Chapter I

Introduction, Scope and Methodology

With the dawn of Independence, India emerged as a democratic country on the
global scene with a firm commitment to socialistic pattern of society encompassing
social welfare activities for its people. The concept of welfare state is in vogue in
most of the countries of the world today. A welfare state is a necessity in the modern
age due to the democratic compulsions where the society has awakened to the cause
of human rights, privileges to be shared and accountability of the administration to the
public and on the top of that the accessibility of the public to the administration. A
welfare state has been described by the Encyclopaedia of Social Sciences is a state
which takes the responsibility to provide minimum standard of substances to its
citizens. As has been put by the first Prime Minister of India, Pandit Jawaharlal Nehru
who once observed that the fundamental features of a welfare state are to provide
equality of opportunity to all, to abolish disparity between rich and poor, to raise
standard of life, individual liberty in democracy and the opportunities for enjoying
freedom for all the people. Assessing from the above cited projections the concept of
welfare state engulfs wider variety of activities concerning mankind. Thus in a
nutshell, in a welfare state, the administration enters in economic, political, social and
educational life of individuals.

With the induction of the welfare concept in the governance, the scope of
administration has undergone multiple changes, which has broadened the horizon of
the administration. Public Administration as of now touches all aspects of the life of
an individual. It provides services for an individual, right from his birth to death. In
normal period it plays the role of a guide, in the period of emergency it turns out to be
a friend in distress. The public administration has to play a significant role in a
modern state because of the varied nature of society and increasing activities of the
modern state. Public administration is an ancient activity common to just about all
countries and all levels of government but as economic, social, physical, cultural and
technological factors change with time so do societies differ from country to country.
Public administration is a part of the wider field of administration. “Administration”,
as E.N Gladden says, “is a long and a slightly pompous word”, but it has humble
meaning”.¹ Public Administration purposes have been completely reoriented, its
functions have enormously increased in number, variety and complexity and its
methodology has grown from the trial and error stage into an orderly discipline with an organized, ever-increasing body of knowledge and experience.2

Whenever people cooperate to achieve some objectives, the activities, which they have to perform, the sum of all these activities is called administration and public administration is a part of this wide concept administration in modern usage. Alexander Hamilton defined public administration and worked out its philosophy. He emphasized that the government undertakes activities for achieving public goals, so administration of the affairs of the government is known as public administration.

Various authors have differently defined the term Public Administration, like Gulick states that the Public administration is that part of the science of administration which has to do with the government and, thus, concerns itself, primarily with the executive branch, where the work of the government is done though, there are obviously, problems also in connection with the legislative and judicial branches.3 According to Dwight Waldo, “public administration is the art and science of management as applied to the affairs of the state”.4 Similarly, John M. Pfiffner has defined public administration as “doing the work of government whether it be running X-ray machine in a health laboratory or coining money in the mint”.5

The importance of Public Administration as a specialized discipline by study was well brought out by Woodrow Wilson, the founder of the discipline. In his celebrated essay on the Study of Administration, which published in 1887 he urged for the establishment of an autonomous field of academic inquiry. Wilson observed, “there should be a science of administration which shall seek to strengthen the path of government, to make its business less unbusiness like, to strengthen and purify its organization and to crown its duties with dutifulness”.6 Hodgson views that the “Public administration comprises of all activities of persons or groups in governments or their agencies, whether these organisations are international, regional or local in their scope, to fulfil the purposes of these governments or agencies”.7 White states that “public administration consists of all those operations having for their purposes the fulfilment or enforcement of public policy”.8 Therefore, it can be said that Public Administration is nothing less than the whole government in action. The scope of Public Administration is very wide because welfare states are taking more and more activities in their hands.

The functions of Public Administration and State can not be separated from each other. Today a public administrator is supposed to be a good executive,
legislative and a judicial person. Therefore, Dimock, Dimock and Koeing sum up by observing that, "as a study Public Administration examines every aspects of government's efforts to discharge the laws and to give effect to public policy, as a process, it includes all the steps taken between the time, when enforcement agency assumes jurisdiction and the last brick is placed; and as a vocation, it is organizing and directing the activities in public agency". Thus, in short we can say that Public Administration is an essential apparatus of a modern state and is of pivotal importance for both developed and developing nations. It is the first and foremost need of a society like India where the wheels of governance seem to be moving haltingly and faltering. Moreover, as a result of the impact of the technological inventions and the emergence of past industrial society the role of public administration in the life of the people has become more important. Today, public administration act as machinery for the national progress and advancement. It can help in introducing far reaching socio-economic changes and in the words of Edmund Burke, "you may constitute the government in the way you like it but without the proper management your common wealth is no better than a scheme on paper and not a living and active constitution". Therefore in the last it can be observed that it is public administration, which makes the constitution both living and effective.

Insurance as a Social Service

Further, a social welfare state may reach out to its beneficiaries through social services and social security programmes. "The social services are generally understood as those activities which are meant for furthering the people's welfare measures and these include education public health activities". The most appropriate definition of the social services in the Indian context would be as those services which are required on very extensive scale by the normal population; they serve to meet the basic needs of the people and include the services for health, education etc. On the other hand the social security as the constituent of social welfare, refers to government protection for those who lose their incomes because of disability, old age, unemployment, the death of the head of the family or circumstances beyond their control.

Despite of the variations found in the applicability of the social security in different countries yet the social security prigs have some common characteristics such as established through law and do provide some form of cash payment to individuals to compensate the loss, may be partially, to meet the contingencies of life.
Social security extends its umbrella of protection through social assistance, public assurance and social insurance. Public assistance means direct provision by the government from its general revenue of a cash payment or services to every member of the society above a certain age or providing family allowance to every family member having a given number of children or allowances to widows and orphans etc.

Social assistance is financial aid granted by the government to the individuals and families who prove that they do not have means of livelihood or subsistence and are termed as unable to earn livelihood and need assistance to gain or regain self dependence.

Social Insurance

Precisely social insurance is a term commonly used to describe schemes under which benefits are paid to insured persons or their dependents who suffered on account of some contingencies of life such as old age, widowhood, periods of sickness or unemployment or death etc. in return of - for the contributions paid by the insured. The social insurance ensure the establishment of a common monetary fund out of which benefits are paid and the contributions from the beneficiaries are nominal and the benefits are fixed within limits to ensure maintenance of minimum standards of income and above all the benefits are granted as a matter of right.

Social security is now recognized as an obligation of the state. Infact, the subject has been included in List III of VIIth Schedule of the Constitution of India as ‘Social Security’ and ‘Social Insurance’. The Insurance companies also sponsor and contribute in the different schemes, which are launched by the government for the benefit of the society. For example crop insurance scheme, personal accident, social security scheme, hut insurance scheme. All these schemes are launched for the society, which helps in the economic growth of the country.

Moreover, insurance companies not only help the government but they also launch many schemes on commercial basis with the objective of social security. Examples of such schemes are Janta Personal accident, Jan Arogya, Bhavishya Arogya, etc.

Role of Insurance in Economic Development

The strength of the Insurance companies lies in the premium, which is collected by it, from the policyholders. The premium is the amount paid by the policyholders to the insurance companies for covering up their risk of financial loss.
The insurance companies use this collected premium for the economic development of the country.

Similarly insurance companies covers up the risks, which are faced by individuals, business concerns and corporate sector. The Insurance companies also provides the numerous direct and indirect benefits to individual, family, commerce, industries and trade in each and every business risk as existence of risk and uncertainty creates fear, worry and anxiety among them. Insurance companies remove their fear, worry and anxiety and encourage free investment of capital in business enterprises and promote efficient use of existing resources. Thus insurance encourages commercial and industrial development and thereby contribute to a vigorous economy and increased national productivity.

Present day industry, commerce and trade depend entirely on the insurance for their operation. The banks and different financial institutions lend finances to the industrial and commercial undertaking only on the basis of the collateral security of their insurance covers. Even no bank would advance loan on the security of the property unless it is insured against loss or damage by insurable perils. So insurance by covering up the risk associated with the loss of property or any financial loss encourages the commerce and trade, which leads to the economic development of the country.

The origin of insurance is lost in antiquity. The earliest traces of insurance in the ancient world are found in the form of marine trade loans or carriers contracts, which included an element of insurance. Evidence is on record that arrangements embodying the idea of insurance were made in Babylonia, in India at quite and early period. In *Rigveda*, the most sacred book of India, references were made to the concept, 'Yogakshema' more or less akin to the well being and security of the people. The codes of *Hummurabi* and of *Manu* had recognized the advisability of provision for sharing the future losses. However, there is no evidence that insurance in its present form was practiced prior to the 12th Century.

**Insurance - Defined**

Insurance is defined as a co-operative device to spread the loss caused by a particular risk over a number of persons who are exposed to it and who agree to ensure themselves against that risk. The business of insurance is related to the protection of the economic nature of the assets. The owner, to earn profits with their use, purchases the assets. Each and every asset has some defined lifetime and if the
asset is damaged before that lifetime due to some accident or any other consequences, then owner has to suffer the loss of the value of the asset as well as the benefits, which accrue from that asset. Therefore, insurance is that mechanism which protects the owner from such adverse consequences.

The definition of the insurance can be studied with two points of views i.e. functional definition and the contractual definition.

*Functional definition*

Insurance is a co-operative device which spread risk of loss to the number of persons who are exposed to such loss and who agree to insure themselves from the risk.

*Contractual definition*

Insurance is a contract between two parties where by one party called the insurer agrees, to other party, called the insured to indemnify the losses occurred to him on the occurrence of certain event in return of periodic payment called premium.

**Principles of insurance**

Insurance works on some principles. The two basic principles of insurance are; i) Principle of co-operation; and ii) Principle of probability which have been explained as under:

*Principle of co-operation*

Insurance is based on the Principle of Cooperation, which spreads the losses among different persons. Like in ancient period people in case of loss to one person collected the funds from society and provided to the person who had suffered the loss, and tried to share his burden, same is the policy of insurance now, wherein insurance companies collect the premium from different people and provide to person who has suffered the loss in the form of claim.

*Principle of Probability*

The loss in the shape of premium is distributed on the basis of theory of probability. The chances of loss are estimated in advance to affix the amount of premium. With the help of this principle, the uncertainty of loss is converted into certainty.

**Essentials of Insurance**

For an insurance contract there are certain essentials, which are as follows:
**Principle of insurable interest**

Insurable interest states that, in the contract of insurance, the policyholder should have insurable interest in the subject matter to be insured which means the policyholder is benefited with the existence of the subject matter insured and is prejudice with its damage.

**Doctrine of utmost good faith**

This essential states that in the contract of insurance; insured and insurer must disclose each and every fact affecting the contract between them. For example while entering into the fire insurance contract for a godown, insured must disclose about the nearby petrol pump to the insurer.

**Principle of indemnity**

This essential states that at the time of the loss to the policy holder insurance Company will indemnify the losses as insured according to the policy to the policy holder.

**Principle of subrogation**

According to this essential after the indemnification of losses to the policyholders, all the rights of policyholders towards the third party will be transferred to the insurance Company.

**Proximate cause**

Proximate cause means the efficient cause of a loss and insurance Company indemnify the loss only for the proximate cause. Proximate cause is not necessarily the cause, which is nearest to damage but it is the cause, which is actually responsible for the loss.

**Insurance Companies and Human Resource Management (HRM)**

Insurance as one of the essentiality of the modern society is being managed through companies falling both in public and private sectors. In India the public sector insurance companies are the subsidiaries of General Insurance Corporation of India Limited. These four subsidiaries are National Insurance Company Limited, The New India Assurance Company Limited, United India Insurance Company Limited and The Oriental Insurance Company Limited. On the other hand the major players in the private sector are ING Vyasya, Birla Sun Life etc. Since the tough competition from private sector, the public sector insurance companies have to ensure continuous efforts towards efficiency and to achieve the targets. To achieve the desired results the organisations preferences are shifted to the human resources. Organisations that are
able to acquire, develop, stimulate and keep outstanding work force will be both effective and efficient as human assets are probably the most critical and are difficult to manage. Human Resources (HR) are the only active resources at the disposal of every organisation and the effective use of all other resources directly depends on efficient utilization of these resources. Rensis Likert rightly observes that, “all the activities of any enterprises are determined and initiated by the people who make up the institutions, plants, offices, computers, automated equipments and all the resources that modern firm uses remain unproductive without the human efforts and directions. Human beings design or order the equipment, they modernize the technology employed, they secure the capital needed and decide on the accounting and physical procedures to be used for the achievement of overall objectives of the organisation. Every aspect of organisational activities is determined by the competence, motivation and general effectiveness of its human organisation”.13

Any insurance organisation that wants to be dynamic and growth oriented or aspire to succeed in fast changing environment needs Human Resource Management (HRM). These organisations can become dynamic and growth oriented only through the efforts and competencies of their HR. Personnel policies can keep the morale and motivation of employees high, but these efforts are not enough to make the organisation dynamic and take it to the new directions.14 Moreover, organisation climate and philosophy is also not enough to yield the desired results. So, planned efforts should be made to develop human skills in the managers at all levels thereby helping them to adopt a more balanced approach towards HR.15

Moreover, every large public and private sector insurance Company in India is using the techniques of HRM to develop their employees for the achievement of organisational goals along with individual satisfaction and growth. As present day workforce is better educated, possesses greater skills, has more sophisticated technology for its use and enjoys higher standards of living than the earlier ones.16 Thus, it becomes quite clear that the HRM has acquired the status of an indispensable ingredient of public administration.

Moreover, any business organisation—whether engaged in manufacturing or services—and the pattern of its ownership is whether public or private—all of them have at least one thing in common i.e. effective and fuller utilization of resources. Organisational resources can be primarily grouped into human and material resources. Of the two resources, the HR becomes the prime mover of the entire industrial
organisation. The success of any organisation rests largely on how effectively it manages its HR. Modern management theory, which had its origin in Taylor's 'Scientific Management Theory', soon began to emphasize the importance of HR. It is now firmly believed that the HR is one of the decisive factors, which can make or break any organisation. Technological superiority and financial strength might notwithstanding the human factor is the lifeblood of organisational success.

In the context of developing countries like India, Peter F. Drucker has beautifully summed up the importance of HR, “it is the essence of being a developing country that effective, productive, competent people are in short supply. So, one of the central tasks in a developing country is the development of people into HR - a task of training, of developing and of managing”. In fact, the only way to manage output is to manage people and further, the only resource that cannot be bought is motivated HR. Motivated people will have to be developed and nurtured by managerial competence. From all the resources, the HR is very difficult to manage. It is because human behaviour is highly unpredictable. It not only differs from individual to individual but often on the part of the same individual at different points of time. Despite biological and cultural similarities, human beings not only differ in their appearance but also in their capabilities based on their respective background, training and experiences, which are reflected through their sensitivities, intelligence, initiative, interests commitment and motivation level. Emotions, however, play more important part in affecting attitude, behaviour and performance of the same person from one point of time to another. Thus, the success of any venture today depends on due recognition of human potential, capabilities and aspirations and proper utilization of human traits and emotions.

It is now a well-established fact that the return on investment in HR is many times more than the other resources. Material resources depreciate every year in value but HR appreciates in value in form of knowledge, experience and efficiency. In view of this it becomes the responsibility of every organisation to create a healthy and congenial working atmosphere so that people may give their best to the organisation along with a sense of belongingness, satisfaction and growth. Growth is the need of the time. People in organisations have very high aspirations and ambitions for their own growth and development. HRM does not merely focus on employees as individuals but also on other human aspects and processes such as rules or jobs in the organisations, dynamic units, team, inter team groups and total organisations.
Efficiency of these organisations depends upon the behaviour and performance of the people constituting them. The time has gone when people were considered as a liability, but now they are not only a resource but also a valuable asset. HRM is needed by every organisation that wants to be vibrant and growth-oriented. There is a need to invest time, money and efforts in the development of HR, which ultimately provides fruitful results and moreover, HR can be developed to an unlimited extent because every human being has the endless potential. An important element of the effective management of business enterprise is its HR. Managing HR is the central and most important task of management. HRM has been attracting wide attention of the research scholars, chief executives and line managers from the last few decades. Its scope is so multifarious and vast that explanation of its various avenues would continue for long but the keenness and intensity, with which its concepts are being probed into, in all their minute and comprehensiveness, seems remarkable. Scholars are eager to trace the very roots of certain concepts with a view to enlarge and deepen the perception of the fascinating subject. In a country like India where HR’s are abundant, it is pity that they remain under-utilised. It is undisputed that technology alone however sophisticated, cannot bring about desired change in economic performance of the country unless human potential is fully utilized for the production purposes. In short, it is amply clear that the concept of HRM is not confined only to education or vocational training, but to the all round development of individual as of all the resources the HR is the most important and active factor of the production. All other material resources we come in acting without the efficient use of the HR’s in the organization. Human brain which is the creation of nature has unlimited power to think and react. Achievements of the goals of the organization totally depend on the efficiency of the people working in that organization and moreover this efficiency depends on the development of the human resource.

HR’s are the sum total of those factors, which people bring into an organization such as experience, training, competence and attitude. HR is a paramount importance for the success of any organization. It is a source of strength and aid. HRM is concerned with the human beings in an organization, which can help it in achieving its goals. HRM is concerned with the human beings in an organization and it is a new outlook, which views organization manpower as it resources and assets.

Each human being is born as something new, something that never existed before; each is born with the capacity to win in life, each has own unique potentials
capabilities and limitations. The Late Prime Minister Rajiv Gandhi in his inaugural address during the year 1990 at Madurai, very aptly remarked that development is not about factories, dams and roads; development is about people. The goal is material, cultural and spiritual fulfillment of the people as the human factor is of supreme value in development. Thus, it becomes the prime responsibility of the management to develop the personnel’s for the achievement of organizational objectives. Today’s workforce being in the possession of higher skills and having access to superior technology, has forced the physiological needs to take the back seat, it is the upper ladders of Maslow’s need hierarchy that matter. The adaptability to such a radical shifting must be in tune with the aim of attaining maximum productivity though with a cautious approach to keep the society’s fabric intact. In order to attain maximum benefits of HRM in an organisation, it must be introduced as a total system. The commitment and willingness of the top management is of paramount significance. Top management must recognize that HR of an organisation, are its most important resources and the same should be subjected to optimum utilization.

Every organization must consider the values, openness, mutual trust, enthusiasm and collaboration within the system. If implemented properly, integrated HR system can contribute significantly to the positive organizational cultural change so as to promote harmonious atmosphere and faster excellence in the organisation. An eminent philosopher of China, Kuang Chung Trun, of the 7th Century B. C. pointed out very beautifully:

“If you wish to plan for a year, sow seeds,
If you wish to plan for ten years, plant trees,
If you wish to plan for a life time, develop men”.

Management of HR has been considered an expendable luxury, a specific tool of management to develop individual skills. While these views carry some validity, it is rapidly becoming apparent that the management of HR should be regarded in the broader context of trends in society and the needs of the learning organizations. As the time has been changing dramatically, one needs to be future-oriented and vigilant to monitor the human resource management practices. Besides, this planned efforts should be made to develop human relations skills in managers at all levels and they should be encouraged to practice these skills by capitalizing on human dignity, capability and potential by establishing healthy inter-personal relations formal and informal positive rewards - extrinsic and intrinsic and greater people's involvement in
terms of exercise of discretion, decision making and use of ingenuity. Thus, given proper environment, reorganisation and support, the human assets surely yield the best results by taking initiative, assuming responsibilities and optimising resources. The organisations that will truly excel in future will be those that discover how to tap people’s commitment and capacity at all levels.  

In such a setting it appears that management of HR and their development is by no means a ‘luxury’. It is the key with which to unlock creative helping and problem-solving process that can move a changing society constructively forward. In fact, it is a process, not merely a set of mechanism and techniques.

**Insurance Companies and HRD**

The HRM is that process of management which develops and manages the human element of enterprise and HRD is at the centre of HRM. For the development of an organization the pre-requisite is to develop the HR’s. The concept of HRD is comparatively of recent origin and is now used at both macro and micro level. At the macro level HRD is the development and improvement of life of people of the nation as a whole but at micro or organizational level it is concerned with the development and improvement of the states and efficiencies of the workforce in the organization.

In the organizational context, HRD may be defined as a continuous process to ensure the development of manpower skills, competencies and effectiveness in a planned way.

According to T.V. Rao, “HRD is a continuous planned process by which employees are helped to:

1. Acquire or sharpen capabilities of HR’s, which are required by them to perform various functions associated with their present or expected future roles in the organisation.
2. Develop their general capabilities as individuals and help them to discover and exploit their own inner potentials for their own as well as for the organizational purposes.
3. Develop an organizational culture in which superior subordinate relationships, teamwork and collaboration among sub units are strong and contribute to the professional well being and pride of employees”.  

The HRD may be defined as development of people by providing the right environment where each individual may grow to his fullest potentialities. Meyginison viewed HR’s as “the total knowledge, skills, creative abilities, talents and aptitudes of
an organization’s workforce as well as the values, attitudes and beliefs of the individual involved.\textsuperscript{31}

The HRD uses the techniques, such as performance appraisal, counselling, training, organisational development to initiate, facilitate and promote this process. Employees’ capability must continuously be acquired, sharpened and used, but for this purpose, an ‘enabling’ organisational culture is essential. When employees use their initiatives, take on risks, innovate and make things happen, the organisation may be said to have an ‘enabling’ culture. Even an insurance Company that has reached its limits in terms of growth needs to adapt to the changing environment. An organisation has to adapt itself to the processes that help to acquire and increase its capabilities for stability and renewal.

The present study is an effort to grasp certain concepts of HRD. This would help in developing and promoting the individual capacity and capabilities necessary for the technological advancement/evolving techniques of management based on scientific methods. It would then naturally form a part of the constantly evolving organism of human life and style. It is also important to know how to harness human and non-human resources while translating the goals into action. HR consists of different emotional responses to different stimuli, and different values, attitudes, motives and perceptions. Their behaviour is neither consistent nor readily predictable so it is difficult to their behaviour especially in an organisation where they work in groups.

On the basis of the above-mentioned definitions, the following features of HRD may be identified as:

\textit{Planned and systematic approach}

The HRD is a planned and systematic approach for the development of people in the organisation. HRD is a system consisting of several interdependent and interrelated subsystems e.g. performance appraisal, training, job enrichment etc. While designing a HRD system, attention should be paid for building the linkages between these various sub systems.

\textit{HRD as a continuous process}

The HRD is a continuous and dynamic process, which believes in the need for continuous development of personnel to face the innumerable challenges in the functioning of an organisation. It is based on the belief that there is no end to the development of an individual and the learning process can continue throughout life.
Inter disciplinary approach

The HRD is an Inter disciplinary approach. It involves collection of ideas for many sciences. It makes use of principles and concepts of behavioural sciences for the development of people. It uses knowledge drawn from psychology, sociology, anthropology, economics and political science for planning and implementing various programmes for the development of individuals, groups and the organisation.

Includes both micro and macro aspects

The HRD has both micro and macro aspects. At the macro level, HRD is described as the core of all the development activities for the improvement of quality of life of people of a nation. At the micro level, HRD involves the improvement in the quality of managers and employees so as to achieve greater quality and higher levels of productivity.

Objectives of HRD

Following are the objectives of HRD:

- To provide a comprehensive framework, for the overall development of people in the organisation.
- To develop the constructive mind and overall personality of each and every person in the organisation.
- To develop the capabilities of each individual, in relation to his present and expected future roles.
- To develop and maintain high levels of motivation of employees.
- To develop dynamic relationship between each employee and his supervisor.
- To develop the sense of team spirit and team work in the organisation.
- To develop the overall efficiency and self-renewing capabilities of the total organisation.
- To generate systematic information about the HR’s for the purposes of manpower planning, placement, succession planning and the like.

All the above-mentioned objectives lead to the overall organisational effectiveness.

Essentials of HRD

While introducing HRD in any organisation the following requirements must be fulfilled:
1. An urge and desire on the part of human resources in the organisation to find better methods of work.

2. Requisite skill, attitudes and ability in the employees engaged in HRD.

3. Proper rapport between the HRD team or department and the key persons in the organisation.

4. Removal of the hurdles from the organisation, which affect productivity of the employees.

5. Involvement of the employees of the organisation to obtain the information for understanding the dynamics of the organisation for developing a HRD programme.

6. Employees to suggest the introduction of only such indigenous methods, which can be implemented by the HRD section without much cost and resistance. Besides, this, they should also give importance to the technical considerations.

7. Strengthening of human resource information system to keep continuous track of every employee and use performance appraisal, training etc. to inject change in the desired direction.

8. Members of HRD team must possess a pleasant personality, common sense, imagination, enthusiasm, objectivity and the sense of humour, which is required to induce favourable changes in the organisation. It has been rightly said that it is easier to change the mountains than to change the minds of the people.

9. The HRD section must make all the employees in the organisation to understand the implications of new methods through seminars, lectures role-playing or any other method to prevent the potential fears among the employees of the proposed changes.

10. HRD to be successful needs revolution in the total concept of management and not merely sporadic and piecemeal attempts.

**Benefits of HRD in Insurance Company**

The HRD improves the capabilities of the people by making them better aware of the skills required for job performance and by improving clarity about performance standards. It makes the employees innovative, enterprising and strengthens their executive skills. HRD stimulates teamwork in this service organisation. Employees become more open towards each other and they also trust each other. In this way the
HRD helps in improving the organisational climate. HRD promotes organisational effectiveness. Adopting suitable personnel policies with the help of HRD, the Insurance Company can achieve its goals more efficiently. Performance related rewards help them the employees to realise the importance of utilising their skills for the achievement of organisational goals. The organisation’s health and self-renewing capabilities also improves quite significantly. Further, HRD helps these companies in procuring the right people at the right time and in making their effective use and generates a lot of useful data, which facilitates effective human resource planning and control.

Components of HRD

An efficient HRD system should have the following components:

Training

The success of HRD depends upon the type and quality of training given to the employees in the organisation. The training is the process of acquisition of the skills by the employees to increase their effectiveness on the job.

Performance Appraisal

It is the process of determining the performance of the employees on his job. It helps in identifying the strengths and weaknesses of the employees in relation to their job.

Potential Appraisal

Potential appraisal provides important information, which helps in preparing career plans for the individuals. The main objective of potential Appraisal is to develop the abilities of the workforce.

Human Resource Planning

It is the process of determining and assessing that the organization will have proper number of qualified personnel available at a proper time.

Career Planning

The term career planning means helping an employee to plan his/her career in terms of building abilities and capacities in accordance to the needs of the organization.

Introduction to Oriental Insurance Company Limited (OICL)

The Oriental Fire and General Insurance Company Limited was incorporated at Bombay on 12th September, 1947. The Company was incorporated as a subsidiary of Oriental Government Security Life Assurance Company Limited, a pioneer among
life insurance companies registered in India with the main aim of securing the community by providing protection to liability and property. The Company was promoted by Sir Purshotamas Thakurdas, Chairman of Oriental Security Life Assurance Company Limited, which Company had been transacting life insurance business for nearly 75 years. The Company Head Office was located at the historic ‘Oriental Buildings’ at Flora Fountain (now known as Hutatma Chowk), Bombay. Though the Company was incorporated in 1947, it commenced operations only from late 1949. The premium of the Company in its first year of operation, i.e. for the year ended 31st December, 1950, stood at Rs. 99,946 and 10 annas. When the Company commenced its operations, Sir Cowasjee Jahangir became its Chairman and continued it that position till 1955. The goal of the Company was ‘Service to the Clients’ and achievement thereof was helped by the strong traditions built up by the Oriental Government Security Life assurance Company Limited. In the year 1952, the Company opened four Branch Offices at Calcutta, Delhi, Madrass and Patna, which were then headed by Sarvshri M.S. Prasad, K.N. Malhotra, K. Raju Naidu and H.K. Ojha, respectively. Being the subsidiary of the Oriental Government Security Life Assurance Company Limited, after the nationalization of Life Insurance Business took place in India, the Oriental Insurance became a subsidiary of Life Insurance Corporation of India. With this Company got the privilege of becoming first General Insurance Company, which came under the state sector. During this period, the Company had very illustrious persona as its Chairmen which included Shri. T.A. Pai, who later on became a Cabinet Minister in the Union Government, Shri. K.R Puri, who rose to become the Governor of Reserve Bank of India and Shri. B.D. Pande who was later on appointed as Governor of West Bengal. Later on in the year 1959, Regional Offices were set up at the four metro centers in India and the then existing Branches were upgraded as Divisional Offices. On 1st January, 1961 the National Fire and General Insurance Company Limited and Asiatic Government Security Fire and General Insurance Company Limited, which too were the subsidiaries of Life Insurance Corporation of India Limited, were merged with ‘Oriental’.

The Government of India took over the possession of management of all the General Insurance Companies in India on 13th May, 1971 and on 1st January 1973. The nationalization of general insurance business took place and according to the terms of the General Insurance Business (Nationalization) Act, General Insurance Corporation of India was formed as a holding Company with four subsidiaries
including Oriental Insurance Corporation of India, which was established with 25 other Insurance companies. Both Indian and foreign insurance companies were merged and this new set up came in working with effect from January 1975. In 1974, the Registered Office and the Head Office of the Company were shifted from Bombay to New Delhi. To reflect the gamut of the operations of the Company, the name of the Company was changed in May, 1984 from ‘The Oriental Fire and General Insurance Company Limited’ to ‘The Oriental Insurance Company Limited’ (OICL) and at present the OICL is a public sector Company. The Company deals in all kinds of non life insurance business. The business of the Company varies from the small insurance covers to insurance cover of big projects. As the Government of India undertaking, the Company enjoys the reputation of possessing all round financial strength as reflected by its capital base of Rs. 80 Crores and reserves of Rs. 1000 Crores in the year 2002. The Company progressed and was a close competitor for the top position amongst general insurance companies operating in India until it was taken over by government and nationalized. It created its position in the country by providing dedicated insurance services to the community.

At the time of nationalisation in 1973, the Company’s Gross Direct Premium Income was Rs. 58 Crores and for the Financial Year 2006-07 the Company’s Gross Direct Premium Income was Rs. 4020.78 Crores. The Company is also known all over for its underwriting expertise and professional management. The Company has now grown into a vast network of over 1000 offices – 18 Regional Offices, 257 Divisional Offices and nearly 750 branches spread all over India. The Company also operates in Nepal, Dubai and Kuwait. It has a large reservoir of manpower comprising of 20,266 employees, a part from the agency force, the Company also possesses the technical expertise and financial capability to underwrite a vast range of General Insurance Business regardless of the complexities and magnitude of risks involved. The Company has a pre-efficiency of working hand in hand with other agencies involved in socio-economic development of the country. The Company has provided the necessary cover and security to entrepreneur engaged all economic activities, allowing them to freely take risks in the developing process. Even though their economic interests. The Company has been acting thus as a catalyst in the process of socio economic development in the country. Even though OICL started functioning after nationalization with the initial handicap of shifting its Head Office from Bombay to Delhi, the Company proved to be resilient and continued to offer superiors client
services through its professionalism and has not only managed its affairs in India well but also expanded in foreign markets of many countries of the world.

Many non-traditional covers have been introduced to provide insurance protection in rural areas particularly to the economical weaker sections of society. Apart from this Company has been doing well in the traditional business also. The Company has taken special care to cultivate risk management expertise with specialization in various disciplines of engineering, finance, law etc.

No less has been the priority accorded for developing the HR’s of the Company and enhancing customer satisfaction. To achieve the objective of improved customer satisfaction the activities of the Oriental has spread to all corners of the country through its massive network of officers to provide service to the masses readily and tap hitherto untapped business potential. The specific areas where attention has been paid to improve customer services are:

1. Prompt issue of document.
2. Speedy settlement of claims.
3. Promoting risk management.
4. Prompt settlements of grievances.
5. Efforts at loss minimization and
6. Simplification of documents procedures and systems.

Recognizing that the thrusts are in the year 2003 is customer service, efforts have been redoubled to provide client care of high order and enhanced customer satisfaction. The organization has also sensitised its employees at all levels to understand and empathies with the client and his needs, true to its tradition of being an oriental institution. The ‘Oriental’ has proved to be customer friendly in the real sense of term. In order to optimise the potential of the HR’s, the Company has systematically gone about trying to:

• Indemnify and develop the latent skills of the employees.
• Induct qualified and experienced persons to take care of key posts and specialized needs.
• Provide adequate training at all levels.
• Initiate performance counselling career planning.
• Inculcate a sense of belonging amongst the employees of the Company and
• Prompt teamwork through quality circles, customer service committee etc.

It comes as no surprise therefore that Oriental has been consistently making profits year after year since nationalization. This is a tribute to the professional management team which has been guiding the Company through rough weather and taken it from strength to strength.

At present Oriental is underwriting following branches/types of insurance:
1. Fire Insurance
2. Marine Insurance
3. Miscellaneous Insurance
   a) Burglary Insurance
   b) Fidelity Guarantee Insurance
   c) Personal Accident Insurance
   d) Medi-claim Insurance
   e) Liability Insurance
   f) Engineering Insurance
   g) Agriculture Insurance, like cattle Insurance, Crop Insurance, Agriculture Pump Sets Insurance.
   h) Motor Insurance.

Strategies and action plan of the Company
1. The Company is also evolving new covers to suit specific market segments as under:
   • Market needs of insurance are segmented into appropriate categories.
   • Detailed market segmentation study of the insurance business and estimate requirements of each market segment both present and future.
   • Coordinate the various technical departments to formulate the market segmentation and if necessary help of an outside agency to be taken.
• Company maintains regular touch with the developments abroad relating to similar insurance covers and products.

2. Also ‘Oriental’ is developing data base for proper rating of risks for facilitating the following purposes:
   • To create a suitable computerized data bank at Head Office (HO).
   • To create a customer advising council at HO.
   • To develop a mechanism for sharing information of tariffs and underwriting practices among the companies.

3. Also Company is rendering advice to customers on risk management, loss minimization and prevention of national waste as under:
   • The Company has created a cell at HO and various Regional Offices (RO’s) to centralize the technical expertise in these spheres of Risk management and Loss minimization.
   • Company identifies problems faced by customers and their expectation on covers, claim settlement and risk management etc.
   • It advises customers on streamlining their procedures to enable the Company to deal with their matters promptly.
   • It also advises simultaneously to all offices on how to streamline their procedures/queries/clarifications.
   • It ensures timely inspection of risks and prompts submission of reports.
   • It coordinates various agencies such as Loss Prevention Association in publicity campaigns, customer seminars, preparing relevant literature like customer Guide and digest etc. for propagating loss minimization and prevention of national waste.

4. The Company has also implemented the monitoring loss control measures in all operative units:
   • To undertake technical audit of all operational units.
   • Loss Control Measures (LCM) department to be effectively manned to cover maximum number of offices every year.
   • Institute a system of reward/recognition to those offices, which are sincerely implementing loss control measures.
Corporate objectives of the Company

- To spread the message of insurance to all sections of society especially the rural segments and economically and socially weaker sections.
- To generate greater insurance consciousness among the people and to provide insurance service to them.
- To actively participate in the Lok-Adalats and all such initiatives aimed at speedy and fair settlement of claim in a spirit of compromise and to avoid costly and time-consuming litigations.
- To meet customer needs, both present and future.
- To render quality service through trained professional sales force and administrative support.
- To ensure prompt and correct issuance of policy and other documents.
- To ensure speedy processing and settlements of claims.
- To render professional advice to customers on covers Risk Management, Insurance, Claim procedures loss prevention and minimization.
- To be in regular touch with the customer in order to build up and retain his confidence and trust.
- To ensure prompt and quick settlements of grievances.
- To ensure developments of balanced portfolio with the aim improving profitability.
- To provide insurance cover to the rural household at affordable cost to them.

While the positive role of the Company has been appreciated but some of the weaknesses in the Company like in other Public Sector Units (PSU’s) are becoming the cause of substantial losses. It is therefore of extreme importance that the Company should strive to aim at sustained profitability through HRD.

HRD and OICL

Need and Importance of the Study

As we have discussed before the Company has now grown with a vast network of over 1000 offices – 18 RO’s, 257 DO’s and nearly 750 branches spread all over India. Out of which 6 DO’s and 17 BO’s working in the Haryana region and 15 DO’s and 41 BO’s in Punjab region. OICL has a large reservoir of manpower comprising of 20266 employees apart from agency force. Out of which 414
employees are working in Haryana state and 944 employees are working in Punjab state. With this we can say that HR’s are the most significant and the active factor of production of this service industry.

No service industry can grow and survive in the present day environment without the growth and development of its people; same is with the oriental insurance Company. The need of human resource development in oriental insurance Company is felt to create a climate, which will improve the working environment in the organization by ensuring better communication, overcoming monotony and creation of familiar sort of work conditions where creativity of all the members comes into full play. Though the personal policies of the OICL can keep the morale and motivation of employees high, even then these efforts are not enough to make the organization dynamic and take it to new heights. Employee’s skills and capabilities must continuously be sharpened and used.

During the last years, significant and important changes have taken place in the social, economic, technological and political environment of OICL. However, recent changes in the economics of the world by the creation of World Trade Organisation (WTO), economic liberalization and trends over globalisation have brought many opportunities and threats for the modern organization. HRD professionals cannot ignore such changes and rather they have to design and execute new mechanisms for developing skills and competencies of human resources in the organization so that they become prepared to accept the coming challenges.

The time has gone when General Insurance was having the monopoly with the increasing complexities of modern operations and growing involvement of insurance companies in rendering specialized services. Many private and foreign companies are joining this field and giving tough competition to the OICL. In this scenario the tool in the hands of OICL are its valuable human resources. Being a part of a service industry, the performance of OICL, entirely depends upon the efficiency of its HR’s.

The HR manager of tomorrow will have to face many challenges, which should provide scope for high degree development of skill and competencies of the manpower working in the organization. Management of HR’s in the future will be more complicated than it is today. “Many of the new generation of employees will be more difficult to than their predecessors. This will be in part the result of a change in value system copied with rising educational levels. Greater scepticism concerning
large organizations and less reverence for authority figures will be more common. Unquestioning acceptances of rules and regulations will be less likely.32

So it can be said that in this age of hard competition and challenging job profiles of the personnel working in the organization, the development of human resources are necessary to increase the skills, competencies and efficiency of the manpower. As it is said that good performance is the indicator of efficiency and is aspect of every organization and for increasing the performance of the employees their development is an important factor. With this we can say HRD is an integral part of this service industry (OICL). An attempt has been made through this study to analyse the HRD practices of the OICL.

Review of related Literature

John Davidson (1923) in his study concludes that the governing principles in fire insurance as well as the cost price of the fire insurance with accumulation in fire risk and fire waste. He also states the conditions of the contract in which misrepresentation and concealment, alteration and removal, intimation and loss, fraudulent claims, permanency of warranties and forfeiture of premiums are also included.33

Organisation is generally viewed as a group of persons formed to seek certain goods. Allen (1950) explains an organisation as the process of identifying and grouping the work to be performed, defining and delegating the responsibility and authority and establishing relationships for enabling people to work most effectively together in establishing of objectives.34

Trophy (1953) in his study analysed that training increase the skills and efficiencies of the personnel and prepare them for higher positions.35

In 1915, RBI's report (1957) recommended that small societies are easily supervised and easily trained in co-operative principles... if a society is small; it affords a better opening for local talent. It brings more men to the front, trains them to undertake responsibilities and by carrying on business not exceeding the capacity of the committee, prevents domination of one man.36

John. H. Magee (1957) lays his study on social and economic influences and fire insurance contract with fire policies, demolition, direct loss and loss by removal as well as actual value and cost of repair or replacement. He also deals with inland marine insurance as well as automobile liability insurance and aviation insurance.37
WA Dinsdale (1958) in his study concluded about the nature and scope of principles of insurance. He also stated about the insurance administration and insurance contracts.38

Dale Yoder (1959) said the primary purpose of recruitment is to achieve one desired end and that is to appoint right person to the right job. Recruitment should be done with great care because appointing people is not an everyday activity. Well designed jobs can motivate individuals and accommodate their personal and carrier development. The main aim of recruitment is to attract the attention of right people and encourage them to submit the application.39

Dale Yoder (1960) observed that high levels of performance occur when we establish motivational environments that inspire followers to achieve levels of performance that meet our expectations and perhaps exceed their initial beliefs in their own capabilities.40

Robert E. Schultz and Edward C. Bardwell (1960) evaluated their study on the fundamental principles and legal concepts of insurance as well as the standard fire policy and the special fire insurance forms of coverage. They also did a comprehensive study on the rating theory and fire class rates with the promulgation of fire insurance class rates and fire insurance specific rating schedules.41

William H. Rodda (1966) in his study revealed the mechanics of insurance as well as fire insurance with the standard fire policy and the conditions of the policy. He also deals with the ocean marine and the inland marine insurance. He also states claim and loss adjustment and the government regulation of the insurance business.42

Lawler and Porter (1968) viewed that motivation usually stands for that which energizes, directs and sustains behavior. It is the degree and type of effort that an individual exhibits in behavioral situations. However care needs to be taken not to equate motivation simply by sheer amount of effort. It also has to do with the direction and quality of that effort.43

Connors (1970) strongly points out that the human resources are part of the strategic planning process. It is a part of policy development, line extension planning and the merger and the acquisition process.44

Nasch, Muczyk, Vettori (1971) found that programmed learning presents facts and follow up questions. The learner can then respond and subsequent frames provide feedback on accuracy of his or her answers.45
Stainer (1971) has concluded in his study that human resource planning is the strategy of procurement, development and retention of efficient manpower in the organization. It determines the number of personnel required for different positions in the organization.46

Famularo (1972) stresses the structural aspects of the organisation and points out that organisation design aims at analysing roles and relationships so that collectively effort can be explicitly organised to achieve specific ends. Organisation design is a process of systematic and logical grouping of activities, delegation of authority and responsibility and establishing working relationships that will enable both the Company and the employee to realise their mutual objectives.47

Megginson and Irwin (1972) noticed that every manager needs to recognize the importance of his role as recruiter and to assume his responsibility as such. Although each manager has the residual obligation for achieving effective recruitment of personnel, the more successful firms have a central placement of responsibility for the function. Specifically, there should be one person at the top level of all organizations who is charged with this duty. This is usually the personnel manager, but may even be a line executive. The employees themselves can assist in recruitment by suggesting potential employees. Research has shown that the suggestions and comments of current employees can be a major factor in determining who is best suited for a particular job.48

Dale (1973) said the primary purpose of recruitment is to achieve one desired end and that is to appoint right person to the right job. Recruitment should be done with great care because appointing people is not an everyday activity. Well designed jobs can motivate individuals and accommodate their personal and carrier development. The main aim of recruitment is to attract the attention of right people and encourage them to submit the application.49

Vaghul (1975) in his study on banks analysed and found that the appraisal formats are unable to capture the differences among the individual performances; the performance system is not linked to the performance of the man on the job.50

Henry J Aaron, Michael K. Taussig and Joseph A. Pechman (1975) analysed in their study the costs and benefits of social security. They also stated about the image and objective of social security.51

Vaghul (1975) analysed the appraisal systems in banks and found that the appraisal formats are unable to capture the differences among the individual
performance then the perception of the job and the dynamic nature of the tasks involved in it. Performance appraisal system is not linked to the performance of the man on the job. It leaves much scope for the rater’s personal bias and suffers from the ignorance on the part of the ratee on how he is rated.52

Steers and Porter (1975) expressed that organisations for sometime, viewed their financial and physical resources from a long term perspective, only recently they have begun seriously to apply this same perspective to their human resources. Evidence for such a concern can be seen in the recent growth of management and organizational development programme in the increased popularity of the assessment centre appraisals in recent attention to manpower planning and in emergence of HR accounting systems.53

Niazi (1976) points out those appraisals through the printed format encourage the tendency among the raters to be unduly continuous because of anxieties aroused by the appraising tasks.54

Downey, Medland and Yates (1976) investigated that Peer appraisals can predict future management success. In their study of military officers, peer ratings were accurate in predicting which officers would be promoted and which would be not.55

Herbert (1976) noticed that the need hierarchy model is dynamic in that it presents motivation as a constantly changing force, expressing itself through the constant striving for fulfillment of new and higher level needs. Man is never satisfied. Instead of resting on his or her laurels when one goal is reached, the individual will typically redirect his or her efforts and capacities towards the attainment of still higher level needs.56

Carol Klaperman Morrow (1976) in his study revealed the guidance approach to health insurance and control over health care delivery. He also studied the impact of the health guidance system and its utilisation of the medical services as well as the cost of health insurance.57

R.E. Beard, T. Pentikainen and E. Pesonen (1977) evaluated their study on the purpose of the theory of risk, random processes and positive and negative risks and its problems. The authors also discuss the application of risk theory and business planning.58

James L. Attearn (1978) lays his study on risk insurance and its fundamental doctrines and contracts. He also deals with the family and the business risk.
management in which he states the life and health insurance as well as the fire insurance and related coverage and hence consequential loss insurance and employee benefits.  

Bobbitt (1978) found that the desired behaviour occurs if it results in the satisfaction of the employee's prepotent need. Rewards or incentives, therefore, will be effective when they are linked to the prepotent level.

Donald and Endwin (1979) viewed lecturing as a quick and simple way to provide knowledge to large groups of trainees as when the salesforce needs to learn the special features of a new product. He also provided guidelines for presenting a lecture.

George Thronton (1980) in his study found that when asked to rate their own job performance, 40 per cent of the employees in jobs of all types placed themselves in the top 10 per cent, while virtually all remaining employees rated themselves either in top 25 per cent or at least in the top 50 per cent.

Bhushan (1981) further in his study on Haryana State Co-operative Supply and Marketing Federation Limited pointed that the trainees themselves do not evince any interest to make use of their newly acquired skills and knowledge.

Monnapa and Saiyadain (1982) point out that after promotion individual duties and responsibilities usually become qualitatively different from those of his career jobs. As against promotion a wage or salary increase with a possible change in the designation is referred to as an upgrading of post.

Monga (1982) study of the performance system of six Indian organisations revealed that many managers think that it is an useless annual ritual to be completed.

Kamra (1983) observed that the organisation structure of Punjab State Co-operative Supply and Marketing Federation Limited (Markfed) has developed in a zigzag way.

David R Hampton (1983) found that Maslow's Hierarchy applies to American and British managers. Japanese managers however, would seem to have a hierarchy that places social and security needs higher, because they are less well satisfied then self actualized. Northern European managers would seem to have a hierarchy that reverses Maslow's positioning of safety and love. These and other variations imply that Maslow's hierarchy may be a better reflection of the culture of its birth than a guide to motivation in other cultures.
Jeffery (1983) is of the opinion that it is with people that quality performance really begins and ends.\textsuperscript{68}

Koontz and Weihrich (1983) observed that creation of multiple levels is completely desirable in themselves.... In the first place levels are expensive... in the second place, departmental level complicate communication.... Numerous levels complicate planning and control.\textsuperscript{69}

Kamra (1983) in his study on Markfed observed that the employees are in favour of the promotion on the sole basis of seniority as they are opposed to the various objective methods such as screening tests and internal direct recruitment.\textsuperscript{70}

French and Bell (1983) points out that in reviewing performance, a collaborative examination of the major significant forces in the situations needs to be made, including the superior and the team’s impact on the subordinate’s performance.\textsuperscript{71}

Kamra (1983) in his study on Markfed found that management had not evolved any comprehensive policy in respect of various aspects of human resources management, viz., manpower planning, and mode of selection by direct recruitments, promotions and deputations.\textsuperscript{72}

A.R. Doublet (1983) deals with the general principles and standard policies as well as extensions and the limitations of the standard fire policy which includes declaration policies, debris removal, electric clause and insurance on reinstatement basis.\textsuperscript{73}

Lloyd and Rue (1984) analysed that once the manpower planning is done, management took for the recruitment by attracting the individuals to apply for the job and then selecting the suitable candidate for the job.\textsuperscript{74}

C. Arthur Williams Jr. and Richard M. Heins (1984) explore the business risk management, its liability and property losses and risk analysis. The authors also discuss the tools of risk management as well as personnel losses and implementing a decision to purchase insurance. They also state the insurance and the public policy and government regulation of insurance.\textsuperscript{75}

Bureau of Public Enterprises (BPE) (1984) accepted training as an important aspect of management development and pointed out that the major action in this regard has necessarily to be taken by the individual enterprises themselves, as they are in the best position to know the requirements and gaps that are needed to be abridged whereas at the national level the concern of the Bureau is the formulation of
the overall policies as to ensure that Public enterprises discharge this important responsibility properly and adequately.76

Further, Suri (1985) had opined that key performance areas and objectives need to be worked out for every job jointly by the appraiser and the appraisee.77

International Labour Organisation (1985) studied the cost of social security in the series initiated by the International Labour Office after the Second World War. It also follows the definition classification of the basic data and the figures related to the medical care provided under public health service.78

Rao's (1986) survey of 588 executives in a large public sector enterprise indicated that 98.00 per cent of the respondents felt that the appraisal system should help them to recognize their strengths and weaknesses.79

Nigam (1986) claimed that existence of surplus staff is main reason for the poor performance public sector enterprises.80

John Ivancevich (1986) pointed out that a Behaviourally Anchored Rating Scale (BARS) combines the benefits of narrative, critical incidents and quantified scales by anchoring a rating scale with specific behavioural examples of good or poor performance. Its proponents say it provides better more equitable appraisals then do the other tools.81

Daniel Quinn (1986) pointed out that competitiveness favours competence, as does the fact that promotions based on competence is the superior motivator. However, a Company's ability to use competence as the criterion depends on several things, most notably whether or not union agreements or civil service requirements govern promotions. Union agreements sometimes contain clauses that emphasize seniority such as in the advancement of employees to higher paid jobs when ability, merit and capacity are equal, employees with the higher seniority will be given preference.82

Kevin and Joseph (1987) expressed that BARS based evaluations also seem to be relative consistent and reliable, in that different raters' appraisal of the same person tend to be similar.83

Wexley and Latham (1987) noticed that audio visual based training techniques like films, Power Point, videoconferencing, audiotapes, can be very effective. The Ford Motor Company uses videos in its dealer training sessions to stimulate problems and sample reactions to various customer complaints.84
Singh (1987) went a step further stating that a look at an objective of public sector enterprises one will notice that developing human resources have never been mentioned as one of the objective.85

Monappa and Saiyadain (1988) stated that continuous estimation of future requirements and development of systematic strategies are necessary for the effective utilization of the organization resources both human and material.86

Gray and Starke (1988) found that highly motivated workers are more productive than apathetic workers. The high productivity of Japanese workers and the fact that fewer workers are needed to produce an automobile in Japan than elsewhere is well known. The high productivity of Japanese workers is attributable to many reasons, but motivation is the main factor.87

Kamotra (1989) in his study on Haryana State Co-operative Development Federation (Harcofed) found that the job description and job specification of managerial and other staff indicated that most of the officers were not fully experienced and qualified which limited their role to routine work.88

Dey (1989) points out that the employees although they are professionally qualified there capabilities are not being fully utilised.89

Ellen Sherman (1989) found in survey of American Management Association (AMA) that companies are testing job candidates’ basic skills. Of the 1085 companies that responded to an AMA workplace testing survey 39.00 per cent indicated they conduct basic skills testing.90

Fred Luthans (1989) identified that Maslow’s approach to human behaviour makes a total departure from earlier approaches. Called humanistic psychology, Maslow’s approach is based on existential philosophy. One of the basic tenets of existential philosophy is that a man is a healthy, good and a creative being, capable of working out his own destiny.91

Robbins (1989) expressed that Herzberg assumed that there is a relationship between satisfaction and productivity but the research methodology he used looked only at the satisfaction and not at the productivity. He further said that to make such a research relevant one must assume a high degree of relationship between satisfaction and productivity.92

The Late Prime Minister Rajiv Gandhi (1989) once said, “I find in public sector enterprises there is almost no training at all. There are no attempts to build up the quality of the management.”93
Philip (1989) concluded in his study that human resource management couldn’t perform successfully if selection function is not handled in a systematic manner. He highlighted the importance of selection in his study.\textsuperscript{94}

Arjun Sen Gupta committee (1990) observed that one of the most important but neglected area of public sector enterprises has been the training.\textsuperscript{95}

Ahmed, Dreze and Sen (1990) did a comprehensive study on public action for social security and social security in developing as well as developed countries. They made their studies on traditional systems of social security and hunger insurance and social security and family, coping with seasonality and calamity in rural India.\textsuperscript{96}

Prasad (1990) finds out the mere provision for training facilities will not serve the purpose adequately but a proper internal environment has to be utilised fruitfully.\textsuperscript{97}

Verma (1990) suggests that there is a need to design an appraisal system that suits the conditions, objectives and personnel of the organisation.\textsuperscript{98}

Prasad (1990) is of the view that advancement within an organisation is ordinarily labelled as promotion.\textsuperscript{99}

George and Smith (1990) focused on creating a selection process that maximizes the amount of information shared by the employer and candidate. Such a process would also depend on an employer’s acceptance of a bilateral approach to personnel selection. Practitioners appear to see the decision making in personnel selection as their exclusive responsibility. The role of the candidate is to provide information and react to an employer’s offer. Employers retain almost complete control of the selection process.\textsuperscript{100}

Akhilesh, K. and Nagre, D. (1990) explored past and present attitudes of employees concerning work-related motivational factors. Understanding the factors that employees consider motivating lends insight to the rewards to which they more positively respond. He compared the results of four motivation surveys conducted in 1946, 1980, 1986 and 1992. The comparisons revealed that employees’ motivational preferences vary over time. Although employees differ on how they rank these factors, they overwhelmingly selected “good wages” as the top motivator. A good wage is an extrinsic reward with intrinsic potency. On the surface “good wages” seem to be purely extrinsic. Yet, at a deeper level, monetary rewards communicate what the Company values and affect employees’ emotional and familial wellbeing.\textsuperscript{101}
Vanessa and Stevan (1991) found that peer appraisals had an immediate positive impact on perception of open communication, task motivation, social loafing, group viability, cohesion and satisfaction.102

London and Wohlers (1991) found that more firms today let subordinates anonymously rate their supervisor’s performance, a process some call upward feedback. The process helps top managers diagnose management styles, identify potential ‘people’ problems and take corrective action with individual managers as required.103

Viswesvaran, Ones, Schimdtt (1991) assessed that multiple raters make sense. While there may be discrepancy among ratings by individual supervisors, the composite ratings tend to be more reliable, fair and valid. Such ratings have higher inner rater reliability or consistency than do ratings obtained from several peers.104

Gary (1991) found that measurable goals should be assigned i.e. goals should be expressed in quantitative terms and should include target dates and deadlines. They pointed out that goals expressed in absolute terms are less confusing then goals set in relative terms.105

Yukl (1991) pointed out that goal should be challenging but not so difficult that they appear impossible or unrealistic.106

Collins and Mckinney (1991) said that selection helps the employers to hire the most productive job applicants. The selection strategy should focus on the gain in productivity and in social equity. In personnel selection, decisions about accepting or rejecting only become relevant when there are more qualified applicants than there are positions to be filled. However in public administration, there are almost always more applicants than jobs, especially when the position does not require advanced levels of education. When the number of applicants exceeds the number of positions, the selection decision is never a certainty.107

Hartley Dean (1991) deals with the social security reform and social control and the development of social security system. He also states the strategies for social control as well as the concept of the social control.108

Kumar (1992) feels that lack of specialists in the organisation dedicated to this training function may prove to be one of the impediments towards training.109

Virmani (1992) observed that in a majority of organisations, there was a feeling that the persons operating in training departments have been transferred because they were not considered very competent in their own areas.110
Fred and Peggy (1992) said that a career planning workshop is a planned learning event in which participants are expected to be actively involved, completing career planning exercises, and inventories and participating in career skills practice sessions.\textsuperscript{111}

Gupta and Thompkin (1992) feel that the helplessness felt by the managers is the result of the way, the companies are structured and the jobs are defined.\textsuperscript{112}

Drucker (1992) emphasized on the essential nature of the recruiting function in today’s business environment, he said that every organization is in competition for its most essential resource: qualified, knowledgeable people. Today’s successful organizations need to hire the most qualified people they can at the most competitive price. Before an organization is able to hire an individual, it must locate qualified applicants who are interested in working for the organization. How does an organization attract these qualified people? Through the recruitment process, and it represents one of the major responsibilities of the HRM function—a responsibility that if not effectively and efficiently completed can almost single-handedly ensure limited success for today’s organizations.\textsuperscript{113}

George and David (1992) found that police departments have traditionally taken a relatively systematic approach when evaluating candidates for promotion to command positions. Traditional promotional reviews include a written knowledge test, an assessment centre, credit for seniority, and a score based on recent performance appraisal ratings. Other departments are adding a personnel records review. This includes evaluation of job related dimensions such as supervisory related education and experience ratings from multiple sources and systematic evaluation of behavioural evidence.\textsuperscript{114}

Jane Halpert (1993) suggested that rater idiosyncratic biases account for the largest percentage of the observed variances in the performance ratings.\textsuperscript{115}

Kapila (1993) has further reported that 73.80 per cent of public sector managers would like their superiors to lay greater emphasis on the efforts put in by them irrespective of results.\textsuperscript{116}

Wiley Carolyn (1993) said that training used to focus mostly on teaching technical skills, such as training assemblers to solder wires or teachers to write lesson plans.\textsuperscript{117}

Kenneth (1993) analysed that many firms have expanded the idea of upward and peer feedback into 360 degree feedback. Ratings are collected ‘all around’ an
employee, from supervisor, subordinates, peers, and internal and external customers.118

B.N. Mishra (1993) emphasized on the social security scheme in the advanced countries of the world and also in India. He also analysed the growth and development of social security system.119

B.N. Mishra (1993 a) deals with the growth and development of social security system. He also emphasised on social security schemes in some advanced countries of the world as well as social security schemes in India. He revealed his study on issues and trends of social security.120

Anandan (1994) in his study of various branches of Indian Bank observed that branches prepare annual training budgets in a casual way and also the training requirements of staff are not assured properly.121

Sankaran, Subrahmanya and Wadhawan (1994) evaluated their study on the development of the social security programmes in developing countries and social protection in Asia and the Pacific current problems and the issues. They also studied the proceedings of the seminar on “Development of Social Security Programmes in Developing Countries”.122

Subrahmanya (1994) studied the expansion of social protection to the rural population in Latin America and social security policy in developing countries towards a strategic approach. He also evaluated collective action for social security entitlements and organising for social security and administration of social security and structural changes.123

George (1994) analysed and concluded that there is no denial that in organization … the active force is its people.124

Garg (1994) in his study Coal India Limited (CIL) observed that there is a lack of clarity about the duties and responsibilities to be performed by an executive, particularly at lower and middle levels. This is mainly due to the absence of job analysis process.125

Long (1994) suggests that the recruitment process should be thought as communication continuum. It starts the moment anyone articulates as staffing need, and it continues through a series of meetings, culminating in a hiring decision based on many sources of input.126
George (1994) emphasises that there is no denial in the organisation.... The active force is people. Organisations teach only through individuals who learn. Without individual learning no organisational learning will occur.127

Kamotra (1994) in his study on Harcofed found that the training centres lack the basic infrastructural facilities. Further the nominations for the training program from the field are inadequate due to the preoccupation of the members with the office work.128

Ralph E Ganger (1994) expressed that with computer based training, trainee uses computer or DVD system to interactively increase his or her knowledge or skills. Employer uses computer based training to train interviewers to conduct correct and legally defensible interviews.129

Laxmi Narain (1994) has noted that unlike private enterprises, performance evaluation of public enterprises is much more complicated amongst the executives of public enterprises, highest dissatisfaction was in the area of promotion and recognition... the management therefore improve the merit rating system and give necessary recognition wherever it is due... given the less compensation structure of public enterprises, performance appraisal can be used with great advantage as a motivator.130

Michael (1994) had stated that one of the most important factors is the traditional view of training and trainers. They are seen as an expense, a service, a second rate cousin to production or a necessary evil. Training has tended to follow behind other management activities, especially in the planning phase. It is often carried out as a reaction to immediate needs, a patching up operations in many cases instead of an ordered activity.131

Field and Gatewood (1994) pointed out that an inaccurate selection decision results not only in costs to recruit, train, and compensate an incompetent employee, but also in the cost of repeating these steps until an acceptable employee is found.132

Johansen and Page (1995) stated that recruitment and selection involves the policies and procedures necessary for the identification and employment of the number of personnel of a good qualification as required by the organization.133

Pasricha (1995) in his study on Haryana Diary Development Cooperative Federation (HDDCF) found that the duties and responsibilities of the officers working at the different positions had not been clearly demarcated which resulted into confusion and chaos.134
Singh and Kumar (1995) elucidates career as a systematic approach to the identification and development of individual career in the organisation for the benefit of both individual and organisation.\(^{135}\)

Rai (1995) stressed that multiple levels usually result in less committed employees and the organisation becomes more bureaucratic.\(^{136}\)

Pasricha (1995) in his study on Haryana Diary Development Co-operative Federation observed that the promotion facility was not provided for all categories of posts. He further observed that the employees are dissatisfied with the inadequacy of promotion and the criteria adopted for promotion.\(^{137}\)

Shrinivasan (1995) is of the view that performance appraisal systems in many organisation have become a ritual. In many places it is mistaken as a kind of system which enables the boss to decide on the pay increments to the subordinates at the end of the year.\(^{138}\)

Barger and Kirby (1995) questioned that Why does one contract security Company grow and prosper while another flounders? Why does one manager exceed his goals while another falls short? The answer is simple: employee motivation. Knowing how to motivate employees is an important part of any manager's toolbox. Managers who master the art of lighting their employees' fires create a productive environment that is a positive force for the Company. These principles apply equally to security departments. When employees are not motivated, they do not perform well, and it shows immediately. Effective motivators simply employ a commonsense approach that includes setting achievable objectives, using their employees' skills wisely, understanding the factors behind poor performance, being consistent, providing rewards, breaking bad behavior patterns, leading by example, communicating effectively, building a team, and saying 'thank you' for a job well done.\(^{139}\)

Ted Turnasella (1995) focussed on how personality influenced the evaluations students gave their peers. Raters who scored higher on conscientiousness tended to give their peers lower ratings- they were stricter in other words; those scoring higher on agreeableness gave higher ratings- they were more lenient.\(^{140}\)

According to Arie Halechmi (1996) performance appraisal can be judgemental or developmental. As a judgemental process, the purpose of performance appraisal is to document what took place to account for the past. As a developmental
process, performance appraisal concentrates on employees and their needs as individuals.141

Susan and Jay (1996) noticed that not all new hires react to orientation in the same way. Supervisors should therefore be vigilant and follow up and encourage new employees to engage in those activities that will enable each to learn the ropes and quickly become productive.142

Kimberly (1996) suggested creating a perceived training need in the mind of trainees. In his study he found pilots who had experienced pretraining, accident related events subsequently learned more from an accident reduction training program than did those experiencing fewer such events.143

Anup Varma (1996) concluded that Diary keeping is preferred but not foolproof. In this study rater were required to keep the diary but the diary keeping actually undermine the performance appraisal’s objectiveness.144

Angelo and Lawrence (1996) in their study involved 112 first line supervisors from a large electronics firm. Some attended the special training program on diary keeping. The program explained the role of critical incidents and how the supervisors could compile these incidents into a diary for a subordinate appraisal. Then come a practice session followed by a feedback and group discussion session aimed at reinforcing the importance of recording the both positive and negative incidents. Study concluded that diary keeping can be used as a solution to solving the problems in performance appraisal.145

Douglas (1996) assessed that one’s career is more likely to be driven by the person not the organisation and reinvented by the person from time to time as the person and the environment change.146

Jourden and Heath (1996) concluded that individuals do not necessarily always have positive illusions about their own performances although in their rating the performance of their group, group members did consistently give the group unrealistically high performance ratings.147

Richard, James and Nicholas (1996) in their study involved 92 managers who were rated by one or more subordinates in each of four administrations of an upward feedback survey of two years. The subordinates rated themselves and their managers on 33 behavioural statements. The feedback managers received included results from previous administrations of the survey so they could track their performance overtime.148
A.C. Mukherjee (1997) has reported liberalised general insurance in India and some issues and challenges. He critically evaluated the issues that are expected to arise. He also examined the challenges of liberalisation on public sector units, new licensed units and regulatory authority.  

Jurkiewicz and Massey (1997) observed that employee motivation is worthwhile to anyone concerned with organizational effectiveness. It enhances performance and productivity. Keeping employees motivated is essential to reaching goals of productivity and efficiency. The focus has now moving towards increasing employee motivation and behavioral involvement in their jobs, in both the public and private sectors.  

L.P. Singh (1997) concluded that with the development of high technologies would make the training and development central in the global economy as a corporate function and as a profession.  

Ragins (1997) noticed that firms can also provide mentoring opportunities. Mentoring may be formal or informal. Informally mid or senior level managers voluntarily help less experienced employees by giving them career advice. Firms may also provide formal mentoring programs. For instance the employer may pair proteges with potential mentor.  

Andrew and Charles (1997) said that halo effect is the influence of the rater’s general impression on ratings of specific ratee qualities. Supervisors often rate unfriendly employees lower on all traits, rather than just for the trait “gets along well with others”.  

Krishna and Rao (1997) in their study on middle and lower level manager in Bharat Heavy Electrical Ltd., Hyderabad unit analysed that lower level manager have more chances of promotion as compared to middle level.  

T.R. Mitchell (1997) stressed motivation as the processes that account for an individual’s intensity, direction and persistence of effort toward attaining a goal.  

Singh (1997) went a step further stating that the look at the objectives of the public sector enterprises one notices that the developing human resources has never been mentioned as one of the objectives.  

Krishna and Rao (1997) in a study undertaken amongst lower and middle level managers in Bharat Heavy Electrical Limited, Hyderabad unit found that the lower level executive perceived more chances of promotion as compared to middle level executives.
Garg (1998) in his study observed that training departments in Coal India appeared to be inadequately staffed. It is generally believed that competent people are not attracted to training departments. 

M.N. Mishra (1998) reported about the evolution of insurance, its role and importance. He also evaluated the performance of fire insurance.

Garg (1998) in his study on Coal India Limited found that many promotions in the organisation appear as mere upgradation of posts.

Lloyd and Rue (1998) suggest that once the required number and kind of human resources are determined, the management has to find the places where required human resources are/will be available and also find the means of attracting them towards the organisation before selecting the suitable candidates for the jobs. In fact, recruitment involves seeking and attracting a pool of people from which qualified candidates for job vacancies can be chosen.

Dhameja (1998) in her study on training of non gazetted police personnel in Delhi found that trainees have not heard of role-plays, simulations, case studies or any other modern training methodologies. The training centres have also been functioning without training manuals, trainer’s handbooks and other relevant material required for training.

Sullivan, Carden and Martin (1998) noticed that today employees exchange performance for the sort of training and learning and development that will allow them to remain marketable.

J. Francois Qutreville (1998) in his study concludes the insurance in the economy and the principles of risk management and insurance. He also discussed the characteristics of insurance operations and performance of insurance companies.

Mohapatra (1998) observed due to various physiological, social and other allied causes, a person becomes disinterested in his job and gives up the race.

Garg (1998) found that there is no system in Coal India, by which meritorious performers could be rewarded through higher pay or merit linked increments etc. The organisation also does not have any incentive scheme based on individual or group performance.

Lee and Son (1998) noticed that performance management emphasize on the integrated nature of goal setting, appraisal and development. It reflects the fact that a vast array of studies have shown that the traditional performance appraisal are not just useless but counterproductive.
Sherry (1998) said that careers today are not what they were several years ago. Careers were traditionally viewed as an upward, linear progression in one or two firms or as stable employment within a profession.168

Janice (1998) suggested directing the trainee’s attention to important aspects of the job i.e. if you are training customer service representatives in how to handle incoming calls, first explain the different types of calls they will encounter and how to recognise such calls.169

Arendt and Harris (1998) emphasized the importance of selection in small businesses. They said small business owners or managers who want to reduce employee stress should select employees who meet the qualifications specified in the job description. The approach is guided by the desire to find the most qualified person who will contribute over an extended period of time. The goal is to match the employee’s needs and abilities with the demands of the job; a mismatch leads to overload or under load conditions. The authors have also emphasized on the importance of performance appraisal. They said that a well-designed performance appraisal system is an excellent tool for reducing uncertainty and providing important information to employees about job performance and expectations. Unfortunately, many small businesses take performance appraisal too lightly, implementing a very informal system or none. The performance evaluation system must provide accurate and reliable data, calling for a systematic process.170

Kenneth (1999) found that if an employer tells a current employee that the Company is going to terminate him or her unless the person takes the training then the employer may have to compensate the employees for the extra time he or she spends in the Company sponsored training program.171

Blanchard and Thacker (1999) performed the task analysis to determine the specific skills to perform the job in the case of the Web Developer. He also uncovered the training needs by reviewing performance standards, performing the job and questioning the current job holders and their supervisors.172

Singh and Kaur (1999) are of the view that training must be seen as an investment in terms of time, money and energy on the part of the organisation and the management.173

Kathryn Tyler (1999) identified that employees with weak reading, writing and arithmetic skills may be reluctant to admit the problem. Supervisors therefore should watch the employees who avoid doing the particular job or using the particular
tool; do not follow written directions; take home forms to complete or make the same mistakes repeatedly.  

Butkus and Green (1999) viewed that implementing change to become more competitive, more cost-effective, and more customers focused is the biggest challenge, which the managers face today. They noticed that effective teamwork requires high levels of motivation. Teams don't work unless people are willing to collaborate and cooperate with each other, and this kind of close interaction requires trust, communication, and a willingness to resolve conflicts. Unless they're highly motivated, people may not invest the time and energy that's needed to build the stronger working relationships on which successful teams are based and improves motivation at work in order to better manage organizational change.  

Dietrich (2000) elucidates that generating a skilled and a loyal workforce in right market will demand both improved recruitment of employees and a greater emphasis on retaining them as experience employees more valuable and increasingly scarce commodity.  

Malhotra (2000) stresses training also improve functional competence, effectiveness of rendering service and professional awareness of the administrators.  

Tulgan (2000) points out organisations are investing more than before because highly skilled knowledgeable employees are critical to their competitive position. The need for unskilled worker is rapidly diminishing from the corner office to the factory floor.  

Hicks Sabrina (2000) found that a successful orientation should accomplish four things: The new employee should feel welcome and at ease; he or she should understand the organisation in a broad sense; the employee should be clear about what is expected in terms of work and behaviour; and the person should become have begun the process of becoming socialised into the firm’s ways of acting and doing things.  

Bernardin (2000) points out that performance appraisal are the most heavily litigated practice today.  

Kathryn (2000) illustrated the need for the training by showing videos of simulated accidents. Similarly before the training managers need to sit down and talk with the trainee about why they are enrolled in the class, what they are expected to learn and how they can use it on the job.
Kathryn (2000) in another study noticed that the schedule of the training is also important. The learning curve goes down late in the day so that full day training is not as effective as half the day or three-fourths of the day.182

Dietrich (2000) analysed that for making a place on a competitive global market it is necessary to train the employees. He highlighted the importance of training and development.183

Oranit and Eden (2000) suggested that trainers should know for instance, the principles of learning and perhaps the four steps job instruction technique that follows and low expectation on the trainer’s part may translate into poorer trainees’ performance.184

Yehuda and Maury (2000) illustrated the range of career management practices which employers can engage. The researchers surveyed 524 organisations in the United Kingdom to determine how often they used 17 career management practices. ‘Posting job openings’ was the most popular practice.185

Julekha Dash (2000) pointed out that Allmerica Financial Corporation hired 20 career development career coaches to assist its 850 person information technology staff. This coaching program was a part of a broader organizational change program to centralize information technology and create small information technology teams. The coaches help individual IT employees to identify their development needs and obtain the training, professional development, and networking opportunities that they need to satisfy those needs.186

Mcinerney (2000) said that everyone agrees that a key factor in successful learning is a learner’s motivation. Everyone also agrees that a key factor in effective teaching is an instructor's ability to facilitate student motivation, particularly in circumstances where children are not inherently interested in learning. However, there is limited agreement on what the essential elements of student motivation are, and what variables teachers should attend to in order to facilitate motivation in children. We are also aware that there is great variation from individual to individual on level of motivation for particular tasks (indeed, this applies equally to students and teachers!).187

Rosenberg (2000) said that even though a combination of methods may be used to make the selection (e.g., testing, personal interview, and psychological profile), the final determinant and principal criteria used to differentiate the successful candidate from all the others are usually the following:
• The person who will best fit into the culture.
• The candidate who will most likely be approved of by the key decision maker.

Historically, determining who is to be employed, at what level, and for how much compensation, was the function of the human resources department. The selection process is not simply a matter of choosing a job in a given organization and gathering relevant information; the individual is, at the same time, interested to behave in such a way that will lead the organization to offer him or her job. The same is true for the organization. The selection process may attract potential employees, but it may also stand in contrast to the goal of attraction and repel the most qualified individuals. Especially if a low selection rate is intended, the effect may be to frustrate even a large number of qualified persons and result in unexpected effects for the organization's image.188

Jim Meade (2000) found Workforce Vision from Criterion, Inc, in Irving, Texas, helps the Company analyze an employees training needs. Clicking on the employees' name launches his or her work history, competencies, career path and other information. For each competency a bar chart graphically shows gap analysis highlighting the person's strengths and weaknesses. The firm can then organize the developmental activities around the person's needs.189

R.S. Sharma (2000) studied the different kinds of the Assurance and Annuity contracts and insurance covers in India. He also evaluated the different provisions of insurance Act. He stresses upon the personal accident insurance with its different types.190

Krishnamoorthy (2001) in his study concluded HR manager should prepare the job people and at the time of selection and appointment of personnel, he should be compared with the job profile.191

Krishnamoorthy (2001) elucidates that many a time managers' view appraisal simply as an annual ritual. They feel that no post appraisal activities take place with regard to training program, allocation of higher responsibilities and they do not get feedback in any of these areas.192

Garvey Charlotte (2001) studied that orientation programmes today are moving away from routine discussions of Company rules to emphasizing the Company's missions and the employee's role in that mission and to “making the new recruit feel a productive part of a team as soon as possible”.193
John Welch (2001) assessed that it doesn't matter which tool you use if you are less than candid when your subordinate is underperforming. Not all managers are devotees of such candor but some firms like GE are famous for the hard-hearted appraisals.194

Barbara and Leiana (2001) identified that employers provide the tools, environment, and skill development opportunities for employees and then employees are better equipped to serve the Company and build it to its potential.195

Carla Joinson (2001) suggested that career development programs needn't be complicated. Employees report that receiving performance feedback having individual development plans and having access to non-technical skills training would probably reduce the likelihood they'd leave their firms. Yet only about a fourth of respondents in one survey had individual development plans.196

Del Jones (2001) found that Sun Microsystems force ranks all of its 43000 employees. Sun managers appraise employees in groups of about 30, and those in the bottom of 10.00 per cent in each group get 90 days to improve. If they are still in the bottom 10.00 per cent in 90 days, they get a chance to resign and take severance pay. Some decide to stay, but "If it doesn't work out," the firm fires them without severance.197

Bill Hayes (2001) noticed whether or not the employer has a career development program, the individual manager can easily do several things to support his or her subordinates' career development needs.198

Greene and Knudson (2001) suggested providing each employee with an individual career budget, which they can use, this budget for learning about career options and personal development.199

Donna (2001) in his study on Men's Warehouse, with 455 stores nationwide found that they make extensive use of On the Job Training. Instead the Men's Warehouse has a formal process of cascading responsibility for training. Every manager is formally accountable for the development of his or her direct subordinates.200

D. Jones (2001) in his study of Gallup Poll found that a majority of U.S. employees - 55.00 per cent to be exact - have no enthusiasm for their work and motivation is a problem and organizations keep looking for the solution for it.201
Mani (2002) points out that answering the tangible benefits of training may not be always measurable. Further one may not be able to quantify the benefits of training. 202

French and Bell (2002) opine that the career and growth aspirations of all organisation members must be an area of concern. 203

According to the survey (2002) training is booming, companies spent about $826 per employee for training in 2002 and offered each about 28 hours of training. 204

Kenethe and Gary (2002) noticed that training is futile if the trainee lacks the ability or motivation to benefit from it. In terms of ability the trainee needs the required reading, writing and mathematics skill and the required educational level, intelligence and knowledge base. 205

Robert and Jenifer (2002) investigated the American Society for Training and Development and estimated that 80.00 per cent of what employees learn on the job they not learn through formal training programs but through informal means including performing their jobs on daily basis in collaboration with their colleagues. 206

Bruijn (2002) said that performance measurement will only be effective if it offers a director and professional room. Performance measurement tends to be introduced in the belief that it establishes clear and unambiguous standards for the appraisal of authorities. Performance management sends employees unmistakable signals about which results matter, and it rewards them when they produce those results. Actually, a system of performance measurement only works if there is room for management and professionals to moderate the consequences of performance measurement, which requires all sorts of consultations. Performance measurement is a very powerful communication tool. It makes it possible to detect poor performance, allowing an organization to be re-adjusted if it performs poorly. 207

Mani (2002) pointed out that the benefits of the training couldn’t be always measurable. 208

Virmani (2002) observed that in majority of organizations, there is even thinking that the personnel working in the training departments have been transferred, because they were not considered very competent in their own areas. 209

Mohapatra (2002) in his study concluded that there are various types of causes like physiological, social and other allied causes due to which a person becomes disinterested in his job and gives up the race. 210
Peter (2002) noticed that performance management includes the practices through which the manager defines the employees' goals and work, develops the employees' capabilities and evaluates and rewards the person's effort all within the framework of how the employees' performance should be contributing to achieving the Company's goals.  

Vesa and Marja (2002) identified that at the heart of performance management is the notion that the employee's effort should be goal directed. They suggested that manager should appraise the employee based on how that person performed with respect to achieving the specific standards by which the employee expected to be measured. Further, the employee's goals and performance standards should make sense in terms of the Company's strategic goals.  

Karr (2002) supported the view that staff is instrumental at every stage. Employees if satisfied will be pleasant, accurate, responsive and understanding toward clients. Elaborating the view she said that customers are more likely to report high levels of satisfaction with contact employees based on personalized attention, receipt of materials in a timely fashion, and courteous and knowledgeable advice. Customers with high levels of satisfaction will have an impact on a Company's bottom line.  

P. Sandlin (2002) expressed that career coaches usually focus on career counseling and development advice. They might work one-on-one with individual employees to help them use career assessment tools and identify their training and development options. However, a new breed of coach is emerging. Used mostly for companies' higher level managers, the coaches often double as therapists.  

Arthur Winfred (2003) suggested breaking a long talk into a series of five minute talks. Speakers often give a short overview introduction and then spend the rest of an hour presentation going point by point through their material.  

Blanchard and Thacker (2003) expressed that interactive multimedia training integrates the use of text, video, graphics, photos, animation and sound to produce a complex training environment with which the trainee interacts.  

Paul Harris (2003) found that the US Armed Forces are increasingly utilising simulation based training programs for soldiers and officers. Full Spectrum Command and Full Spectrum Warriors are used for training troops in urban warfare.  

Clinton (2003) expressed that when properly designed, performance management never just entails meeting with a subordinate once or twice a year to
review the performance. It means that setting goals that makes sense in terms of the Company’s strategic needs. It means daily or weekly interactions to ensure continuous improvement in the employee capacity and performance.\(^{218}\)

**Gary Gregures (2003)** noticed that personal characteristics of appraisee can affect their ratings, often quite apart from each ratee’s actual performance. Managers should not underestimate this problem. Appraisals frequently say more about the appraiser then about the appraised.\(^{219}\)

**Miller and Karen (2003)** viewed that employers must make good selection decisions to attain organizational goals, and cognitive ability tests have become well-established tools for assisting in these decisions. Also, research evidence suggests that eliminating those who score above the upper-limit of the selection range would not add to the predictive value of the tests.\(^{220}\)

**Annette Simmons (2003)** suggested that managers should also keep in mind the intensily interpersonal nature of the appraisal process.\(^{221}\)

**Jim Bright (2003)** pointed out that career development program tends to have a new focus today. Corporate career development program used to focus on the employees future with the particular firm in other words managing the person’s career with the firm.\(^{222}\)

**Bright (2003)** expressed that the most attractive proposition an employer can make today is that in five years the employee will have more knowledge and be more employable than now. That should be the acid test for any career development program.\(^{223}\)

**Michael Doody (2003)** suggest that having a mentor - a senior person who can be sounding board for your career questions and concerns, and provide career-related guidance and assistance - can significantly enhance career satisfaction and success.\(^{224}\)

**Gorman (2003)** noticed that in many ways the study of motivation is the study of psychology itself. Motivation is an attempt to explain the 'why' of behaviour. Essentially, when we ask why a person or animal acts in a particular way, we are asking about their motivation. Motivation is concerned with goal-directed behaviour, what it is that pushes us towards certain forms of behaviour and not others. As stated above, motivation is concerned with the complex processes that move individuals towards some goal, to try and understand the forces that push them into action. The idea of forces pushing us into action is generally linked to the notion of biological
drives and instincts, which compel us to adopt certain forms of behaviour. However, if we see motivation as involving mental processes then it appears to be linked more closely to cognitive factors, which involve a logical assessment of the situation before we decide to act.\textsuperscript{225}

Robin Shay (2004) found that there are several specific things to keep in mind regarding the employment law aspects of promotional decisions. One concerns potential problem caused by claims of retaliation.\textsuperscript{226}

Amit K. Chakraborty (2004) in the study aimed to explore the relationship that job satisfaction of teachers held with job nature, institutional scenario (infrastructure, work culture, welfare amenities and standard of institution) library and transport facility, salaries and standard of students. There were a number of factors which influenced job satisfaction like job contents, occupational level, pay and promotions, work group supervision, age, sex, education level, marital status and experience. Simultaneously it was further observed that there were a number of outcomes of job satisfaction. Low job satisfaction tended to lead to turnover and absenteeism while high job satisfaction resulted in fewer on the job accidents work grievances. The study had been conducted on educational institutions located within the jurisdiction of CATWA Municipality in the district of Burdwan West Bengal. The findings revealed that teacher job satisfaction depended not only significantly on the nature of the job but also institutional infrastructure, welfare amenities, institutional general standard and student general standard but teachers job satisfaction highly dependent on institutional work culture, personal relation among teachers, communication facility. The study further revealed that most of the students of the area were mediocre type few were meritorious. Most of them were economically not very sound and their general health was not very good. It was recommended that the institute administration should take necessary steps to improve institutional infrastructure and welfare amenities.\textsuperscript{227}

Gurpreet Randhawa (2004) examined the relationship between the self efficacy and work performance and the effect of self efficacy on work performance. The data were collected from 300 scientists (150 from National Dairy Research Institute, Karnal and 150 from Agriculture Extension Center in Haryana). Self efficacy was measured by a job specific self efficacy scale modeled after Parkar (1994) developed by Sood (1999). The five point rating scale adopted by Sood consisted of eleven items. The correlation between the measure of self efficacy and

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work performance was found to be positive and highly significant which showed that job specific self efficacy played an important role in determining the level of performance of employees. The study found out the employers should focus on improving employees' self efficacy in order to improve both individual and organizational performance. Employees' self efficacy could be enhanced through counseling, proper guidance, training and development programs, challenging and autonomous jobs and rewards.  

_Jyotsna Bhatnagar and Anuradha Sharma (2004)_ empirically tested qualitatively the linkage of commitment to HR and the linkage of organizational learning to HR. The study proposed to combine the strategic HRM dimensions with strategic HR roles, organizational learning capability, psychological empowerment, organizational commitment along with individual level and organizational level contingency factors predicting firm performance in India. The study aimed to contribute to the movement of HRM in India and to help establish the HR roles in India. It would also help in competency building in organizations. It aimed to clarify the nature and effectiveness of the variables of organizational learning capability, organizational commitment and psychological empowerment in Indian organizations and to contribute to the body of empirical research in India as well as qualitative research on the variables under study. The study was relevant due to changes in Indian economy and the resultant effect on the management of all resources therein.

_V.N. Srivastava and Suchi Gupta (2004)_ in this paper discussed the concept, nature, need and scope of talent management as it was emerging. It focused on issues related to attracting retaining and developing talents and also talked about the major challenges of talent management. It was emphasized in the paper that competence, capability and talent were human assets of organizations and one of the foremost challenges of human resource development was promoting, encouraging, utilizing, enhancing and developing the capabilities and talents across the organizations. It was further emphasized that problem of talent management had to be viewed both from the prospective of superiors and subordinates. Superiors had certain perceptions about their subordinates such as they were hard working, intelligent, proactive, well trained, knew the job well, did not require supervision, worked well in teams. Similarly subordinates had certain perceptions about their superiors particularly related to knowledge, ability, personal qualities, work attitudes in addition to their overall performance. A process model of effective talent management was suggested along
with the suggestion that talent management should be undertaken carefully in a planned way so that definite and better results may be achieved. Implementation of talent management programs must as well carry out the program with full involvement and meet any resistance or problems arising out of the same tactfully.\textsuperscript{230}

Parkash Singh (2004) dealt with bancassurance, its strengths, weaknesses, opportunities and threats had been analyzed with reference to India. It was emphasized in the paper that it was beneficial for banks to go into insurance business because it had number of advantages like increased return on assets, lower cost per sales, insurers also had a number of advantages. Middle income consumers, who comprised the bulk of bank customers, got little attention from most life agents. By capitalizing on bank relationships insurers would capture much of that under served market. Banks had already been exercising bankassurance in one form or the other; banks were selling personal accidents and baggage insurance directly to their credit card members. They also participated in mortgage linked insurance product like fire, motor or cattle insurance. India’s strength in case of bancassurance was involved in the vast untapped potential of population for life insurance products and its weakness lied in missing IT culture, for bancassuance venture to succeed it was extremely essential to have inbuilt flexibility so as to make the product more attractive to the customer. So far as opportunities and threats were concerned bank’s database was enormous but success required change in approach, thinking and work culture on the part of every body involved. Bancassurance was expected to lead to ‘one stop shop’ where customer could apply for mortgages, pensions, savings and insurance products.\textsuperscript{231}

A. Selvaraj (2004) gauged the significance of human resources by capturing and analyzing the jobs satisfaction factor and their relationship with socio-economic parameters. The study was based on primary data collected through direct interview method and secondary data collected with the help of various municipal records which revealed that 84 per cent respondents were recruited through employment exchange and 16 per cent respondent were recruited through compassionate ground. Each candidate selection was on the basis of his matching with certain specifications. Training was used as a management tool for developing employees so as to make them creative and productive. It was found that majority of respondents were satisfied about selection, training and promotion procedures adopted in Goby municipality. On the basis of study it was suggested that qualified personal were required to succeed in
computer world. Quality oriented recruitment and selection procedure must be considered. Constructive measurements should be taken to enhance job satisfaction of human resources of municipalities.\textsuperscript{232}

S.B. Sadar (2004) explained that organizational culture was real and powerful and it was also hard to change. It was advocated in the paper that culture was like operating system of the organization which guided the employees how to think and act. The commonly found manifestations of culture were language and jargon logos, brochures, Company slogans as well as status symbols such as cars, windows, offices, titles and value statements and priorities. Organizational culture was a complex and deep aspect of organization that could strongly effects organization members. Culture also influenced how the organizations would respond to change, last but not the least culture impacted employee motivation. It was emphasized that the values should be communicated in the organization properly which could be done in a number of ways like socialization process, symbolically linking values with specific behaviour and using financial resources to communicate values.\textsuperscript{233}

Gurpreet Randhawa (2005) examined the relationship between work performance and work attitudes (job satisfaction turnover intentions and job specific self-efficiency). The participants were 150 scientists from Agriculture Extension Centers in Haryana. The finding of the study indicated that job satisfaction and job specific self-efficiency were significantly and positively related with work performance, which means the employees’ with high job satisfaction and high self-efficiency beliefs produced more than the employees with low status function. Furthermore the employees, who had low intent to quit the organization performed than others. It was established that managers in organization must recognize their employees as valuable. Human beings with emotions, beliefs and sentiments and this could be achieved through appropriate human resource policies like proper guidance, counseling, fair pay, training and development programs, better communication, leadership opportunities and above all, rewards for better performers.\textsuperscript{234}

Darshan Parikh and Shilpa Surana (2005) had brought out new concept of telecommuting and e-work i.e. the practice of working from distance. They tied to answer a number of questions like as compared to regular workers what would be the different HR strategies required to manage a team of telecommuters. The results of this exploratory research indicated that the telecommuting offered the potential for enabling reduced expenses, increased employee morale, improved work-life balance,
less absenteeism which increased intrinsic motivation towards work and which in turn resulted in greater effectiveness, greater productivity, higher job satisfaction and higher job performance. On the contrary the study also revealed that factor influencing hindered career progression, work-family conflict and poor socio-psychological health could act as impediments to intrinsic employee motivation. The study further supported the fact that earlier theories of motivation and leadership were still important for evaluating HR issues in telecommuting. Telecommuting in India was in its nascent stage so what kind of leadership would ensure the success of the same and when would it get widespread acceptance in India, organization and researchers would have to probe much deeper into these issues.  

Debi S. Saini (2005) discussed the Indian vocational training framework and the extent to which it serves the expected goals. It maps in the Indian context the working of the countries VT related policies of Government. It was argued that the Indian VT policy was a failed attempt and a lost opportunity. The formulations were built on secondary data. Vocational education training in India were divided into two sub systems. At the central level, while vocational education was under the control of ministry of Human Resource developments, VT was basically regulated by ministry of labour Government of India. The findings revealed that the India VT system had oriented itself to the formal sector which employed just 7 percent of countries total work force. There was a need for an appropriate policy framework that responded to the requirements of organized as well as unorganized sectors. Development of an autonomous, transparent and professionally managed VT system require a strong political will, commitment to a professional than a bureaucratic approach to issues, innovative and bold thinking on the part of Government and a greater sense of direction in governance working. India needed to build a model envisaging a participatory approach in VT administration which must respond to economic and social demands. 

K.K. Jacob (2005) examined the management opinion regarding worker’s expression of grievances, the impact of grievances on the efficiency and productivity of workers and issues causing grievances and how to redress these grievances. The study was conducted in 65 manufacturing units in the state level public enterprises in Kerala. The study revealed that the grievances arise from the discontent and dissatisfaction resulting from modern industrial setting. Nearly 75 per cent of managerial personnel considered that the workers were always willing to express their
grievances to the management. More than 90 per cent of the workers, trade union leaders and managerial personnel believed that the management of state level public enterprises in Kerala had a favorable or lenient attitude towards the grievances of workers. The main issues leading to grievances related to wages and amenities, service matters, disciplinary action, victimization, working conditions, management practices, union practices, and personality traits. The grievance redressal procedure was found to exist in all the selected public sector units. The workers presented their grievances and the management as far as possible favorably considered these grievances which were generally presented through the medium of trade unions.

G.V. Chalam and L. Srinivas (2005) in this paper examine the basic gender disagreement with respect to HRD climate in selected branches of State Bank of India covered 20 branches in Urban agglomeration of SBI in Andhra Pradesh. The findings of the study revealed that women employees have much concern on HRD climate over their counterparts despite some limitation in their status with the Bank. They came up with a high level of satisfaction in respect of HRD practices. Moreover, irrespective of employee-cadres female employees had a higher degree of pleasure towards HRD climate. It could be resolved that female respondents closely observed and followed the Human Resource development climate of the Bank and were also very loyal together with commitment with the Bank work.

Shyam L. Kaushal (2005) in the present research studies the level of work satisfaction in S.J.V.N.L. (Satluj Jalvidyut Nigam Limited) in relation to socio demographic variables of age, length of service and educational qualifications. Primary survey was conducted together opinion from employees on work satisfaction. 100 employees were selected randomly and scoring of responses was done on a three point scale. On the basis of results it was inferred that work dissatisfaction/satisfaction showed dependency on variables of age, length of service and educational qualification. Work satisfaction perceived by old employees was higher as compared to younger ones and work dissatisfaction/satisfaction among educated and professionally qualified was felt more. Further more work satisfaction had been found more among then new entrants and older ones as compared in between group. The work motivation and satisfaction level in S.J.V.N.L has been observed moderate. This might be due to various reasons such as organizational polices regarding wage and salary package and working period in particular and other personnel policies in general. In order to check the loyalty of young educated and professionally qualified employees it was
suggested they should be given timely promotions, belongingness of employees could be enhanced by ensuring their more involvement in management, introducing quality circles, providing recreational facilities. In addition the feeling of under utilization, helplessness, powerlessness, alienation among supervisors and middle level managers could be controlled by ensuring, innovative leadership, empowerment improve quality of work life and clear and attractive career path in organization.239

**Madan Mohan Jana (2005)** in this study focuses on the optimum use of Human Resources and input performance/efficiency with the help of kaizen principles and synergy concept. It also examined the interrelationship between input performance and Resource use pattern. Synergies notion is that whole is greater than some of its parts. The study covered both primary and secondary data collected through direct interview and secondary data from college records of the year 2003-04 with the objectives of accessing Human Resource position in educational institution, Resource use mix positions, work environment and Human utilization index. The attempt in this study of Susil Kar College in 24 Pargna (South) was to include the productivity factor in Human Resource valuation in an educational institution. Various models were developed each having its own limitation. One important limitation was that it failed to consider productivity factors of students and Human value of students. The study was made to know as to whether the books were to be used by teacher or students or non teaching staff which gave the better and optimum results. It was concluded that the books should be used by teachers in maximum possible extant for better results of the college students.240

**M. Srimannarayana (2006)** in his study makes an attempt to explore Human Resource management practices prevailing in small business. The present study was carried out in 41 small business units at Jamshedpur. The major objective of the study was to find out the HRM practices with respect to Human Resource planning, recruitment, selection, training and development, performance appraisal, promotions, employee compensation, and employee relation prevalent in the small businesses. However it was found that in small units' manger in charge of operations took care of HR matters whereas in some other unit HR professional were appointed. It was concluded that these units has HRM practices which could be characterized by informality and flexibility having understood the constraints and opportunities of small business units with respect to nature of business and style of managing its operation. It was suggested to formalize a sound performance appraisal system that
could be used to motivate better performance and link their performance with monitory benefits so that the units as well as employees gained substantially.

Biswa Giri and Srivastva (2006) investigated the role of HR practices in the context of the socio economic transience that have been going on in India since the opening up of its economy. A number of hypothesis were taken such as organizational culture will have a sign fact influence on the HR practices adopted by a form, organizational structure will have significant impact on HR practices will significantly decide the level of employee performance and organizational effectiveness. The data was collected from 9 Indian organizations on simple random sampling basis. Participants of the studies included managerial executives both male and female belonging to senior, middle and junior managerial level. For measuring organization culture, organizational structure and HR practices a 5 points Likert scale have been used and for measuring employee performance Lynch Eisenberger and Armeli’s employee performances scale was used. Organization effectiveness was measured on 8 items scale developed by Mott. The results indicated that organizational culture as well as structure significantly co-related with HR practices and HR practices significantly co-related with employee performance as well as organizational effectiveness. The analysis further revealed that there existed a significant difference of HR practices between manufacturing and service sector. It was established that HR practitioners need to be well aware of culture circumstances both internal as well as external to the firm to formulate successful plan and programs. The HR practices have a significant effect upon employees’ in-role and extra role performances. It was established that favorable HR practices enhance the influence of organizational culture and structure on individual and organization efficacy. The results confirm that the roles of management practitioners were changing with the transformations in Indian socio-economic milieu.

V.G Patkar and S.S. Kaptan (2006) found that if people were in the right numbers with desired qualities they can contribute to economic progress through increased output and greater productivity in every sphere of national activity. But if their number is beyond the capacity of economy to provide a good per capita income, minimum consumption of food and nutrition, health care facilities, education and decent standard of life-the human resources tend to become a burden for the nation. Indian economy with a large population of 1027 million is dramatically caught amidst a HR riddle some situations, were who are unemployed are desperately in search of
employment opportunities and those who are employed are equally restive—in search of better jobs, expecting higher pay package, promotion and scope for self actualization. Irony of the situation is that agriculture which is not the main income generating source occupies the major slot of occupation structure resulting in disguised unemployment. Mere availability of human resources due to high rate of population growth may not be a blessing to the country because the quality of labour depends upon health vigor education training and morale of the human resources. It was advocated that the entrepreneurial availabilities individuals would also contribute to the growth and development. The inadequacies were own account of lack of attention to human resource development as potent resource. Therefore, the complex task before the administration involved the management of large volume of HR, particularly to the youth, challenge of generating extra employment opportunities in the years to come, if active utilization of capable and qualified talent available, retention of HR within organizations and HR welfare and ethical training.

Kunal K. Majee (2006) evaluated various welfare schemes being run by the NTPC management. Attempt has also been made to find out the level of implementation of various welfare schemes for the employees of the NTPC Kahalgaon like housing, medical heath, educational, sports and games, social cultural recreation facility, cooperative store, canteen, transportation and other facilities provided by the management. It was found that the management for taking every step to make and control all those just to make them easily available to human resources of the unit concerned. Well equipped quarters, hospital and health facilities had been extended. So had been the situation in the field of education, sports and games, social, cultural and recreational and canteen facilities. The fact of the situation was that a section of employees and trade union leaders were critical especially with regard to medical educational and transportation facilities. It was guessed that to some extant the management and control was responsible for such a state of affairs but on the other hand ignorance of working people and high hope of workers was also responsible for this state of affairs. However, the concerned officers and the management was expected to move to take positive steps to solve grievances of the employees in the field of operation and management of these facilities and amenities without losing time. It was also suggested that if suitable steps were initiated the future would not be far a head when NTPC power project would established a unique
rapport in the field of statutory and non statutory welfare facilities extended in side and out side the work place of power generation plant of Kahalgaon.244

S.S. Kulkarni (2006) discussed the specific environment directly related to HRD in banks and the impact of these environmental forces on the HRD practices. Banking industry was moving from money exchanges to information selling. With the introduction of computers and satellites there would be demand for different type of man power. So far as impact of environmental change on HRD systems in banks was concerned as regards recruitment there would be requirement for specifically competent people regarding promotion in addition to monitory concerns non monitory aspects like social recognition, status, job enrichment, self fulfillment etc would have to be considered. Performance appraisal would be done not only for promotion but also for training and placement. Employees would have to be placed not in terms of seniority but in terms of competencies and potentials. Social welfare activities would have to be organized more as helping employees to become whole persons. It was also emphasized in the paper that there would be a need for training of trade union leaders who were to have not only competencies for leadership roles but also competencies of policy formulators.245

M.B. Puranik (2006) differentiated the functioning of R and D organizations from that of manufacturing, processing and service organizations. Due to these differences, it was imperative that the approaches for human resources development had to be selected after careful study of organizational climate. First step was to have any development plan for human resources. HRD specialist and behaviour scientist could plan important role in identifying and stimulating creativity. A sound communication system would have to be established. Further more building up of proper attitude it was observed that in formal relationships among workers could be a strong force in controlling the output of the workers.246

Anil C. Pathak and Chandra B.P. Singh (2006) addressed to some of emerging issues like non regular employment, more jobs in service sector, rise of knowledge workers, narrowing of gender gap, globalization of work force and teleworking with rising percentage of global work force flexi-staffing had become a strategic tool for diffusing risk in management and improving productivity of capital. The flexi-staffing market was concentrated mainly in the U.S., France, U.K., Netherland and Japan. In India flexi-staffing is just about a decade old. There were many reasons why companies opted for temporary workers. Flexi-staffing was a
desirable way of acquiring high level help that would otherwise be impossible to afford. There is a large no. of highly qualified professionals willing to take on and optimistimised temporary assignment. Utilizing these knowledgeable professionals on a temporary basis offers strategic solutions without the cost of employee benefit. Moreover the elasticity of working with flexi-staffing arrangement to meet the demands of busy seasonal projects proves to be very cost-efficient. It was suggested in the paper that law should ensure that the laws applicable to permanent employees also apply to contract labour e.g. ESI/PF/minimum working hours and contract staffing companies need to be recognized as principal employers.247

T. Vanniarnajan, B. Ambazhagan and C. Samuel Joseph (2006) analyzed the significant differences among policy holders regarding their expectations from insurance companies and focused on the strategies needed in different Indian Insurance market segments. The study was restricted to the Madurai district, Market segments were classified into Urban fixed Income Groups, Urban business income groups, Rural Fixed Income Groups and Rural Business Income Groups. The analysis revealed that the important expectations among the customers in insurance market were product, distribution, promotion and service oriented. All these four factors explained the customer expectation in the insurance industry to be extent of 84.39 per cent. The expectations from Urban Business Income Groups were higher compared to other three groups whereas it was lower among Rural Fixed Income Groups. The significant differences among the four groups of customers regarding their expectations were identified in the case of product Distribution and promotion. The marketing strategies would have to be formulated according to the need of the customers in different market segments. The product oriented strategy would be more important among the Urban Business Income Groups, Services-oriented strategy would be highly attractive among the Rural Business Income Groups and Distribution-oriented strategy are highly essential in case o Urban and Rural Business Income Groups. The promotion oriented strategy would be suitable for Urban Fixed Income Groups so, it was essential to analyse the market needs in each specified market segment.248

Arup Varma, Shaun Pichler and Patricia Simpson (2006) conducted the study with the objective of testing the impact on an organization’s bottom-line. It was argued that implementing high performance work systems in the organization would help organizations achieve significantly improved levels of operational and financial
performance through optimal utilization of human resources. Ninety-nine human resource executives from different organizations completed a detailed survey. It was concluded that both strategic planning and human resource development were forward looking and pro-active activities geared towards the development of current and potential employees. It was clear that High were having a significant impact on organization attempts improve performance.\textsuperscript{249}

Sushmita Biswal Waraich and Gopa Bhardwaj (2007) studied that in this changing world scenario, HR professionals must have certain additional differentiating skills abilities qualities etc. and business related competencies which could be the drivers of change for HR profession. These competencies may categorized into individual, group and organizational competencies, individual related competencies included, navigation skills, courage, group related competencies included interpersonal and enjoyment, managing innovation and organization' related competencies.\textsuperscript{250}

G.C. Nag (2007) discussed the attributes of professional intellectuals in knowledge process outsourcing to gains a firm footing in the global off shoring industry. The key attributes of professional intellectuals identified were professional autonomy, self-driven, keen observer, emotionally ambivalent, analytical bent of mind, committed worker and confident player. It was established that the changing scenario of offshore outsourcing by Western countries, from getting service supports to getting knowledge products from Indian companies had generated a keen interest in India and many of the Indian companies were most willing to take a share in the KPO industry. The companies must understand that professional intellectuals would prefer an organization that has strong values, provides challenging work on latest technologies and has enormous performance potential.\textsuperscript{251}

Ravindra Jain and Rajat Chatterjee (2007) found the role of Indian higher education and training institutions in the Information communication Technology and to assess the motivational climates of a few of such institutions. The study was conducted in various segments of institutes in university teaching department, government and Private Colleges and Private Sector training institutes. It was found that in University Teaching Departments, due to shortage of faculty members there was lack of research orientation. A high teacher-student ratio was other shortcoming. Government Colleges were found to be weak in expert influence. Promotion policy had no linkage with research, training and consultancy assignments, private sector
training institutes conducted short term training programs through part-time faculty. Private sector Colleges were also found to have a climate dominated by the dependency motive. A few suggestions were put forward to make improvements, like, faculty members should be provided facilities and support systems, their promotions should be based on such an appraisal system where maximum weightage should be given to quantity and quality of research work. They must be provided opportunities to update their knowledge, skills, behaviors etc.

Sami A. Khan (2007) brought out the fact that human resource management function had to play important role in adding value to the business activities in the organization. The HR function being strategic and aligned with the business strategy would result into superior efficiency, quality, innovation and customer responsiveness. In fact, obstacles to the transformation o HR function were the HR practitioners themselves and attitudes of top management. The challenges before the human resource managers were huge for managing new learning, knowledge and skills necessary to sustain the competitive advantage of their organization. HR managers had to play critical role in shaping their organizations to face the eventuality of the new business scenario.

Pavan Kumar and Vijai N. Giri (2007) have analyzed the relationship between job performance and organizational commitment of employees in the organization. Organizational climate had been used as a mediating variables finding were in the hypothesized direction as job performance was related to organizational commitment. The results also indicated that organizational climate mediated the relationship between job performance and organizational commitment. The other issue emphasized was to see the difference in the perception of employees about job performance, organizational climate and organizational commitment across three hierarchy levels. The study also proved that western organizational theories were valid in Indian organizational setting. It was emphasized that organization should examine the policies they implement to increase commitment some companies might attempt to bind employees to organization through rapid promotion, effective pension plans, training etc. but fail to inject in them the desire to contribute to organizational effectiveness. For developing organizational commitment in the employees, it was wiser for companies to foster organizational climate so that employees valued their association with the organization.
Hemant Rao (2007) outlined the changing role of HR. HR in the past five years saw dramatic changes in its outlook by corporatist. In today’s knowledge driven economy HR was of paramount importance and was viewed as a key player in driving corporate success. It was stated that in future human resource managers would be required to play significant roles on various areas i.e. Empowerment of workers, Business Process Reengineering, Total Quality Management, Humanization of Work and Quality of Work Life. It was concluded that Indian industry could be divided into two distinct categories i.e. those with a labour surplus and those with an acute shortage of manpower’s. The challenge of HRM functions would be to balance the negative impact of the much awaited exit policy possibilities with doses of motivation and productivity and the biggest challenge was diversity management in the era of liberalization and globalization. The traditional role of personnel department had been to give advice or support when asked but the changing professional employment scenario would bring with it diversity and managing this diversity would be a big challenge for HR professionals. It means dealing with employees with different regions, caste, language and social backgrounds.

Madhu Chandra Mohanty and Santosh Kumar Tripathy (2007) attempted to study the effectiveness of Human Resource Information System of a large organization, the underlying objectives were to study the structure, employee’s perception and performance of existing HRIS and to identify the benefits and drawbacks of HRIS of NALCO. The findings of the study revealed that the software was not as per the expectations of the department the respondents were not unanimous in their opinion that the HRIS was working beyond the expectations. The respondents were quite divided on the issue of access to and distribution of information through HRIS. However, HRIS increased the efficiency of the HR department, manpower inventory was the most important use of HRIS. Performance of present HRIS was satisfactory as an information provider, time saver, cost saver and efficiency enhancer whereas capability of present HRIS in decision making was not satisfactory. Centralized information was the most important benefit realized from the present HRIS whereas not as per the requirements was the biggest drawback. However, it was concluded that HRIS forms the core of strategic HRM and its implementation should be in tune with the overall business strategy of the organization. The Human Resource Information System of NALCO was a fully computerized system with database management system. Although the present HRIS had improved the overall speed and
efficiency of HR functioning in the NALCO it was not able to all the needs of HR department. Reenergizing of present HRIS was required in terms of additional information. HRIS should not only be used for administrative purpose but the also for analytical ones.256

M. Srimannarayana (2007) in the study attempted to assess human resources development climate prevailing in Dubai organizations. The study was carried out in select organization in Dubai including shipping, banking, insurance, tourism, trading and food. The general HRD climate prevailing in the organizations was moderate. Banking and Insurance Organizations possessed a better general HRD climate than shipping, food trading and tourism. Regarding implementation of HRD mechanism banking business occupied the first place followed by Insurance, trading and food. However, in tourism business, it was felt that there were no mechanism to reward the good work done by the them and their top management did not make efforts to identify and utilize the potential of the employees openness confrontation, trust, autonomy, proactively, authenticity and collaboration culture was considered essential for facilitating HRD. The most important factors contributing for the favourable climate in banking business seemed to be sound HR policies in banking to facilitate employee development. In Insurance business people working in the business were helpful to each other but they complained that corer opportunities were not clearly spelt out with regard to tourism, it was disheartening to not that the top management was not willing to invest on human resource development. Performance appraisal was biased. The analysis presented both positive dimensions and impediments for a good HRD climate.257

Pooja Purang and Anuradha Sharma (2007) have studied value institutionalization- the practice of stated values in Indian organizations and its effect on the organizational commitment of middle level managers. It was emphasized that managers have to remember that the culture in an organization does not evolve by accident. It develops from carefully thought out processes a conscious set of decisions, appropriate climate and the selection of specific policies and procedures. It as hypothesizes in the study that “Value Institutionalization in an organization predicted the organizational commitment of managers. Finding of the study showed that instilling an ethical culture in the organization enhances the employee’s commitment towards the organization. Commitment on the part of employees reduces absenteeism, turnover intentions, and makes them act to fulfill organization jobs.
Thus, committed employees result in tangible gains for the organization. The study highlighted the importance of institutionalizing values rather than merely stating them.258

S. Biswas, Kailash, B.L. Srivastava and Vijai N. Giri (2007) in their study of Indian organizations strived to chart out the linkages between a firm’s human resource management practices, their effect on individual organizational members’ behaviour and ultimately the enhancement of organizational efficiency. It was emphasized that human resource management should also take into account the dominant social norms and values while formulating the policies and practices effectiveness. Results indicated in Indian context Management policies and practices shaped the extra role behaviour of employees. HRM would be helpful in arousing the feeling of altruism, sportsmanship and civil virtues civic virtues in the members of the organization. Further, the results confirmed that the extra role activities of an individual increased his attachment to the job, organizational citizenship behaviour had a significant influence on employees’ level of job involvement and there existed favourable association between job involvement and organizational effectiveness. Lastly, it was found that satisfied employees will contribute towards, the effectiveness of an organization.259

K. Rajender and B Uma Devi (2007) examined the policy adopted for decision making in the area of portfolio management in General Insurance Corporation with special focus on portfolio management of New India Assurance Co. Ltd. (NIACL). In the light of opening up of Insurance sector for private participation and as a consequence the heavy competition among four subsidiaries of GIC. The data were collected from secondary sources comprising of published reports of Government of India, RBI, GIC and Annual reports NIACL and processed and analyzed by the method of least squares, simple regression and co-efficient of correlation. The study showed that New India Assurance Co. Ltd which was a subsidiary of GIC was playing a crucial role as a custodian of public funds for investment in various securities and loans. The stock exchange security in India and out side India had shown increasing trends as loan securities denoted a decreasing trend. The analysis regarding the sector vise investments showed that in public and private, private sector investment showed an increasing trend whereas cooperative sector recorded a decreasing trend. Though the investments in mutual funds were as the inception stage, it recorded an increasing trend which was higher than both public and
private sector. Their seeing better prospects for investment in mutual fund. Though both investment and income recorded an increasing trend, the average percentage on return on investment never exceeded four per cent this lead to an inference that NIACL had adopted a conservative portfolio management policy without going for high risk bearing securities. It could also be concluded that instead of going for aggressive investment policies the NIACL had adopted a cautious and prudential portfolio management approach which indicated that Resources of general public, Government and all other investors' funds were safe and secure in the hands of NIACL.260

S. Ramya, (2007) emphasized on the responsibility of the organization to use human resources well so that good business results can be achieved. It was explained how the concept of balance score card would enable organization to achieve end results through HRD. In the era of liberalization and globalization of Indian economy to meet changing requirements and customer expectations, employees were expected to enhanced there capabilities by learning and upgrading skills. There existed cause and effect linkage between investment in training and development and an organizations business goal. Balanced score card provided an number of benefits to human resource for example it provided focus to the employees by aligning their work to the strategic performance indicators, made job description easier and clearer, insured the accountability of the executives, as performance target could be fixed. Individual employees' performance was evaluated in a structured manner. It also enabled identifying training and development needs. Balance score card was an effective tool to measure the performance of the most valuable asset human resource which was responsible for the firms' performance. Survey of firms in eight developing economies namely Hongkong, India, Indonesia, South Korea, Nepal, Pakistan, Philippines and Taiwan revealed the scope for improvement and expansion of on the job training.261

N. Nathani, Simranjeet Sandhar and Umesh Holani (2007) aimed to compare work attitude and work performance of public and private sector employees and analyze the effect of work attitude on work performance. The study was exploratory in nature about 200 employees from public and private sector banks of Gwalior region were taken as sample a-tests and regression analyze were statistical tools used. The study intended a useful contribution in the field of employee’s attitude and performance. It was also intended to be useful contribution for improving the
work attitude and work performance of employee’s of banks. It had very useful implications in evaluating levels of employee work attitude and work performance. The research was expected to be beneficial to bank employees and customers. A number of suggestions were made like organization could not succeed without a sustained and ongoing commitment to the training and development of all employees. The study further suggested that to change the attitude and performance level and ongoing commitment to training and development for all employees should be adopted.262

S. Husain Ashraf (2007) brought out the fact that human development is the core of all development efforts. It was advocated that human resource was a very dynamic and essential resource and it envisaged creating conditions towards developing motivated and skillful human resource dedicated to the task of producing goods and services for the goodwill and welfare of the society. It applied to both institutional (micro) as well as national (macro) issues. Human development at micro level involved man power planning, selection, training, performance appraisal, development, potential appraisal, compensation etc. At macro level it involved eradication of poverty, illiteracy, poor health. Human development included empowerment, sustainable development, equity and opportunity, human rights, security, productivity and development. In fact to achieve higher standards of human development especially in our country a multi-pronged approach was necessary which must comprise a higher growth rate a larger expenditure on social sector, an efficient utilization of funds and development of appropriate institutions at grass roots levels to promote community participations and monitoring.263

M.A. Sahaf and M.A. Siddiqui (2007) examined the training effectiveness faculty at under graduate level. More specifically various components of training and developments like induction training, training needs, training inputs, quality of training, management attitude towards training had been focus of the paper. The study was conducted in Kashmir division of Jammu and Kashmir. Finding of the study revealed that teachers were not satisfied with the prevalent training and development programs as the development of functional qualities. For example teaching skills, interpersonal and behavioural skills, problems solving skills etc. were hardly being considered moreover there were no induction courses for new appointees. In the study a number of recommendations were also made like positive attitude towards students and constant enhancement of quality in services should be in grained in the mind of
teachers. Freshers must be given induction training. Feedback may be obtained from students about their teachers separate training programs may be organized to train faculty in handling teaching aid equipments like computer, internet, lab equipments over head projectors etc.264

D.K. Pandey (2007) emphasized that in the changing world the role of HR specialized in the organization must be strategically oriented to align it with organizational goal. This task could be achieved through best HR practices under new paradigm. The paper provided diverse HRM reform agenda suggesting some best HRM practices as regard recruitment. It was suggested to reduce number of steps, simplified exam strategies, decentralization of authority to line manager. As regards quality of life for workers positive organizational climate would be the greatest contributor to retention of workers and high morale. Regarding performance appraisal evaluation were suggested to be tailored to the job. It was further suggested that unions should trade wage increases and other concessions for increased output. Instead of staffing the HR with narrow specialist personal practitioners should be jack of all trades and there should be centralized supervision of staffing function to be delegated to line agencies. With paradigm shift in HRM these practices and reforms seemed to be imperative.265

Anupama Gupta (2007) explained changes in retail business in the context of new economic scenario and the challenges which human resources manager have to face. It was emphasized in the paper that the challenges had to be seriously taken care of to ensure healthy survivor of the organization. These included shortage of skilled manpower as major players were being caught by best paid retail organizations. It was the duty of HR department to design a possible career graph of employees to retain talent. Another challenge was to ensure safety workers in retail outlets. It was also found that human resource department was finding it difficult to attract good talent inflow in the organization. There were a few good institutes who catered growing need of retail organizations. It was suggested that HR managers should be ready to handle the challenges properly further it was not only the responsibility of HR manager to meet the challenges of retailing but required a management, education societies and Government intervention also. 266

Inferences Drawn from Review of Literature

The review of above analyzed literature reveals that there is no study of OICL especially in the field of Human Resource development however studies
have been conducted regarding portfolio management of New India Assurance Co. Ltd by K Rajender and B. Uma Devi in February 2007 and on the performance of the OICL, RO, Chandigarh that conducted in 2001-2002 by Sheenu Goel. However, Human Resource Management has remained a neglected area from research point of view. Further it can be seen that with the opening up of insurance industry and globalization of economies of the world every sector is growing and to find a competitive edge. OICL also has to search for its strengths and weakness and concentrate on improving Human Resources which are now considered to be an asset for a Company and the success of any Company depends on strength of its manpower. The present study will analyze Human Resource Development practices of the OICL.

The present study analysed the HRD practices of the OICL.

Parameters of the study

1. Training
2. Performance Appraisal
3. Career Planning
4. Motivation
5. Morale

Scope of the study

In the present study the HRD practices of OICL have been analysed. The locales of the study were the Regional Offices of Punjab and Haryana. The RO of Haryana situated at Ambala Cantonment and covers the BO’s and DO’s of Haryana, Himachal Pradesh and Jammu and Kashmir. The RO of Punjab was situated at Chandigarh and covers the DOs and BOs of Punjab and Chandigarh. For the purpose of present study the 21 DO’s and 58 BO’s all over the Punjab (including Chandigarh) and Haryana States were the part of the study. The HRD practices were analysed with the help of above 5 parameters. The period for the study is 1995-2006.

Objectives of the study

1. To analyse the training objectives and practices followed for training in the OICL.
2. To evaluate the performance appraisal system as a practice of HRD in the Company.
3. To understand and analyse the career planning policies and their implementation in the organization.
4. To analyse and evaluate the technique and methods of motivation followed by OICL.
5. To assess and analyse the level of morale of the employees of OICL.
6. To suggest suitable remedial interventions for improvement in HRD practices followed in OICL.
7. To review the objectives of HR Department of the OICL.

**Hypothesis of the study**

1. Training needs of the employees of the Company were properly determined and systematic training schedule was followed.
2. Performance Appraisal of the Company's employees was an instrument to assess the performance and talent of its employees.
3. Career planning was systematic and was according to employees’ requirement.
4. Motivational techniques followed by the Company helps in maintaining a high level of motivation among employees.
5. The employees working in the Company had a high morale.
6. The Company’s HR Department had main objective to increase potential of its employees.

**Research Methodology**

The present study relates to the HRD practices followed by the OICL. The locale of the study was the Regional Office of the States of Punjab and Haryana. Descriptive research design was applied for investigation of the research problem. For the purpose of the study both primary and secondary data were used. Primary data was collected from the employees of the OICL of the RO’s of Punjab and Haryana region. At the time of data collection there were 944 employees working in Punjab (including Chandigarh) and 414 in Haryana state. Sample of the employees was drawn on the basis of stratified random sampling technique and while drawing the sample, care was taken that all the levels of officers get adequate representation. The primary data was collected by administering an Interview Schedule which included the different queries relating to the selected parameters of the study. Employees of the DO’s and BO’s were also included in the above samples.
Table 1.1: Staff Position in Punjab Region (including Chandigarh)

<table>
<thead>
<tr>
<th>Position</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>AGM (Assistant General Manager)</td>
<td>-</td>
</tr>
<tr>
<td>Chief Manager/Regional Manager</td>
<td>2</td>
</tr>
<tr>
<td>Manager</td>
<td>15</td>
</tr>
<tr>
<td>Divisional Manager</td>
<td>35</td>
</tr>
<tr>
<td>Assistant Divisional Manager/Branch Manager/Assistant Manager</td>
<td>73</td>
</tr>
<tr>
<td>Administrative Officer</td>
<td>104</td>
</tr>
<tr>
<td>Development Officer</td>
<td>161</td>
</tr>
<tr>
<td>Programmer</td>
<td>2</td>
</tr>
<tr>
<td>Senior Assistant</td>
<td>98</td>
</tr>
<tr>
<td>Steno</td>
<td>12</td>
</tr>
<tr>
<td>Assistant (Clerk)</td>
<td>121</td>
</tr>
<tr>
<td>Assistant (Programmer)</td>
<td>98</td>
</tr>
<tr>
<td>Telephone Operator</td>
<td>2</td>
</tr>
<tr>
<td>Data Entry Operator</td>
<td>4</td>
</tr>
<tr>
<td>Record Clerk</td>
<td>77</td>
</tr>
<tr>
<td>Driver</td>
<td>1</td>
</tr>
<tr>
<td>Other substaff</td>
<td>86</td>
</tr>
<tr>
<td>Part Time Sweeper</td>
<td>53</td>
</tr>
<tr>
<td>Total</td>
<td>944</td>
</tr>
</tbody>
</table>

Table 1.2: Staff Position in Haryana Region

<table>
<thead>
<tr>
<th>Position</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>AGM (Assistant General Manager)</td>
<td>-</td>
</tr>
<tr>
<td>Chief Manager/Regional Manager</td>
<td>2</td>
</tr>
<tr>
<td>Manager</td>
<td>9</td>
</tr>
<tr>
<td>Divisional Manager</td>
<td>14</td>
</tr>
<tr>
<td>Assistant Divisional Manager/Branch Manager/Assistant Manager</td>
<td>35</td>
</tr>
<tr>
<td>Administrative Officer</td>
<td>70</td>
</tr>
<tr>
<td>Development Officer</td>
<td>77</td>
</tr>
<tr>
<td>Programmer</td>
<td>1</td>
</tr>
<tr>
<td>Senior Assistant</td>
<td>32</td>
</tr>
<tr>
<td>Steno</td>
<td>2</td>
</tr>
<tr>
<td>Assistant (Clerk)</td>
<td>44</td>
</tr>
<tr>
<td>Assistant (Programmer)</td>
<td>36</td>
</tr>
<tr>
<td>Tele operator</td>
<td>-</td>
</tr>
<tr>
<td>Data Entry Operator</td>
<td>1</td>
</tr>
<tr>
<td>Record Clerk</td>
<td>39</td>
</tr>
<tr>
<td>Driver</td>
<td>-</td>
</tr>
<tr>
<td>Other substaff</td>
<td>31</td>
</tr>
<tr>
<td>Part Time Sweeper</td>
<td>2</td>
</tr>
<tr>
<td>Full Time Sweeper</td>
<td>19</td>
</tr>
<tr>
<td>Total</td>
<td>414</td>
</tr>
</tbody>
</table>
Table 1.3: Staff Position in Punjab (including Chandigarh) and Haryana

<table>
<thead>
<tr>
<th>Position</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>AGM (Assistant General Manager)</td>
<td>-</td>
</tr>
<tr>
<td>Chief Manager/Regional Manager</td>
<td>4</td>
</tr>
<tr>
<td>Manager</td>
<td>24</td>
</tr>
<tr>
<td>Divisional Manager</td>
<td>49</td>
</tr>
<tr>
<td>Assistant Divisional Manager/Brand Manager</td>
<td>108</td>
</tr>
<tr>
<td>Assistant Manager</td>
<td>174</td>
</tr>
<tr>
<td>Development Officer</td>
<td>233</td>
</tr>
<tr>
<td>Programmer</td>
<td>3</td>
</tr>
<tr>
<td>Senior Assistant</td>
<td>130</td>
</tr>
<tr>
<td>Steno</td>
<td>14</td>
</tr>
<tr>
<td>Assistant (Clerk)</td>
<td>165</td>
</tr>
<tr>
<td>Assistant (Programmer)</td>
<td>134</td>
</tr>
<tr>
<td>Tele operator</td>
<td>2</td>
</tr>
<tr>
<td>Data Entry Operator</td>
<td>5</td>
</tr>
<tr>
<td>Record Clerk</td>
<td>116</td>
</tr>
<tr>
<td>Driver</td>
<td>1</td>
</tr>
<tr>
<td>Other Substaff</td>
<td>117</td>
</tr>
<tr>
<td>Part Time Sweeper</td>
<td>55</td>
</tr>
<tr>
<td>Full Time Sweeper</td>
<td>19</td>
</tr>
<tr>
<td>Total</td>
<td>1358</td>
</tr>
</tbody>
</table>

The employees of OICL were divided in 4 levels. Total number of employees in the states of Punjab and Haryana according to the levels was:

<table>
<thead>
<tr>
<th>Level</th>
<th>No. of employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1</td>
<td>359</td>
</tr>
<tr>
<td>Level 2</td>
<td>233</td>
</tr>
<tr>
<td>Level 3</td>
<td>569</td>
</tr>
<tr>
<td>Level 4</td>
<td>192</td>
</tr>
</tbody>
</table>

The sample was taken according to the stratified random sampling by having 33.33 per cent from the first three levels, the fourth level was ignored due to the least effect of HRD practices on this level, only one category in this level was effected by the HRD practices and that also very minutely as the sub staff can only be promoted to Level III and 36 of such employees who were promoted to Level III from the Level IV were included in the sample of the Level III. So a sample criterion from different levels was:

<table>
<thead>
<tr>
<th>Level</th>
<th>No. of employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 1</td>
<td>120</td>
</tr>
<tr>
<td>Level 2</td>
<td>80</td>
</tr>
<tr>
<td>Level 3</td>
<td>190 (incl 36 who came from level IV)</td>
</tr>
<tr>
<td>Total</td>
<td>390</td>
</tr>
</tbody>
</table>

Sample size was 390 covering Punjab including Chandigarh and Haryana with all levels.
Secondary data was collected from the records available at regional offices and Head office, which include annual report, policy guidelines, books, magazines, journals and many other publications of the Company.

Before analysis of the data it was classified and tabulated. Data analysed through cross tabulation using the statistical parameters to see the effect of various parameters on the Company’s performance.

Assumptions and Limitation for the analysis of primary data

1. Proportion of response

Table 1.5: Proportion of response

<table>
<thead>
<tr>
<th>Range of Percentage</th>
<th>Proportion of response</th>
</tr>
</thead>
<tbody>
<tr>
<td>30-40</td>
<td>Fairly</td>
</tr>
<tr>
<td>40-50</td>
<td>Moderately</td>
</tr>
<tr>
<td>50-60</td>
<td>Near Majority</td>
</tr>
<tr>
<td>60-70</td>
<td>Fair Majority</td>
</tr>
<tr>
<td>70-80</td>
<td>High Majority</td>
</tr>
<tr>
<td>80-90</td>
<td>Significant Majority</td>
</tr>
<tr>
<td>90-100</td>
<td>Highly Significant Major</td>
</tr>
</tbody>
</table>

2. Pearson’s R and approximate significance

Table 1.6 Approximate Significance

<table>
<thead>
<tr>
<th>Value of R is positive</th>
<th>Approximate positive significance</th>
<th>Value of R is negative</th>
<th>Approximate negative significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0</td>
<td>No relationship</td>
<td>(-) 0.0</td>
<td>No relationship</td>
</tr>
<tr>
<td>Below 0.4</td>
<td>Low relationship</td>
<td>Below (-) 0.4</td>
<td>Low relationship</td>
</tr>
<tr>
<td>0.5-0.7</td>
<td>Moderate relationship</td>
<td>(-) 0.5- (-) 0.7</td>
<td>Moderate relationship</td>
</tr>
<tr>
<td>0.8-0.9</td>
<td>High relationship</td>
<td>(-) 0.8- (-) 0.9</td>
<td>High relationship</td>
</tr>
<tr>
<td>0.9-0.99</td>
<td>Significantly high relationship</td>
<td>(-) 0.9- (-) 0.99</td>
<td>Significantly high relationship</td>
</tr>
<tr>
<td>1</td>
<td>Perfect relationship</td>
<td>(-) 1</td>
<td>Perfect relationship</td>
</tr>
</tbody>
</table>

3. While analysing the primary data in some of the cases the absolute number was considered and the percentages were ignored where the absolute number of respondents were less but the percentages were high in order to avoid wrong interpretation of data because it was found that even less number of respondents indicated high percentages and same were tilting the trends.
4. Number of respondents as per socio economic variables

Table 1.7: Number of respondents as per socio economic variables

<table>
<thead>
<tr>
<th>Attributes/Responses</th>
<th>Ranks</th>
<th>No of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-28 years</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>29-38 years</td>
<td>110</td>
<td></td>
</tr>
<tr>
<td>39-48 years</td>
<td>217</td>
<td></td>
</tr>
<tr>
<td>49-58 years</td>
<td>61</td>
<td></td>
</tr>
<tr>
<td><strong>Educational Qualifications</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Matric</td>
<td>41</td>
<td></td>
</tr>
<tr>
<td>Graduate</td>
<td>189</td>
<td></td>
</tr>
<tr>
<td>Post Graduate</td>
<td>160</td>
<td></td>
</tr>
<tr>
<td><strong>Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class I</td>
<td>121</td>
<td></td>
</tr>
<tr>
<td>Class II</td>
<td>80</td>
<td></td>
</tr>
<tr>
<td>Class III</td>
<td>189</td>
<td></td>
</tr>
<tr>
<td><strong>Pay Scale</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rs. 5,000 to Rs. 15,000/-</td>
<td>95</td>
<td></td>
</tr>
<tr>
<td>Rs. 15,001/- to Rs. 25,000/-</td>
<td>255</td>
<td></td>
</tr>
<tr>
<td>Rs. 25,001/- to Rs. 35,000/-</td>
<td>33</td>
<td></td>
</tr>
<tr>
<td>Above Rs. 35,001/-</td>
<td>7</td>
<td></td>
</tr>
</tbody>
</table>

5. Number of respondents as work related variables

Table 1.8: Number of respondents as per work related variables

<table>
<thead>
<tr>
<th>Attributes/Responses</th>
<th>Ranks</th>
<th>No of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Work Experience in OICL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0-10 years</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>11-20 years</td>
<td>188</td>
<td></td>
</tr>
<tr>
<td>21-30 years</td>
<td>177</td>
<td></td>
</tr>
<tr>
<td>31-40 years</td>
<td>21</td>
<td></td>
</tr>
<tr>
<td><strong>Total years of service</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0-10 years</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>11-20 years</td>
<td>185</td>
<td></td>
</tr>
<tr>
<td>21-30 years</td>
<td>174</td>
<td></td>
</tr>
<tr>
<td>31-40 years</td>
<td>29</td>
<td></td>
</tr>
<tr>
<td><strong>No. of years in the present position</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0-5 years</td>
<td>62</td>
<td></td>
</tr>
<tr>
<td>6-10 years</td>
<td>87</td>
<td></td>
</tr>
<tr>
<td>11-15 years</td>
<td>81</td>
<td></td>
</tr>
<tr>
<td>16-20 years</td>
<td>160</td>
<td></td>
</tr>
</tbody>
</table>
Chapter Scheme

Chapter I - Introduction, Scope and Methodology


Chapter III – Training of Personnel in Oriental Insurance Company Limited

Chapter IV - Performance Appraisal of Personnel in Oriental Insurance Company Limited

Chapter V - Career Planning amongst the Personnel in Oriental Insurance Company Limited

Chapter VI - Motivation and Morale of Personnel in Oriental Insurance Company Limited

Chapter VII - Conclusions and Recommendation

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