raise their status.

Strong trade unions are an essential prerequisite for success of collective
bargaining. In the absence strong trade unions, government intervenes
increasingly in the spear of industrial relations thereby leaving the trade union
weak and reducing bilateral relations to a mere formality.

**Emergence of Trade Unions**

A brief review of history of trade unions in India is not out of context here.
The history of trade unionism in India can be traced to the 19th century. The first
organization was formed in 1897 and registered under the Companies Act as
amalgamated society of railway servants in India and Burma in consequence to a
strike conducted by guards. During the close of 19th century, the trade union
movement became weak as a result of wide spread famine, plague and trade
depression. However, during the period between 1904 and 1941, there was significant
growth in trade unionism in India several strikes occurred through out the country.

All India Trade Union Congress (AITUC) was formed in 1920 as a
consequence of setting up a International Labour Organization (ILO) in 1919. The AITUC purported to accomplish the economic, social and political interests of
the workers by cooperating with the coordinating of the workers by cooperating with and coordinating the activities of all labour organizations and extending trade unionism to all parts of the country". The AITUC experienced several splits during the period between 1930 and second world war.

**All India Insurance Employees' Association**

The insurance industry in India is over hundred years old. Prior to nationalization of insurance business there were as many as 245 companies operating insurance business in India. The employees in these companies were subject to the exploitation of this kind which today is unthinkable. Therefore, the insurance employees dreamt of an organization which can save them from the humiliation and work for the advancement of their cause.

**Birth of the Employee Association in Insurance Sector**

The birth of the All India Employees Association in the year 1951 during the tumultuous days following the attainment of political independence by India. Thus began the journey of Employee Association and today Employee Associations has crossed more than five decades mile-post. The Employee Associations today has come to be completely identified with the hopes, aspirations and dreams of the employees. LIC Employee Associations has developed into one of the most vibrant parts of the Indian trade union movement. The Employee Associations has come to be identified with the noblest tradition of the working class movement of India instilling the noblest objectives for which working people down the ages have lived, fought and sacrificed.
Employee Associations Such as

AIIEA All India Insurance Employees Association

AILEF All India LIC Employees Federation

BMS Bharath Mazdoor Sangh.

NFIFWI National Federation Insurance Field Workers of India

O.G. Employees Association and SC & ST Employees Association are working towards employees strengths in LIC of India.

Nationalisation of Insurance Industry

The very first task before the Employee Associations was to demand and struggle for the nationalization of the insurance industry. The nation's attention was pointed to the fact that insurance industry is a very profitable industry and by nationalization it, the peoples' savings can be utilized to improve the quality of life of the Indian people. This major demand was concerned when the insurance business was nationalized in the year 1956 and the Life Insurance Corporation of India was established on 1st September, 1956.

Standardisation of Wages and Struggle for Bonus

When the insurance industry was nationalized, different companies were paying different level of wages to the insurance employees. The Employee Associations launched the struggle for standardization of wages and succeeded in achieving the same in the year 1957. Immediately after that the Employee Associations had to
fight for bonus. The government had taken up a policy decision that no Public sector employees should be paid bonus. The struggle of the Employee Associations against this decision succeeded and LIC employees were given bonus. With this the entire public sector workers attained the right to bonus.

**Automation Struggle**

The LIC wanted to computerize all its work and bring in sophisticated computers. The Employee Associations had to fight this dangerous move between 1963 and 1968. The entire democratic opinion was mobilized against introduction of computers. The LIC wanted to install two “Third generation computers” - one in Kolkata and another in Mumbai. Had LIC succeeded, not only the existing jobs would have become redundant but it would have closed the job opportunities for all the times. The struggle against automation, which is popularly known as “Illaco Vigil” succeeded. The Illaco building in which computer was to be installed was gheroed for one full year and ultimately the LIC had to decide against installation of computer at Kolkata. However, the leadership at Mumbai which subsequently split the Employees Association to form ‘federation’ allowed the installation of computers in Mumbai. Even today the working class movement remembers with great nostalgia the struggle against computerization launched by Employee Associations. Today when the use of micro-processor has become inevitable, the struggle of the Employee Associations has ensured that the micro-processor do not displace men.

**Lock-Out Defeated**

The Government of India which has become arrogant and authoritarian after crushing the railway employees strike locked out six divisional offices including
Bangalore Divisional in the year 1974 when the LIC employees were engaged in a bitter struggle for realization of Charter of Demands. The Employee Associations called upon all the employees working in the branches of the locked out Divisional Offices to go on Continuous Strike. After a heroic struggle for over 14 days, Employee Associations defeated the lock-out and realized perhaps the best ever Charter of Demands.

**Struggle in Defence of 1974 Settlement**

With the crisis in the Indian economy manifesting in many ways, the Government started attacking the wages and service conditions of the workers. The LIC employees also could not escape the attack. The bonus of LIC employees was attacked. Close of heels, internal emergency was declared in the country. When all the fundamental rights enshrined in the constitution were abrogated, the only right that remained on the statute book was the Right to Property. The Employee Associations in Calcutta High Court established that Bonus is the property of LIC employees and subsequently the Supreme Court upheld the judgement of Calcutta High Court. For seven long years the Employee Associations fought incessant battles in defense of bonus and other gains. Ultimately the brute majority in the Parliament was used to bring a legislation depriving the LIC employees even the Right to Collective Bargaining.

**Continuous Strike in 1981**

The Employee Associations then had to mobilize the employees in a Continuous strike for 14 days to make the Government to honor the Supreme Court Judgement on Bonus. It was a heroic struggle. LIC employees finally could get the
wages for the strike days and interest thereon by the unwilling hands of the management.

**The Settlement of 1983**

Despite the fact that the LIC employees are denied the right to Collective Bargaining, the Employee Associations forced the Government and the Management to negotiate and brought a good wage rise for the LIC employees. Thereafter, the Employee Associations reopened many issues and brought further gains to the employees. 100% DA neutralization up to the maximum of sub staff scales (now available for all classes of employees), removal of ceiling on salary, removal of ceiling on gratuity, fitment benefit to the employees who joined between the effective date of settlement and the issuance of the notification were some of the major gains.

Since then, Employee Associations has been securing wage revisions periodically by launching many struggles. This is becoming possible even amidst hostile political environment and machinations by the ruling classes to deprive the organization of its well-deserved recognition and Right to collective bargaining rights. With the present political situation where Left parties play an important role, Employee Associations has doubled their efforts to secure these two important pending demands.

**Wage Accord**

The LIC registered unprecedented progress since the last wage settlement of 01.08.2002. During this period, the LIC emerged as the truly World Class Customer Centric Organization. The LIC achieved the best ratios in terms of wage cost of management expenses in the life insurance industry in the country. Its business
retention and preservation ratio is also the best in the industry. The performance of LIC on these counts can be favorably compared with the best in the world. Making the best of the situation, Employee Associations secured a very magnificent wage revision with effect from 01.08.2007 that too without any conditions. It is the unprecedented wage revision in the history of employee Associations movement. The wage revision has brought unparallel monetary gains to the employees. Employee Associations was able to secure an additional amenity in the form of Meals Coupons. The benefits taken together are extremely satisfactory and meet the goal Employee Associations set for themself.

Move to Split LIC Defeated

The establishment of the Life Insurance Corporation was never liked by the big business and attempts were made at regular intervals to denigrate the LIC with ulterior motive to 'privatize' the insurance business. The Government moved a bill to split LIC. The Employee Associations mobilized the opinion of the democratic masses, trade unions, members or parliament against the split and waged a heroic struggle in defence of monolithic LIC. Ultimately the game of splitting the LIC was defeated with the then Prime Minister Rajeev Gandhi writing to Com. Sunil Maitra, LIC employees then Vice-President that the Government has dropped the idea of splitting LIC.

Award and Recruitment

Employee Associations gloriously fought and secured justice for the employees who worked temporarily in LIC. While defending their interests Employee Associations also ensured that the employees in the waiting list should also be given
justice. As a result, in Bangalore division alone, around 300 employees have joined the services of the Life Insurance Corporation. Employees Association indeed proud of these achievements. Presently, the management has conceded to our demand for recruitment in Class III and IV cadres.

**Pension**

The Employee Associations raised the demand for Pension & brought together a majority of bank employees & officers' Union in struggle to secure this demand. More than three one day strikes were organized in LIC & banks. The government however in collaboration with AIBEA in the banks sought to impose a sub-standard Pension Scheme. The LIC employees & bank employees and Officers then gave a call for indefinite strike from September 2, 1993. Faced with the threat of an indefinite strike the government agreed for introduction of a better scheme. Thus a struggle of the Employee Associations lasting for ever three years ended in success.

**Struggle Against Privatisation of Insurance Industry**

The Employee Associations through massive campaign and struggle prevented the Congress government move to implement the Malhotra Committee report which sought to privatize LIC and GIC and open up the insurance sector for foreign MNCs and Indian private players. Later, BJP-led NDA government finally in the year 1999 using the brute majority in the Parliament brushed aside the mass petition of over 1.50 crore people of the country against the privatization of insurance industry and passed IRDA bill, 1999. The Employee Associations has been engaged in a grim struggle to protect the LIC and GIC. The 19th conference of Employee Associations held Raipur in January 2001 rightly called upon the Units of Employee Associations
to form "PEOPLE FOR INDIA FORUM" Committee all over the country and broaden the unity of the working people to fight against the IMF-dictated economic policies, to defeat the communal forces and support the Left alternatives. These forums played a vital role in mobilizing the people against the BJP led NDA Government and finally a Left supported UPA Government was installed at the Centre in 2004 elections.

**Protest Against Foreign Direct Investments**

The present Congress led UPA-2 Government has been making every effort to increase the FDI in insurance sector apart from trying to initiate a host of other measures that will result in privatizing the public sector insurance companies. Even though Employee Associations succeeded in postponing these imminent dangers through Employee Associations continuous campaign, to sword is still on Employees Associations head and thus Employee Associations campaign to protest LIC and GIC. Such a campaign must involve the broadest possible section of the Indian society in the days to come in order to defeat the sinister designs of international finance capital and their agents in India.

**Employee attitude towards union management relations**

In order to know the attitude of employees on union management relations the researcher asked eight questions. The responses of the employees are presented in table 7.4.
Table 7.4: Employee Attitude Towards Union Management Relations in LIC of India

<table>
<thead>
<tr>
<th>SLNo.</th>
<th>Statement</th>
<th>Employees Rating (Weighted Averages)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Have you been compelled to become a member of any union</td>
<td>2.50</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.40)</td>
</tr>
<tr>
<td>2.</td>
<td>The principle objective of your trade union is to protect jobs.</td>
<td>2.02</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.32)</td>
</tr>
<tr>
<td>3.</td>
<td>To bargain for better wages salary and benefits.</td>
<td>3.50</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.46)</td>
</tr>
<tr>
<td>4.</td>
<td>To obtain better working conditions</td>
<td>3.10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.43)</td>
</tr>
<tr>
<td>5.</td>
<td>To protect its members from the Arbitrary action of management</td>
<td>3.12</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.44)</td>
</tr>
<tr>
<td>6.</td>
<td>To administer welfare programmes</td>
<td>3.89</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.29)</td>
</tr>
<tr>
<td>7.</td>
<td>To educate its members</td>
<td>2.05</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.42)</td>
</tr>
<tr>
<td>8.</td>
<td>The union leaders are helpful</td>
<td>3.07</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.47)</td>
</tr>
</tbody>
</table>

Source: Information collected through employee questionnaire
Note: Figures in parenthesis are standard deviation

To know the employees attitude towards union management, relation a question posted that, have you been compelled to become a member of any union. In SL.no. 1 on table 7.4. The rating given by the respondents for the question is 2.50. It is much below to the moderate extent. As such, it is understood that the unions have not compelled the employees to become members of any union.
Employees might have cause to regard jobs as an established right, unions strive to achieve (i) intramural objectives such as betterment of working conditions, job security, ensuring adequate wages / salaries and protecting employees interest and (ii) extra mural activities such as welfare measures and members education. The perception of employees with regard to these objectives, Item no. 2 in the table to ascertain employees view on the principle objective of employees trade union is to protect jobs. For this, the rating given by the respondents is 2.02. It is far below moderate level. It is understood that the unions are not working alone for protecting the jobs of the employees. The objectives of the LIC employee unions are much above this.

Whether a union can become the bargaining agent for a group of employees will be influenced by the employees’ degree of dissatisfaction, if any, with their employment conditions. It will depend also on whether the employee perceive the union as likely to be effective in improving these conditions. Dissatisfaction with wages, benefits, and working conditions appears to provide the strongest reason to join a union. This point is continually supported by research studies that find that both union members and nonmembers have their highest expectations of union performance regarding the “bread and butter” issues of collective bargaining. It is these traditional issues of wages and benefits on which unions are built. Item no. 3 in the table ascertains employees views on trade union objective is bargain for better wages, salary and benefits. For this, the rating given by the respondents is 3.50. It is over moderate level. As such, it is understood that the unions are bargaining in a better way to get better salaries and benefits for LIC employees. Item no. 4 in the
table to ascertains employees view on trade union objective is to obtain better working 
conditions. For this the rating given by the respondents is 3.10. It is at moderate 
level. As such, it is understood that the unions of LIC employees are bargaining to 
obtain better working conditions. Employees may seek unionization when they 
perceive that managerial practices regarding promotion, transfer, shift assignment, 
or other job-related policies are administrated in an unfair or biased manner. As such 
to know the attitude of employee unions towards job related policies of management 
a question asked as Item no. 5 in the table is unions of LIC employees to protect its 
members from arbitrary action of management. For this, the rating given by the 
employees is 3.12. It is above moderate level. As such, it is concluded that the 
employee unions of LIC employees are protecting its members from the arbitrary 
action of management.

Item no. 6 in the table is to ascertain employees attitude towards trade union 
objectives to administer welfare programmes. The employees rated it as 3.89. It is 
just below satisfactory level. As such, it is understood that the employee unions of 
LIC are administering welfare programmes to the satisfactory level. Item no. 7 in 
the table is to ascertain employees views on trade union objective to educate its 
members. For this, the rating given by the employees is 2.05. It is far below moderate 
level. As such, it is understood that the unions of LIC are not working for educating 
its members towards organization goals. Hence, it is suggested to educating its 
employees on various aspects of organisation and union activities.

An extremely important position in the union is the union steward. Since 
union stewards are full time employees of the organisation, they often spend
considerable time after working hours investigating and handling member problems. As such to know the union leader's commitment towards union members problems, Item no. 8 in the table is to ascertain employees attitude towards the union leaders helpfulness to the employees. The rating given by the employees is 3.07. It is just at the moderate extent. As such, it is understood that the union leaders are helpful to the employees. It could be understood from the above that the employee unions in LIC are not compelling its employees to join in unions. It is voluntary on the part of employees to join as member in unions. These unions are not just working for protecting employees. The unions are bargaining for better wages and benefits, working conditions, welfare activities. The union leaders are helpful to the employees. The unions are not educating its employees on organisational aspects. Hence, it is suggested to educate employees.

**Employee Attitude on Strikes**

Generally when there is disagreement between employee unions and management the unions resort to different agitations and strikes. The strikes and agitations will adversely effect the performance of LIC. an attempt is made to know the opinions of employees on strikes and presented in table 7.5.

Item no. 1 in table 7.5 is to ascertain the respondents view whether LIC employees used strikes frequently to concede the demands. For this, the rating given by the employees is 2.92. It is below to the moderate extent. It reveals that LIC employees are not used strikes frequently to concede their demands.
Table 7.5: Employee Attitude towards Strikes

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Statement</th>
<th>Employees Rating (Weighted Averages)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>LIC employees used strikes frequently to concede the demands</td>
<td>2.92 (0.44)</td>
</tr>
<tr>
<td>2.</td>
<td>Problems should be solved through negotiations</td>
<td>3.22 (0.33)</td>
</tr>
<tr>
<td>3.</td>
<td>The weapon of strike should be completely replaced by constructive consultative machinery.</td>
<td>4.36 (0.49)</td>
</tr>
<tr>
<td>4.</td>
<td>Are you satisfied with the union management relations.</td>
<td>3.86 (0.53)</td>
</tr>
</tbody>
</table>

Source: Information collected through employee questionnaire
Note: Figures in parenthesis are standard deviation

Item no. 2 in table is to ascertain the employees attitude towards the employees problems should be solved through negotiations. For this the rating given by the employees is 3.22. It is above moderate level. As such, it can be concluded that almost all LIC employees agreed that the problems should be solved through negotiations. Item no. 3 in table 7.5 ascertains the employees attitude towards the weapon of strike should be completely replaced by constructive consultative machinery. For this, the rating given by the employees is 4.36. It is above the satisfactory extent. As such, LIC employees are having positive attitude towards replacing strikes with constructive consultative machinery. Hence, the LIC employees unions should work in these lines.

The adversarial relationship that naturally exists between unions and
management may lead to strikes and lockouts. However such conflicts are relatively rare. Even more encouraging is the growing recognition on the part of union leaders and employer representatives that cooperation between management and labour unions offers the most sensible route if organisations are going to compete effectively in a global economy, a question posted as item no. 4 in table 7.5 is to ascertains the employees opinion towards whether you are satisfied with the union management relations. For this, the rating given by the employees is 3.86. It is much above to the moderate extent. As such, it can be concluded that the management of LIC of India organisation maintaining cordial union management relations.

Employees’ Participation in Management in LIC

It is reported that the schemes of employees participation in management have already been introduced in LIC. The management of LIC consisting of Chairman, Board of Directors, General Manager and Personnel Manager of LIC make the policy decisions regarding any personnel matters of the LIC. However, the employees unions and union leaders only will be permitted to participative in management at various levels to discuss their problems and plans and to express their views before a decision is arrived at. It is reported that Joint Councils mechanism was introduced in LIC with a view to develop among employees a sense of involvement and belongingness in the tasks assigned to them.

Further, it is reported that the following are the various issues which are discussed in the meetings of these joint Councils (i) growth of business and Policies in LIC, (ii) implementation of different schemes of advances and monitoring recovery of advances, (iii) resolving of conflicts arising at Divisional office and branch levels,
(iv) making an analysis of the most frequent issues on which conflict have arisen in the past, (v) problems of wages, salaries and increments, (vi) disparities between different Insurance organizations in the matter of wages and salaries and other service conditions, (vii) promotional avenue of the staff, (viii) incentives of the staff and other related issues which arise from time to time.

It is also reported that in addition to the above scheme of participation through Joint Councils which is a formal method, there is also an informal (voluntary) method of participation of employees through information sharing at Branch level on matters pertaining to sanction of loans, recovery and other related issues. However, Employees, Directors Scheme which exists in Public Sector organisation is not implemented in LIC as the scheme is not applicable to LIC.

Attitude on Employee Participation in Management

The human relationship in an enterprise plays a pivotal role. If managed efficiently, it can be the key to success. This involves managing the relationship with employees vis-a-vis their representatives. The concept of the organizational relationship is under going a change and therefore it is essential for the managers / executives to develop adequate skills with shift in mindset / approach to improve the managerial effective towards employee participation in management.
### Table 7.6: Management Attitude Towards Employee Participation in Management

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Statement</th>
<th>Employees Rating (Weighted Averages)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Is LIC of India fully following the formal participation of employees in Management</td>
<td>2.29 (0.47)</td>
</tr>
<tr>
<td>2.</td>
<td>If essential do you suggest the formal participation of employee in management</td>
<td>4.05 (0.45)</td>
</tr>
<tr>
<td>3.</td>
<td>Are you satisfied with existing system of employees participation in Management of LIC</td>
<td>2.53 (0.33)</td>
</tr>
</tbody>
</table>

Source: Information collected through employee questionnaire

Note: Figures in parenthesis are standard deviation

The attitude regarding employee participation in management is given in table 7.6. A question has been administered for employees. Sl.no. 1 in the table employees attitude towards that, is LIC of India fully following the formal participation of employees in management. For this, the rating given by the employees is 2.29. It is much below to the moderate extent. There is a scope of improvement in this area. As such it is suggested that formal participation of employees in management be encouraged.

Sl.no. 2 in the table is if essential do you suggest the formal participation of employee in management. For this, the rating given by the employees is 4.05. It is above satisfactory level. As such, it is understood that all LIC employees are suggested the formal participation of employees in management should be provided in LIC of India.
Sl.no.3 in the table is are you satisfied with existing system of employees participation in management of LIC. For this, the rating given by the employees is 2.53. It is much below to the moderate extent. As such, it is understood that LIC employees are not satisfied with existing system of employee participation in management of LIC. Thus it can be concluded that LIC of India has to provide formal and informal employee participation in management to promote motivation, productivity, to maintain industrial peace and harmonious industrial relations and to build the most dynamic human resource.

It can be concluded from the above that disciplinary procedure in LIC is governed by rules and regulations prescribed in Service Regulations of the LIC. Any officer and other employee who violates these regulations will be subject to disciplinary action which may be suspension, minor penalty or major penalty. Most of the employees in LIC have maintained self-discipline and discharged their duties properly. It is also observed that most of the employees in all categories are satisfied / fully satisfied with disciplinary procedure followed by LIC.

Efficient grievance management is an important element of HRM. Grievance management in LIC is in accordance with rules and guidelines stipulated by the Central Government. Data analysis reveals that only few employees have represented 23 grievances for settlement. Most of these grievances related to work assignment, pay and allowances and transfers. Out of 23 employees’ grievances, only 12 have been settled so far. This implies that there is inordinate delay in settlement of grievances. While most of the grievances in Clerical cadre were settled at Personnel Manager level, most of the grievances of Officer cadre employees were settled at
Chairman level. Overall opinion of sample employees on grievance management procedure in LIC revealed that the extent satisfaction in all categories of employees

There are six separate unions in LIC for officers and other employees. These are affiliated to AIIEA employees Association at state level and at national level. Most of the sample employees stated that union leaders are helpful and also indicated that the main objective of the trade union is “to bargain for better wages / salaries and benefits”. More respondents left that strikes should be used sparingly and management and workers should be willing to solve their problems through negotiations. Maximum number of respondents in all categories are satisfied with union - management relations in LIC.
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11. Subba Rao P. OPcit, pp 422,423