Chapter Four

RESEARCH METHODOLOGY

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In this chapter we recount the rationale for this study, set down the research problems and objectives, discuss the research paradigm and methodology, and substantiate the research design, choice of sector, location of study, sampling technique and methods of data collection and analysis. This is followed by sharing of ethical considerations and limitations of this research effort.

4.1 Rationale of the Study

Decades of research in the area of human resource consequences of mergers and acquisitions has unconcealed many challenges ranging from cultural issues, failure of communication, acquirer’s high handedness and coping pattern of individuals. Role played by the human resource department and contribution made by leaders of the combined entity, especially those of the acquiring organization have been time and again discovered to be critical by many researchers. Quick and considerate cultural integration, prolific unambiguous communication, benevolent listening and redressal of employees’ concerns, and adequate learning opportunities for facilitating change along with fair combination of compensation practices, swift organizational restructuring and prudent handling of employee relations have been considered as antidote to merger/acquisition integration. Despite, the existing studies, further research is required in this area as:

- The context of both- HR interventions and role played by HR department has not been studied before. That HR integration strategy would function within the framework of overall strategy is a possibility that has been ignored by researchers so far. Further, integration strategy itself could be impacted/shaped by various factors is a proposition that needs to be studied; evidence of the same can be drawn from the fact that no two integrations are similar.

- A comprehensive study of the integration strategy and process of HR integration was needed to discover factors that shape these two and to also decipher the linkages between them. To enable this, it becomes imperative to speak to/interview people who have been involved in different capacities in the merger and integration processes- leaders of both the organizations and
employees across various levels. Consequently, this study was needed to include various perspectives or inputs from multiple sources.

- In Indian organizations, cultural aspects and employee relations were expected to play a distinctive role in integration, a factor which probably has not been considered and incorporated by earlier studies. Relying alone on overseas studies available on integration strategy or process for deciphering the determinants could, therefore, be misleading. A new study covering the subtleties peculiar to Indian business milieu or organization culture was thus required.

4.2 Research Problem and Research Objectives

4.2.1 Narrowing Down the Problem

A summary of the questions that emerged in the researcher’s mind and finally shaped the research question is given below:

- Why despite holistic interventions suggested, organizations pay differential attention to the HR interventions?
- Why as suggested by Galpin and Herndon (2000) integration process is different for each organization?
- Are there any factors that determine the nature of integration strategy and in turn the HR integration process?

4.2.2 Research Objectives:

The research objectives of this study are:

1. To identify and study factors which determine the integration strategy: This includes
   a. Studying and analyzing factors like type and rationale of merger/acquisition, relative standing of two combining organizations and their cultures and leadership.\(^{11}\)
   b. Locating new factors which impact the integration strategy.

\(^{11}\) As leaders are known to form and develop the culture of an organization (Schein, 1985) here culture and leadership are considered as a single determinant.
2. To study the broad integration strategy which encompasses
   a. Major components of the integration strategy
   b. The degree of integration

3. To study the manner in which these factors, (as identified in research objective one) through determining the integration strategy, shape the process of HR integration. Process of HR integration will include
   a. Process of people integration through integration of soft issues like cultural integration, communication and facilitation of learning/training.
   b. Process of integration of HR practices and policies like structure and staffing, compensation and employee relations (in case of unionized workforce).

4.3 Research Paradigm

Paradigm has been defined generically as, ‘a basic set of beliefs that guide action, whether of the garden variety or action taken in connection with a disciplined inquiry’ (Guba, 1990:17). It represents a worldwide that defines, for its holders, the nature of the ‘world’, the individual’s place in it and the range of possible relationships to that world and its parts, as for example, cosmologies and theologies (Guba and Lincoln, 1994). There are three fundamental questions associated with each paradigm: ontological, epistemological and methodological. Ontological question seeks to know the nature of reality and what can be known about it. Epistemological question inquires about the nature of relationship between the knower and what can be known. The methodological question tries to find out the means and ways the inquirer can find about whatever he or she believes can be known. Every organization is unique in its own right with its distinctive culture and leaders with their individual leadership style. Employees during induction and socialization process get acculturated to the beliefs and values of the organization and adopt a distinctive way of perceiving and thinking (which is impacted by their personal value and belief system). A merger or an acquisition and the ensuing integration is interpreted and reconstructed by them within the framework of their beliefs and value system. Hence, their reality is created by recounting their observations and experiences of the combination process. Methodology chosen for this study is therefore, qualitative as it alone will aid in
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capturing these realities and interpretations; moreover, it also considers respective ontological and epistemological requirements (table 4.1). The following section adds on to this one and in detail describes those aspects of my study that were crucial in choice of qualitative methodology.

Table 4.1
Research Paradigm of the Study

<table>
<thead>
<tr>
<th>Methodology</th>
<th>Ontology</th>
<th>Epistemology</th>
<th>Methods</th>
<th>Logic of Reasoning</th>
</tr>
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<tbody>
<tr>
<td>Employees keenly observe the merger and integration process, and interpret it uniquely. Thus, reality exists in the form of multiple mental constructions.</td>
<td>Subjective interpretations of employees in the form of their observations and experiences have been accepted as knowledge.</td>
<td>Semi-structured interviews with varying questions for different hierarchical levels were used to interact with the employees. This data was supplemented by documents related to merger and integration process.</td>
<td>Inductive logic of reasoning is followed. We do not start with any hypothesis but with help of participants’ interpretations of integration and its determinants move from data to theory.</td>
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4.4 Research Methodology and Design

The decision of what methodology one uses lies within the essence of research question/problem. If the research seeks to verify an existing set of defined variables of an established theory or to test defined variables of an untested theory then quantitative research would provide the appropriate methodology. The goal of quantitative methods is to determine whether the generalizations of a theory hold true. On the other hand, if the aim of research is exploratory in nature, and the study seeks to unearth an understanding of an area about which little is known, or is attempting to understand the experience of a group of individuals of a particular situation or is trying to understand a social or human problem from multiple perspectives, then qualitative methodology is found to be more suitable. Qualitative research is an exploration of a dynamic reality. It does not claim that what is discovered in the
process is universal and, thus, replicable or can be generalized. Qualitative methods can help unearth problems, generate hypotheses and explicate why and how phenomena occur. It examines narrative, meaning, and behaviors in social context. As it is inductive and not deductive, qualitative research enables one to study particular events, groups, or behaviors in depth.

According to Stake (1995:41-42) ‘In quantitative studies, the research questions seek out a relationship between small number of variables. For example, ‘Is there an enduring relationship between student achievement, and training of the teachers over a variety of classroom and community situations?’ Efforts are made to operationally bound the inquiry, to define the variables, and to minimize the importance of interpretation until data are analyzed. At the very beginning, it is important for quantifiers to interpret how relationships between variables would reduce weaknesses in explanation, and at closing, it is important for the researcher to upgrade their generalizations about the variables. In between times, it is important not to let interpretation change the course of study. In qualitative studies, research questions typically orient to cases or phenomenon, seeking patterns of unanticipated as well as expected relationships. For example, ‘What happens to personal relationships among teachers in a remedial reading project if they are obligated to employ a problem-solving pedagogy?’ The dependent variables are experientially rather than operationally defined. Situational conditions are not known in advance or controlled. Even the independent variables are expected to develop in unexpected ways. It is essential to have the interpretive powers of the research team in immediate touch with developing events and ongoing revelations, partly to redirect observations and to pursue emerging issues’.

Previous studies conducted in the field of mergers and acquisitions have highlighted and reinforced importance of human resource issues in mergers and acquisitions. As highlighted in the chapter on literature review, issues experienced and the manner in which they are addressed (through the process of integration) will vary across organizations and will be dependent upon various factors that may be time, industry and firm specific or even circumstantial. Because of this variance, there is a probability of a structured quantitative study omitting certain variables which might pertain only to a specific case of merger/acquisition and which the researcher might
fail to foresee and therefore include in the study. A quantitative study does not allow for inclusion/modification of variables during the study nor is there an established process for capturing of context in quantitative research. Both inclusion of variables during study and analyses of context is a major characteristic of qualitative research. Hence, the process of HR integration with its uniqueness and totality can be suitably captured or studied justifiably using qualitative research methodology. Further Teerikangas and Very (2006:40) substantiate non-usage of survey method when culture is a variable being studied saying, ‘surveys capture perceptions of culture at the moment of the survey. Integration efforts in M&A generally include organizational changes and actions aimed at improving cooperation between the participating firms. Consequently, perceptions about the deal and about ‘them’ are likely to evolve with the pace of changes and the mid-course results obtained. In brief, a survey method gives only a picture of perceptions of differences in organizational cultures at one point of time. In so doing, it omits the dynamic nature of the M&A process, and does not account for the mediating impact of acculturation, cultural integration’. Same probably can be said about most of other quantitative techniques.

Cresswell. J.W. (1998: 15) defines qualitative research as ‘an inquiry process of understanding based on distinct methodological traditions of inquiry that explores a social or human problem. The researcher builds a complex holistic picture, analyzes words, reports detailed views of informants, and conducts the study in a natural setting.’ He differentiates between five traditions of qualitative inquiry – biography, phenomenology, grounded theory, ethnography and case study. Biography is known to report life of a single individual. It is the study of individual and his or her experiences as found in documents and archival material (Creswell 1998: 47). Phenomenology describes the meaning of lived experiences for several individuals about a concept or a phenomenon. It explores the structures of consciousness in human experiences (Pg.44). According to Stanford Encyclopedia of Philosophy12, ‘phenomenology is the study of "phenomena": appearances of things, or things as they appear in our experience, or the ways we experience things, thus the meanings things have in our experience. Phenomenology studies conscious experience as experienced

from the subjective or first person point of view’. The aim of grounded theory study is to generate or discover a theory, an abstract analytical schema of a phenomenon that relates to a particular situation. According to Glaser and Strauss (1967) such theories are grounded in data from the field especially in the actions, interactions and social process of people. Ethnography is a description and interpretation of a cultural or social group or system. The researcher examines the group’s observable patterns and learned patterns of behaviour, customs and ways of life. Case study is an exploration of a bounded system (bound by time and place) or a case over time through detailed, in-depth data collection through multiple sources and is rich in context. The case may be a program, an event, a process. For case study, there are four types of known designs (Yin, 1994) - (1) Single-case (holistic) designs. (2) Single- case (embedded designs). (3) Multiple-case (holistic) designs. (4) Multiple- case (embedded designs).

Here, multiple case (holistic) design are used for this research. Further, researchers in this field like Jeris, Johnson and Anthony (2002:6) also support the use of case study in mergers and acquisition research when, ‘the research is focused on understanding the process’. Cases have been selected considering Creswell’s (1998:62) criteria, ‘I prefer to select cases that show different perspectives on the problem, process, or event I want to portray’. In this study, two cases were selected, one where a new private sector bank was acquired by another new private sector bank. These two banks were of almost equal size and not much cultural clash was expected at the time of acquisition/integration. Second, is a case of a public sector bank acquiring a financially distressed new private sector bank. The public sector bank was a much larger entity in terms of number of branches and employees than the private sector bank it acquired. Another criteria for this choice was the time lag between effective date of merger/acquisition and data collection- organizations selected should have undergone the merger or acquisition atleast two years prior to start of data collection, as it takes a minimum of two years to implement all HR related changes and make sense of the entire integration strategy. Acquisition of Patiala Bank by Millennium Bank took place in October 2005 and that of UAB by Nationalized Bank took in August 2004. Choice of banking sector was also driven by certain factors that are highlighted in the following section.
4.4.1 Choice of Sector

Banking sector was chosen to conduct the study as it offers an impressive mix of old/new, and public/private/multinational organizations at different levels of maturity, with distinct organization cultures and varied growth imperatives. This sector has witnessed some interesting cases of acquisitions over the last few years with different permutations and combinations like public sector bank acquiring another public sector bank, new private sector bank acquiring an old private sector bank, a public sector bank acquiring a private sector bank and so forth. The rationale for merger, thus, in each case is different which is expected to result in different types of holistic and HR integration strategies. The following paragraphs highlight important developments in the banking sector that make it a rich ground for carrying a study of this nature.

Banking Sector and Mergers

Mergers and acquisitions are not an unknown phenomenon in the Indian banking sector. They date back to 1921 when Imperial Bank of India was formed by the amalgamation of three banks- Bank of Bengal, Bank of Bombay and Bank of Madras. The merger and acquisition activity, though, caught impetus with the advent of liberalization process in the 1990’s. Gradual reforms in the banking sector saw establishment of nine private sector banks in India, with a few of them like ICICI Bank, HDFC Bank and IDBI Bank being arms of existing financial institutions. These new entrants were aggressive in hiring the best talent, employing latest technology, operated with lower manpower costs and other overheads, and provided stiff competition to the existing public and old private sector banks. What these banks, however, lacked was scale and wide geographical reach of public sector banks. Reserve Bank of India, the banking regulator, was parsimonious in granting branch licenses to banks. There were also riders in the form of compulsory opening of certain number of branches in the rural and semi urban areas for every branch that was opened by a bank in an urban area/metro. Organic growth, thus, did not seem to enable these private sector banks to grow at a desired pace or help them to catch up with their public sector and old private sector counterparts who owing to decades of existence had substantial reach; a feature that is critical for retail banking. For a new private sector bank, therefore, inorganic growth looked like an attractive option. HDFC Bank was the first to acquire Times Bank in 1999. Subsequently, ICICI Bank

Public sector banks (PSB), on the other hand, owing to government ownership, were still under the latter’s patronage. They also suffered from problems like overstaffing, manual branches and high operational overheads. Merger or acquisition was therefore not a viable option for them till around a decade after liberalization. These ten to twelve years were used by big PSB’s to upgrade technology and branches, reduce and train manpower and become more competitive by introducing initiatives like twenty four hour banking and anywhere banking. Over the last few years, suggestions have been made by the finance ministry regarding mergers of public sector banks in India to achieve scale and size. Particularly, integration of State Bank of India with its associates has generated lot of debate. Lately SBI has decided to merge State Bank of Saurashtra, a wholly owned associate bank, with itself. But, concrete activity in this area is yet to be witnessed. Absence of determination or clear guidelines on the government’s side and unwillingness to yield control by the management of various PSB’s seem to be hindering the process of consolidation amongst them. There have been instances of public sector banks acquiring sick/unhealthy private banks but this has been done at the directive of government/ Reserve Bank of India rather than a strategic choice made by the management of respective acquiring PSB’s. Examples of these are acquisition of Sikkim Bank by Union Bank of India, Nedungadi Bank by Punjab National Bank (PNB) in 200313, merger of Bareilly Corporation Bank, Benaras State Bank and South Gujarat Local Area Bank with Bank of Baroda in 1999, 2003 and 2004 respectively, and Oriental Bank of Commerce’s acquisition of Punjab Cooperative Bank and Bari Doab Bank in 1996, and Global Trust Bank in 2004. There have also been instances of PSB’s acquiring banks outside India. For example Bank of India (BOI) acquired share holding of PT Bank Swadesi Tbk, of Indonesia in 2006, State Bank of India (SBI) acquired a Kenyan bank, GIRO Commercial Bank, a

13 PNB also acquired New Bank of India in 1993. The latter was a loss making nationalized bank.
closely held entity with promoters of Indian origin and Indian Ocean International Bank, Mauritius in 2005.

Many of the old private sector banks in India are regional in nature. They were started to serve different communities. These banks have a good local distribution network in terms of number of branches. Merger amongst these banks can help them in emerging as national forces. Ownership and control, and cultural factors may impede such amalgamation. These banks, though, are attractive takeover targets for new private sector and multinational banks. ICICI Bank acquired Bank of Madura, a healthy private sector bank to expand its operations in the southern region of India

Amongst multinational banks, ING raised its stake from 20 per cent to 44 per cent in Vysya Bank and took over the management control in 2002. Other multinational banks were waiting for the second phase of banking sector reforms that was supposed to commence in April 2009. Owing to political ambivalence and losses posted by MNC banks, this seems to have got postponed for some time. Nevertheless, foreign banks hope that during the second phase of reforms they will be permitted to enter into merger and acquisition transactions with any private sector bank in India, subject to the overall investment limit of seventy four percent.

4.4.2 Location of the Study

Data was collected for case one in the months of November, December 2008 and April 2009. Interviews for the same were conducted in Mumbai, Delhi, Gurgaon, Amritsar, Ludhiana and Chandigarh. Data collection for case two took place in January, February and March 2009. Interviews were conducted in Delhi, Hyderabad and Mumbai. In most of the cases people were met at their place of work; interviews with two participants were; however, conducted at their residence.

4.4.3 Data Collection and Sampling

4.4.3.1 Unit of Analysis

The merger process, integration strategy and process of HR integration comprising of sub processes that are used to assimilate people and HR policies and practices form the unit of analysis. The merger process is deemed to start at the time of due diligence
and continues till such time the organization stabilizes after a period of merger related changes.

4.4.3.2 Data Collection Methods

Data was collected primarily through the following:

Interviews: Were semi structured in nature and were conducted personally with the help of an interview guide. For two participants, however, they were conducted telephonically. Attempt was made to tape record as many interviews as possible, but owing to classified nature of information many employees expressed reluctance to say anything on record; in such cases notes were recorded manually during the interview. These were then read immediately after the conversation got over and gaps detected were filled. It was noticed that senior and top management people were more open to get the interviews tape recorded than employees across other levels. Another observation was that people in MBP were more willing to speak on record than those in Nationalized Bank. In case one (acquisition of Patiala Bank by Millennium Bank) out of fifty five interviews, twenty six were tape recorded. In case two (acquisition of UAB by Nationalized Bank) out of thirty one only six were tape recorded and two were conducted telephonically.

Studying Relevant Documents: like the schemes of amalgamation, merger documents, annual reports, reports of consultants, speeches made, minutes of meetings provided, presentations made during critical meetings and agreements entered into with various stakeholders.

4.4.3.3 Sampling

Purposeful sampling was used to meet and interview the leaders and employees from across different levels of hierarchy of both acquiring and acquired organizations. People in leadership positions in acquiring and acquired organizations were met to understand the rationale for merger and strategy guiding the integration process. As both, nature and impact of integration varies from one echelon to another, employees at different hierarchical levels were expected to share their diverse experiences of and perspective about the combination process. As the study strives to research the process of HR integration, effort were made to first meet key HR functionaries from
both the banks and then interview other employees. Amongst these employees, people at junior level were met to comprehend their understanding of the integration process—both HR and non HR related. Middle level managers, on the other hand were able to explain the manner in which various integration related interventions were made. Senior management was helpful in explaining the integration strategy, whereas top management could elucidate or identify various factors that influenced and shaped the integration strategy and the process of HR integration.

Fifty five people were interviewed in case one. Out of these fifty five, twenty eight were originally from Patiala Bank (acquired bank) and twenty seven were from Millennium Bank (acquiring bank). Out of this twenty three were from junior level i.e. grade one to three, nineteen were from middle management i.e, grade four to seven, five were from senior management level i.e. grade eight and five belonged to the top management level. These five consisted of the branch banking head, retail bank head, corporate bank head, HR head and erstwhile managing director of Patiala Bank who worked as an advisor with the combined entity. Four of the employees interviewed no longer worked in the organization.

Thirty one people were interviewed in case two. Out of these thirty-one, seventeen were originally from UAB and fourteen from Nationalized Bank. Out of these, three belonged to the sub- staff level, seven were from staff and junior management cadre, i.e. from staff to assistant manager level, five belonged to middle management level or from manager to assistant general manager level, five from senior management level, i.e. they were of the rank of deputy general manager and five from top management level (erstwhile CMD of the Nationalized Bank at the time of merger, the executive director of Nationalized Bank who had joined immediately after merger announcement, the SBU head of UAB after the merger, the HR head of Nationalized Bank and the founder CMD of UAB). Six people interviewed (excluding the founder CMD of UAB) were originally with UAB but had quit at various points of time after the acquisition.

The difference in number of employees interviewed in both cases emanates from the fact that saturation was achieved earlier (with fewer numbers) in case two. In case one (as will be studied in chapter four) HR interventions made to facilitate integration were comparatively more comprehensive; employees had more to share with the
researcher. Additionally, most of the employees from the acquired organization in case two had quit the merged entity within one year of the acquisition. This created two situations: one, the population of employees still with the organization came down and a good proportion of those that remained with the combined entity were those outsourced employees (of UAB) that had been made permanent by Nationalized Bank; there were fewer number of employees to choose from at the middle and senior management level; second, because of their possible attachment with the pre-merger entity or disenchantment with the acquiring one, those employees that had quit and were met by the researcher outside the organization, narrated similar stories pertaining to the culture of UAB and process of integration.

4.4.3.4 Source of Data

Semi-structured interviews were conducted with the employees using an interview guide.

Documents like historical records of the two organizations, merger document, communication with employees/stakeholders through different media, annual reports of the organizations, speeches made, interviews given in public media, publications and reports, personal diaries if any, settlements or agreements with unions/employees and other merger/acquisition/integration related documents

4.5 Data Analysis

As an underpinning to data analysis, recorded interviews were transcribed verbatim and separate word files created for each interview (recorded on tape or manually). Data analysis took place in four steps. First, this text data was broken based on broad themes like integration strategy, HR integration process and factors determining them (the integration strategy and the HR integration process). Subsequently, each of these themes was divided into sub-themes. For instance, within the broad theme of determinants, various factors were identified and recorded. Similarly, various sub-parts or elements of integration strategy and HR integration process were also identified. In the third step that pertained to within case analysis, linkages were discovered between the influencing factors, integration strategy and HR integration process. Once, within case analysis was over, in the fourth step, the two cases were
compared to study differentiated impact of determinants (that may have been similar or different across the two cases) on the integration strategy and process of HR integration.

4.6 Ethical Considerations

Getting permission to carry research pertaining to sensitive issues like mergers and acquisitions is a daunting task for any researcher (Prashanth, D. 2002). Organizations in the corporate sector hesitate in allowing studies on mergers and acquisitions as they are apprehensive of disclosure of sensitive information. Employees on the other hand, also adopt a cautious approach while revealing their understanding of the integration process as they fear communication of the same to their bosses. This complicates a researcher’s task- on one hand seeking permission to conduct research becomes a challenge and on the other, once the consent is obtained, one becomes morally bound to prevent any kind of harm to the organizations or respondents who have dared to participate in the study despite the caveats. Finding herself in this kind of a peculiar situation, the researcher tried to adhere to the following few basic principles:

Formal Channel for Entering an Organization: Permission to conduct the study was taken from HR heads in both the cases. They were assured that the study was purely academic in nature, focused on the process of integration and would not be evaluative of the manner in which both- acquisition and integration were carried. At inception it was clarified that final findings of the study (that were specific to their organization) would be shared with them but individual employee specific information would not be divulged.

Informed Consent: Each interview was preceded by an introduction of the researcher and the study. Independent nature of the study was highlighted and participants assured that the researcher did not represent their management; their views would not be shared with anyone. Responding to queries regarding whether HR department would, based on their interviews, take any proactive steps to make amends or rectify ‘errors of judgement’ made while carrying integration, it was clarified that the interview process should not be treated as a grievance voicing forum. An empathetic hearing was all that the researcher could provide to the participants. At certain instances, despite all these efforts, participants would refuse to discuss the subject at
hand. In such cases, their wishes were respected and alternative participants selected. Permission was also sought before tape recording the interviews. Those who chose not to say anything on record were not cajoled or coaxed into doing that; their inputs and views were manually recorded.

**Protection of Identity:** Pseudonyms have been used throughout the thesis for the banks researched and people who participated in the study to protect their identity. At a few places complete URL links have also not been shared while citing as accessing them by the readers would invariably lead to disclosure of identity of organizations and individuals involved.

**Sharing of the Findings of the Study:** For facilitating validation, critical findings and analysis pertaining to a case, were shared with respective HR heads.

### 4.7 Limitations of the Study

One of the methodological limitations of the study is that of limited generalization. In quantitative studies, statistical generalization is achieved by applying the results of one study to that specific population from which the sample for the study in question was drawn. Case studies, on the other hand (Hartley, 2004) focus upon analytical generalizations i.e. generalization is about theoretical propositions and not populations. This means that if one has ‘detailed knowledge of the organization and especially the knowledge about the processes underlying the behaviour and its context can help to specify the conditions under which the behaviour can be expected to occur’ (Hartley, 2004:331). This research is also context specific; its results and analysis may be peculiar to banking sector, particular types of organizations, their cultures, their white-collared workforce, type and various other attributes of acquisition. Any change in these basic elements and business environment may alter the results of the study remarkably. To summarize, this study to an extent acquiesces with Stake’s (1995:8) premise that, ‘the real business of case study is particularization, not generalization’.

Second limitation of the study may stem from the fact that at times employees were hesitant to speak on the subject. People who willingly got their interview tape recorded also made some critical points off record- these were summarized
immediately during/after the interview and clarified with the interviewee. These were eventually incorporated in the study. By following this process, one tried to minimize the information that was withheld by the participants.

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14 Their reluctance was not for their revelations forming a part of the thesis, but, they were apprehensive of the sensitive information conveyed, being attributed to them.