Review of Management

Contents

Academic Civic Engagement in Management Education

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Abstract

Academic Civic Engagement (ACE) is a unique experiential pedagogy that enables the students to know self and society while applying their domain knowledge in some real-scenario problem-solving in some community organization as part of an academic project. They also develop interpersonal and managerial skills, ethical and conscientious orientation, as well as civic responsibilities and citizenship behavior in the process. Such projects are very much part of the curriculum and impact the grades of the learner. In this sense, ACE goes beyond volunteering. In this paper, the authors have tried to examine the relevance of ACE in Management education. The paper provides an overview of the ACE, surveys evolving conceptual framework of this unique pedagogy, and examines the challenges in implementation of ACE projects.

Keywords: Academic Civic Engagement, Management Education, Pedagogical Intervention

Introduction

Academic Civic Engagement (ACE) is a rapidly evolving pedagogical intervention aimed at enriching the learning experience of students so as to augment their professional competence, citizenship behavior and conscientiousness. ACE is identical with service learning, academic service learning, community engagement, academic community engagement, student-community engagement, university-community engagement, community-pedagogy, community-knowledge exchange and community-based learning, learning-linked volunteering, community-engaged learning, etc. ACE complements the discipline-based B-school curriculum by bringing in some element of consciousness about societal expectations, awareness of community needs and opportunity to resolve issues in the community organizations by using knowledge gained in the classroom. Profit maximization is no longer the ultimate goal of business leaders. They are supposed to conduct themselves with integrity, ensure maximization of social value and protect the interests of the communities affected by their operations. Traditional B-school curriculum has its own limitation and hence large number of faculty members and institutions across the world are now turning towards ACE so as to make management education holistic and relevant for the communities as well as business organizations.

Contemporary managerial practices are skewed towards quantification of results (scornfully termed as 'number game' by hard-pressed employees), return on investment, performance

metrics, cost control, profit-maximization, shareholder value, outshining the competitors and enhancing market share by any means. Thus, there is hardly any focus on balancing humanistic aspirations and needs of the stakeholders with that of short-term or long-term business goals either in the boardroom or in the classroom. Interestingly, business leaders are now recognizing the value of corporate social responsibility and corporate citizenship. Gradually, scenario is changing in the boardroom with a sincere focus on integrity, responsibility, accountability and triple bottom-line. No wonder, 'there is an outcry for academicians to teach students to be effective moral leaders and have strong citizenship skills to do the right thing, not merely to do things right' (Steiner and Watson, 2006). Further, it is assumed that B-schools have a specific responsibility of instilling a sense of duty towards the communities amongst the students who are generally apathetic to societal concerns while running business operations (Wilson, 2008).

Value added by ACE projects provides immense benefits to the students apart from helping the communities resolve some of the issues. Based on extant literature on the theme, Millican & Bourner (2011) have summarized the advantages accruing from community engagement as under:

- Greater self-knowledge (including students' knowledge of their own strengths and values)
- Increased awareness about the contemporary scenarios
- Enhanced social self-efficacy (i.e. their belief that they can make a difference)
- An opportunity to apply the learning acquired on campus (for example, developing a marketing plan for an NGO)
- Enhanced employability (thanks to practical exposure in identifying and solving problems and managing projects)
- Enhanced academic performance
- Opportunities to learn/upgrade interpersonal skills and leadership skills
- Opportunities to develop reflective thinking skill (i.e. their capacity to capture the lessons of experience. This is, of course, a key component of the capacity for lifelong learning.)

The employers usually find the college graduate wanting in communication skills, work ethic, team spirit and tolerance for diversity –the shortcomings which are adequately addressed in ACE projects (Govekar & Rishi, 2007). There are evidences indicating how ACE helped in honing the communication skills of the participants (Wilson, 2008). Opportunities to work with the community also augmented divergent thinking, critical thinking, leadership and team spirit as the projects often demanded collective work to solve unstructured problems (Cyphert, 2006; Andrews, 2007; Wilson, 2008). Moreover, ACE enhances academic skills, provides potential for personal growth and awakens social responsibility in both the students and instructors (Gibson et al, 2011). Hence, it seems imperative that the B-schools should adopt ACE as a means to enhance experiential learning opportunities for the students. (See Table 1 for an exhaustive list of benefits accruing from ACE)

Conceptual Framework of Academic Civic Engagement
Roots of ACE may be traced down to the scholarly writings of pioneering educational philosopher Dewey (1916, 1938) who advocated pragmatic, experiential and active learning in real-life situations. Hanna (1936) added value to the pedagogical discourse of Dewey by

suggesting project-based learning aimed at helping the communities resolve some of the issues. While ACE may be used across academic disciplines, it has special relevance in the context of business education. Godfrey et al (2005) rightly emphasize the need for cross functional, holistic, theoretical and transformational methods that would provide a different perspective to the management students who otherwise might be biased towards privilege notions of shareholder wealth. Developing an alternative viewpoint is possible through four Rs of service learning (*or ACE*) i.e. reality, reflection, reciprocity and responsibility (Godfrey et al. 2005).

ACE may be explained in terms of 'a credit bearing, educational experience in which students are organized in a service activity that meets identified community needs and reflects on the service activity in such a way as to gain further understanding of the course content, a broader approach to the discipline and an enhanced sense of civic responsibility' (Bingle & Hatcher, 1996). Precisely, ACE projects are applies are imbedded in a theoretical foundation, with clear learning objectives, activities, and reflective components (Kenworthy-U'ren & Peterson, 2005). Broadly speaking, there are four key elements of any ACE project viz. (a) the project must relate directly to the students' program of study, (b) it should provide an opportunity for students to gain some hands-on experience, (c) the project should attempt to build a relationship with the community, and build the students' sense of civic engagement and (d) the project should provide an opportunity for the students to reflect on their experiences (Steiner & Watson, 2006)

Community engagement describes the collaboration between institutions of higher education and their larger communities for the mutually beneficial exchange of knowledge and resources in a context of partnership and reciprocity (Carnegie Foundation for Advancement in Teaching, 2006). Hallmark of engagement is the development of partnerships that ensure a mutually beneficial exchange of between the institution of higher education and the community (Holland & Ramaley, 2008). 'Engaged' institutions are those which have re-designed their teaching, research, extension and service functions to become even more sympathetically and productively involved in their communities (Kellogg Commission, 1999). Indeed, the institutions of higher education have come out of the garb of elitism by consciously occupying central position in the society and taking up the responsibility of resolving some of the issues that baffle contemporary communities through curriculum-integrated ACE projects.

Holland & Ramaley (2008) have captured the essence of ACE in a defining manner as under:
'In community engagement, academic staff, students, staff and community members are exchanging and co-creating knowledge to respond to community needs while also enhancing research, teaching and learning activities for the academic partner. They are learning, exchanging, discovering together. This kind of respectful recognition of the goals, expectations, wisdom and knowledge we all bring to the table to address any particular issue has been observed to produce profound results and benefits… You can imagine the dynamics when the community members are positioned as 'knowers' and experts and academics act as learners and listeners. Developing this capacity for exchange relationships expands all participants' learning, and expands knowledge in ways that have broad applicability across academic and social setting'.

Further, Gibson et al (20 11) observe: '…service Learning (*or ACE*) pedagogy bases itself on traditional educational models and augments them to provide students with real-life examples of text-book material and the opportunity to apply learned skills and to provide meaningful service. Service learning provides a unique context for learning that extends the classroom into community. Service learning redefines concepts of learning that enhance academic achievement beyond the final grade on a student's transcripts. (*Indeed*) students become more engaged with the course material, reflect on their own personal values and beliefs, challenge themselves beyond their comfort zone in unfamiliar scenarios and establish strong community ties: Learning is multi-dimensional.'

Service learning (*or ACE*) has three distinct character that differentiate it from other experiential learning projects: (a) use of formal classroom instruction on specific course content during ACE projects, (b) no transactional exchange of compensation for service which is primarily based on reciprocity and collaboration for mutual fulfillment, and (c) reflection on personal (as opposed to academic or professional) lessons learnt during the project (Berry & Workman, 2007).

Although various scholars have tried to theorize ACE, its holistic conceptual framework is yet to emerge due to divergence in thought and practice of this form of experiential learning across the globe. Hence the authors of this paper have tried to connect the dots on conceptual framework of ACE instead of suggesting yet another half-baked model that might have limited appeal. Conceptual strings discussed in this section however help in unfolding the big picture on emerging trends on ACE.

Challenges in Implementation of ACE Projects

Implementation of ACE projects depends on possibility of reward or benefit for all the participants, individual influence and inspired leadership throughout the institution, institute's responsiveness to the needs of the community, educational planning and purposefulness which recognizes the value of active and responsible community service that has a real community impact, willingness to adopt a shared agenda and a shared resource base over which the institute has only partial control and finally, capacity to change (Ramaley, 2006). This actually calls for a change in the mindset of top management as well as faculty members and adoption of 'engagement as a key strategic value and as legitimate scholarly work and then back up those commitments with both moral support and concrete resources' (Holland & Ramaley, 2008). Taking cues from existing literature on the theme, some of the specific challenges in implementation of ACE projects have been discussed below:

Commitment of Top Management and Faculty: Implementation of ACE as a tool for pedagogical intervention requires a higher degree of commitment from the top management of the B-schools as well as a passionate pool of faculty members ready to stretch beyond their usual academic duties. Civic engagement component in the curriculum has to be well-planned and meticulously executed. This is possible only if the concerned faculty members are ready to bring in their discretionary efforts and the top management is ready to make necessary resource allocation. At the moment, awareness about the effectiveness of ACE is minimal in most of the countries in Asia and Africa. For example, only a handful of B-schools in India have started using ACE projects as part of teaching-learning

process. Hence, attaining commitment of the top management as well as faculty members is the biggest challenge in extensive adoption of ACE as a pedagogical intervention.

Faculty Training: Training of faculty members interested in incorporating ACE components in their courses is another major challenge. As there are only a few practitioners outside USA and some parts of Europe, getting the resource persons for training programmes on ACE becomes a bit more difficult. There are hardly any cost-effective online training programmes for capacity building of faculty members in less developed countries. As a result, the faculty members are not in a position to launch ACE with greater seriousness in spite of the fact that such initiatives would help the students become efficient managers and good citizens at the same time. Training on ACE seems essential as the faculty would otherwise be handicapped on such crucial issues as project design, resource mobilization and allocation, assessments tools and relevant programmatic outcomes.

Career Development Issues: The universities or colleges give optimum weightage to research and publications while considering career development of faculty members in terms of performance reviews/career advancement/promotion. Hence, the faculty members tend to focus on research and publication instead of putting greater effort in managing ACE projects which might not have the same weightage. Besides, ACE projects require more time and energy which the faculty members prefer to use in research.

Readiness of the Communities: It is a common refrain of the faculty members that not many organizations in the B-school neighborhood are ready to accept professional help from a group of students guided by a faculty member. Such initiatives are often viewed with suspicion and skepticism. Hence getting the community organizations on board for ACE projects is a major challenge.

Miscellaneous Issues: Some of the miscellaneous issues that jeopardize implementation of ACE projects are faculty resistance, unsuccessful and/or negatively perceived project or program outcomes, workload issues, selfish ''limelight'' issues on the part of involved faculty, insufficient institutional support, liability issues, student resistance, personal agendas for faculty, and on-site resistance from community organizations (Kolenko et al., 1996).

Criticism of Academic Civic Engagement

ACE has been criticized by researchers and academics on several counts in spite of its apparent relevance in the realm of management education. Although ACE has been incorporated as part of B-school curriculum in several institutions across the world, there are negligible evidences to conform 'substantial benefits to students, employers, or universities' (Campbell et al. 2006). Campbell et al observe further: 'While employers look for graduates who can deal with real-world problems, work well with others, and contribute to the business, they argue that building these skills is the result of effective teaching, not curriculum design. As such, case studies, team projects, and simulations can build such interpersonal skills regardless of the content that the project assigns'.

Further, there is always a risk of ACE projects being counter-productive, in case the faculty is not competent or trained, community organizations are not ready and project itself is poorly

planned. Dewey (1938) has rightly observed: 'The belief that all genuine education comes about through experience does not mean that all experiences are genuinely or equally educative. Experience and education cannot be directly equated to each other. For some experiences are mis-educative. Any experience is mis-educative that has the effect of arresting or distorting the growth of further experience'.

Conclusion

ACE is relevant especially for B-schools as it captures social responsibility dimensions while reinforcing academic learning because it entails a community activity or project that links hands-on experience to course concepts (Steiner and Watson, 2006). ACE provides immense opportunities for the students to augment their business-related learning through structured and guided service in the community. Students develop a holistic appreciation of the needs and expectations of the stakeholders. ACE has great value in terms of helping students develop self-awareness, knowledge of the socio-cultural and business environment, mastery of subjects, interpersonal skills, managerial skills, team spirit, and empathy. The communities benefit by way of complimentary professional services in structured manner. The institutes also gain by such initiatives in terms of enhanced goodwill greater acceptance and development of intellectual capital. Hence, it is imperative that large number of B-schools across the globe should adopt ACE as experiential learning pedagogy and empower the faculty members to take up leadership role in extending the classroom to the neighborhood community.

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Table 1: Competencies or Benefits accruing from ACE

Sl. No.	Competencies or Benefits	References
1.	Business world understanding and view	Kenworthy-U'Ren (1999)
2.	Career exploration	Astin et al. (2000); Robinson (1999/2000)
3.	Citizenship	Eyler & Giles (1999); Godrey & Grasso (2000); Godfrey et al. (2005)
4.	Communication skills	Eyler & Giles (1999); Kenworthy-U'Ren (2000)
5.	Confidence	Konwerski & Nashman (2002)
6.	Conflict resolution and leadership skills	Thomas & Landau (2002)
7.	Course concepts/technical knowledge	Rama et al. (2000); Tucker & McCarthy (2001)

8.	Critical thinking	Eyler & Giles (1999)
9.	Cultural Awareness and diversity	Robinson (1999/2000); Vernon & Foster (2000)
10.	Decision-making and consequences	Waddock (2000)
11.	Exploration of personal attitudes and values	McGoldrick et al. (2000)
12.	Leadership	Astin et al. (2000)
13.	Motivation to perform well and learn	Munter (2002)
14.	Networking skills	Tucker et al. (1998)
15.	Organization strategy	Rehling (2000)
16.	Personal satisfaction and fulfillment	Rehling (2000)
17.	Problem-solving skills	Eyler & Giles (1999); Rama et al. (2000); Zlotkowski (1996)
18.	Professional and real-world work experiences	Gronski & Pigg (2000); Gujarathi & McQuade (2002)
19.	Self-efficacy	Tucker & McCarthy (2001)
20.	Social responsibility	Kolenko, Porter, Wheatley, & Colby (1996)
21.	Teamwork and interaction skills	Eyler & Giles (1999); Tucker et al. (1998)
22.	Time-management skills	Tucker et al. (1998)
23.	Values and beliefs	Astin et al. (2000); Eyler & Giles (1999)
24.	Volunteerism desires	Bush-Bacelis (1998)

[Courtesy: Madsen, 2006]

Leadership at the Grassroots:
Positioning Women in Patriarchal Society

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Abstract

Women are the victims of male politics. It is the main cause of gender disparity in India. The women's equity and justice could bring a progressive society. Besides education and economic empowerment of women, the political empowerment is an urgent issue across the country. The present study has been described the Panchayat Raj and the women's participation. For this study 50 women representatives in 3-tier Panchayat had been selected through random purposive stratified sampling from Purba Medinipur district of West Bengal. The study had been noted that the women representatives were in a cycle of male domination. They had joined in the Panchayat where their males influenced were the prime and they used to perform their duties according to the instruction of their males. So, it is the new tactics to keep the women in traditional patriarchy as puppet.

Keywords: Women Leaders, Panchayat, Gender Discrimination

Introduction

The history of Panchayati Raj institution is 1000 years old and it was the oldest Ancient Indian Institution because the villagers were little republics governed by their Panchayat. It was also the male dominated institution because due to a patriarchal set up women were not got priority to participate in the said institution. Even during British rule as viewed that they were premature to take part and it was the politics of male (Bhagat 2005). At last after a long period of India's Independence it was realized and statutory rules was come into force in 1993 after 73rd Amendment of the Panchayat Raj Institution Act, 1959(Nanda 2006). The participation of women through reservation was introduced after considering them as disadvantaged group required a solution to their discrimination (Gowda 1998). It was evident that the women were victimized by the patriarchal politics. Only education and employment for the women were not enough good for their equal rights and justice as the Feminist Movement claimed. A vast majority of our population was indifferent about the development planning and implementation undertaken by the Government. They were just as home makers and their role was only procreation and nurturance of their future generation. But the reservation has been done to make the state sensitive to the issue of poverty, inequality and gender injustice (Kanango, 1998).

In West Bengal women's participation in Panchayat was quite different in respect of all other states of India. The West Bengal Panchayat Act, 1973 was come into force effectively when left front Govt. had been started its journey because the political environment had a strong influence on meaningful participation of the people regardless of gender, caste and race(B. Tsiane and F. Youngman (eds.), 1985). The said Govt. was realized that the women' participation was urgent to reduce gender disparity and political empowerment of women would be the right step for their all-round development (Ghatak and Ghatak, 1999). That's why West Bengal Panchayat (Amendment) Act 1992 (West Bengal Act XVII of 1992) was enacted and on the basis of those provisions, elections to the Panchayat bodies had been held in 1993, 1998, 2003 and 2008, and the representation of women in the Panchayat bodies had varied generally from 34% to 38% of the total number of members. But it reminds that political participation depends on an individual's political stimuli, individual's personal characteristics and individual's social characteristics in which the individual finds himself/herself (Milbrath and Goel, 1977).

However the changing scenario of women's participation was also politics to waive the victory in election. It was seen that political parties were used it as a new technique to defeat their counter contestant. It was evident that these women were not so interest and education regarding their participation. They had been chosen only to meet their self or husband or any other personal interest in this case. That's why after a long experience of participation they were eventually silent in action when their own gender had been attacking or facing violence in various forms with their family or outside. Their participation in development planning or their own opinion was not getting priority. They are yet abused by the male tactics and their function as puppet because the traditional male's dependence and slavery is the inherited social, political and economic as well cultural root of the society.

Objective of the Study
In India the patriarchal domination has a long history and the detailed progress of the society is due to gender discrimination and improper environment for women development and progress. Eventually they had no voice in societal affairs and they were the silent spectators of the overall situation. But properties right and participation in electoral process (voting right) are the steps to move forward towards women's equity and justice. These steps were primarily enough for meeting their desired goal of equity. It was more emphasized when the reservation for women (33%) was ensured for participation in Government. In fact women's representation in Local Self Government was remarkable one. But the study had been conducted to know the role and relation of women as an elected public representative and how they were performing their duties independently. Secondly the study was to explore the role and impact of male in any relation to facilitate the functions of a female representative.

Methodology
For the purpose of the study the elected women representatives in 3-ties Panchayat of Purba Medinipur district were randomly selected through a stratified simple sampling. The 50 women representatives within the age bracket of 18-48 years were chosen for the study with a ratio 8:1:1: where 40 women from Gram Panchayat and 5 each from Panchayat Samiti and Zila Parishad respectively were selected. The questionnaires were used to know their socio-economical and educational status with their role and functions as an elected

member. Secondly they also shared their opinion on the overall matter of their life as an elected representative. To make more clear the study the researcher was applied observation method through participation in different decision making meeting at 3-tiers system.

Empirical Result

Personal profile of elected women's representative of Panchayat: The selected women representatives for this study were in various social, religious and economic backgrounds. The demographic description has been explored their personal profile.

Table 1: Socio-religious profile of women Panchayat member according to age

Age	Socio-religious profile						Total
	Hindu				Muslim		
	Gen	SC	ST	OBC	Gen	OBC	
18-28	8(16%)	6(12%)	1(2%)	4(8%)	2(4%)	-	**21(42%)**
29-38	6(12%)	12(24%)	-	2(4%)	-	1(1%)	**21(42%)**
39-48	4(8%)	3(6%)	-	1(2%)	-	-	**8(16%)**
Total	**18(36%)**	**21(42%)**	**1(2%)**	**7(14%)**	**2(4%)**	**1(2%)**	**50(100%)**

The table 1 describes that most of the women elected members of 3-tiers Panchayat was within the age bracket of 18-38 years. The age group 18-28 & 29-38 years was equal in numbers(42%). Most of them(94%) was from Hindu community and the Muslim's women participation was very poor(only 6%). Among the Hindu, out of 94%, 58% was from backward i.e. Scheduled Castes (SCs), Scheduled Tribes (STs) and Other Backward Classes (OBCs). But the participation of STs was very negligible (only 2%).

The table 2 shows the educational and marital status of the women elected members according to their age. It had been found that the younger elected women had their higher educational level than the older. The age group 39-48 years was less education standard and among them 12% had upto primary and 4% had an education upto Class V-VIII. Their marital status showed that 4% of them were divorce/widowers. From the age group 29-38 years we find that highest percentage (20%) was completed their Madhyamik(secondary) level of education, 8% had higher secondary and 6% had their graduate level of education. According to their marital status 4% who was graduated was single and another 4% of Madhymik level education was divorce/widowers. Highest percentage of them (34%) was remaining in their marital relation. From the age bracket 18-28 years it has been explored that 28% of them was in their marital relation and out of which 4% had ClassV-VIII, 16% had possessed Madhyamik and 2% each of them had completed graduation and above graduation respectively. Unmarried/Single members belonging to the said age group was 4% each experienced with graduate and above graduate level education. The women who were divorce/widower were Higher Secondary (4%) and 2% were education upto graduate level.

Table 2: Education and marital status of the women members according to age

Educational status	Age 18-28			Age 29-38			Age 39-48			Total
	Unmarried/ Single	Married	Divorce/ Widower	Unmarried/ Single	Married	Divorce/ Widower	Unmarried/ Single	Married	Divorce/ Widower	
Upto Primary level	-	-	-	-	2(4%)	-	-	4(8%)	2(4%)	8(16%)
Class-V to VIII	-	2(4%)	-	-	2(4%)	-	-	2(4%)	-	6(12%)
Madhyamik	-	8(16%)			8(16%)	2(4%)	-	-	-	18(36%)
Higher Secondary	-	2(4%)	2(4%)	-	4(8%)	-	-	-	-	8(16%)
Graduate	2(4%)	1(2%)	1(2%)	2(4%)	1(2%)	-	-	-	-	7(14%)
Above graduate	2(4%)	1(2%)	-	-	-	-	-	-	-	3(6%)
Total	4(8%)	14(28%)	3(6%)	2(4%)	17(34%)	2(4%)	-	6(12%)	2(4%)	50(100%)

Table 3: Occupation of women representatives

Educational status		Occupation		Total
	House wife	Service(state Govt/Govt. undertaking/NGOs	Others	
Upto Primary level	8(16%)	-	-	**8(16%)**
Class-V to VIII	4(8%)	1(2%)	1(2%)	**6(12%)**
Madhyamik	5(10%)	7(14%)	6(12%)	**18(36%)**
Higher Secondary	2(4%)	2(4%)	4(8%)	**8(16%)**
Graduate	2(4%)	4(8%)	1(2%)	**7(14%)**
Above graduate	1(2%)	2(4%)	-	**3(6%)**
Total	**22(44%)**	**16(32%)**	**12(24%)**	**50(100%)**

The table 3 refers that 44% of the women was housewife and 32% of them was engaged in services in state Govt./Govt. undertaking and NGOs. While rest 24% of them were engaged in other jobs. The education of the women was an indicative for their involvement in services.

Political profile of the women members in Panchayat:

Table 4: Tenure of membership in respect of age and member's pattern in 3-tier hierarchy

Age	Gram Panchayat			Panchayat Samiti			Zila Parishad			Total
	1st tenure	2nd tenure	3rd tenure	1st	2nd	3rd	1st	2nd	3rd	
18-28	10(20%)	5(10%)	1(2%)	2(4%)	1(2%)	-	2(4%)	-	-	**21(42%)**
29-38	5(10%)	9(18%)	2(4%)	1(2%)	1(2%)	-	1(2%)	2(4%)	-	**21(42%)**
39-48	2(4%)	4(8%)	2(4%)	-	-	-	-	-	-	**8(16%)**
Total	**17(34%)**	**18(36%)**	**5(10%)**	**3(6%)**	**2(4%)**	-	**3(6%)**	**2(4%)**	-	**50(100%)**

The above table (4) describes the women's position in the 3-tier hierarchy of Panchayat Raj. The highest percentage (20%) of them of 18-28 years had been represented 1st time as Gram Panchayat members. But 10% of Gram Panchayat members of above age groups had been 2nd time and 2% of them had been elected for 3rd time as Gram Panchayat. While out of 6%, 4% of women of 18-28 years had been elected as members of Panchayat Samiti for 1st tenure and 2% was for second time. Among them 4% had been representing the Zila Parishad for 1st time. On the other hand the women of 29-38 years of age were highest (32%) as Gram Panchayat. Among them 18% was in their position for 2nd tenure and 4% was for 3rd tenure. Among these women 4% was elected for Panchayat Samiti and in terms of their terms of representation 2% each was for 1st and 2nd tenure respectively. They represented the Zila Parishad. Out of which 2% was for 1st tenure and 4% them was for 2nd tenure of service. But the age group of 39-48% was representing only the Gram Panchayat and out of whom 8% for 2nd tenure and 4% was for 3rd tenure.

Table 5: Distribution of members according to their political affiliation in respect of their 3-tier representation

3 tier presentation	CPI(M)	CPI	Other left parties	Congress	Trinamul Congress	BJP	Other	Total
Gram Panchayat	18(36%)	5(10%)	3(6%)	2(4%)	7(14%)	2(4%)	3(3%)	40(80%)
Panchayat Samiti	3(6%)	1(2%)	-	-	1(2%)	-	-	5(10%)
Zila Parishad	3(6%)	-	1(2%)	-	1(2%)	-	-	5(10%)
Total	24(48%)	6(12%)	4(8%)	2(4%)	9(18%)	2(4%)	3(6%)	50(100%)

The table 5 explores the women's political affiliation or the political parties they were representing. In the 3 tier pattern of Panchayat hierarchy majority (68%) of them was representing the left parties. In Gram Panchayat level 36% representation was from CPI(M)(Communist Party of India- Marxism) . Second position was occupied by CPI (Communist Party of India) (10%) and other left parties were holding third position(6%). While the second largest representation beyond left parties was 14% from Trinamul Congress and Congress and BJP were 4% each respectively. At Panchayat Samiti it was 8% by left parties and Trinamul Congress was 2% and other political parties failed to hold any seat.

Same situation was reported in case of representation in Zila Parishad. It was 8% by left parties and 2% was from Trinamul Congress.

Discussion

Notions of women's Panchayat Representative regarding Panchayat and its activities:

The notion of the women representatives about Panchayat and its functions was expressed differently according to their educational background. It   could   be discussed according to the ranking position in 3-tier system. The Gram Panchayat members(87%) were expressed that it was an office from where the political parties might be easily controlled their parties and secondly various benefits could be delivered to their supports. It was office from where they could disburse fund allotted by Governments. The rest of the members were not cleared about it

The members of Panchayat Samiti and Zila Parishad were viewed differently. According to them it was grass level Govt. considered as Local Self Government. It was basically controlled the development activities with village level conflict for a peaceful survival of the villagers.

Role and Relevance of Women's Representation in Panchayat

The Govt. has been enacted the reservation of women in Local Self Government to ensure the participation of women in its function. It is a factor to influence the women from spectators to participants. But why it was not taken earlier and why the need of law for this was delayed, if the patriarchal society felt its urgency. This is simple politics in general view because they never leave a place to women whatever might be her relation in the society. Secondly the issue is tricks to ensure the captive vote bank. It had been seen that in West Bengal the left parties were reserved women's participation in many area where they felt their male representative of their opposition was strong to defeat them. Anyway the enactment of law was an issue to accelerate the women's rights and justice through their participation in Government functions and policy making started from grass root level. It was like right to properties among and other so on.

But the respondents of this study were felt that it was an honour because they were empowered to take part in the office. In case of particularly women's equity and justice they viewed that it was not so important. Firstly they had no power and strength to take any step alone independently because the males of their parties were the sole to take decision and they would only a signing authority to a resolution, bill and other official documents.

Factors that influenced women's representation in Panchayat

The elected women members of Local Self Government/Panchayat had no or little knowledge about their noted political parties, their manifesto and acts as well as functions. They had only acquainted with its functions through their daily observation and the discussion of their males, specially husband, father or whoever else related to them was sensitized them. In their own view they did not imagine that they would contest any election as nominated candidate of particular parties and at last they would be an elected representative. Their thinking was as it was a matter of male's platform. But it was recorded that they generally used to participate in political meeting very frequently when their male members of family or community requested them. But suddenly they were chosen and

nominated for the post and their males who were associated with them were influenced and they made aware that it would not be any problem because the responsibilities would be carried out by them. They would guide by the male.

Particularly the women who were in their marital relation were influenced by their husbands. The divorce/widowers were influenced by the male of their community as active member of the particular parties. They motivated these women to get various benefits which might be restored their survival in future from all aspects. The unmarried women were influenced by their family and local leaders. They had taken it as an employment for their betterment. Surprisingly on one was reported that they had joined to work for their same gender to make them self-relient. When the question was asked they shared that it was the agenda of their parties. They would only carry out their function as per the instruction of their parties. Obviously their male's guide would be their pathways

More specifically their views were reflected that 12% of them were joined in to the politics because of their own interest. Rest 88% of them was joined according to the will of their male counter part of different relations. The women who were in static in relation relations which meant they were living with their marital partners were influenced by their husbands. Obviously they were active members of their own political affiliation. The reservation was given this opportunity. They had no idea about this. But the regular interaction in many ways with the cts and functions of political authorities was ill-motivated them to enjoy different benefits along with power and authority as status symbols to the other of their own community. The unmarried and widowers/divorce were joined only to get some benefit to meet their desired and it was cultivated in their mind by the respective political parties. They were also taken it as their safety and security to their daily pathways of living.

How women representatives perform their duties?

They were very much indifferent about their duties. They generally accustomed with their work as official duties like regular visit to office, meeting, signing some papers which their male counter part of the same parties would offer to do. During a meeting of Gram Sansad the women members were just participated and they were spectators. But they did not take part in discussion or decisions making. Only they shared the resolution taken at the meeting after its end.

Changing role perception of women leaders

In this study the women were in their typical role as traditionally genderised in our society. The participation in the Panchayat as an elected representative had brought some changes in their daily life beyond their routine involvement in their family affairs. Before it they were generally unfamiliar. Only their identification was in their community as sister/daughter/wife of some one. But the participation had been facilitated their identities otherwise as public representatives. The power conferred with their position was the focal point of this. They were usually attending their office, meeting and dealing the people of their constituency in any need according to the system of the Govt. They had to entertain the public whenever required. Now they were enjoying respect and other advantages for their position. But the shadow of male attachment was not leaving them because whatever their position among public it was a result of law and order. But they used to do anything according to their male guidance. They were very much silent about any good or work

beyond ethics because their expression of opinion and action would be according to the order of their male comrades.

Obstacles in the way of independence of women leaders
It is evident that grass root level parties and politics are mainly operated by the male of the community. The women were not willfully with appropriate consciousness joined the parties. They had been joined only to make happy to their male counterpart in case of women who were in their marital relation. The women with single or divorce/widower marital status had been joined in the politics or representation as elected members to get some benefit in all terms for their better survival. So, they were anyhow dominated by the males of their particular political parties. So, they had no choice in self-decision. They were self-centered and they had no such inspiration to do some betterment at least for their own gender in their community.

Conclusion
Local Self Government/Panchayat is a grassroots level Government undertaking and it is the strategy for democratic decentralization of power in India. Although its inception had a long history, but after India's Independence it came into force with enactment of the Panchayat Raj Institution Act, 1959. But it is a male's institution. The women's participation in Panchayat was restricted due to gender disparity and particular male politics was the prime hindrance for political empowerment of women. The women were just performed their duties of household and they had not any rights to participate in decision making process in the family and broadly for policy making of the Government.

But women's education and their participation in employment sectors had proved their ability to participate in all spheres of decision making. Increasing rate of violence against women and inequality were the influential factor to raise feminist movement for women's empowerment with equity and justice. So, properties right and voting rights were not only the step for women empowerment, the reservation in political process for women were further a strong step to accelerate the agenda of women's empowerment. So, the women were representation them in the democratic system of India.

In West Bengal the Panchayat Raj Institution was successfully enacted when the Left Front Government came into force. The women representation was started before amendment of the Act and rules. But it was also only a politic to ensure the vote bank of particular parties. The present study shows that the women of various socio-religious and economical background were presenting and their presentation was restricted within the age of 18-48 years according to the sample. But 94% of them were from Hindu and 58% of them were from backward community. The representation of the Muslim was very negligible. The education background was high among the women who were within the age group of 18-28 years and most of them (36%) passed Madhyamik. Majority of them was in their married marital relation and by occupation 44% of them was housewife and rest of these women represent were in some jobs of different categories in terms of employers.

From the study it has been seen that 68% of them was the members of left parties and 40% of them was elected for 2nd term and of these 14% was in 3rd term. Their opinion and views reported that majority of them was joined without proper knowledge and education about

the Panchayat. The influence of their male partners in various relations was the prime factor to join in the system. Most of them had no clear idea about the function and the duties were viewed interestingly. Even in the process of decision making these women were participating as spectators and they expressed their views what their males would instruct. Further, they were being taught only where they might be signed or they would be quite from their meeting and so forth. Vast majority of them was joined for some benefit and the married women were to bring happiness to their male counterpart. The development planning and action especially for their same gender was either unknown to them or they were not concerned with this. They had been taught that it was the issue of their parties which was mainly taken by the male.

It was evident that their participation in Panchayat had been brought a change in their daily life. They got their identity beyond a sister/wife/daughter of some one. Lastly it might be concluded that the whole system was dominated by male and male politics. The empowerment of women was not being ensured because the women were dependent of male attached to them. The prime focus of the reservation and participation of women at grass root level would be policy function and an agenda of election. The female folk would be used as puppet to male. So, increasing rate of violence against women and lack in proper justice would not be reduced for safe and secure space in the society. So, gender discrimination was, it is till existing and to be continued. Therefore time has come to think the issue and sharing of gender space is urgently needed. The female folk should think further.

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Fig. 1: Diagrammatic represent of women's participation in Panchayat: Needs and Impact

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┌──────────────────────┐
│   Women's position-  │
│  restriction within own │
│     family affairs   │
└──────────────────────┘
            │
            ▼
┌──────────────────────┐
│   No voice/Non-      │
│    participation     │
└──────────────────────┘
            │
            ▼
┌──────────────────────┐
│       Males'         │
│   domination and     │
│   no gender space    │
└──────────────────────┘
            │
            ▼
┌──────────────────────┐
│  Less progress and   │
│ development and repeatedly │
│  violence against women  │
└──────────────────────┘
            │
            ▼
      ╭──────────────╮
      │ Women's equality │
      │  and justice and │
      │  space sharing  │
      ╰──────────────╯
         │        │
         ▼        ▼
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Step

┌──────────────────────┐   ┌──────────────┐
│ Participation in Govt. │   │ Education   │
│   policy making   │   └──────────────┘
└──────────────────────┘
            │
            ▼
┌────────────────────────────────┐
│ Taking part in Govt. policy making │
│ and implementation from grassroots │
│   level (Panchayat level)   │
└────────────────────────────────┘
            │
            ▼
┌──────────────────────────────┐
│ Women's reservation in Panchayat │
└──────────────────────────────┘
            │
            ▼
┌──┐
│ • **Women's acts and functions backed by males** │
│   **variously**   │
│ • **Little scope of independent decision making action** │
└──┘

HR Planning and Corporate Performance in the Nigerian Banking Sector

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Abstract

This paper examines the impact of human resource planning (HRP) on enterprise overall performance. Its major objectives are to evaluate the importance of human resource planning in stimulating sustainable organisational success; determining the extent to which employee planning could influence productivity at enterprise level and assess the correlation between its benefits and the cost of achieving effective human resource planning. From a population of 25 registered commercial banks in Nigeria, a simple random sample of 400 respondents was selected for the study. The major instruments for data collection were the structured questionnaire and the interview methods. Data were analysed using the percentage analysis, Pearson moment correlation and the t-test analysis. Findings revealed a strong correlation between HRP and increase in organisational productivity, followed with the fact that the cost of human resource planning is far minimal than the benefits derivable from it. The study recommends, among others, the need for effective HRP which could result in competitive advantage in a manner that competing firms may not be able to imitate.

Keywords: HR Planning, Corporate Performance, Banking Sector, Nigeria

Introduction

Planning is an essential process of management (Jerome, 2010). Human Resource Planning (HRP) provides the foundation for establishing an effective human resource management functions. It also allows the human resource management functions to position itself to take the best advantage of fluctuations in the economy or labour market. The likely effects of future economic, social and legislative conditions or organisational changes can be converted from constraints and pressure to challenges and opportunities.

Lloyd and Rue (2004) defined human resource planning (HRP) as the process of "getting the right number of qualified people into the right job at the right time". It could also mean the system of matching the supply of people-internally (existing employees) and externally (those to be hired or searched for) with the openings that organisation expects to have over a given time frame. The long-term success of any organisation ultimately depends on having the right people in the right job at the right time. Organisation objectives and the strategies

for achieving those objectives are meaningful only when people with the appropriate skills, talents, and desire are available to carry out those strategies.

The need for human resource planning (HRP) is due to significant lead time that normally exists between the recognition of the need to fill a job and the securing of a qualified person to feel that need. Thus, the success of HRP depends largely on how closely the human resource department can integrate effective people planning with the organisation's business planning process. Unfortunately, however, HRP is often inadequately tied to overall corporate planning.

Although, HRP is seemingly a universally acceptable concept for the sustainable success of contemporary organizations'; there appear to be some doubt and controversy on the role it plays in the achievement of enterprise objectives. Scholars like Ulrich (1997) and Truss (2001) believe that with appropriate human resource planning firms can achieve their goals; hence they justify the huge investment on HRP. To the contrary, Purcel (2003) and Vladimir (2006) believe that given the enormous resources at firm's disposal, achieving enterprise objective can be feasible without the rigours of human resource planning. Given this controversial opinions, the questions, therefore are, can the investment made by firms on HRP be justified in terms of organizational performance? Does HRP make any positive impact on corporate performance? This paper seeks to find answers to these questions.

Objectives of the Study
This paper is modeled to achieve the following objectives:-
  i.   evaluate the importance of HRP in organisation;
  ii.   determine the relationship between HRP and organizational productivity; and
  iii.   assess the relationship between the benefits derivable from HRP are the cost of HRP.

Theoretical Framework
The belief that human resource is the most important resource available to the organisation and that HRP, if carried out properly, has implications on corporate performance has been prevalent among scholars and management practitioners for many years (Almus, 2009). Interest in this area has recently intensified as most scholars favour the opinion that, collectively, a firm's human resource can provide a unique source of competitive advantage that will be difficult for competitors to replicate, if the human resource is well planned for. For example, Penrose (1995), Russell, Terborg and Powers (1992), Stanger (2000) and Porter and Lawler (2008) drawing on Barney's (1991) resource-based theory of the firm contend that human resource can provide a source of sustained competitive advantage when:
  i.   the human resource is properly planned for in terms of the right number, right kind of skills and the right mix that will be required now and in the foreseeable future;
  ii.   the recruited human resource are trained and developed, according to the training needs and objectives of the organisation so as to be able to add, maximally, to the firm's production processes because according to Porter and Lawler (2008), levels of individual performance must always matter; and
  iii.   the combined human capital investment in a firm's human resource represent cannot be replicated.

Russell's, Terborg's and Powers' work, mentioned above, points to the importance of human resource in the creation of firm's competitive advantage and they argue that firms can capitalize on this potential source of profitability if properly planned for.

According to Bailey (1993), HRP influences corporate performance through the planned acquisition and development of firm's human capital; recruitment procedures that provides a large pool of qualified applicants, paired with a reliable and valid selection regimen; and provision of formal and informal training experiences, such as basic skills training, on-the-job experience, coaching, mentoring and management development which can further enhance productivity.

Other authors like Gerhart and Milkovich (1992) and Snell and Dean (1994), opine that the effectiveness of even highly skilled employees will be limited if they are not motivated to perform and that HRP can affect employees motivation and encourage them to work harder and smarter. Examples of firm's efforts to direct and motivate employees' behaviour, they note, include the use of performance appraisals that assesses individual or work group performance, linking these appraisals tightly with incentive and compensation systems, the use of internal promotion system that focuses on employees merit and other forms of incentives to align the interest of the organisation with the interest of the employees.

Thus, the theoretical literature above clearly shows that the behaviour of employees within an organisation has important implications for corporate performance and that HRP can affect, positively, individual employee performance through its influence over employees' acquisition, skills and motivation, and through the provision of organizational structures that allow employees to improve how their jobs are performed.

Conceptual Issues

Planning, according to Joseph (2006), is establishing where one wants to go and how to get there. Their view implies that without planning an organisation would have nothing to achieve, because organizational activities would not be goal-directed. In the same vein, HRP refers to the process which entails formulating targets or objectives for an organisation and outlining the strategies or means of achieving these objectives with regards to human resource (Tsui, 2003; Westman & Schuster 2007).

As one of the activities in the scope of human resource management, Truss (2001) and Vladimir (2006) consider HRP the most important activity as according to them, HRP either "houses" the other activities of human resource management or serves as a link to them. Peretomode and Peretomode (2001) opine that the importance of HRP has brought about increase emphasis on it as a result of expansion or contraction of an organization; technological changes (new technologies); death; retirement; resignation; withdrawal of service; termination and dismissal; changing economic conditions (boom and depression); changing work force (changing demographic); mobilization of staff through transfer; globalization and environmental uncertainty, internal and external, to the organization; and government policies.

HRP, when properly conducted, can provide a number of benefits. The benefits, according to Mathis and Jackson (1982), Klatt (1985) and Pritchard and Jones (2006) are that:

i.   human resource can be deployed in support of basic strategic objectives of the organisation;
ii. management gains an improved understanding of human resource activities and of the influence of business strategies on the human resource of the organisation;
iii. people may be planned for, and use more effectively and efficiently in the daily operations of the organisation;
iv. human resource may be continuously upgraded by the implementation of the plan for recruitment, termination, training, development, career management and reward for performance;
v.   employees will be more satisfied with the quality of work life;
vi. easier diagnosis and solution to problems involving human resource will be possible because planning essentially provides a model of the human resource system;
vii. equal employment opportunity requirements may be achieved because objectives and actions are spelt out in plans;
viii. it enables management to anticipate the development of plans for avoiding or scorrecting problems before they become serious;
ix. it permits the forecasts of recruitment needs in terms of both the number and types of skill sought; and
x.   it provides the identification of replacement or backups for present key managers from either inside or outside the organisation.

Pritchard and Jones (2006) further say that the above benefits can be reaped fully if:
i.   the organisation devices a personnel inventory of available knowledge, skills abilities and experience of present employees;
ii. the organisation have a forecast of both the internal and external human resource supply and demand;
iii. the organisation, on the basis of information from the personnel inventory and human resource demand and supply forecast, formulates various action plans and programmes in order to meet predicted staffing need; and
iv. monitoring and evaluation procedures of the programmes are specified in order to provide feedback on the adequacy of the HRP effort and its contribution to corporate performance.

Corporate Performance

The outcome of management processes, from strategic planning to implementation of the plan, underpins the measurement of corporate performance. Thus, corporate performance refers to the end result of management processes in relation to corporate goals. Daft (1991) defined corporate performance as the organization's ability to attain its goals by using resources in an efficient and effective manner. There are different perspectives on the measurement of corporate performance in management literature (Lenz, 1980 & Venktrakaman, 1986). For example, Ventrakaman and Ramanujam (1986) divide corporate performance into operational and financial performances. Operational performance includes: (i) market share, (ii) product quality, and (iii) marketing effectiveness. Financial performance is broken down into two subcategories: (i) market-based performance (e.g., stock price, dividend payout and earnings per share) and (ii) accounting-based performance (e.g., return on assets and return on equity). The concept of corporate performance in accounting literatures refers normally to financial aspects such as profit, return on assets (ROA) and economic value added (EVA), using the nick name of —the bottom line. Kaplan

and Norton (1992) coined the extended measurement of corporate performance as balanced scorecard, where the core idea is to balance the domination of financial and non-financial aspects in corporate performance. Kaplan and Norton's extended corporate performance is in line with the measurement of corporate performance by Ventakraman and Ramanujam (1986). Simons (1995) and Simons (2000) define corporate performance using an approach of market mechanism by which the company actively interacts with the financial, factor and customer product markets. In the financial market, the corporate performance strives to satisfy shareholders and creditors in the form of financial indicators. In the factor market, such as suppliers and other production owners, the corporate ability to pay in time and in agreed amount are important in evaluating corporate performance.

From the perspective of customer product market, corporate performance is evaluated by parties in the market based on the ability of the corporation to deliver value to customers with affordable price which the net effect, in turn, will be indicated in the corporate revenue. The banking sector in Nigeria fits into this last group as they operators constantly seek to deliver value to customers using different marketing strategies with the aim of increasing corporate revenue while guaranteeing customers satisfaction. Overall, Simons' (1995) and Simons' (2000) view of corporate performance parallels the input-output view of an organisation, suggesting that the existence of an organisation is due to mere contributions by stockholders (most importantly employees) with the hope of return for each party through market mechanism (Donaldson, 1995).

Methodology
A study of this nature present a number of data collection challenges. It requires as broad a sample as possible and at the same time requires each data point provide comprehensive information on both the organizational HRP system and firm-level performance. Thus, the entire staff of the 25 commercial banks in Nigeria formed the population for this study. In drawing the sample from the case study, a simple random sampling method was employ to eliminate bias and priority was given to the senior and middle level staff. In all, a total of 400 randomly selected respondents participated in the study. The choice of the banking sector was due to the leading role it plays in the Nigerian economy.

The instruments for data collection were structured questionnaire and interview method. The study relied on both qualitative and quantitative analysis of data in establishing the relationship between the different variables involved in the study.
   Based on the objectives of this study, 3 hypotheses were tested thus:
$H_0.1$:   HRP is not important in organisation;
$H_0.2$:   There is no significant relationship between HRP and organisational productivity; and
$H_0.3$:   The benefits derivable from HRP are not commensurate with the cost of HRP.

Data gathered from the questionnaire were analysed using the percentage analysis, Pearson moment correlation analysis and the t-test analysis.

Sample Profile
Table 1: Distribution of respondents according to banks and rate of return of administered questionnaire

Banks	Copies of questionnaire administered	Copies of questionnaire returned	Percentage returned
Afribank[*]	60	54	13.5
Diamond Bank	40	38	9.5
First Bank[*]	60	50	12.5
Finland Bank	40	35	8.8
Intercontinental Bank	40	37	9.3
Oceanic Bank	40	34	8.5
UBA[*]	60	53	13.3
Union Bank[*]	60	56	14.0
Total	**400**	**357**	**89.4**

Source: Field survey, 2010
[*] Old generation banks

Data for this analysis was collected from 8 commercial banks by administering 400 copies of questionnaire out of which 357 representing 89.4% were completed and returned in useable form.

Table 2: Distribution of respondents according to rank

Rank	Number of respondents	Percentage
Top level management	33	9.2
Middle level management	214	60.0
Supervisor	84	23.5
Others	26	7.3
Total	**357**	**100**

 Source: Field survey, 2010

Table 2 shows that out of 357 respondents that participated in the research, 33 (9.2%) belong to top level management, 214 (60%) belong to middle level management. Supervisors were 84 or 23.5% and others were 26 or 7.3%.

Results
Results of the test of hypotheses are as presented in Tables 3, 4 and 5
Table 3: Responses to the importance of HRP in organisation

Responses	Number of respondents	Percentage
Strongly Agree	96	26.9
Agree	257	72.0
Undecided	4	1.1
Disagree	0	0
Strongly Disagree	0	0
Total	357	100

Source: Field survey, 2010

Table 4: Testing the relationship between HRP and organisational productivity

Variables	*α*	*r*	*t-cal*	*t-tab*
HRP and organizational productivity	0.01	0.89	279.48	1.64
	0.05			1.96

Source: Field survey, 2010

Table 5: Testing the relationship between cost and benefits of HRP

Variables	*α*	*R*	*t-cal*	*t-tab*
Benefits and cost HRP	0.01	0.76	110.14	1.64
	0.05			1.96

Source: Field survey, 2010

Discussion of Results

Considering the result in Table 3, $H_0.1$ is rejected as 26.9% and 70% strongly agreed and agreed respectively that HRP is important in an organisation.

The null hypothesis in the case of HRP and organizational productivity, $H_0.2$ is rejected as the correlation coefficient (r) is 0.89 according to the result of the Pearson moment correlation test. From Table 4, it can be seen that the t-cal value (279.48) is greater than the t-tab values (1.96 and 1.64) at 5% and 10% levels of significance respectively. This implies that there is significant relationship between HRP and organizational productivity.

In the case of cost and benefit of HRP, the null hypothesis, $H_0.3$ is rejected as the correlation coefficient (r) is 0.76 and further data analysis using the t-test gives a t-cal value of 110.14 which is greater than the t-tab values of 1.96 and 1.64 at 5% and 10% levels of significance respectively. Thus, it can be said that the benefits derivable from HRP is commensurate with cost of HRP in the Nigerian banking sector.

The significant relationships shown by this study support the earlier theoretical notions and are consistent with institutional theory and the resource-based view of the firm (Barney, 1991; Wright, McMahan & McWilliams 1994). HRP is found to show a positive impact on corporate performance.

Conclusion

The main function of HRP is to ensure that organizations' determine their human capital requirement, obtain and retain same, and employ them productively. To do this, organizations' make colossal investment in HRP. Therefore, this study was designed to determine the effect of HRP on corporate performance by looking at its importance in organization, its relationship with organizational productivity and also examine if the benefits derivable from HRP is commensurate with the cost of HRP.

Based on the findings of the study, it is concluded that HRP is important in the organization, that there exist significant relationship between HRP and organizational productivity and that the benefit derivable from HRP is commensurate with the cost of HRP. The managerial

implication is that HRP, if properly carried out, can provide the organization with a unique source of competitive advantage that will be difficult for competitors to replicate.

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Employee Satisfaction of Insurance Agents: Empirical Evidences

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Abstract

Purpose: The motive of research is to evaluate the level of satisfaction of individual agents with regard to management practices of Life Insurance Corporation of India.

Design/Methodology/Approach: This is an exploratory nature of research based on five categories of 200 respondents (agents) opinion gathered through structured questionnaire using Judgment Sampling Method from 22 branches covers six districts of Varanasi Division in Life Insurance Corporation of India. After testing normality of data several inferential statistics namely Fisher Chi-Square, One way ANOVA, kruskal-Wallis **(H)**, Mann-Whitney **(U)** and Independent sample t test, etc. have been applied.

Findings: The level of the satisfaction of agents with management practices of corporation is highly co-related with the status of agents. Higher status of agents is comparatively highly satisfied with regard to all the factors like Organizing, Staffing, Directing, Controlling and Coordination. The agents who are engaged for full time in agency business are comparatively higher satisfied with all the factors. Further, there is no significant difference in their opinion in district wise with regard to satisfaction level.

Originality/ Value: Six different factors of management practices namely organizing, staffing, directing, motivation, communication, control and coordination have been analyzed with status, districts and job engagement wise (full time and part time) of agents. The study addressed to the management of LIC of India, IRDA and Internal controlling authority.

Key words: Agents, Satisfaction, Management practices, Engagement and LIC of India

Introduction

Insurance is as old as civilization (Mishra, 1991). The origin of the word "Insurance Agent" is parallel to the insurance. Nobody can imagine the existence of insurance 'without insurance agent' in any form or the other, in past and even today. For operating business, insurance companies open their offices and branches in different states and cities. However, no one is about to come himself/ herself to purchase the insurance product. Insurance agents need go to the people personally and make them initiate and understand about the product and persuade them to buy the insurance product. That's why insurance strictly involves personal selling activities.

This has given birth to insurance agent or insurance advisors in insurance business. Insurance agents are the life blood of insurance business (Singhvi, 2006). Insurance agents are the person who makes the people aware with the need and necessity of insurance product. Generally they are very close to the prospect and they are such type of specialist of financial field, that they takes no time to access the financial and future needs of the prospect. According to the size, structure of the family, business and profession, and the intensity of risk on the life of the prospect they are able to suggest right insurance product to the prospect which match the future needs as well as the present financial position of the prospect. If they able to convert the prospect into the client they not only secure the future of their client but also they become the motivator for their client for the habit of regular and long term saving in their life which ultimately converts into a great benefit for their client after a long time when he is alive.

We have no word to praise insurance agents for the role they play in the life of their client. Not only this but also they give a praiseworthy contribution in the growth & development of the country by inspiring small savings which ultimately converts into a large sum of capital for the industry, infrastructure, and protection of the country. In lieu of such a great work they get remuneration from the insurance companies. Their remuneration is simply known as commission which depends on the sum of money they collect from the policyholders. For decades, agency was the only distribution channel for life insurance in India. Even today, when so many alternatives of agents have emerged still this channel is ruling the roost in life insurance in India (Singhvi, 2006). The reputation and sales of insurance company often hinge upon the image, agents portray and the services they render (Cliffs, 1974). Public as well as private players of insurance in India are getting a significance share of their total business through the help of this channel.

At the time of nationalization, there were three categories of agents designated as 'Chief Agents', 'Special Agents' and 'Agents' all of whom worked on commission basis. With the promulgation of LIC Act, 1956, all the contracts subsisting between insurers and their chief or special agents and between chief agents and special agents were terminated in accordance with the provisions of section 36 of the Act (Malhotra Committee Report, 1994). The agency structure in the Indian insurance market has been changed drastically after passing IDRA Act 1999. Through this Act Insurance Regulatory & Development Authority of India promulgated IRDA (Licensing of Insurance Agents) Regulations-2000 and has laid down the following stipulations for a person to be considered eligible for appointment as an agent:

- A person should have attended the age of maturity and should be capable of entering into a contract under the provisions of the Indian contract Act.
- The person should not have suffered disqualifications like fraud, breach of trust, forgery, misrepresentation, cheating or similar offences, or any other disqualifications described under the Indian insurance Act.
- The person should have passed the 10th standard or its equivalent for those residing and working in rural areas and the 12th standard or equivalent for others.
- All agents are required to undergo a compulsory 50 hours pre-licensing training. (Narayanan, 2006).

Growth of Business of Insurance Agents

The life insurance sector grew at an impressive CAGR of 25.8% between FY02 and FY11, and the number of policies issued increased at a CAGR of 12.3% during the same period. As of September 2011, there were 24 players in the sector (1 public and 23 private). The Life Insurance Corporation of India (LIC) is the only public sector player, and held almost 61% of the market share in FY11 (based on first-year premiums). IRDA reports says that the new business of the industry was Rs. 34898 Crores in the year 2000-01 which has now grown up to Rs.291605 Crores for the year 2010-11. This unprecedented growth in premium collection has risen the insurance penetration in India from 2.15% of GDP in the year 2001to 4.4% of GDP in the year 2010. As well density also increased from USD 9.1 in the year 2001 to USD 55.7 in the year 2010. Taking cue from Table 1, we can say that the total business of insurance agents for Life Insurance Corporation of India is continuously increasing. Even after coming so many alternatives of agents individual agency force is giving 61.52% contribution in the total business of Life Insurance Corporation of India. (See Table 1)

Review of Literature

In view of IBAI (2009) regulation, an intermediary plays a very important role in insurance selling. Both for life and non-life companies, intermediaries like Agents, Brokers etc. are necessary not only to market the products of the insurance companies but also to carry the message of insurance to the uninsured which will have the effect of deepening the insurance market. According to Singhvi (2006), insurance agents are the true Brand Ambassadors of the company and they deserve a fair treatment from the insurers. In spite of multitude of other distribution channels coming up, tied agency is here to stay. What is needed is a genuine effort in recruitment, training and development of a good agency force which is critical for growth and survival, knowing fully well that for a long-term business like insurance, quality, productivity and ethical values must be ingrained fully in the workforce.

Weigelt (2001) observes that most insurance services are very complex experience and credence goods. Therefore, an assessment of their features and the ability to choose among many diverse offers requires specialized knowledge. Because of high information asymmetries and high search costs insurance intermediaries play an important role in mediating between the two market sides. By reaping economies of scale and scope, they are able to reduce transaction costs and information asymmetries between insurance companies and customers. Besides they offer ex ante advisory services and ex-post services in contract fulfillment like claim settlement. In the German insurance market several marketing channels are used although the full time self-employed insurance agents play very important role in flourishing insurance business of the country.

Traub (1994) says that, in Germany the market share of insurance brokers is relatively small compared to insurance agents. Therefore, insurance brokers have to build up reputation to compete successfully with insurance agents. Bosselmann (1994) says that Self-employed insurance agents sell exclusively the products of a certain insurance company. According to the German Code of Commerce, they are commercial agents who act on a continuing basis in the name of the insurance company. According to Vahrenkamp (1991), from an economic policy point of view this suggests institutional reforms to give more incentives for providing high-quality information and advisory services for both insurance agents and brokers. Agency theory and the law and economics literature give some hints as to effective

provisions like minimum qualification requirements, guarantees, more strict liability rules, certificates etc.

Formulation of the Research Problem

In the backdrop of rising insurance density and penetration, declining agency business since the opening of the sector, and emergence of alternate distribution channel, it becomes imperative to understand how innovative way agents can be managed. The present study analyze the existing management practices of individual agents like organizing, staffing, directing, motivation, communication, control & Coordination mechanism of LIC of India. The study have been undertaken to address the following objectives and prove the under mentioned hypotheses:

Objectives of the Research

    I. To evaluate the level of satisfaction of individual Agents with regard to management practices of Life Insurance Corporation of India;

    II. To measure the influence of status, place of work and job engagement on satisfaction level; and

    III. To offer conclusive suggestions to make the management practices more effective.

Research Hypothesis

    Ho: The satisfaction levels of individual agents are not significantly different with regard to management practices of Life Insurance Corporation of India; and

    H_0: Status, job engagement and work place (districts) of agents does not influence on satisfaction level.

Significance of the Study

The insurance business purely dependent on individual agents. The research would be fruitful for Life Insurance Corporation of India as in case intermediaries are satisfied, undoubtedly the growth of premium income will be multiplied. This empirical study is a motivation for similar kind of organizations to focus on its management practices in the light of the findings of the research. Finally, the research work is an effort to offer some suggestions to improve the overall management practices of agents.

Research Design

This is an exploratory research conducted in Varanasi Division of North Central Zone of Life Insurance Corporation of India. Insurance Agents of that particular division are the target population for the study. There are 19,964 registered insurance agents in Varanasi Division of LIC of India; among them approximately 1% i.e. 200 agents have been selected through *Judgment Sampling Method* for the study. There are five categories of agents in LIC of India. They are Chairman Club Members, Zonal Manager Club Members, Divisional Manager Club Members, Branch Manager Club Members and the agent does not belong to any club represented as simple agents. Researchers has selected 50% (i.e. 12.5% from each club) of total sample agents who belong to any one of the following club and 50% of total sampled agents who are simple agent doesn't belong to any club. The study is an empirical in character and the required data have been collected through the means of structured questionnaire was divided into two parts- Part I included the personal data of the

respondents and Part II covered the various questions relating to the management practices of the Corporation and satisfaction of agents. (See Table 2)

Analysis and Discussions
The reliability of research instrument consists eight factors i.e., organisizing, staffing, directing, motivation, communication, controlling and coordination has been tested through Cronbach's alpha which value is .749 as per the scale given by George (2003). Mean, S.D. and percentage tool have been used for descriptive analysis and for testing of hypothesis Chi-Square Test, One Way ANOVA, Independent Sample t -test, kruskal-Wallis **(H)** test and Mann-Whitney **(U)** test etc. have been applied. It is to be noted that all the tests have been done on two tailed basis.

Distribution of Individual Agents according to their Engagement in Agency Profession
To recognize and encourage good agents, a system of club membership was started in 1971 at four levels of branch manager, divisional manager, zonal manager and chairman. The Chairman's Club is the highest level, followed by the Zonal Manager's Club, Divisional Manager's Club and the Branch Manager's Club. Qualifying terms are such that it is difficult to get in. Once in, it is not easy to get out. Club membership allows agents facilities such as telephone, office allowance and loans to buy vehicles. It also gives an added status to these agents as they are allowed to attest certain documents. The nature of engagement of agents may be in part time or full time basis. The part time agents are called as semi-professionals and this category of agents are not engaged them only in selling of insurance products. Whereas full time agents are fully engaged on insurance business. Table 2 show that as the status of agents uplifts they tend to adopt agency business as full time profession. From the other angle it can be concluded that agents who have adopted agency business as full time profession among them 80% agents belong to any club. But the agents who have adopted agency business as part time profession among them only 37.15% are able to get the club membership.

Engagement of Agents in Insurance Business
The Pearson Chi-Square test of independence has been used to test the hypothesis that two categorical variable i.e., time of engagement (part time and full time) and status of agents are independent with each other. Table: 3 show that there was significant relationship at 0 .1 % significance level between both the variable. Thus it can be concluded that engagement of agents in agency business as full time profession is significantly depend on the status of achievement. As the agents get higher club membership they tend to adopt agency business as full time profession. (See Table 3)

Organizing System in Life Insurance Corporation of India
Keeping in view the nature of data, Kruskal-Wallis and Mann-Whitney test, ANOVA and t test has been applied to understated the business processing and functioning of LIC of India. Table-4 displays that status and engagement of agents that there is no difference in the view of insurance agents about the processing system of LIC. But processing system varies district to district in Varanasi Division of the Corporation. As the functioning of the Corporation is concerned higher status of agent and full time engaged agents accept the fact with majority that functioning of the Corporation is effective. District wise there is no variation in functioning. (See Table 4)

Staffing System in Life Insurance Corporation of India

Agents are being guided by Development Officers, Assistant Branch Managers and Branch Managers at local level regarding business procurement, training and development. In fact, staffing system in the organization plays a significant role in settlement of claims, role of development officers in training program and development of good agents. Table 5 displays that as the status of agents' uplifts they tend to play significant role at the time of settlement of claim. Full time engaged agents also play significant role. Every status and district of agents accepts the fact that development officers of the Corporation are capable enough to resolve the queries of agents. Every status of agents has same opinion about the effectiveness of training programme in LIC of India. But effectiveness of training programme varies district to district. As the status of agents uplifts and the agents with full time engagement accept the fact that there is a good prospect of development in agency business.

Directing System in Life Insurance Corporation of India

To reduce the policy lapses, timely payment of premium, identifying the individual needs of the cover, agents has been given time bound training programme as per Insurance Regulation and Development Authority (IRDA) at the local Divisional Office. The Pearson Chi-Square test has been applied for concluding the independence in between methods of convincing customers with stats and engagement wise. The result of x^2 test (Table 6) displays that as the status of agents uplifts and the agents who are engaged for full time in agency profession they adopt more customer friendly methods for convincing the prospect.

Motivational Practices in Life Insurance Corporation of India

There are several techniques of motivation to enhance the business performance of agents like as commission, competition scheme, gift vouchers, social gathering, travelling grant and personal touch with higher cadre of officials etc. The result of the tests (Table:7) displays that the tendency of giving rebate decreases as the status of agents' uplifts and the agents who are engaged full time in agency profession doesn't like to sell policy giving rebate. As the status of agents uplifts they tend to be more satisfied with the commission & other incentives and also with the facilities provided by the Corporation. There is no difference in the view of full time and Part time engaged agents in this regard. Status wise there is no significant difference in the opinion of agents about the motivating capacity of the Corporation. Full time engaged agents accept this fact with majority that LIC has better capacity to motivate its agency force.

Communication Practices in Life Insurance Corporation of India

Effective two way communication system with agents by insurance officials is an elementary requirement for promotion of business. The result of test (Table: 8) displays that as the status of agents uplifts and full time engaged agents have better communication with Branch Manager. As the status of agents uplifts their level of communication also uplifts with their assistant branch manager. But district wise there is no variation in these regards. Every status of agents has same level of communication with their development officers. Level of communication of agents with their respective development officers varies district to district. As the status of agents' uplifts and the agents who are engaged for full time in agency business accept the fact with majority that information system of LIC of India is effective. District wise there is no variation in information system.

Controlling System in Life Insurance Corporation of India

Agents are being controlled by internal authority at local level as well as external authority i.e., IRDA. In fact, it is mandatory that all of insurance companies are supposed to follow the guidelines framed by IRDA (Insurance Agents) Regulations-2000 for recruitment and controlling agents. But in maximum case agents are being controlled through Branch and Divisional level. The test result shows (Table: 9) as the status of agents' uplifts they tend to satisfy more with the level of control of LIC on insurance agents. District wise and engagement in job wise there is no significant difference in opinion in the regard. As the status of agents uplifts and the agents who are engaged for full time in agency profession respond that LIC follow all the rules and regulations made by IRDA regarding management of agents. District wise there is no variation in the opinion of agents.

Coordination System in Life Insurance Corporation of India

For understanding the attitude of official of the Corporation and the way of treating the agents the test of ANOVA and t-test has been experimented with different background information of agents. The test results (Table:10)shows as the status of agents' uplifts and the agents who are engaged for full time in agency profession accept the fact with majority that officials of the Corporation provide full support in solving the business problem of the agents. And they also accept that they are treated with respect in the Corporation. District wise there is no variation in opinion in these regards.

Findings

- It is found that the system of club membership in the Corporation from lowest to higher is giving very significant contribution in uplifting the morale as well as motivation of agents. This system has given a sense of self-motivation and healthy competition among agents.
- The level of the satisfaction of agents with management practices of corporation is highly co-related with the status of agents. Higher status of agents is comparatively highly satisfied with regard to all the factors like Organizing, Staffing, Directing, Controlling and Coordination. They are very motivated and have effective interaction and communication with the officials of the corporation. That's the reason why 61% of the total business of Life Insurance Corporation of India is produced by its agency force.
- The agents who are engaged for full time in agency business are comparatively higher satisfied with all the factors. Their method of working is like a club member, most of the agents among them are accepting the fact that there is a good future prospect in agency profession. It is found that this type of agents have very effective communication with not only Branch Manager, Assistant Branch Manager and Development officer but also with all the other officials of the Branch.
- It is also found that the agents who have adopted this profession as full time job among them 80% have got the membership of the respected clubs of LIC. But the respondents who have adopted this profession as part time job among them only 37% have got the membership of the respected clubs of LIC. So it can be said that the agents who are fully committed to this profession can easily get the respectable position in the Corporation on the basis of their performance.
- It is observed that club members are more dependent on agency business. When their status of agency uplifts their income from agency increases in the same

proportion. That's why they tend to leave not only their side business but also their permanent profession, so that they can give their full time to agency business to multiply their income.

- It is found that management practices are significantly similar in every district selected by the researcher for present study.

Conclusion

It is found that traditional channel i.e. Individual Agents are the backbone of the Corporation. LIC is getting more than 60% of its total business with the help of this channel. On the basis of test results it can be concluded that individual agents are satisfied with the managerial practices of the Corporation.

Suggestions

- Highly professional insurance agents are of the opinion that IRDA should open the way for insurance agents to sell the products of every insurance company with a single license. This will give them the feeling of being a professional insurance advisor.
- It is found that internal controlling personnel are still operating and managing the things in traditional ways. They should move towards adopting innovative management practices to skill and re-skill the agents for understanding the nature and taste of Gen-Y customers.
- The satisfaction level of non-club members and part time engaged agents are comparatively lower. There are certain ambitions, hopes and aims of the agents, which should be clearly sought by the motivator i.e. the development officer or branch manager.

Recommendations for Further Research

- Same kind of study can also be conducted in any other division which can present the comparative picture of the satisfaction level of agents of two or more divisions of the same Corporation.
- Comparative study can also be done among the management practices of public and private sector.

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Table-1 Business of Insurance Agents in Life Insurance Corporation of India (INR)

Year	Total* Business	Total Business (%)	Penetration (%)	Density (US$)	Year	Total Business	Total Business (%)	Penetration (%)	Density (US$)
1999-00	6588.46	100.00	1.77	7.6	2005-06	28051.06	98.37	2.53	18.30
2000-01	9700.98	100.00	1.98	8.2	2006-07	43456.53	77.29	4.10	33.20
2001-02	19588.77	100.00	2.15	9.10	2007-08	49605.16	82.68	4.00	40.40
2002-03	15976.76	100.00	2.59	11.70	2008-09	40894.72	76.90	4.00	41.20
2003-04	17305.73	99.76	2.26	12.90	2009-10	50810.82	71.04	4.60	47.70
2004-05	20403.16	98.79	2.53	15.70	2010-11	53,532.33	61.52	4.40	55.70

*Rs. in Crores (INR)
Source: Annual Reports of LIC of India(2000 to 2011)

Table–2: Distribution of Agents

S.N.	Status of Agents	Full Time (%)	Part Time (%)
1	Simple Agents	20.00	62.85
2	Branch Manager Club Members	8.33	14.29
3	Divisional Manager club Members	18.33	10.00
4	Zonal Manager Club Members	21.67	8.57
5	Chairman Club Members	31.67	4.29
	Total	100.00	100.00

Table: 3 Test Statistics: Agents Engagement in Insurance Business

S.N.	Test Applied	Factors	Label	Analysis with Background Variables	Value	d.f	P value	Conls.
1.	Chi-Sq	Engagement	Agent's engagement in the business	Status wise	$\chi^2_{=49.91}$	4	P<0.001	HS

Table-4 Test Statistics: Business Processing and Functioning of Life Insurance Corporation of India

S. No.	Test Applied	Factors	Label	Analysis with Demographic Variables	Value	d.f	P value	Concls.
1	K.W (H) Test			Status wise	χ^2=1.66	4	P>0.05	NS
2	M.W. (U) Test	Organizing	Speedy processing system in LIC	Engagement in job wise	Z=1.15		P>0.05	NS
3	K.W (H) Test			District wise	χ^2=12.05	5	P<0.05	S
4	ANOVA			Status wise	F=3.47		P<0.01	S
5	t -test	Organizing	Functioning of LIC is effective	Engagement in job wise	t=4.80	198	P<0.001	HS

Table-5 Test Statistics: Staffing Pattern of the Corporation

S. No.	Test Applied	Factors	Label	Analysis with Demographic Variables	Value of Test			Concls.
					Value	d.f.	P value	
1	Chi-Sq	Staffing	Role of agents in settlement of claims	Status wise	χ^2=34.85	4	P<0.001	HS
2	Chi-Sq			Engagement in job wise	χ^2=26.52	1	P<0.001	HS
3	ANOVA	Staffing	D.O. is able to resolve all the queries of agents	Status wise	F=0.27		P>0.05	NS
4	ANOVA			District wise	F=0.79		P>0.05	NS
5	KW Test	Staffing	Training programme is effective	Status wise	χ^2=1.63	4	P>0.05	NS
6	KW Test			District wise	χ^2=38.3	5	P<0.001	HS
7	ANOVA	Staffing	Prospects of development of good agents	Status wise	F=8.06		P<0.001	HS
8	t-Test			Engagement in job wise	t=3.01	198	P<0.01	S

[HS-Highly Significant: NS-Not Significant: S-Significant]

Table-6 Test Statistics: Satisfaction level about Directing System

S. N	Test Applied	Factors	Label	Analysis with Demographic Variables	Value of Test			
					Value	d.f	P value	Concls.
1	Chi-Sq	Directing	Methods of convincing the customer	Status wise	χ^2=25.15	12	P<0.05	S
2	Chi-Sq			Engagement in job wise	χ^2=34.89	3	P<0.001	HS

Table-7 Test Statistics: Level of Satisfaction with Motivational Practices

S. No.	Test Applied	Factors	Label	Analysis with Demographic Variables	Value of Test			Concls
					Value	d.f.	P value	
1	Chi-Sq		Agents give gift items to customer if customer demand for it	Status wise	χ^2=22.56	8	P<0.01	S
2	Chi-Sq	Motivation		Engagement in job wise	χ^2=14.95	2	P<0.01	S
3	Chi-Sq			District wise	χ^2=6.93	10	P>0.05	NS
4	ANOVA		Agents are satisfied with commission and other incentives	Status wise	F=5.93		P<0.001	HS
5	t- test	Motivation		Engagement in job wise	t=1.16	198	P>0.05	NS
6	K. W (H)Test		Agents are satisfied with facilities provided by the Corporation	Status wise	χ^2=61.19	4	P<0.001	HS
7	M.W. (U) Test	Motivation		Engagement in job wise	Z=6.96		P>0.05	NS
8	ANOVA	Motivation	LIC of India is able to motivate its agents	Status wise	F=0.85		P>0.05	NS
9	t- test			Engagement in job wise	t=2.75	198	P<0.01	S

Table-8 Test Statistics: Communication System with Agents

S. N	Test Applied	Factors	Label	Analysis with Demographic Variables	Value of Test			Concls.
					Value	d.f	P value	
1	ANOVA		Agents have good communication with Branch manager	Status wise	F=2.75		P<0.05	S
2	ANOVA			District wise	F=1.65		P>0.05	NS
3	t- test	Communication		Engagement in job wise	t=2.22	198	P<0.05	S
4	ANOVA		Agents have good communication with Assistant Branch Manager	Status wise	F=4.06		P<0.01	S
5	ANOVA			District wise	F=0.78		P>0.05	NS
6	t-test	Communication		Engagement wise	t=1.80	198	P>0.05	NS
7	ANOVA		Agents have good communication with Development officer	Status wise	F=1.7		P>0.05	NS
8	ANOVA	Communication		District wise	F=2.29		P<0.05	S
9	ANOVA		Information system of LIC of India is effective	Status wise	F=7.05		P<0.05	S
10	ANOVA			District wise	F=1.72		P>0.05	NS
11	t-test	Communication		Engagement in job wise	t=2.35	198	P<0.05	S

Table: 9 Test Statistics: Satisfaction level of Agents about Controlling System

S. N	Test Applied	Factors	Label	Analysis with Demographic Variables	Value of Test			Concls
					Value	d.f.	P value	
1	t- test	Controlling	Agents are satisfied with the level of control	Engagement in job wise	t=0.02	198	P>0.05	NS
2	ANOVA			Status wise	F=4.63		P<0.01	S
3	ANOVA			District wise	F=1.75		P>0.05	NS
4	ANOVA		All the rules and regulation regarding management of agents are followed by LIC of India	Status wise	F=2.64		P<0.05	S
5	t- test	Controlling		Engagement in job wise	t=3.42	198	P<0.01	S
6	ANOVA			District wise	F=1.54		P>0.05	NS

Table-10: Test Statistics: Agent's satisfaction with Coordination Practices

S. N.	Test Applied	Factors	Label	Analysis with Demographic Variables	Value of Test			Concls
					Value	d.f	P value	
1	t- test		The attitude of the officials of the Corporation is supportive	Engagement in job wise	t=2.54	198	P<0.05	S
2	ANOVA	Coordinating		District wise	F=0.69		P>0.05	NS
3	ANOVA			Status wise	F=3.67		P<0.01	S
4	ANOVA		Agents are treated with respect	Status wise	F=2.79		P<0.05	S
5	ANOVA	Coordinating		District wise	F=0.90		P>0.05	NS
6	t -test			Engagement in job wise	t=5.27	198	P<0.001	HS