



## EMPLOYEES PERCEPTION AND MOTIVATION OF LIFE INSURANCE CORPORATION - A STUDY OF WARANGAL DISTRICT

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### **ABSTRACT**

*The world has been witnessing an enormous change. The concepts like 'growth' or 'development' and advancement are taking place due to Globalization. Therefore, the organisations or companies are in search of new vistas to improve, motivate and to unravel the innate talents and potentialities of the employees of their respective sectors by which they can retain the best work force. These major changes are reshaping the modern world significantly for betterment. Human Resources Movement began to concentrate more on the needs of the individuals rather than the interactions within the working groups. The Human Resources Movement considered the worker as largely 'pre-motivated' to perform to the best of their abilities. Later, it becomes the task of the management to set certain conditions whereby workers can meet their own individual goals and at the same time as meeting those of the organisation. Rewards under the Human Resources Movement therefore include a wide range of factors, such as money, affiliation, achievement and performing a meaningful job etc. The novice of Life Insurance in its modern form came in to India from England in 1818. Oriental Life Insurance Company which was started by Europeans in Calcutta was the first Life Insurance Company on Indian Soil. All the insurance companies established during*

*that period were commenced with a motto of looking after the needs of European Indians were not allowed to avail the services of the companies.*

**Key Words:** *Employees, Human Resource, Insurance, Motivation,*

## **INTRODUCTION**

The world has been witnessing an enormous change. The concepts like ‘growth’ or ‘development’ and advancement are taking place due to Globalization. Therefore, the organisations or companies are in search of new vistas to improve, motivate and to unravel the innate talents and potentialities of the employees of their respective sectors by which they can retain the best work force. These major changes are reshaping the modern world significantly for betterment. They lead to alter in the way the business is done, the way employees behave and the way managers manage to these changes. The changes that are reshaping the world have been to alter the way organizations operate and have also paved way to changes in employees character.

Usually an effective organization has to meet its obligations in regard to its shareholders, employees and society. To achieve the top management must develop a good rapport among the organization and employees which will fulfill the constantly changing needs of both parties. In fact, the organizations expect the employees to perform the tasks assigned to them as per the standards set for them, and to follow the rules that have been framed to govern the workplace. In addition, to this the managements often also expect that the employees should take initiation to supervise themselves, continue to acquire new skills, and be responsible to business needs. For organizations to meet these expectations, an understanding of employee motivation levels is required (Beer, Spector, Lawrence, Mills, & Walton)<sup>1</sup>

According to Baron<sup>2</sup> (1983, p. 123) motivation is “a set of processes concerned with the force that energizes behavior and directs it towards attaining some goal.”

In fact, Motivation is the force that makes people to choose a particular job, stay with it, and work hard in that job or assignment. Schermerhorn<sup>3</sup>, conceptualizes motivation based on content and process approaches. The content theories of motivation emphasis the reasons for motivated behavior and/or what causes it. These theories specify and correlates motivated behavior that is in states, feelings or attitudes associated with behavior, and help to represent physiological or psychological deficiencies that an individual feels some compulsion to

eliminate. Content theories on the contrary provide insight into people needs, thereby assist in understanding energises and thus sustains employee behavior.

Human Resources Movement began to concentrate more on the needs of the individuals rather than the interactions within the working groups. The Human Resources Movement considered the worker as largely ‘pre-motivated’ to perform to the best of their abilities. Later, it becomes the task of the management to set certain conditions whereby workers can meet their own individual goals and at the same time as meeting those of the organisation. Rewards under the Human Resources Movement therefore include a wide range of factors, such as money, affiliation, achievement and performing a meaningful job etc.

The beneficial provision of organizational rewards and employee motivation has led to the emergence a multitude of theories of how exactly the rewards influence the motivation and performance of employees. Schneier, [1987]<sup>4</sup> stated that “a comprehensive theory of motivation at work must address itself to at least three important sets of variables which constitute the work situation” i.e. the characteristics of the individual, the characteristics of the job and the characteristics of the work environment. Famous management thinker Steers points out that, at present, no model exists that accounts for variables from each of the three major areas. Further, states that “what exists is a set of different theories that address themselves to one or more of these sets of variables, none of which, however, is completely and thoroughly comprehensive”.

The problems in academic motivation research, and asserted that no single model has been able to capture the full dynamics of motivated behaviours. It opined that it was due to “different theoretical orientations of investigators working in the field, who tend to emphasise a particular dimension of motivational phenomena over the others”. Generally, motivation models may be classified into two theoretical orientation groups. Cognitive models and Social cognitive models. Cognitive models of motivation “place greater weight on understanding of learners’ cover thought processes, often overlooking the impact of social and contextual variables” i.e. they focus on the individual characteristics at the cost of the job and work environment . A social-cognitive approach focuses on formulating and testing specific hypotheses regarding the nature and direction of influence from social and contextual variables. These different theoretical orientations often lead academic motivation of the researchers to come with different conclusions as they are in dilemma to which is a potentially relevant variables to include or exclude from their conceptualizations.

## **ORIGIN OF INSURANCE BUSINESS**

To the present topic, the pivotal concepts Finance, Insurances Investment and economic progress are all pervading through our lives in one way or the other in connection with social progress or economic development. In fact, the instinct that prompts modern businessmen, today is to have security among themselves against the loss and disaster. In the olden days they too sought to avert the evil consequences of fire and flood and loss of life. During those days they used to make some sort of sacrifice in order to find the security. Though the concept of insurance is largely a development of the recent one, particularly after the industrial era past few centuries yet its beginning was as old as 6000 years.

The novice of Life Insurance in its modern form came in to India from England in 1818. Oriental Life Insurance Company which was started by Europeans in Calcutta was the first Life Insurance Company on Indian Soil. All the insurance companies established during that period were commenced with a motto of looking after the needs of European Indians were not allowed to avail the services of the companies. However, in later years with the efforts of a few eminent people like Babu Muttylal Seal, the foreign life insurance companies started providing insurance services to Indians. However the Indian were being treated as sub-standard and heavy premiums were charged on them. Bombay Mutual Life Assurance Society heralded the birth of first Indian life insurance company in the annals of history in 1870, and covered Indian lives at normal rates. Since then starting as Indian enterprise with highly patriotic motives, insurance companies came into existence to carry the message of insurance and social security to various sectors of society. Bharat Insurance Company (1896) was also one of such companies inspired by the object of nationalism. The Swadeshi movement of 1905-1907 gave more inspiration to rise to more insurance companies. In addition to the above mentioned Insurance Organisations, some others like the United in Madras, National Indian and National Insurance in Calcutta and the Co-operative Assurance at Lahore were also established in 1906. In 1907, Hindustan Co-operative Insurance Company took its birth in one of the rooms of the Jorasanko, the house of the great poet Rabindranath Tagore, in Calcutta. The Indian Mercantile, General Assurance and Swadeshi Life (later Bombay Life) were some of the companies which were established during the same period.

There was no legislation to regulate insurance business India. In 1912, the Life Insurance Companies Act, and the Provident Fund Act were passed. The significance of the Life Insurance Companies Act, 1912 is that the premium rate tables and periodical valuations

of the companies and should be certified by this Act. However, this Act discriminated Indian companies on many accounts, putting them at great disadvantage.

The first two decades of twentieth century witnessed a lot of growth in insurance business. The business which began with 44 companies with a total of Rs.22.44 crores, raise to 176 companies with a total business-in-force of Rs.298 crore in 1938. Due to the mushrooming growth of insurance companies many financially unsound concerns which were also flooded into market failed to survive miserably. The Insurance Act 1938 was the first legislation business governing not only life insurance but also non-life insurance to provide strict state control over insurance business. The demand for nationalization of life insurance industry was made repeatedly in the past but it received due recognition in 1944 when a bill to amend the Life Insurance Act 1938 was introduced in the Legislative Assembly. However, it was much later on 19th of January, 1956. The Life insurance in India was nationalized.

About 154 Indian insurance companies, 16 non-Indian companies and 75 provident companies were operating in India at the time of nationalization. Nationalization took place in two stages; initially the management of the companies was taken over by means of an Ordinance, and later, the ownership too by means of a comprehensive bill. The Parliament of India passed the Life Insurance Corporation Act on 19th of June 1956, and the Life Insurance Corporation of India was established on 1st September, 1956, with the objective of spreading life insurance much more widely and in particular to the rural areas with a view to cover all insurable persons in the country, providing them adequate financial benefits at a reasonable cost.

Till 1956, LIC had only 5 zonal offices, 33 divisional offices and 212 branch offices, apart from its corporate office. Since life insurance contracts are long term contracts, at the commencement of the policy it requires a variety of services are needed. It felt the strong need in the later years the expansion of the operations and to establish a branch office at each district headquarter.

At present, LIC functions with 2048 fully computerized branch offices, 109 divisional offices, 8 zonal offices, 992 satellite offices and the Corporate Head office. LIC's Wide Area Network covers 109 divisional offices and these connect with all the branches through a Metro Area Network. LIC has also tied up with some Banks and Service providers to offer on-line premium payment facility in the selected cities. ATM premium payment facility is an addition to the customer convenience. Apart from on-line Kiosks and IVRS, Info Centers

have been commissioned at Mumbai, Ahmedabad, Bangalore, Chennai, Hyderabad, Kolkata, New Delhi, Pune and many other cities. In order to provide easy access to its policy holders, The LIC has launched its Satellite Sampark offices. The satellite offices are smaller, and closer to the customers. The digitalized records of the satellite offices will facilitate the policy holders to have better services through out in India. Thus, the LICs have seen the conveniences of the policy holders.

**Some of the important milestones in the annals of Life Insurance business in India are:**

1818: Oriental Life Insurance Company, the first life insurance company on Indian soil started its functions.

1870: Bombay Mutual Life Assurance Society, the first Indian life insurance company started its business.

1912: The Indian Life Assurance Companies Act enacted as the first statute to regulate the life insurance business.

1928: The Indian Insurance Companies Act enacted to enable the government to collect statistical information about both life and non-life insurance businesses.

1938: Earlier mentioned legislation consolidated and amended by the Insurance Act with the objective of protecting the interests of the insuring public.

1956: 245 Indian and foreign insurances and provident societies are taken over by the central government and nationalised. LIC formed by an Act of Parliament, viz. LIC Act, 1956, with a capital contribution of Rs. 5 crore from the Government of India.

The General insurance business in India, on the other hand, can trace its roots to the Triton Insurance Company Ltd., the first general insurance company established in the year 1850 in Calcutta by the British.

**Some of the important milestones in the General Insurance Business in India are:**

1907: The Indian Mercantile Insurance Ltd. set up, the first company to transact all classes of general insurance business.

1957: General Insurance Council, a wing of the Insurance Association of India, frames a code of conduct for ensuring fair conduct and sound business practices.

1968: The Insurance Act amended to regulate the investments and set minimum solvency margins. In addition to this, the Tariff Advisory Committee was set up.

1972: The General Insurance Business (Nationalisation) Act, 1972 nationalised the general insurance business in India with effect from 1st January 1973.

### **Nationalization of LIC**

The demand for nationalization of Life Insurance Company was made from time to time in the past but it received attention in 1944 when a bill to amend the Life Insurance Act 1938 was introduced in the Legislative Assembly. However, 1956 witnessed a dramatic change when life insurance business was nationalized on 19th January 1956. During the time of nationalization about 154 Indian Insurance Companies, 16 non Indian companies and 75 provident funds were operating in India. The Parliament of India passed the Life Insurance Corporation Act on the 19th of June 1956. The Life Insurance Corporation of India was established on 1st September, 1956, with an objective of spreading life insurance much more widely and in particular in to the rural areas to cover the socially and economically backward classes and to provide adequate financial cover to all insurable persons against death at reasonable premiums.

For the the last 15 years, LIC is income has been growing at a healthy average of 10 per cent as against the insurance industry 6.7 per cent unlike in the rest of Asia (3.4 per cent in Europe, 1.4 per cent in the U.S). India has the highest number of life insurance policies in the world and total invisible funds with LIC are almost 8% of GDP. LIC has been providing insurance cover to five million people living below the poverty line with 50% subsidy in the premium rate. LIC's claim settlement ratio is 95% which is higher than the global average of 50%. Keeping with its avowed objective, LIC is focused on taking insurance to the rural masses and today more than 50% of its policies are issued in rural areas.

### **WORK SATISFACTION AND MOTIVATION**

The questionnaire is set to take up the study according to De Beer (1987) incorporated sixteen factors and of Herzberg's two-factor theory. The questionnaire consisted of nine dimensions which showed great impact on employee satisfaction and motivation.

#### **THE NINE DIMENSIONS**

The nine dimensions of the questionnaire are as follows:

1. **Work content;** It probed in to the respondents' feelings about the type of work they do.
2. **Payment.** *It* probed respondents' satisfaction in regard to their salaries.

3. **Promotion.** *It un-raveled* the opportunities that the organization offers for promotion.
4. **Recognition.** *This concept* probed whether the respondent was receiving the recognition and feedback regarding the jobs they perform or not.
5. **Working conditions.** It is used to probe as the fifth factor and looked at opportunity to mix with colleagues and the promotion of interpersonal relations.
6. **Benefits.** These are used to assess whether the benefits such as pension, medical schemes and leave were satisfactory or not.
7. **Personal.** It is related to personal feelings. It is used to probe the respondents' feelings towards their job performance and satisfaction.
8. **Leadership or supervision.** It probed the level of satisfaction employees get from the manager.
9. **General.** This dimension is used to probe whether the respondents' had considered alternative employment, in comparison with their level of satisfaction with the organization or not.

## **SIGNIFICANCE OF THE STUDY**

The above discussion brings to surface that LIC employees motivation aspects occupies of pivotal role in human resource management. Many studies have been undertaken in this field have also established its efficacy in achieving organizational goals. Infact, an organization with a happy work force is considered to be a hallmark of efficiency. To secure the enormous positive results flowing from it, a study of job satisfaction assumes importance. In view of this, an attempt is made to measure and analysis the impact of demographic and organisational factors on job satisfaction among the employees of different cadres of LIC of Warangal Division, Andhra Pradesh. The study is expected to uncover areas of satisfaction as well as dissatisfaction among the respondents. It may show a clear direction by which the authority should move so that with a satisfied and committed work force, the LIC can accomplish its organizational goals more effectively.

## **OBJECTIVES OF THE STUDY**

The objectives of the study are:

- 1) To study the theoretical perspective of LIC organisation perspective.

- 2) To examine the motivational aspects and review of literature studies related to LIC of India.
- 3) To study of organization structure, policies plans and functioning of LIC of India.
- 4) To analyse the concept of motivation and employees performance and problems.
- 5) To examine employees perception and impact on the Organisational and employees related issues to the motivational aspects, job satisfaction through field level study.

## **METHODOLOGY**

For the purpose of present study both primary and secondary data have been used. The primary data has been obtained from the employees of the LIC organization selected for the study. For this purpose a structured questionnaire has been prepared and collected the opinions of employees on different aspects of socio-economic, background, working status and motivational aspects and employees perceptions. Some relevant data had been collected through interviews Scheduled held with employees of LIC, Warangal Division Area. The secondary data has been obtained from Books, Websites, Journals, Magazines and Articles.

## **POPULATION AND SAMPLE DESIGN**

The population for the study was obtained from Life Insurance Corporation (LIC) of India confined to Warangal district. The study was confined to the Operations of business units, the office support staff to the largely sales driven teams that sell life insurance services and Business solutions. The outputs of this unit are significantly important as a support function to the organization. Its key functions include processing of new policies and claims, dealing with client queries and complaints that would ensure the systems efficiency and effectiveness. These functions often have to be performed under high levels of pressure and against deadlines.

The unit population consisted of 350 employees who are predominantly situated in the LIC Warangal Division. The following table explains about the details of the category of employees, Total employees respondents and sample employee respondents.

**Table No. 1 Sample Selected of LIC, Warangal District.**

Category of Employees	Total Employees Respondents	Sample Employees	
		respondents	Not Respondents
Manager/Specialist	25	14	11
Line Managers/Officers	05	59	46
Clerks	220	123	97
<b>Total</b>	<b>350</b>	<b>196</b>	<b>154</b>

Source: LIC, Warangal Division (2009-12)

The above sample used in this study was selected from employees mostly who belong to specialist or professional and management job categories. To assess the staff participation in the study, the researcher relied on the assistance and cooperation of the human resources managers.

The decision to focus on these employees was particularly based on the motivation of the human resource managers who observed that this group was usually more responsive to complete the questionnaires and it would result in the least amount of disruption, which was an important factor to take into account, given the pressures of the environment.

Although 350 questionnaires were given to respondents 196 employees administered the questionnaire. The rest of the respondents were not responded to the study. The reasons were some of were unavailable and the others were not willing to express their opinion. This study on Lickert's five points scale has been used to measure the perception of job satisfaction of LIC employees chosen and simple percentage, Mean score have been applied to confirm the perception level .

### MEAN SCORE ANALYSIS OF VARIOUS ORGANISATIONAL FACTORS

Having analyzed the individual statements under various dimensions of job satisfaction, analysis of overall Job perception of each response category in each dimension is examined in the following tables. For the purpose of percentage analysis, the five point scales are condensed into three points scale. In other words Strongly Agree (SA) and Agree (A) are considered alike while Strongly Disagree (SDA), Disagree (DA) and No Response (NR) are treated alike.

**TABLE- 2. OPINION ON THE MOTIVATION OF THE JOB CHARACTER IN L.I.C. EMPLOYEES**

Name of job	Rating points of respondents					Total	score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	1 (7.14)	1 (7.14)	1 (7.14)	3 (21.42)	8 (57.14)	14 (100)	4.15
Officer	1 (1.69)	1 (1.69)	3 (5.08)	33 (55.93)	21 (35.59)	59 (100)	4.12
Clerk	6 (4.87)	8 (6.5)	10 (8.13)	82 (66.66)	17 (13.82)	123 (100)	3.77
Total	8	10	14	118	46	196	4.01

Sources: Primary data. (Figures in parenthesis are percentages)

The perception of each category of employee on various issues listed in the job character has been tabulated in the following exhibit 2. It can be noticed from the table that 78.56 per cent of managers with the mean score of 4.15, 94.52 per cent of officers with the mean score of 4.12 and 80.48 per cent of clerks with the mean score of 3.27 are highly satisfied with job character as evidenced by the overall score of 4.01 in respect of overall respondents.

**TABLE – 3: STATEMENT SHOWING THE MOTIVATION OF THE WORK LIFE BALANCE IN L.I.C. EMPLOYEES**

Category of job	Rating points of respondents					Total	Mean Score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	0 (0.0)	7 (50.0)	5 (35.72)	0 (0.0)	2 (14.28)	14 (100)	2.78
Officer	0 (0.0)	37 (62.71)	9 (15.25)	0 (0.0)	13 (22.0)	59 (100)	2.81
Clerk	6 (4.87)	74 (60.16)	14 (11.38)	11 (8.94)	18 (14.63)	123 (100)	2.68
Total	6	118	28	11	33	196	2.61

Sources: Primary data. (Figures in parenthesis are percentages)

Regarding the work and life harmony in Warangal Division 50 per cent of the manager category 62.71 per cent of officer category and 65 per cent of clerical category strongly disagreed that they cannot strike a balance between work life and home life. It implies that they can very well balance the work and home life. The overall mean score of employees across the cadre stands at 2.61 reveals that the work life balance ceases to be an issue to promote the level of job satisfaction. Therefore, it can be concluded that work life conflict is not at all considered as a problem in Warangal division of LIC.

**TABLE – 4: THE MOTIVATION OF THE EMPLOYEES IN REGARD TO PAY IN L.I.C.**

Category of job	Rating points of respondents					Total	Mean score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	0 (0.0)	0 (0.0)	12 (85.71)	2 (14.28)	0 (0.0)	14 (100)	3.14
Officer	0 (0.0)	0 (0.0)	41 (69.49)	18 (30.5)	0 (0.0)	59 (100)	3.30
Clerk	0 (0.0)	0 (0.0)	64 (52.0)	53 (43.08)	6 (4.84)	123 (100)	3.53
Total	0	0	117	73	6	196	3.32

Sources: Primary data. (Figures in parenthesis are percentages)

The overall perception of the respondents of different cadres regarding the pay as a motivational factor has been shown in the table 5.4. Twelve managers (85.71 per cent) 41 officers (69.49 per cent) and 64 clerks (52.0 per cent) have expressed mixed opinions about the various pay related issues. However, the remaining managers numbering 2 (14.28 per cent), officers 18 in number (30.5 per cent) and 53 clerks (43.08 per cent) have expressed satisfaction over the various issues listed in the pay dimension. Therefore it may be suggested that the LIC administration has to take measures to equalize the pay of managers and officers on par with their counterparts in private insurance companies with a string of accountability attached there with. The concept of variable pay component may be integrated with the pay structure of higher echelons of LIC.

**TABLE-5: PERCEPTIONS OF THE EMPLOYEES MOTIVATION ON THE ATTITUDE OF THE SUPERIORS IN L.I.C**

Category of job	Rating points of respondents					Total	Mean score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	0 (0.0)	0 (0.0)	0 (0.0)	14 (100.0)	0 (0.0)	14 (100)	4.00
Officer	0 (0.0)	0 (0.0)	12 (20.33)	18 (30.5)	29 (49.15)	59 (100)	4.29
Clerk	0 (0.0)	6 (4.87)	11 (8.94)	83 (67.47)	23 (18.69)	123 (100)	4.03
Total	0	6	23	115	52	196	4.10

Sources: Primary data. (Figures in parenthesis are percentages)

The attitude of the superiors regarding the employee motivation has been presented in the table 5.8. It is very much inspiring to note that all the managers are very much satisfied with the attitude of the superiors and touched the mean score is 4. As per as officers and clerks are concerned, 47 of former category (79.65 per cent) and 106 of latter category representing (86.16 per cent) are satisfied with the attitude of the superiors. However, 12 officers (20.33) and 11 clerks (8.94) are not in a position to express any opinion about the attitude of the superiors. It is also very much note worthy aspect to observe that except 6 clerical staff (4.87 per cent), no respondent has explicitly expressed negative attitude towards the superior. On the whole the attitude of the employees towards the superior is perceived to be positive as the overall mean of entire employees is 4.10.

**TABLE-6: THE SATISFACTION LEVELS OF THE EMPLOYEES RELATIONSHIP  
WITH CO-WORKERS IN L.I.C OF WARANGAL**

Category of job	Rating points of respondents					Total	Mean Score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	1 (7.14)	0 (0.0)	4 (28.57)	7 (50.0)	2 (14.8)	14 (100)	3.63
Officer	0 (0.0)	0 (0.0)	0 (0.0)	46 (77.96)	13 (22.0)	59 (100)	4.22
Clerk	0 (0.0)	0 (0.0)	10 (8.13)	82 (66.66)	31 (25.2)	123 (100)	4.16
Total	1	0	14	135	46	196	4.00

Sources: Primary data. (Figures in parenthesis are percentage)

The relationship with co-workers has been analyzed in the table 5.9. 9 managers (64.28 per cent), 59 officers (100 per cent) and 113 clerks (91.86 per cent) are satisfied with the congenial relationship with co- workers. The mean score of the individual respondent category is 3.63 among all the employees. Therefore it can be concluded in terms of overall mean score 4.00 that the inter-personal relationship climate is very cordial and congenial.

**Suggestions:**

The LIC Warangal district can enhance its efficiency further it to suggests are;

- i. The flexible working conditions.
- ii. Pay sanction of allowances for employees.
- iii. Giving importance children’s education facilities and provision of basic facilities of employees.
- iv. The Officer Cadre employees should be given moderate work to avoid the pressure, in spite of their holidays and good pays. Therefore, more officers should be recruited to minimize their burden and pressure which ultimately gives good results.
- v. The managers role to guide successfully the employees towards accomplishing organizational objectives, it is imperative that they understand psychological processes.
- vi. The assets are to be insured, because they are likely to be destroyed or made non-functional before the expected life time, through accidental occurrences; such possible

occurrences are called perils, like Fire, floods, break downs, lightning, earth quakes, etc. such perils can cause damage to the assets.

- vii. The LIC should be invents various schemes and policies and again to attract the customers basing on the needs, demands requirements and feasibility.

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