INTRODUCTION

RESEARCH METHODOLOGY

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(A) INTRODUCTION

Organisations are confronted with challenges in improving productivity and in successfully meeting the instance level of international competition never before seen. At the same time organisations are being asked to provide and increase quality of work life and to comply with an extremely entrecote and complex set or less, guidelines and core decisions that governed the utilization of Human Resource. And because people are in sense in the issues of importance and challenges to organisation, these issues are heart of Human Resource Development today. Human Resource Development has an opportunity to enable organisations to survive and flourish which can be adhered by effectively utilizing the Human Resources of the organisation.

The most difficult challenges facing Human Resource Development today is its significance to the rest of the organisation, its benefit to the individual and organisation both, its role in the organisation to ensure that human resources are being utilized effectively and what can Human Resources Development do in the organisation that is not currently being done. In order to address these contemporary challenges it is essential to know what Human Resource departments in organisations do.

Human Resource Development is the recognition of the importance of an organisation of work force has vital Human Resources contributing to the both of the organisations, and the utilization of several functions and activities to ensure that they are
use effectively and fairly for the benefit of the individual, the organisation and society.

Business today is in a period of change uncertainty. The success will largely depend how these challenges are match and the utilization of human resource, which is at our disposal. It has been very unfortunate that some organisations has limited the role of human resources departments up to a fundamental administrative arm but the need of the hour is to put more emphasis on assume a much larger role in three main areas:

STRATEGIC PLANNING

It is imperative that Human Resource be and integral part of the strategic planning process. Hence it can implement, at an early time, the plans and actions necessary to assure that the organisation’s human assets are sufficient to support the organisations future goals.

THE PRODUCTIVITY ISSUE

The issue of productivity to relates to our availability to compete successfully in the world, market place – and, equally important, to the matter of inflation. It is imperative that most of our productivity gains will come from the use of technology but unfortunately there is a white – collar area is being neglected in terms of productivity. The Human Resource function also must be a part of the new technology implemented to improve productivity.

MANAGERIAL STYLE

The Human Resources function should make sure there is cohesive and consistent approach to management throughout the organisation. The stress is not that be expect every corporate
operations to be exact alike. This is not possible, given the diversity of many corporations today. Yet, there are common parameters that can be applied through a corporation irrespective of its products or geographical diversity.

PEOPLE FACTOR

No area of management has been more neglected than improving the way people work together. It is very unfortunate that inspire of gift of inspiring loyalty and outstanding performance persons available in the organisation, they are not properly exploited. This tendency should be eliminated and a conducive environment should be prevailed.

LEADER TRAID

The approach of leader plays very significant role to lead the human resources function in the direction of achieving corporation’s goal. in this respect it is to be noted that a leader should be a business person to know the corporation, its operations and its potential. No amount of technical knowledge regarding recruitment, compensation, labour relations and similar specialize areas can substitute for this. Being a business person the leader will shape personnel programs that respond to the needs of the organisation. A leader must be a tough minded and courageous who can advanced viewpoints and must be imaginative and innovative.

Life Insurance Corporation is also confronting with the above contemporary challenges in Human Resource Development.
IMPORTANCE OF HUMAN FACTOR

Of all the factors of production, man is by far the most important. The importance of human factor in any type of cooperative endeavor cannot be overemphasized. It is a matter of common knowledge that every business organisation depends for its effective functioning not so much on its material or financial resources as on its pool of able and willing human resources.* The human resource becomes even more important in the service industry whose value is delivered through information, personal interaction or group work. The overwhelming importance of this factor is due to its unique characteristics. First, this is the only resource, which can produce unlimited amounts through better ideas. There is no apparent limit to what people can accomplish when they are motivated to use their potential to create new and better ideas. There is no apparent limit to what people can accomplish when they are motivated to use their potential to create new and better ideas. No other resources can do this. Second, this resource is animate, active and living. It is man alone who with his ability to feel, think, conceive and grow shows satisfaction or dissatisfaction, resentment or pleasure, resistance or acceptance for all types of managerial actions. All other resources, which are inanimate, inert and passive, do not act in this way. All emotional problems emanate from human factor only. Third, human resource is most complex and unpredictable in its behaviour. There is no cook book formula to guide a manager how to motivate his workers. A manager can buy his worker’s time, he can buy his physical presence at a given place, he can buy a measured number of skilled muscular motions per hour or day, but he cannot buy worker’s
enthusiasm, he cannot buy his initiative, he cannot buy his loyalty, he cannot buy his devotion. Fourth, each individual has his own distinct background. This makes each individual unique in his psychological framework. No two individuals have exactly similar psychological frameworks. Hence, they cannot be interchanged, much less standardized. This implies that all individuals in an endeavoring to reach their motivation, a manager must follow tailor-made approach based on his understanding of the actions, attitudes, needs and urges of the worker concerned. This is a very formidable and challenging task. Finally, it is only this resource which appreciates in value with the passage of time. As time passes people become experienced and skilled. It is not so with other resources which generally depreciate time goes on.

Two other factors which have increased the importance of human resource are the labour enactments and the rise of labour organisations. Various laws, such as the Factories Act. Employees State Insurance Act, and the Workmen’s Compensation Act have been passed to dictate certain minimum standards of treatment. Fear of opposition by labour unions is another somewhat negative reason for training the human resources with greater respect.*

**MEANING OF HUMAN RESOURCE DEVELOPMENT (HRD)**

A new wind is blowing through management literature nowadays which is fast driving out the traditional term personnel management and substituting a new term ‘the human resource development’.
Human Resource Development is a system of developing in a continuous and planned way the competencies of individual employees, dyadic groups (superior and subordinate), teams and the total organisation to achieve organizational goals. It maximizes the congruence between the individual and organizational goals of employees and develops an organizational culture in which superior-subordinate relationships; teamwork and collaboration among various units become strong and contribute to the professional well-being motivation and pride of employees.

Important characteristics of HRD which emerge from the above definitions are as under:

1. **HRD IS A SYSTEM:** We must consider HRD as being made up of several mutually dependent parts or subsystem such as procurement, development, performance appraisal, etc. There are feedback loops from one sub-system to the other. As a result, change in any one sub-system produces a reverberating effect on all other sub-systems. Consider, for example, the effects of a change being introduced in the requirements of a job. Obviously, the original job description must be updated to reflect the newer requirements, but this may also affect the wage paid on that job. In addition manpower planning strategies may have to be modified in order to ensure a continuous flow of qualified persons for the changed job, different recruiting strategies may be called for in order to attract new candidates for the job, new kinds of information may be needed in order to select or promote qualified individuals, and finally, the content of training programmes for the job may have to be altered.
2. **HRD DEVELOP THE COMPETENCIES AT 4 LEVELS:**

Individual, dyadic, group and organisation. At the individual level employees are made aware of the expectations of other persons about their roles so that they are able to improve their skills and attitudes accordingly. Roles of individuals are made more interesting by designing and redesigning jobs and by job enrichment programmes. At the dyadic level stronger employer-employee relationship is developed by developing in the 2 person more trust, mutuality and help. At the group level committees or task groups are made more effective by developing collaboration in their inter group relationships. Finally, at the organisation level, development of competencies involves the development of self-renewing mechanism in the organisation, which enables it to adjust to the changes in its environment and to proactive. This also includes developing conductive HRD climate in the organisation.

3. **HRD IS A CONTINUOUS AND PLANNED PROCESS:** In any process of development the end is never reached. HRD also being a process of development always goes on. Organisations can facilitate this process of development by planning for it, by allocating by organizational resources for the purpose, and by creating an HRD philosophy that values human beings and promotes their development. (Read the section on HRD processes below.)

4. **THE ULTIMATE OBJECT OF HRD IS TO CONTRIBUTE TO THE PROFESSIONAL WELL-BEING:** motivation and pride of employees. Since an organisation can only be as effective as its employees, an enlightened, motivated and job-satisfied
body of employees is the ultimate objective of HRD. HRD achieves this objective by:

(a) Attracting people to the organisation and holding them.

(b) Maximising their performance of assigned roles. The most conspicuous assigned roles in any organisation are to meet some minimum levels of quantity and quality.

(c) Maximising their performance beyond the assigned roles for organizational goals. It is not enough if people within an organisation simply carry out what is required of them. An organisation which depends solely upon its blueprints of prescribes behaviour is a very fragile social system which may grind to halt at any time. A bureaucracy becomes inefficient partly because it comes to depend solely on prescribed role requirements. People in a bureaucracy work according to rules only. The result is that the problems and cases, which fall outside the rules, go on accumulating. They are more tossed than tackled. For their solution memoranda are exchanged, precedents are invoked and the already bulky rule-book goes on becoming more bulky and the organisation more inefficient everyday.

In order to be strong and effective every organisation demands from its members certain actions, which though not specified by role prescriptions are very important because they facilitate the accomplishment of organizational goals. These include:
(i) doing acts of co-operation, e.g., lending tools or materials to the fellow-worker, diagnosing a defect in his machine, helping a fellow who is behind on his quota and so on;

(ii) protecting an organisation against disaster, e.g., saving life and property in the organisation;

(iii) contribution ideas for organizational improvement;

(iv) self-education, i.e., continually increasing competence and continually raising demands on oneself;

(v) helping to create a favourable climate for the organisation in the community which surrounds it.

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**NEED FOR HUMAN RESOURCE DEVELOPMENT**

1. **HRD IS NEEDED TO DEVELOP COMPETENCIES:**

   No organisation can survive, let alone make a mark, if its employees are not competent in terms of knowledge, skills and attitudes. Competent employees are as much the necessity of a non-profit organisation as of a profit making organisation. Both types of organisations need competent employees for the success of their internal and external operations. A profit organisation interested in growing, diversifying or improving its working (such as cost reduction, reduction in delays, increased customer satisfaction, improved quality, market image, etc) must first think of developing its employees competencies. Similarly, a non-profit organisation, say a university or a hospital interested I
improving its work culture, must first think of orienting its employees' attitudes.

2. **HRD IS NEEDED TO MITIGATE SOME OF THE EVIL CONSEQUENCES OF INDUSTRIALISATION:** It is common knowledge that the factory system has dehumanized and deskilled various jobs. By enriching workers' roles HRD satisfies their needs of advancement, growth, self-respect, recognition, creativity and autonomy. Under career development plans workers are more or less about their future. Other HRD mechanisms such as counselling, monitoring, quality of work life, etc. enable workers to lead an integrated life which is mostly partitioned by the factory system into two lives: the organizational life and personal life.

3. **HRD IS NEEDED TO BRING ABOUT SYSTEM-WIDE CHANGES:** Whereas traditional human resource development methods (such as training, job-rotation, etc.) have their relevance and usefulness, they are by themselves inadequate to bring about the kind of system-wide change which is visualized in the concept of HRD. In traditional methods often top management personnel have the attitude that all is well with themselves, and it is only the lower level which needs to be trained and developed. Such attitude makes these programmes ineffective because by keeping the interdependent and interacting higher levels out, these levels continue to remain plugged by forces of mistrust, jealousy and authoritarianism. HRD programmes bring about a system-wide change. They gradually enrich the entire socio-technical system.
4. **HRD IS NEEDED TO DEVELOP A PROPER CLIMATE IN THE ORGANIZATION:** No other traditional method can do this. Executives in most of the traditional organizations seem to hold the following values:

(i) The important human relationships are those which are related to achieving the organisation objectives, i.e., getting the job done.

(ii) For being effective in human relationships one needs to be more rational and logical in his behaviour rather than emotional.

(iii) Human relationships are most effectively motivated by carefully defined direction. Authority and control as well as appropriate rewards and penalties that emphasis rational behaviour and achievement of the objective.

The above values when held by themselves lead to the following consequences:

(a) Executives generally remain unaware of human problems of their subordinates because the latter suppress their emotions and disguise their feelings.

(b) Decision-making becomes less effective because there is dropping off of experimentation and risk-taking with new ideas.

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1. Values are learned commands which, once internalized concurs human behaviour is specific directions.
Conformity, mistrust, and dependence, especially on those who are in power, increase.

HRD develops a new climate in the organisation. It replaces the old values by new ones. People become more open, independent, authentic, creative and collaborative in their behaviour.

NEED FOR HRD IN THE INDIAN CONTEXT

With liberalization of the Indian economy many changes are taking place in the corporate sector. There is pressure on the Indian industry to perform-produce quality goods and provide quality services. With increased competition there is need to become cost-effective and upgrade work methods, work norms, technical and managerial skills and employee motivation to face up to new challenges. HRD will have to play a very crucial role if the following changes, which are sweeping through our industry, are to prove successful:

1. **RESTRUCTURING OF ORGANISATIONS:** Many Indian companies are restricting their organisation structures by thinning their management ranks and expanding their spans of control. Seven layers in the pyramid and seven direct subordinates for each boss, which used to be the historic norm for many large companies is becoming a thing of the past. Now the thrust is to flatten layers, expand spans and transform the organizational pyramid from tall and narrow to short and wide. Further, the traditional functional departmentalization cast around development, manufacturing and marketing are giving place to departments focused on broad classes of products or service. These new departments reduce hierarchy, stress better work, reward creativity and
increase receptivity to the customer. The skill sets required of those, heading these departments differ from the skill sets required of those heading the traditional functional units. Unlike the ‘specialist’ heads of functional departments these heads are required to be generalists who have working familiarity with engineering, manufacturing and marketing.

2. **EMPHASIS ON CORE COMPETENCY:** With the licenses era coming to an end in India, companies now no longer need to preemptively secure licenses in diverse and unrelated areas to outwit their competitors. There is now a perceptible shift in favour of developing core competency through mergers and demergers. Companies want to professionalism their groups.

3. **TECHNOLOGICAL CHANGES:** Recent spurt in computerization and technological upgradation is, on the one hand, streamlining process and paperwork and increasing quality, service and speed and on the other hand making several jobs obsolescent. Many companies, which realize that they are not adding value in all functional areas are increasingly outsourcing all but the most critical functions. With the advancement in tele-communications, employees can now work in their homes. Tele work, as it is called, has freed them from the trouble and insolvencies of traveling over long distances. Companies can also save on office space and overhead expenses. These changes may make workers redundant at some places. The redundant workers every where need to be rehabilitated through training. The change has to be brought about with a human face. At this point, the HRD manager has a critical role to play.
4. **WORK FORCE EMPOWERMENT:** For the corporate democracy to become a reality many companies are now vesting their employees with greater authority, expanding their job titles and increasing their accountability. In a country where the 'benevolent autocrat' has been the overwhelmingly preferred style real empowerment of the work force is going to pose a big challenges for the HRD manager.

5. **MORE ATTENTION TO SPECIAL CATEGORIES OF WORKERS:** With the special categories of workers such as physically handicapped, women, religious minority, backward and others forming the ever-increasing proportion of the total work force every year measures like flexi time and telework are likely to assume greater significance. Flexi time permits workers to start, finish and take meal breaks according to their own liking within a flexible time band subject to a core time when everyone has to be in attendance. This measure can help women workers to balance their job demands with their family demands. Similarly, telework can be of great help to the physically handicapped.

6. **COMPENSATION LINKED TO SHAREHOLDERS VALUE:** Top management compensation in U.S. firms is becoming increasingly tied to shareholder value through expanded use of share options. As a new chief executive assumed office at Eastman Kodak in 1993, for example, he received options to purchase more than 750,000 shares of Kodak stock, of little or no value unless the stock price increased substantially but potentially worth $13 million to $17 million if it did. Companies in India may follow these examples and link
executive compensation to the production of greater investor wealth.

7. **GREATER EMPLOYEE COMMITMENT:** In a study of 7,500 large companies in 13 countries conducted by the Walker Information and CSM Worldwide Network – an Indianapolis-based organisation it has been found that although in respect of “employees focus” (defined as the extent to which an organisation attends to the needs and wants of its employees) India rank very high (third), but in respect of “employee commitment” (defined as the extent to which employees are behaviorally interested in and attached to the organisation) it ranks super singly very low (ninth)\(^2\). Long-term HRD interventions using behavioral understanding are, therefore, required to establish new work ethics and to build greater employee commitment.

8. **MORE RESEARCH IN HRD:** Continuous research is needed to discover new HRD methods and interventions. This is possible only when there are HRD-oriented organisations to pool and share their experiences in diverse areas.

**DIFFERENCE BETWEEN THE TRADITIONAL PERSONNEL MANAGEMENT FUNCTION AND HRD**

1. While the traditional personnel management function is routine, maintenance-oriented, administrative function. HRD is a continuous, always going on development function. It is, in fact, the expression of the unshakable belief of management of an organisation in the development of its human resource. The major attention of HRD is on improving the human processes.

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\(^2\) The Economic Times, 19 Sept., 1996.
2. While the traditional personnel function is seen as an independent function with independent sub-functions. HRD is viewed as a sub-system of a large system, viz., the organisation, and is supposed to be made up of mutually dependent parts. This means that the design of HRD cannot be considered in isolation. It must take into account its linkages and interfaces with all other parts of the organisation.

3. While the traditional personnel function is regarded as mainly a reactive function responding to the demands of the organisation as and when they arise. HRD is regarded as a protective function. HRD is not merely to cope with the needs of the organisation but to anticipate them and to act on them in advance in a continuous and planned way.

4. While traditional personnel function is supposed to be the exclusive responsibility of the personnel department, human resource management is regarded as the concern of all managers in the organisation. In fact, HRD aims at developing the capabilities of all line managers to carry out various personnel functions themselves. It believes that functions like industrial relations, reward and punishment, performance appraisal, promotion etc., should increasingly become the responsibility of the line people.

5. While the traditional personnel function takes a very narrow view of its scope and aims at developing and administering people only, HRD takes a much wider view of its scope and aims at developing the total organisation. The emphasis in the traditional personnel function is on increasing people's
efficiency. The emphasis in the traditional personnel function is on increasing people's efficiency. The emphasis in HRD is on building the right type of culture in the organisation - a culture that can continuously identify, bring to surface, nurture and use the capabilities of people.

6. While the traditional personnel function considers salary, economic rewards, job simplification and job specialization as important motivators, HRD emphasises the importance of higher needs in motivating individuals. It considers informal organisation, autonomous work groups, job enrichment, job challenge and creativity as the main motivating forces.

7. While the traditional personnel function (with human relations orientation) considers improved satisfaction and morale as the cause of improved performance. HRD considers the other way round. It considers improve performance (due to better utilization of human resources) as the cause and improved satisfaction and morale as its results.

HRD PROCESS

Every work has two dimensions: substantive and procedural. Substantive dimension means to decide what to do and procedural dimension means to decide how to do. In most of the organisations there is overemphasis on the substantive aspect of work and the procedural aspect is neglected. Whenever there is a problem in the organisation its solution is sought in the rules and structures rather than in the underlying group dynamics and human behaviour. Thus, rules may be changed; structure may be modified but group dynamics and human behaviour remain unfortunately
untouched. It is thought that there is no need to pay any attention to them. This is wrong. In every organisation human process must receive as much importance (if not more) as the substantive dimension. One can find six such processes in operation in an organisation at six different levels. These are as under:

1. At the personal level there is the existential process. This process tells us how an individual perceives his environment, how he interacts with others, how he achieves his goals in life and so on. If this process is neglected it may adversely affect the integration of the individual with organisation and his quality of work. Career planning, Performance Appraisal and Review, Feedback, Counselling, job Enrichment, Objective rewards etc., improve this process.

2. At the interpersonal level we have the empathic process. This process tells us how much empathy one individual has for the other person and how does he reach out to the other person and establishes a relationship with him. Communication, conflict, co-operation and competition are some important areas of study in this process. If this process is neglected it may adversely affect the interpersonal effectiveness of individuals in an organisation.

3. At the role level we have the coping process. Every individual is required to cope with various pressures and stresses in relation to his role in the organisation. However, if the individual's role is clear and the individual is aware of the competencies required for role performance he can cope with the these pressures effectively. Role analysis goes a long way to improve this process.
4. At the group level we have the building process. This process tells us how various groups form themselves as distinct entities in an organisation; how do they become cohesive and strong how can they effectively contribute to the goals of the organisation. Several OD and team-building exercises improve this process.

5. At the inter group level we have the collaborative and the competitive processes. Both can be either positive or negative. Competition is positive if it poses a challenge to a group in terms of standard of performance and achievement. It is negative if it prevents a group from attaining its goals. Similarly, collaboration is positive if it aims at helping others in achieving a common goal. It is negative if it aims at helping others in achieving a common goal it is negative if it aims at escaping hard work. This process can be very much improved by creating a climate of trust, authenticity, openness etc. and by clarifying norms and standards.

6. At the organizational level we have the growth process, which involves issues relating to organizational climate. Self-renewal and change.

HUMAN RESOURCE DEVELOPMENT METHODS

Any systematic or formal way of developing the competencies and motivation of individuals in an organisation and building the organisation’s climate by improving the above processes can be called an HRD method. As such there can be many HRD methods
available for organisations. However, the most frequently used methods are as follows:

1. Manpower Planning
2. Performance Appraisal and Feedback
3. Training, Education and Development
4. Potential Appraisal and Promotion
5. Career Development and Career Planning
6. Compensation and Reward
7. O.D. Techniques
8. Role Analysis and Role Development
9. Quality of Work Life and Employee Welfare
10. Participative Devices
11. Data Storage and Research
12. Industrial Relations.

1. **MANPOWER PLANNING:** Manpower planning is the sheet anchor of all HRD efforts is concerned with the following:

   (i) Assessment of manpower needs, including forecasting such needs based on the analyses of the policies of the company, trends of its development, plans for diversification, etc.

   (ii) Manpower audit, i.e., examining whether manpower strength for various jobs is it equate or more than what should be employed. Both understaffing and overstaffing may highly demodulate in the company.
Thus the manpower planning is linked with corporate plans and strategies on one hand the job analysis on the other.

2. **PERFORMANCE APPRAISAL AND FEEDBACK:** It is a very critical HRD mechanism on which the performance of an employee is periodically appraised by the employee himself collaboration with his boss. In the light of the difficulties faced by the employee he redefined future goals. The mechanism emphasizes the development of the employees (by identifying growth needs) rather than their evaluation. Open objective and participative appraisal and back develop better superior-subordinate relations. During the appraisal interview the sup shares the concerns of the subordinate and even guides him to achieve his targets.

3. **TRAINING, EDUCATION AND DEVELOPMENT:** There are 3 different HRD mechanism different focus and purpose as shown in the following table:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Focus</th>
<th>Purpose</th>
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</thead>
<tbody>
<tr>
<td>Training</td>
<td>Learning of present job</td>
<td>Improved performance on the present job of the employee</td>
</tr>
<tr>
<td>Education</td>
<td>Learning of other related jobs</td>
<td>Preparation of the employee for related job in not too distant a future</td>
</tr>
<tr>
<td>Development</td>
<td>Learning not related to any specific present or future job</td>
<td>General growth of the employee</td>
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</table>
Three broad areas in which training may be imparted are technical, behavioral, and conceptual. It is commonly believed that the rank and file workers need training in the technical area only. Training in the other two areas is not very useful for them. But experiences of many Indian companies, such as Petrifex (Baroda), have shown that behavioral training to workers produces several useful results such as the following:

(i) Improvement in worker's behavior with their superior and peers.

(ii) Development of 'we' feeling instead of '1'.

(iii) Decrease in the habit of hiding one's own mistakes and highlighting others' mistakes.

(iv) Increased interest in suggestion schemes.

(v) Increased awareness of family needs and more interest in family affairs.

4. **POTENTIAL APPRAISAL AND PROMOTION:** It is another important HRD mechanism, which is concerned with identifying the potential of an employee for future development and promotion in the company. This focuses on finding out periodically the extent to which a given individual possesses the critical attributes required to handle higher level responsibilities. Thus it is linked with job and role analysis. In HRD promotion is not considered to be a reward. This is because it is not based on performance but it is based on the potential of an employee.
5. **CARRIER DEVELOPMENT & CARRIER PLANNING**: It may be helpful to new employees become aware of the various phases of development in the company, and plan with senior employees their specific career path. Necessary help may also be given to employees with limited potential to cope with reality. In the HRD system corporate growth plans are not kept secret. They are made known to the employees to plan their career.

6. **COMPENSATION AND REWARD**: these are common positive reinforces. They should be clearly related to the performance and behaviour of employees. Failure to reward employees properly or over rewarding undeserving employees reduces the reinforcing effect of rewards. Under HRD while salary structure is based on job analysis, salary increase is liked with performance.

7. **O.D. TECHNIQUES**: Many organisations make use of several O.D. techniques for the development of their human resources. These include team-building, organizational mirroring, t-group, etc. In team-building people learn how to work in collaboration with each other. Under organizational mirroring, the host group gets feedback from representatives from several other organizational groups about how it is perceived and regarded. The intervention is designed to improve the relationships between groups and increase the inter-group effectiveness. In T-group participants learn to be more competent in inter-personal relationships. They learn about themselves, how others react to their behaviour and about the dynamics of group formation, group norms and group growth.
8. **ROLE ANALYSIS AND ROLE DEVELOPMENT:** This is an extremely important technique of HRD: Under it the job of an individual in the organisation is analysed and enriched in terms of his role and not in terms of his job. He, his immediate superior and subordinates sit together to discuss their expectations about the job from each other. They then arrive at a consensus about the individual's role and prepare his role description. It is always ensured that a role is sufficiently challenging for the individual, provides him adequate autonomy for taking initiative and is linked with other organizational roles to avoid a feeling of isolation.

Whereas role analysis, role development and role description are usually related to managerial jobs, job analysis, job enrichment and job description are related to workers' jobs. Job analysis of a worker's job is done to know its critical attributes which ultimately determine all those job qualities or attributes which a job-holder should possess. Job descriptions describe these qualities. Job enrichment signifies efforts to make a job more motivating.

9. **QUALITY OF WORK LIFE:** For overall development of workers, only good wages are not enough. They also need to be provided with good physical conditions and motivating work. If the work is monotonous or boring it must be redesigned. Several Indian organisations are taking initiative in improving quality of work life of their workers. Bharat Heavy Electricals (BHEL) is one such organisation, which took up job redesign as an O.D. intervention as early as 1975. In an HRD system there is always a focus on employee welfare and quality of work life.
PARTICIPATIVE DEVICES: following are some important participative devices:

**Bi-partite Meetings** (between management and workers)

a) To arrive at settlements concerning worker's wages and service conditions.

b) To review the working of existing settlements and examine their impact on workplace discipline, work ethics, customer service, etc.

**Information Sharing:** To share information about the business profitability, performance of the company, competition, marketing, etc.

**Joint Surveys:** Management and union to undertake joint surveys on the state of morale, motivation, grievances of workers, etc., and to jointly plan ways of dealing with these problems.

**Task Force:** To undertake of problems like 'Absenteeism', 'Indiscipline' etc., and suggest ways to solve the problem.

**Collaborative Project:** To undertake jointly certain projects, e.g., a project on employee welfare or workers’ education.

**Quality Circles:** To involve workers at the grass root level for periodically discussing work-related problems. Quality circles are small groups of employees, which are formed voluntarily. They work on the simple premise that the people who do a job every day know more about it than any one else, particularly when quality or productivity is involved. In the last few years, many companies, both in the private and public sector (such
as J.K.Jute, Bharat electronics, BHEL, HMT, etc.) have recorded substantial gains by implementing the suggestions given by quality circles in their organisations.

11. **DATA STORAGE AND RESEARCH:** This also is a very important HRD mechanism. It is very essential to preserve systematic information about every individual employee on various topics such as the employee’s personal characteristics, performance-potential, promotions, salary, etc. so that this may be used for counselling, career planning, training, promotion, etc. moreover, this information also serves as a base for research on employee problems. It should be remembered that all HRD-related research (through interviews and opinion surveys) constitute a degree of intervention—may be of a very tenuous kind. The knowledge that people are being interviewed puts them on the alert and leaves its mark on their minds and thought processes. Publication, distribution and discussion of the results of opinion surveys also make an impact on the subjects of study and constitute an intervention, at least indirectly.

12. **INDUSTRIAL RELATIONS:** Last though not the least important subsystem of HRD is industrial relations. Good industrial relations based on mutual trust and goodwill make the executions of HRD programmes easy. Poor industrial relations based on mutual distrust and fears make execution difficult.

Historically, unions in our country have been playing the role of agitators and bargainers. The thrust of their activities has been towards the economic well being of the workers. In HRD unions are encouraged to make a thrust towards the psychological and social
well being of workers. Some important areas in which they are asked to participate are as follows:

1. **Communication**: Unions can pass on greater and more varied information to workers about themselves and the organisation. At present they only communicate on service conditions and related issues under this belief that workers are not interested in receiving information on any other issues. This is wrong.

2. **Counselling**: Unions can play a very positive role in providing counselling services to employees. Cases of executive drinking, smoking, drug addiction, indebtedness, etc., are not infrequent and need to be attended to by the unions. Defending a workman during departmental enquiry for these misconducts is not enough.

3. **Education and Training**: Another important area in which unions can play a development role is education of workers. Unions can help them acquire new human relations and work-related skills. The former would include skills of collaboration, empathy, collective action, etc. The latter would include skills to do new jobs and new projects.

4. **Welfare**: Unions can help management in developing innovative welfare schemes for employees such as workers' co-operatives, workers' banks, nursery schools, etc.

5. **Family and Vocational Guidance**: Unions can help workers' families in several ways. For example, they can provide guidance in respect of the education and career of workers' children. They can provide guidance in respect of the education and career of workers' children. They can provide
conciliation services in setting family quarrels. They can help in creating jobs for the wives of workers and so on.

6. **Research**: Unions can play a very significant role in generating data on various dimensions of workers' needs, aspirations, standard of living, etc. for this purpose they can launch research projects either independently or in collaboration with academic institutions.

For ensuring the effectiveness of the above techniques:

1. They should be properly designed keeping in view the organisation's needs:

2. They should be systematically linked to produce the holism effect:

3. They should be periodically reviewed to examine whether they are producing the desired effects: and

4. They should receive commitment from top otherwise they will become mere rituals.

**OUTCOMES OF HRD**

Following are the various outcomes of HRD which result from the above methods via improvement in the human processes:

1. People in the organisation become more competent because on the one hand they become better aware of the skills required for job performance and on the other hand there is greater clarity of norms and standards.
2. People understand their roles better because through increased communication they become aware of the expectations, which other members of their role set have from them.

3. People become more committed to their jobs because now there is greater objectivity in the administration of rewards. They come forward with better and more creative ideas.

4. People develop greater trust and respect for each other. They become more open and authentic in their behaviour. Thus new values come to be generated.

5. There is a greater collaboration and teamwork which produces synergy effect.

6. People find themselves better equipped with problem-solving capabilities. They become more prone to risk-taking and proactive in their orientation. There is greater readiness on their part to accept change.

7. Lot of useful and objective data on employees are generated which facilitate better human resource planning.

8. The top management becomes more sensitive to employees' problems and human processes due to increased openness in communication.

The net result of the above outcomes is that the organisation becomes more effective. It achieves new heights in terms of productivity, cost, growth, diversification, profits and public image. However, one should not expect these results in a short period. But
if these result do not appear even after a reasonably long period one should question the qualitative adequacy of the HRD processes and the related instruments which are being used in that organisation. It should also be remembered that excellent HRD outcomes at any given point of time do not indicate continued effectiveness of the organisation for all times to come. HRD results need to be continuously watched, strengthened and renewed.

The only instrument developed so far to measure HRD outcomes is the HRD climate questionnaire by Rao and Abraham. The questionnaire measures the extent to which a developmental climate comprising openness, trust, collaboration, fairness in appraisal, training, etc., exists in an organisation.

THE RECENT AND GROWING SIGNIFICANCE OF HUMAN RESOURCE DEVELOPMENT

The current relevance of Human Resource Development is largely due to several trends and crises in society and to the recognition that HRD can significantly influence the objectives of the organisation.

TRENDS AND CRISIES

The following are the major trends and crises influencing the significance of human Resource Development are :-

- The case associated with human resource
- The productivity crises
- The increasing pace and complex city of social, cultural, legal,
demographic, and educational changes and

The symptoms of dysfunction in the workplace.

**HUMAN RESOURCE COST**

Today, corporations realize that it pays to be concerned with how they manage their human resources; for that, organization's now know that their important assets are not just financial resources but also having the right people at the right time, who can effectively manage an organization.

**THE PRODUCTIVITY COST**

Over a period of twenty years, it is evident that productivity sharply declined and it is more than a threat to our economy, it also emphasizes the significance of Human Resource Development because more effective utilization of human resources may be the best hope of stopping the side in productivity.

**THE PACE AND COMPLEXITY OF CHANGE**

Several ongoing changes in the cultural and educational levels and the social order of the country have contributed to the concern of human Resource Development.

**SYMPTOMS AT WORKPLACE**

Rapid social change have been accompanied by change in the relationship between the worker and job. The emergence of work alienation, boredom and job dissatisfaction in the workplace.

These symptoms are often associated with decreasing motivation and increasing counter productivity behaviour and worker's demand on the workplace.
Research is an essential and powerful tool in leading man towards progress. Without systematic research there would have been very little progress. John W. Best has rightly said, “The secret of our culture development has been research, pushing back the areas of ignorance by discovering new truths, which, in turn, lead to better ways of doing things and better products.”

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

CHARACTERISTICS OF RESEARCH

The following are the characteristics of research:

1. Research is systematic
2. Research is logical
3. Research is Empirical
4. Research is Reductive
5. Research is Replaceable and Transmittable
**APPROACH**

For any investigation, research Methodology plays the most paramount role. With a view to achieve complete success in the field, a combination of direct approach, comprising of interviews and questionnaires are comprehensive covering a series of questions pertaining to attitude, behaviours and other implements. During the process of investigation, it is clearly borne in mind that the success of field work primarily depends upon the sensitivity of the investigator to varied situation prevalent in the society and the personality of such people is formed the scope of this study.

**RESEARCH DESIGN**

The study is descriptive dim analytical type of research design. According at the very out set specific objectives are set to provide the basis of investigation.

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

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

2. Maximize mobilization of people saving by making insurance-linked savings adequately attractive.

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

4. Conduct business with utmost economy and with the full realization that moneys belongs to the policyholders.

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

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

7. Involve all people working in the corporation to the best of their capacity in furthering the interests of the insured public by providing efficient service with courtesy.

8. Promote amongst all agents and employees of the corporation a sense of participation, pride and job satisfaction through discharge of their duties with dedication towards achievement of corporate objectives.

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

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

1. Defined the nature and scope of the problem
2. Specified the relative variables
3. Excluded the variables not relevant to the study
4. Started from logical hypothesis.
STEPS TAKEN IN RESEARCH DESIGN

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

(a) **SOURCE OF DATA:** Clearly and various sources of information such as library, personal documents, fieldwork, a particular residential group etc. are collected.

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

(c) **PROBLEM SELECTION:** The problem selected for study is defined clearly in operational terms so that the researcher knows positively what facts he is looking for and what is relevant to the study. Besides the operational definition of the problem, the problem selected practicable in case of time and money.

(d) **NATURE OF THE STUDY:** The research design is expressed in relation to the nature of study to be undertaken. The choice of the statistical, experimental or comparative type of study is made at this stage so that the following steps in planning relevance to this problem:

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

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

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

**MAIN FEATURES OF SAMPLING PROCEDURE**

The sampling procedure was followed on the following features:

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

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

(c) **DETAILED STUDY**: the number of sample units is fairly small these can be studied intensively and elaborately. They can be examined from multiple viewpoints.

(d) **SCIENTIFIC BASE**: This is a scientific sampling procedure because the conclusion derived from the study of certain units can be verified from other units.

(e) **GREATER SUITABILITY IN MOST SITUATION**: Most of the surveys are made by the technique of sample survey, because wherever the matter is of a homogeneous nature, the examination of few units suffices.

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

Random sampling method was made in the following ways: -

(i) **LOTTERY METHOD**: This is the simplest way of making the selection. The number of items in a data were written on sheets of paper or cards and they are thrown into a box. The researcher blind folding himself selected the number of items required in the sample. There was no partiality in favour of any item.
(ii) **SELECTION FROM SEQUENTIAL LIST**: In this procedure units were broken up in Numerical and Alphabetical sequence. Investigators decide to choice 1, 5, 10, 15, and so on. If the division is alphabetical the researcher decide to choose every item starting a, e, m, o, etc.

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**TECHNIQUE OF DATA COLLECTION**

For collecting information under the head of primary data the researcher has made use of questionnaires. The another made the collecting primary data by having informal talks with the management and workman of the corporation.

Secondary data were collected from the following sources:

(a) **COLLECTION OF FACTS AND PUBLISHED MATEXERIAL**: A detailed bibliography of relevant literature comprising of books. Bulletins, journals, conference proceedings, newspapers and in acquaint was prepared.

(b) **VISITS OF LIBRARIES AND RESEARCH CENTERS**: The researcher have visits various libraries and research centers to make extensive literature survey in connection with Human Resource Development in Life Insurance Corporation.³

(c) **VISIT TO VARIOUS DIVISIONAL OFFICES & ZONAL OFFICES OF THE CORPORATION**: The researcher have visited the various Divisional Offices and Zonal Offices of Life Insurance Corporation of India.

³ See Acknowledgements
GROUP DISCUSSION: For acquiring a clear out opinion about the subject matter related to the researcher work group discussion has made. Participants in these discussions were mainly white color employee of different offices of the corporation.

COLLECTION OF DATA

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

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

(ii) SECONDARY DATA: Secondary data was collected from various statistical reports, annual reports, bulletins, journal etc.4

FRAMING OF QUESTIONAIRS

Questionnaires were made for gathering opinions from various office related with Human Resource Development in Life Insurance Corporation of India.5

STATISTICAL ANALYSIS

For statistical analysis the questionnaire was administered to officers and employee working in the corporation. As many as 110 offices were contacted, 80 in Zonal office and 30 in Divisional office. The 80 officers present on the day of the survey. The sample consis-

4. See Bibliography
5. For details see Appendix
ted of almost the total population of the Zonal office and a Random sample from the Divisional office. Out of the 110 employees contacted, 90 employees had responded with the filled in questionnaire making the response ratio to about 82% which is a good enough response. The questionnaire was analysed. The mean of the scores for each question given by the 90 respondents were found as well as the standard deviation. The mean of the response to each question was also converted into percentage scores to make interpretations easy using the formula.

**PERCENTAGE SCORE = MEAN X 25**

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

The overall Human Resource Development climate shows a mean of 2.34 or 58.55 using Rae 8 Abraham's yardstick.

<table>
<thead>
<tr>
<th>Score</th>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>29%</td>
<td>Very bad</td>
</tr>
<tr>
<td>30</td>
<td>39%</td>
<td>Bad</td>
</tr>
<tr>
<td>40</td>
<td>40%</td>
<td>Poor</td>
</tr>
<tr>
<td>50</td>
<td>59%</td>
<td>Average</td>
</tr>
<tr>
<td>60</td>
<td>69%</td>
<td>Good</td>
</tr>
<tr>
<td>70</td>
<td></td>
<td>Very good</td>
</tr>
</tbody>
</table>
It would show that the overall Human Resource Development climate in the corporation, Divisional & Zonal office is of average kind.

The employees, show a “Good” O C T A P A C culture in openness, collaboration communication, trust, team spirit, Responsibility, autonomy and conflict resolution.

Among the items, grouping the items dimensions war, the following results are seen:

<table>
<thead>
<tr>
<th>Item</th>
<th>Percentage</th>
<th>Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autonomy</td>
<td>61.12%</td>
<td>Good</td>
</tr>
<tr>
<td>Collaboration</td>
<td>50.50%</td>
<td>Good</td>
</tr>
<tr>
<td>Rewards</td>
<td>49.25%</td>
<td>Poor</td>
</tr>
<tr>
<td>Risk Taking</td>
<td>45.25%</td>
<td>Poor</td>
</tr>
<tr>
<td>Feed back</td>
<td>57.93%</td>
<td>Average</td>
</tr>
<tr>
<td>Responsibility</td>
<td>64.37%</td>
<td>Good</td>
</tr>
<tr>
<td>Trust</td>
<td>60.00%</td>
<td>Good</td>
</tr>
<tr>
<td>Team Spirit</td>
<td>68.75%</td>
<td>Good</td>
</tr>
<tr>
<td>Conflict Resolution</td>
<td>61.25%</td>
<td>Good</td>
</tr>
</tbody>
</table>

The employees, show a “Good” O C T A P A C culture in openness, collaboration communication, trust, team spirit, responsibility, autonomy and conflict resolution.

But the “Supportive HRD Practices” followed by the organisation and “Top Management Support”, “Reward” for good work done and “willingness to take risks” and “feed back sensitivity” are not those good. They has been seen either as “poor” or “average”.