

Effect of Work Related Variables on Human Resource Development Practices in Oriental Insurance Company Limited: A study of Regional Offices in Punjab and Haryana

Dr. Shagun Ahuja

M.Com, PGDHRM, Ph.D

Assistant Professor, Department of Commerce

Rajiv Gandhi Government College, Saha, (Ambala)

ABSTRACT

The Oriental Fire General Insurance Company Limited was incorporated at Bombay on 12th September, 1947. To reflect the gamut of the operations of the Company, the name of the Company was changed in May, 1984 from 'The Oriental Fire and General Insurance Company Limited' to 'The Oriental Insurance Company Limited' (OICL) and at present the OICL is a public sector Company. The Company deals in all kinds of non life insurance business. The HRD is a mechanism, which ensures the development of employee's dynamism, effectiveness, competencies and motivation in a systematic and the planned manner as it has multiple goals which include development of organizational climate through employees' competency and improving their motivation.

'Human Resources' are the most important and valuable assets in any organization. It is a well known fact that only the effective employees can contribute to the efficiency in the organization. The competent and motivated employees can make things happen and enable an organization to achieve its overall goals. Therefore, organizations continuously ensure the dynamism, effectiveness, competency and motivation of their employees to remain at high levels. The HRD is a mechanism, which ensures the development of employee's dynamism, effectiveness, competencies and motivation in a systematic and the planned manner as it has multiple goals which include development of organizational climate through employees' competency and improving their motivation.

Employee requires a variety of competencies in the form of knowledge,

INTRODUCTION

skills and attitude in the areas of technical skills, human relation and conceptual areas to perform different tasks and functions. HRD aims to identify the gaps in the competencies of the employees to perform their present roles effectively and create conditions to help them in bridging these gaps through development of skills and competencies. In the present days of technological advancements and inter/intra organizational competitions the nature of jobs are constantly changing and have due impact on business environment, organizational goals, priorities, strategies, customer expectation, technology, new opportunities, new challenges, new knowledge base etc. Due to these changes employee's competencies require change and development on continuous basis for effective job performance. Thus it is an aim of the HRD to assess constantly the competency requirements of different employees to effectively perform the assigned task and provide them the opportunities for development of these competencies. Further it also aims for preparing the personnel for roles/tasks/functions that they are required to perform in the future as they go up in the organizational hierarchy or as the organization takes up new tasks through

diversification, acquisition, expansion, modernization etc.

Yet another aim of HRD is to ensure high morale and motivation among the employees as morale and motivation ensure involvement and commitment of employees for performing job in the organisation. Without motivation employees are not likely to give their best to the organization as besides having human relations and conceptual competencies are not enough for effective performance on the job. A passion for working for the organization is required to be developed as a 'fire in belly' has to be kindled. As modern HRD practices it now promotes team building and collaborative climate, which requires building and enabling organizational culture in which employees make things happen.

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

then owner has to suffer the loss of the value of the asset as well as the benefits, which accrue from that asset. Therefore, insurance is that mechanism which protects the owner from such adverse consequences. The Oriental Fire General Insurance Company Limited was incorporated at Bombay on 12th September, 1947. The Company was incorporated as a subsidiary of Oriental Government Security Life Assurance Company Limited, a pioneer among life insurance companies registered in India with the main aim of securing the community by providing protection to liability and property. To reflect the gamut of the operations of the Company, the name of the Company was changed in May, 1984 from ‘The Oriental Fire and General Insurance Company Limited’ to ‘The Oriental Insurance Company Limited’ (OICL) and at present the OICL is a public sector Company. The Company deals in all kinds of non life insurance business. The business of the Company varies from the small insurance covers to insurance cover of big projects. As the Government of India undertaking, the Company enjoys the reputation of possessing all round financial strength as reflected by its capital base of Rs. 80 Crores and reserves of Rs. 1000 Crores in the year 2002. The Company progressed and was a close competitor for

the top position amongst general insurance companies operating in India until it was taken over by government and nationalized. It created its position in the country by providing dedicated insurance services to the community. At the time of nationalisation in 1973, the Company’s Gross Direct Premium Income was Rs. 58 Crores and for the Financial Year 2006-07 the Company’s Gross Direct Premium Income was Rs. 4020.78 Crores. The Company is also known all over for its underwriting expertise and professional management. The Company has now grown into a vast network of over 1000 offices – 18 Regional Offices, 257 Divisional Offices and nearly 750 branches spread all over India. The Company also operates in Nepal, Dubai and Kuwait. It has a large reservoir of manpower comprising of 20,266 employees, a part from the agency force, the Company also possesses the technical expertise and financial capability to underwrite a vast range of General Insurance Business regardless of the complexities and magnitude of risks involved. The Company has a pre-efficiency of working hand in hand with other agencies involved in socio-economic development of the country. Even though OICL started functioning after nationalization with the initial handicap of shifting its Head Office from Bombay to

Delhi, the Company proved to be resilient and continued to offer superior client services through its professionalism and has not only managed its affairs in India well but also expanded in foreign markets of many countries of the world. The HRD is a mechanism, which ensures the development of employee's dynamism, effectiveness, competencies and motivation in a systematic and the planned manner as it has multiple goals which include development of organizational climate through employees' competency and improving their motivation.

Review of Literature

K.K. Jacob (2005) examined the management opinion regarding worker's expression of grievances, the impact of grievances on the efficiency and productivity of workers and issues causing grievances and how to redress these grievances.ⁱ **G.V. M. Srimannarayana (2006)** in his study makes an attempt to explore Human Resource management practices prevailing in small business. The present study was carried out in 41 small business units at Jamshedpur. The major objective of the study was to find out the HRM practices with respect to Human Resource planning, recruitment, selection, training and development, performance appraisal, promotions, employee

compensation, and employee relation prevalent in the small businesses.ⁱⁱ **Sushmita Biswal Waraich and Gopa Bhardwaj (2007)** studied that in this changing world scenario, HR professionals must have certain additional differentiating skills abilities qualities etc. and business related competencies which could be the drivers of change for HR profession.ⁱⁱⁱ **Charanjeev Singh and R.K Sharma (2009)** has suggested that the management of the organization must ensure that the element of training in the organization must contribute to the various competitive strategies so that the employees are able to implement different skills.^{iv} **Akhila Kunche , Ravi Kumar Puli , Sunitha Guniganti , Danaiah Puli (2011)** were of the view that effective training is considered as an important factor in determining the efficiency of an organization which depends upon the capability of its employees. For training evaluation to be truly effective, the training and development itself must be appropriate for the person and the situation.^v **Gerald D. Gyamfi (2012)** found that that there was a positive relationship between the selection requirements and the job performance of the personnel during the five-year period spanning 2004-2008. It was revealed from the study that the Ghana Police Service used to be called Ghana

Police Force during the colonial era. The main aim of the police force was to protect the colonial regime.^{vi} **Soleyman Iranzadeh, Khadijeh Bahrami (2013)** investigated the effects of knowledge management in increasing the creativity of the employees who worked in west Azerbaijan Water and Sewage Organization (WSO).^{vii} **Rod Patrick Githens (2015)** in his study found that HRD not only focus on improving organizational performance; instead also address issues such as power, politics, class, alternative work structures, etc.^{viii}

Inference Drawn from Review of Literature

The review of above analyzed literature reveals that there is no study of OICL especially in the field of effect of work related variables on human resource development practices, which prompted the researcher to analyze this much uncovered area of research.

Scope of the study

In the present study the human resource development practices in OICL have been analysed. The locales of the study were the Regional Offices of Punjab and Haryana. The RO of Haryana situated at Ambala Cantonment covers the BO's and DO's of Haryana, Himachal Pradesh and Jammu and Kashmir. The RO of Punjab was situated at Chandigarh and covers the DOs

and BOs of Punjab and Chandigarh. For the purpose of present study the 21 DO's and 58 BO's all over the Punjab (including Chandigarh) and Haryana States were the part of the study.

Objective of the study

The objective of the study is to analyse the effect of work related variables on human resource development practices in OICL and to provide suitable suggestions for the improvement of such practices in the company to enhance the efficiency of its personnel.

Research Methodology

At the time of data collection there were 944 employees working in Punjab (including Chandigarh) and 414 in Haryana state. Sample of the employees was drawn on the basis of stratified random sampling technique and while drawing the sample, care was taken that all the levels of officers get adequate representation. The primary data was collected by administering an Interview Schedule which included the different queries relating to the selected parameters of the study. Employees of the DO's and BO's were also included in the sample. The sample was taken according to the stratified random sampling by having 33.33 per cent from the first three levels; the fourth level was ignored due to the least effect of practices of enhancement of

motivational level on this category of personnel. Sample size was 390 covering Punjab including Chandigarh and Haryana with all levels. Secondary data was collected from the records available at regional offices and Head office, which include annual report, policy guidelines, books, magazines, journals and many other publications of the Company. Before analysis of the data it was classified and tabulated. Data was analyzed using SPSS. Statistical techniques of cross tabulation, correlation, and chi-square were

applied to see the effect of various parameters on the personnel behavior. The time period for the study was 2013-14 to 2015-16. The present study attempts to study the effect of work related variables on HRD Practices in the OICL.

Overall Working of HR department of the ROs of Punjab and Haryana

In the subsequent paragraphs the effect of work related variables on HR department of the ROs of Punjab and Haryana has been evaluated.

Table 1: HRD Practices Improve the Capabilities of the Employees by making them Innovative and Enterprising

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un decided	Dis agree	Strongly Disagree	p
Work Experience in OICL	0 – 10 years	2 (50.00)	2 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	0.924
	11 – 20 years	74 (39.40)	81 (43.10)	18 (9.60)	12 (6.40)	3 (1.60)	
	21 – 30 years	57 (32.20)	85 (48.00)	16 (9.00)	16 (9.00)	3 (1.70)	
	31 – 40 years	6 (28.60)	10 (47.60)	3 (14.30)	1 (4.80)	1 (4.80)	
Total years of service	0 – 10 years	1 (50.00)	1 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	0.161
	11 – 20 years	67 (36.20)	84 (45.40)	18 (9.70)	13 (7.00)	3 (1.60)	
	21 – 30 years	64 (36.80)	79 (45.40)	15 (8.60)	15 (8.60)	1 (0.60)	
	31 – 40 years	7 (24.10)	14 (48.30)	4 (13.80)	1 (3.40)	3 (10.30)	
No. of years in the present position	0 – 5 years	24 (38.70)	34 (54.80)	0 (0.00)	3 (4.80)	1 (1.60)	0.095
	6 – 10 years	30 (34.50)	33 (37.90)	11 (12.60)	12 (13.80)	1 (1.10)	
	11 – 15 years	29 (35.80)	35 (43.20)	8 (9.90)	6 (7.40)	3 (3.70)	
	16 – 20 years	56 (35.00)	76 (47.50)	18 (11.30)	8 (5.00)	2 (1.30)	

Source: Computed from primary data. Figures in parentheses are percentages. p value significant at 0.05 level.

Table 1 (a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		0.082	0.050	1.622	0.106
		0.062	0.054	1.222	0.222
		0.007	0.047	0.142	0.887

From the analysis of the data presented in the Table 1, it was found that high majority of respondents (70.00 per cent) irrespective of the variables either agreed or strongly agreed with the statement that the HRD practices improve the capabilities of the employees by making them innovative and enterprising. Interestingly, all the four respondents with less than 10 years of work experience and both of the respondents with less than 10 years of the total service favored the poser and in the other categories also the responses received on the basis of work experience and total years of service were almost same. On the basis of the variable

number of years in the present position the highly significant majority of respondents (93.50 per cent) with less than 5 years in the present position who responded positively to the issue. Statistically, no significant association was found between the variables and the statement.

The Pearson's coefficient of correlation between the variables has been highlighted in the Table 1 (a) where the R shows the intensity of relationship. It can be seen that the only variable number of years in the present position had demonstrated the high relationship whereas all the variables had shown the low relationship with the responses of the employees.

Table 2: Practices of HR Department helps in improving the organizational climate by enhancing team work

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un decided	Dis agree	Strongly Disagree	p
Work Experience in OICL	0 – 10 years	1 (25.00)	3 (75.00)	0 (0.00)	0 (0.00)	0 (0.00)	0.839
	11 – 20 years	44 (23.40)	118 (62.80)	14 (7.40)	11 (5.90)	1 (0.50)	
	21 – 30 years	44 (24.90)	98 (55.40)	20 (11.30)	11 (6.20)	4 (2.30)	
	31 – 40 years	4 (19.00)	12 (57.10)	3 (14.30)	1 (4.80)	1 (4.80)	
Total years of service	0 – 10 years	0 (0.00)	2 (100.0)	0 (0.00)	0 (0.00)	0 (0.00)	0.381
	11 – 20 years	43 (23.20)	114 (61.60)	15 (8.10)	12 (6.50)	1 (0.50)	
	21 – 30 years	46 (26.40)	98 (56.30)	17 (9.80)	10 (5.70)	3 (1.70)	

	31 – 40 years	4 (13.80)	17 (58.60)	5 (17.20)	1 (3.40)	2 (6.90)	
No. of years in present position	0 – 5 years	14 (22.60)	43 (69.40)	3 (4.80)	1 (1.60)	1 (1.60)	0.287
	6 – 10 years	16 (18.40)	48 (55.20)	11 (12.60)	10 (11.50)	2 (2.30)	
	11 – 15 years	22 (27.20)	45 (55.60)	7 (8.60)	6 (7.40)	1 (1.20)	
	16 – 20 years	41 (25.60)	95 (59.40)	16 (10.00)	6 (3.80)	2 (1.30)	

Source: Computed from primary data. Figures in parentheses are percentages. p value significant at 0.05 level.

Table 2 (a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		0.073	0.050	1.434	0.153
		0.064	0.052	1.262	0.208
		(-) 0.041	0.047	(-) 0.803	0.422

The analysis of the data highlighted in the Table 2 indicates that the significant majority of respondents (above 80.00 per cent) irrespective of the variables were explicit through their positive responses for the assertion. The responses received on the basis of variable work experience and total years of service were almost same. Further, all the four respondents with less than 10 years of working experience and both of the respondents with less than 10 years of total service positively responded to the statement that practices of HR Department helps in improving the organizational climate by enhancing team work. On the basis of

number of years in present position maximum positive responses were received from the respondents (92.00 per cent) with less than 5 years of present position. Statistically, no significant association was found between the variables and the statement.

The Pearson's coefficient of correlation between the variables has been shown in the Table 2 (a) which reflects the intensity of the relationship between the variables and the responses of the employees. Further it can be seen that the variables established the low but positive relationship.

Table 3: HR Department Helps the Organization in Procuring the Right People at the Right Time and in making their Effective use

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un decided	Dis Agree	Strongly Disagree	P
Work Experience in OICL	0 – 10 years	1 (25.00)	2 (50.00)	1 (25.00)	0 (0.00)	0 (0.00)	0.404
	11 – 20 years	56 (29.80)	102 (54.30)	12 (6.40)	15 (8.00)	3 (1.60)	
	21 – 30 years	45 (25.40)	86 (48.60)	30 (16.90)	12 (6.80)	4 (2.30)	
	31 – 40 years	6 (28.60)	9 (42.90)	3 (14.30)	2 (9.50)	1 (4.80)	
Total years of service	0 – 10 years	1 (50.00)	1 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	0.041
	11 – 20 years	52 (28.10)	101 (54.60)	13 (7.00)	16 (8.60)	3 (1.60)	
	21 – 30 years	47 (27.00)	87 (50.00)	27 (15.50)	11 (6.30)	2 (1.10)	
	31 – 40 years	8 (27.60)	10 (34.50)	6 (20.70)	2 (6.90)	3 (10.30)	
No. of years in the present position	0 – 5 years	18 (29.00)	38 (61.30)	4 (6.50)	1 (1.60)	1 (1.60)	0.007
	6 – 10 years	26 (29.90)	37 (42.50)	10 (11.50)	13 (14.90)	1 (1.10)	
	11 – 15 years	28 (34.60)	34 (42.00)	7 (8.60)	9 (11.10)	3 (3.70)	
	16 – 20 years	36 (22.50)	90 (56.30)	25 (15.60)	6 (3.80)	3 (1.90)	

Source: Computed from primary data. Figures in parentheses are percentages. p value significant at 0.05 level.

Table 3 (a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		0.080	0.052	1.589	0.113
		0.083	0.056	1.644	0.101
		0.043	0.045	0.851	0.395

From the analysis of the data presented in the Table 3, it was found that not only a high majority of respondents (75.00 per cent) with work experience of less than 10 years and the respondents (74.00 per cent) with 21-30 years of work experience favored the statement that HR department helps the organization in procuring the right people at the right time

and in making their effective use but also the significant majority of respondents (84.10 per cent) with 11-20 years of working experience who either agreed or strongly agreed with the poser. Both the respondents with less than 10 years of total service provided their assent to the raised query, the proportion of favoring responses declined as the total years of service of the respondents

increased, however, still the fair majority of respondents in all the categories of this variable favored the poser. This decline in the responses was due to the respondents who were undecided and increased with the increase in total years of service. On the basis of variable of number of years in the present position the highly significant majority of respondents (90.30 per cent) with less than 5 years in the present position supported the statement along with the high

majority of respondents in the other three categories of the variable. Statistically, significant association was found between the variables of total years of service, number of years in present position and the statement.

The Pearson's coefficient of correlation between the variables is illustrated in the Table 3 (a), it can be seen that though the relation was positive but it was of a very low level.

Table 4: HR Department helps in Generating Useful Data which Facilitates Human Resource Planning and Control

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un decided	Dis agree	Strongly Disagree	P
Work Experience in OICL	0 – 10 years	1 (25.00)	1 (25.00)	1 (25.00)	1 (25.00)	0 (0.00)	0.472
	11 – 20 years	43 (22.90)	113 (60.10)	15 (8.00)	13 (6.90)	4 (2.10)	
	21 – 30 years	40 (22.60)	95 (53.70)	22 (12.40)	13 (7.30)	7 (4.00)	
	31 – 40 years	3 (14.30)	10 (47.60)	3 (14.30)	3 (14.30)	2 (9.50)	
Total years of service	0 – 10 years	1 (50.00)	1 (50.00)	0 (0.00)	0 (0.00)	0 (0.00)	0.083
	11 – 20 years	41 (22.20)	110 (59.50)	15 (8.10)	15 (8.10)	4 (2.20)	
	21 – 30 years	42 (24.10)	95 (54.60)	20 (11.50)	12 (6.90)	5 (2.90)	
	31 – 40 years	3 (10.30)	13 (44.80)	6 (20.70)	3 (10.30)	4 (13.80)	
No. of years in the present position	0 – 5 years	17 (27.40)	40 (64.50)	0 (0.00)	2 (3.20)	3 (4.80)	0.000
	6 – 10 years	18 (20.70)	40 (46.00)	12 (13.80)	16 (18.40)	1 (1.10)	
	11 – 15 years	20 (24.70)	43 (53.10)	7 (8.60)	7 (8.60)	4 (4.90)	
	16 – 20 years	32 (20.00)	96 (60.00)	22 (13.80)	5 (3.10)	5 (3.10)	

Source: Computed from primary data. Figures in parentheses are percentages. p value significant at 0.05 level.

Table 4 (a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		0.095	0.054	1.883	0.060
		0.122	0.055	2.412	0.016
		0.002	0.049	0.044	0.965

While assessing that whether the HR Department helps in generating useful data which facilitates human resource planning and control; it is evident from the responses as presented in the Table 4; that the majority of the respondents, irrespective, of the variables supported this aspect, except those two respondents with less than 10 years of working experience who were in the near majority to support the statement. Moreover, the significant majority of respondents (83.00 per cent) with 11-20 years of work experience favored the poser. Both the respondents with less than 10 years of total service either strongly agreed or agreed with the statement. On the basis of number of years in the present position more of respondents (91.90 per cent) with less 5 years in their present position and the

respondents (80.00 per cent) with 16-20 years in the present position as against the respondents (66.70 per cent) with 6-10 years and the respondents (77.80 per cent) with 11-15 years in their present position had given their assent to the posed query. Statistically significant association was found between the variable number of years in the present position and the statement.

The data pertaining to the coefficient of correlation between the variables has been highlighted in the Table 4 (a). It can be deciphered that the correlation between the variable and the responses of employees was of the low level. However, the only variable of number of years in the present position demonstrated significantly high correlation with the responses of the employees.

Table 5: HRD practices in the organization provide comprehensive framework for the overall development of people in the organization

Attributes/ Responses	Ranks	Strongly Agree	Agree	Un decided	Dis agree	Strongly Disagree	p
Work Experience in OICL	0 – 10 years	3 (75.00)	1 (25.00)	0 (0.00)	0 (0.00)	0 (0.00)	0.573
	11 – 20 years	57 (30.30)	103 (54.80)	9 (4.80)	8 (4.30)	11 (5.90)	
	21 – 30 years	69 (39.00)	87 (49.20)	9 (5.10)	6 (3.40)	6 (3.40)	
	31 – 40 years	7 (33.30)	9 (42.90)	3 (14.30)	1 (4.80)	1 (4.80)	

Total years of service	0 – 10 years	2 (100.0)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0.337
	11 – 20 years	56 (30.30)	100 (54.10)	9 (4.90)	9 (4.90)	11 (5.90)	
	21 – 30 years	66 (37.90)	90 (51.70)	9 (5.20)	4 (2.30)	5 (2.90)	
	31 – 40 years	12 (41.40)	10 (34.50)	3 (10.30)	2 (6.90)	2 (6.90)	
No. of years in the present position	0 – 5 years	26 (41.90)	32 (51.60)	2 (3.20)	1 (1.60)	1 (1.60)	0.105
	6 – 10 years	30 (34.50)	38 (43.70)	5 (5.70)	6 (6.90)	8 (9.20)	
	11 – 15 years	28 (34.60)	37 (45.70)	6 (7.40)	4 (4.90)	6 (7.40)	
	16 – 20 years	52 (32.50)	93 (58.10)	8 (5.00)	4 (2.50)	3 (1.90)	

Source: Computed from primary data. Figures in parentheses are percentages. p value significant at 0.05 level.

Table 5 (a): Pearson's correlation between the variables

Interval by Interval	Pearson's R	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
		(-) 0.034	0.051	(-) 0.664	0.507
(-) 0.048	0.055	(-) 0.952	0.341		
(-) 0.009	0.044	(-) 0.186	0.852		

The analysis of the data presented in the Table 5 is indicating that high majority of respondents provided their assent to the viewpoint that the HRD practices in the organization provide comprehensive framework for the overall development of people in the organization. The responses obtained on the basis of the variable work experience and total years of service were found to be almost identical. Interestingly, all the four respondents with work experience up to 10 years and the two respondents with total of 10 years of service either agreed or strongly agreed to the viewpoint. Significant majority of respondents (88.20 per cent) with 21-30

years of work experience and the respondents (85.10 per cent) with 11-20 years of work experience provided the favoring response to the assertion. Similarly, the respondents the respondents (84.40 per cent) with 11-20 years of total service and (89.60 per cent) with 21-30 years of total years of service supported the statement that HRD practices in the organization provide comprehensive framework for the overall development of people in the organization. Very significant majority of the respondents (93.50 per cent) with up to 5 years in the present position and those (90.60 per cent) with 16-20 years in the present position went along the statement. Statistically, no

significant association was found between the query and the variables.

The coefficient of correlation between the variables as presented in the Table 5 (a), it can be seen that the variables were positively related with the responses of the employees. On closer analysis it was found that variable work experience was moderately related while the variable number of years elicited the high relationship.

Findings relating to the working of HR department

- ★ Majority of employees in all the variables found that HRD practices improve the capabilities of the employees by making them innovative and enterprising.
- ★ Practices of HR Department helps in improving the organizational climate by enhancing team work. This was found by majority of employees in the organisation.
- ★ Majority of employees convincingly opined that HR Department helps the Organization in procuring the right people at the right time and in making their effective use.
- ★ Employees found that HR Department helps in generating

useful data which facilitates human resource planning and control.

- ★ High majority of respondents provided their assent to the viewpoint that the HRD practices in the organization provide comprehensive framework for the overall development of people in the organization.

Inferences drawn relating to the working of HR department

- ◆ HRD practices improve the capabilities of the employees by making them innovative and enterprising.
- ◆ Practices of HR Department helps in improving the organizational climate by enhancing team work.
- ◆ HR Department helps the organization in procuring the right people at the right time and in making their effective use.
- ◆ HR Department helps in generating useful data which facilitates human resource planning and control
- ◆ HRD practices in the organization provide comprehensive framework for the overall development of people in the organization.

Suggestions for effectiveness of HRD practices in OICL

- Trust and openness are the building blocks of every organization must work towards trust, integrity and openness. In such an organization the chances of conflict are reduced to minimum.
- Employees should be given scope in their jobs. It will provide the amount of responsibility, work pace and the feedback. The higher the level of these factors, higher will be the job scope and higher will be the level of satisfaction.
- A moderate amount of variety is very effective. Excessive variety produces confusion and stress and a too little variety causes monotony and fatigue, which are dis-satisfiers.
- Role ambiguity and role conflict also lead to confusion and de-motivation because employees do not know exactly what their task is and what is expected of them.
- If the Company cannot combine and enrich the jobs, it should use the techniques of the job rotation. In such a case employee should be shifted from one job to another in

order to provide some variety so as to minimize monotony and boredom.

- There should be proper communication between the management and the employees. All policies and programs should be explained to the employees through downward communication. The feelings and reactions of the employees should regularly reach management in an upward communication.

Thus HRD improves the capabilities of the people by making them better aware of the skills required for job performance and by improving clarity about performance standards. It makes the employees innovative, enterprising and strengthens their executive skills. HRD stimulates teamwork in this service organisation. Employees become more open towards each other and they also trust each other. In this way the HRD helps in improving the organisational climate. HRD promotes organisational effectiveness. Adopting suitable personnel policies with the help of HRD, the Insurance Company can achieve its goals more efficiently. Performance related rewards help them the employees to realise the importance of utilising their skills

for the achievement of organisational goals. capabilities also improves quite
The organisation's health and self-renewing significantly.

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