

## DIMENSIONS OF JOB SATISFACTION: A PERCEPTION ANALYSIS OF EMPLOYEES OF LIC - VELLORE DIVISION

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### ABSTRACT

*Life Insurance Corporation of India (LIC), one of the public sector monoliths in the insurance sphere, has been rendering yeoman service to the public. However, privatization of insurance market has triggered competition. This, in turn, has mounted pressure on all categories of employees in the LIC. In this context, the employees across the categories have been working towards target achievement on different segments of LIC. It has to survive and advance in the competition-infested market. In this backdrop the employees have to strain every nerve to make LIC stay afloat. It is undoubtedly the factor of job satisfaction that makes goal achievement possible, however hard the target may be. Whether the employees across the categories working in Vellore division of LIC, Tamil Nadu, have been breathing the air of job satisfaction and what factors significantly influence job satisfaction is a problem calling for deep study. Hence an attempt is made to study this aspect further. The knowledge of the factors causing job satisfaction and factors sowing the seeds of dissatisfaction would help the LIC to make suitable changes in its HR policy so as to accomplish the cherished objectives of LIC in the highly competitive environment. Conclusion will be given.*

**KEYWORDS:** *Employees Perception, Job Satisfaction, Job Satisfaction Dimensions, Life Insurance Corporation.*

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### INTRODUCTION

A service sector, particularly banking and insurance is highly staff – intensive by its very nature. Human resources, without doubt constitute the most important and indispensable factor in any economy. Their uniqueness renders it practically impossible to substitute them with any other factor, however important it might be, as nothing can match the human mind in working. Human resources are said to be the major factor behind the progress of any organization. Human behaviour has a strong influence on the working environment of an organization. It is capable of

making the organization flourish or perish. Hence an employer should satisfy the physical and psychological needs of his employees in order to motivate them strive for the achievement of the organization goals. The way in which people are recruited and utilized by the employer largely determines the rate of success in achieving its objectives.

In the pre-industrial revolution period, the only aim of the employer was to get the work done by the employee even though the working conditions were totally unsatisfactory. Concern for job satisfaction was considered to be outside the area of his business activities. After industrial revolution, there was tremendous growth of industries. The industrialist paid meager wages but extracted more work from the employees. The employees had to work for meager wages to make their heart and soul together. They could do nothing else. Bread and butter weighed more than mental satisfaction. Bemoaning their lot, they continued to toil. Growth of trade unionism, awareness of worker's right, labour legislations, etc. transformed gradually the human resources. It is only after the evolution of information technology sector in the 1990 that the humans began to be recognized as vital resources by the employers. The manual processing of work was slowly displaced by computer processing in the past two decades.

Insurance industry has been thrown open to private sector. Insurance industry is witnessing a stiff competition from globally renowned and well established private insurance players who have tied up with reputed private brands in India. Therefore Life Insurance Corporation of India LIC cannot continue to pursue the conventional HR practices. It has to fine-tune its HR policies and strategies to respond to the challenges from the private counterparts. It is an imperative and inevitable needs for LIC to not only attract new talents but also to retain the existing talents through positive employee-centric initiatives. In this context generation and maintenance of job satisfaction among employees through various measures proves to be a formidable challenge.

## **NATIONALIZATION OF LIC**

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

During the last 15 years, LIC income grew at a healthy average of 10 per cent as against the insurance industry's 6.7 per cent growth 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 at 95% is higher than the global average of 50%. In 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.

## **STATEMENT OF THE PROBLEM**

It is obvious that job satisfaction is a feeling of contentment an employee gets from the performance of a job. It occupies a central place in human behaviour. While an organization with more number of dissatisfied workers is always facing problems of frequent friction, low productivity, high rate of absenteeism, sudden stoppage of work, etc, one with a larger number of satisfied workers confronts no such problems. Such a work place ambience is crucial to the effective achievement of organizational goals. Life Insurance Corporation of India (LIC), one of the public sector monoliths in the insurance sphere, has been rendering yeoman service to the public. However, privatization of insurance market has triggered competition. This, in turn, has mounted pressure on all categories of employees in the LIC. In this context, the employees across the categories have been working towards target achievement on different segments of LIC. It has to survive and advance in the competition-infested market. In this backdrop the employees have to strain every nerve to make LIC stay afloat. It is undoubtedly the factor of job satisfaction that makes goal achievement possible, however hard the target may be. Whether the employees across the categories working in Vellore division of LIC, Tamil Nadu, have been breathing the air of job satisfaction and what factors significantly influence job satisfaction is a problem calling for deep study. Hence an attempt is made to study this aspect further. The knowledge of the factors causing job satisfaction and factors sowing the seeds of dissatisfaction would help the LIC to make suitable changes in its HR policy so as to accomplish the cherished objectives of LIC in the highly competitive environment.

## **REVIEW OF LITERATURE**

Daftuar's (2001) approach to "Job satisfaction among Government officers: A comparison of three measures" revealed that top-level officers were satisfied more than lower and middle level officers. Top officials were highly satisfied with work, promotion, and working conditions, whereas middle level officers were more satisfied with supervision, pay, and interpersonal relations among employees.

GowriSankar (2003) explored the job satisfaction of junior level executives in GB engineering enterprises private limited, Trichy. He highlighted that respondents were dissatisfied with the monotonous nature of job and with poor recognition of skills and talents. He suggested that job redesign and institution of reward system could be put in place in order to enhance the job satisfaction of employees.

Green (2000) in his study on "Motivational Management" has revealed that the organizational factors such as management leadership, teamwork, supervision, recognition, pay and benefits and security have significant relationship with job satisfaction.

Kirkman and Rosen (1999) also found that production and service responsibilities given to 111 teams from four organizations enhanced team empowerment, increased job satisfaction,

organizational commitment, and customer service delivery. Supervisors who perceived greater responsibility were more satisfied with their jobs.

MacAfee R. Bruce et al. (1998), in their article, "Job satisfaction – It's the little things that count" made an analysis of various factors affecting job satisfaction of employees. They concluded that an alignment of employees' wants, expectations and needs with what is actually received from their job cause more job satisfaction among the employees.

Sunita Singh and Sengupta (2001) in their research on "Psychophysical implications of the uses of power" have indicated that the respondents are quite satisfied with the nature of work, working conditions, and pay structure and perks. They are dissatisfied with respect to promotional avenues. On the whole all the respondents are satisfied with their jobs.

Ting Yuan (1997) in his article entitled, "Determinants of job satisfaction on Federal Governments employees", analyzed various job characteristics affecting job the satisfaction of employees. The findings of the study revealed that job characteristics such as pay satisfaction, promotional opportunity, task clarity and significance and skill utilization had been consistently significant in determining the job satisfaction of Federal Government employees.

## **SIGNIFICANCE OF THE STUDY**

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

## **SCOPE OF THE STUDY**

The present study intends to cover only employees working in Vellore division of LIC. It is expected to shed light on the effects of demographic variables on Job satisfaction. The relationship between organizational factors and job satisfaction and measurement of the level of job satisfaction of different categories of employees on various factors of job satisfaction form part of the present study.

## **OBJECTIVE OF THE STUDY**

1. To study the determinants of job satisfaction
2. To analysis overall perception of Job Satisfaction Dimensions of Employees of LIC - Vellore Division.

## SAMPLING DESIGN

The present study is confined to employees working in Vellore division. The proportionate systematic random sampling method has been adopted for the study. The present study is based purely on primary data. It has been collected through a questionnaire designed for the study. Lickert's five point scale has been used to measure the perception of job satisfaction of LIC employees chosen for the present study. Besides, Simple Percentage, Mean score have been applied to confirm the perception level.

**TABLE – 1 SAMPLE SELECTED**

Categories of Employees	Total Employees	Sample Employees
Managers	105(7)	25
Officers	443(30)	110
Clerks	950(63)	234
Total	1498(100)	369

Source: Profile of Life Insurance Corporation of India, Vellore Division.

## POPULATION FOR THE STUDY

Three categories of employees have been taken for the present study: Managers, Officers and Clerical staff. The manager category includes Branch Managers and Assistant Branch Managers; Officers include Accountants, Development Officers, Assistant Accountants and Clerical staffs include Assistants.

## MEAN SCORE ANALYSIS OF VARIOUS ORGANISATIONAL FACTORS

Having analyzed the individual statements under various dimensions of job satisfaction, analysis of overall 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 and agree are considered alike while strongly disagree and disagree are treated alike.

**TABLE – 2 JOB CHARACTER**

Category of job	Rating points of respondents					Total	Mean score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	1 (4)	1 (4)	1 (4)	7 (28.0)	15 (60.0)	25 (100)	4.36
Officer	1 (0.09)	1 (0.09)	3 (2.72)	64 (58.18)	40 (36.36)	110 (100)	4.28
Clerk	13 (5.5)	15 (6.41)	17 (7.26)	159 (67.9)	31 (13.24)	234 (100)	3.76
Total	15	17	21	230	86	369	4.13

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 88 per cent of managers with the mean score 4.36, 94.5 per cent of officers with the mean score of 4.28 and 81.14 per cent of clerks with the mean score of 3.76 are highly satisfied with job character. In other words, the respondents regardless of the cadre derive higher satisfaction from the various traits of the job they are doing. As far as the collective perception of employees as a whole is concerned, a vast majority of employees perceive a greater job satisfaction from the job characteristics as evidenced by the overall mean score of 4.13 in respect of overall respondents.

**TABLE – 3 WORK LIFE BALANCE**

Category of job	Rating points of respondents					Total	Mean score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	0 (0.0)	14 (56.0)	8 (32.0)	0 (0.0)	3 (12.0)	25 (100)	2.68
Officer	0	70	17	0	23	110	2.78

	(0.0)	(63.6)	(15.5)	(0.0)	(20.9)	(100)	
Clerk	11 (4.7)	141 (60.3)	27 (11.5)	21 (9.0)	34 (14.5)	234 (100)	2.68
Total	11	225	52	21	60	369	2.71

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

As regards work life harmony 56 per cent of the manager category, 63.6 per cent of officer category and 65 per cent of clerical category have 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 2.71 meaning that the work life balance ceases to be an issue upsetting the level of job satisfaction. In view of various employee-oriented privileges in the form of different kinds of holidays, monetary and non monetary benefits, employees across the cadre do not suffer from the problem of work life conflict. Therefore it can be concluded that work life conflict is not at all a problem in Vellore division of LIC.

**TABLE – 4 PAY**

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)	22 (88.0)	3 (12.0)	0 (0.0)	25 (100)	3.12
Officer	0 (0.0)	0 (0.0)	77 (70.0)	33 (30.0)	0 (0.0)	110 (100)	3.86
Clerk	0 (0.0)	0 (0.0)	123 (52.6)	100 (42.7)	11 (4.7)	234 (100)	3.98
Total	0	0	222	136	11	369	3.96

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

The overall perception of the respondents of different cadres has been displayed in the table 4. Twenty two managers (88 per cent) 77 officers (70 per cent) and 123 clerks (52.6 per cent) hold reservation about the various pay related issues. However, the minority of managers

numbering 3 (12 per cent), officers 33 in number (30 per cent) and 111 clerks (47.4 per cent) have expressed satisfaction over the various issues listed in the pay dimension. On an enquiry with the employees across the cadre, it was disclosed that their pay is not commensurate with the labour put in by them. They expressed that their counterparts in private insurance companies are highly compensated inspite of lack of job security and they have to reconcieto comparatively lower pay in view of inherent job security ensured by the public sector enterprises like LIC. In the light of the above, it can be concluded that though the employees particularly managers and officers cadre are moderately satisfied, clerical cadre is very close to satisfaction. Therefore it may be suggested that the LIC administration has to take measures to equalize the pay of managers and officers on pay 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 POST RETIREMENT BENEFITS**

Category of job	Rating points of respondents					Total	Mean score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	1 (4)	0 (0.0)	11 (44.0)	13 (52.0)	0 (0.0)	25 (100)	3.52
Officer	0 (0.0)	0 (0.0)	72 (65.5)	38 (34.5)	0 (0.0)	110 (100)	3.35
Clerk	0 (0.0)	0 (0.0)	150 (64.1)	80 (34.2)	4 (1.7)	234 (100)	3.13
Total	1	0	233	131	4	369	3.33

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

The perception of the employees on the benefits received has been examined in table 5. As for manager 13 subjects forming 52 per cent are highly satisfied with the post retirement benefits while 11 respondents forming 44 per cent are moderately satisfied. While 38 officers (34.5 per cent) and 80 clerks (34.2 per cent) are satisfied, 72 officers (65.5 per cent) and 155 clerks (64.1 per cent) seem to be moderately satisfied with the adequacy of benefits received from the corporation. The overall mean score of 3.33 indicates the moderate level of satisfaction of the respondents towards the post-retirement benefits given by the corporation.



**TABLE – 6 JOB SECURITY**

Category of job	Rating points of respondents					Total	Mean score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	2 (8.0)	0 (0.0)	5 (20.0)	8 (32.0)	10 (40.0)	25 (100)	4.20
Officer	0 (0.0)	1 (0.9)	4 (3.6)	44 (40.0)	61 (55.5)	110 (100)	4.52
Clerk	0 (0.0)	0 (0.0)	7 (3.0)	101 (43.2)	126 (53.8)	234 (100)	4.51
Total	2	1	16	153	197	369	4.41

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

The individual and collective perception of different respondent groups on job security has been shown in the above table. As for manager cadre 18 managers, (72 per cent) are highly satisfied with the job security. One hundred and five officers (95.5per cent) and 227 clerical staff (97 per cent) are highly satisfied with the various aspects of job security. As for overall job satisfaction resulting from job security from the entire response category, the overall mean of 4.19 represents the higher satisfaction experienced by the employees across the category.

**TABLE – 7 WORK ENVIRONMENT**

Category of job	Rating points of respondents					Total	Mean score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	1 (4.0)	1 (4.0)	0 (0.0)	20 (80.0)	3 (12.0)	25 (100)	4.12
Officer	0 (0.0)	0 (0.0)	25 (22.7)	75 (68.2)	10 (9.1)	110 (100)	3.86

Clerk	0 (0.0)	0 (0.0)	60 (25.6)	118 (50.4)	56 (23.9)	234 (100)	3.98
Total	1	1	85	213	69	369	3.96

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

The perception of different respondent groups on the various facets of work environment has been presented in the table 7. All the employees in the manager cadre are highly satisfied with regard to work environment. As for officer and clerical cadre 85 officers (77.3 per cent) and 174 clerks (74.3 per cent) are highly satisfied. However, a minuscule minority of 25 officers (22.7 per cent) and 60 clerks (25.6 per cent) are experiencing moderate level of satisfaction in work environment. However, the overall opinion of all those surveyed indicates near satisfaction towards the work environment as the overall mean score is 3.98.

Perhaps computerization and the consequent relief from manual work processing in air conditioned work environment, clean drinking water facility, hygienic toilet, ergonomically designed chairs and desk, etc. might have made the employees perceive satisfaction from the work environment. Further democratic set up in work environment, clear out definition of authority, responsibility power accountability, strong trade union, welfare measureable, etc do not cause any confusion on the work ambience. All these positives might have brought about a sound environment to work. Hence, it can be concluded that work environment in LIC is pleasant.

**TABLE – 8 ATTITUDES OF THE SUPERIORS**

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)	25 (100.0)	0 (0.0)	25 (100)	4.00
Officer	1 (0.9)	0 (0.0)	22 (20.0)	35 (31.8)	52 (47.3)	110 (100)	4.26
Clerk	0 (0.0)	9 (3.8)	21 (9.0)	160 (68.4)	44 (18.8)	234 (100)	4.02
Total	1	9	43	220	96	369	4.09

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

The attitude of the superiors has been presented in the table 8. It is very much inspiring to note that all the managers are very much satisfied with the attitude of the superiors as the mean score is 4. As far as officers and clerks are concerned, 87 of former category (79.1 per cent) and 204 of latter category representing (77.2 per cent) are satisfied with the attitude of the superiors. However, twenty two officers (20.0) and 21 clerks (9) are not in a position to express any opinion about the attitude of the superiors. It is also very much encouraging to observe that except 9 clerical staff (3.8 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 4.09.

**TABLE – 9 RELATIONSHIP WITH CO-WORKERS**

Category of job	Rating points of respondents					Total	Mean score
	SDA	DA	NO	A	SA		
	1	2	3	4	5		
Manager	1 (4.0)	0 (0.0)	5 (20.0)	14 (56.0)	5 (20.0)	25 (100)	4.00
Officer	1 (0.9)	0 (0.0)	1 (0.9)	86 (78.2)	22 (20.0)	110 (100)	4.20
Clerk	0 (0.0)	0 (0.0)	20 (8.5)	155 (66.2)	59 (25.2)	234 (100)	4.17
Total	2	0	26	255	86	369	4.17

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

The relationship with co-workers has been analyzed in the table 9. Nineteen managers (76per cent), 108 officers (98.2 per cent) and 214 clerks (91.4 per cent) are satisfied with the smoothness of relationship with co- workers. The mean score of the individual respondent category is 4 for all the employees. It implies the higher level of satisfaction of employees with cordial environment in the work spot. It is also worth mentioning that none of the respondents has viewed the inter-personal relationship to be a strained one. Therefore it can be concluded in terms of overall mean score 4.17 that the inter-personal relationship climate is very smooth.

**TABLE – 10 RECOGNITION**

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 (56.0)	11 (44.0)	25 (100)	4.44
Officer	0 (0.0)	0 (0.0)	0 (0.0)	63 (57.3)	47 (42.7)	110 (100)	4.43
Clerk	1 (0.42)	1 (0.42)	9 (3.8)	120 (50.17)	103 (44.0)	234 (100)	4.40
Total	1	1	9	197	161	369	4.41

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

The views of the employee on the various forms of recognition have been presented in the above table 11. It is very much commendable to note that the employees regardless of various designations have held a positive view about the various forms of recognition in LIC. The satisfaction level of managers ranges between satisfaction and high satisfaction in term of percentages. The mean score of the manager category is 4.44 indicating higher level of satisfaction. Similarly 110 officers (100 per cent) and 223 clerical staff (94.17 per cent) are very happy about the recognition given by the corporation. The overall mean score of 4.41 reflects the higher level of satisfaction experienced by the employees across the category.

**TABLE – 12 COMMUNICATION**

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)	7 (28.0)	18 (72.0)	25	4.72
Officer	1	0	0	69	40	110	4.36

	(0.9)	(0.0)	(0.0)	(6.7)	(36.4)		
Clerk	0 (0.0)	0 (0.0)	0 (0.0)	131 (56.0)	103 (44.0)	234	4.44
Total	1	0	0	207	161	369	4.42

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

The perception of the employees on various aspects of communication has been summed up in the table 12. It is evident from the table that manager category with the mean score of 4.72 and officer category with the mean score of 4.36 and the clerical category with the mean score of 4.44 are very much impressed with the communication flow in the various branches of the LIC in Vellore division. The overall mean score of 4.42 mirrors the highly positive mindset of the respondents' category towards communication flow. During the course of interview with the employees across the category, it was disclosed that in house magazines, periodical circulars from divisional offices, meeting convened by the branch managers, meetings convened by trade unions, etc. keep the staff updated with the developments in LIC, and it was pleasant to learn that there is no blackout or hold up of information by the LIC management. In the light of above it can be concluded that the communication flow in LIC is barrier-free and transparent.

**TABLE – 13 CAREER ADVANCEMENT**

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)	15 (60.0)	10 (40.0)	25 (100)	4.33
Officer	0 (0.0)	0 (0.0)	0 (0.0)	30 (27.3)	80 (72.7)	110 (100)	4.88
Clerk	120 (0.42)	90 (0.84)	0 (0.0)	10 (70.94)	14 (27.8)	234 (100)	1.75
Total	120	90	0	55	104	369	2.81

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

. The opinion of the respondents in the career advancement has been highlighted in the table 13. The manager category of whole (100 per cent), the entire officer category and all the clerical respondents are highly satisfied with the promotion prospects available in the corporation. However there is so much of dissatisfaction prevailing among the clerical cadre on career advancement. The poor mean score of 1.75 evidence mounting dissatisfaction in this regard. It was revealed during the interview that longer wait to get promoted in the seniority basis. Inability of staff to qualify themselves with higher qualification, prescribed delay in recruitment of clerical staff etc. are some of the factors dampening the career progression of the clerical staff. In the view of the facts mentioned above, it can be summed up that expect clerical cadre, there is all around satisfaction with career advancement opportunities in case of managers and officers.

**TABLE – 14 TRAINING**

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)	16 (64.0)	9 (36.0)	25 (100)	4.36
Officer	0 (0.0)	0 (0.0)	0 (0.0)	88 (80.0)	22 (20.0)	110 (100)	4.20
Clerk	1 (0.42)	2 (0.84)	12 (5.1)	195 (83.33)	24 (10.3)	234 (100)	4.05
Total	1	2	12	299	55	369	4.12

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

As for the training, the perception of the employee across the cadre is very much positive as evidenced by the mean score exceeding 4. In other words, 16 managers (64 per cent) are satisfied with the various aspects of training and 9 managers (36 per cent) are highly satisfied with the variety of training given for LIC employees. Eighty per cent of officers are satisfied with the training and 22 per cent are highly satisfied. As for clerical cadre, except 12 employees (5.1 per cent) who experience moderate level of satisfaction on the training programs, 219 clerical staff are experiencing satisfaction to a higher extent. In short the employees across the category are satisfied with the various aspects of the training as overall mean score of the response category stands at 4.26. During the course of interview with the subject across the category it is expressed that the training given to LIC staff is excellent. There is no confusion in deputing the staff for training. Clearly established and transparent guidelines facilitate smooth

training of staff. A well prepared training agenda enlighten the staff on various aspects of their work. Hence, LIC need to be commenced on the functioning of staff training system pursued therein.

**TABLE – 15 GRIEVANCE HANDLING**

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)	3 (12.0)	11 (44.0)	11 (44.0)	25 (100)	4.32
Officer	0 (0.0)	0 (0.0)	3 (2.7)	53 (48.2)	54 (49.1)	110 (100)	4.46
Clerk	3 (1.28)	3 (1.28)	50 (21.36)	84 (35.9)	94 (40.2)	234 (100)	4.16
Total	3	3	56	148	159	369	4.26

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

The opinion of the employees on the various aspects of grievance handling has been summed up in the table 15. A cursory glance at the table reveals that 22 managers (88 per cent) are satisfied with the functioning of grievance mechanism. Similarly 53 officers (48.2 per cent) are satisfied with the grievance system and 54 officers (49.1 per cent) are highly satisfied. However, the level of job satisfaction varies in the clerical cadre. While 84 clerks (35.9 per cent) are experiencing satisfaction and 94 clerks (40.2 per cent) are experiencing higher level of satisfaction, 6 clerical employees (2.56 per cent) are not satisfied with the grievance handling procedure and 50 clerks (21.36 per cent) are moderately satisfied about the operation of grievance system. But the overall mean score of employees cutting across the cadre points to a higher level of satisfaction perceived by the employees on staff grievance redressal system.

**TABLE – 16 COMMITMENT AND LOYALTY**

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)	4 (16.0)	21 (84.0)	25 (100)	4.84
Officer	0 (0.0)	0 (0.0)	0 (0.0)	5 (4.5)	105 (95.5)	110 (100)	4.95
Clerk	0 (0.0)	0 (0.0)	0 (0.0)	28 (12.0)	206 (88.0)	234 (100)	4.88
Total	0	0	0	37	332	369	4.90

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

The employees' perception about the commitment and loyalty has been displayed in the table 16. The existence of higher degree of loyalty is very much in evidence in the case of different categories of employees. The manager category numbering 21(84 per cent), officer category 105 (95.5 per cent) and clerical category 206(88 per cent) are highly satisfied with being the employees of LIC. It is very much heartening to note that there is not even a single respondent regretting to be an employee of LIC, a public sector monolith in the insurance space. The overall mean score of 4.10 bears testimony to the fact of all employees being proud of serving in LIC.

**TABLE – 17 OVERALL MEAN SCORE OF THREE CATEGORIES OF EMPLOYEES FOR VARIOUS “ORGANISATIONAL FACTORS”**

Organisational factor determining job satisfaction	Level of Job			Group
	Manager	Officer	Clerk	Mean
	Mean	Mean	Mean	
Job Characteristics	4.36	4.28	3.76	4.13
Work Life Balance	2.68	2.78	2.68	2.71



Pay	3.12	3.30	3.52	3.43
Post Retirement	3.52	3.35	3.38	3.38
Job Security	4.20	4.52	4.51	4.49
Work Environment	4.12	3.86	3.98	3.96
Attitudes of the Superiors	4.00	4.26	4.02	4.09
Relationship with Co-workers	4.00	4.20	4.17	4.17
Recognition	4.44	4.43	4.40	4.41
Communication	4.72	4.36	4.44	4.44
Career Advancement	4.33	4.88	1.75	2.81
Training	4.36	4.20	4.05	4.12
Grievance Handling	4.32	4.46	4.16	4.26
Commitment and Loyalty	4.84	4.95	4.88	4.90

Sources: Primary data.

Table 17 portrays the mean score of different categories of employees surveyed. A keen observation of the table reveals the fact that employees across the category experience job satisfaction on most of the factors identified. It is very heartening to observe a high level of satisfaction on job characteristics, job security work environment, attitude of superiors, relationship with coworkers, recognition, communication, training, grievance handling and commitment and loyalty as the mean score of the dimensions exceeds 4 across the employees of various cadres. The negative mean score in work life balance across the category indicates absolute job satisfaction from the work life harmony. In other words, employees across the category do not experience the problem of work life balance thanks to various supportive measures. However, there is a moderate level of satisfaction in the case of pay and post-retirement benefit among the employees across the cadre. There is high degree of dissatisfaction prevailing in the case of clerical cadre on career advancement.

## CONCLUSION

A study of job satisfaction of employees LIC, Vellore division, Tamil Nadu, India has brought to light both positive aspects and dark spots. As for officer category, it is high level motivation factors like recognition for work, promotion policy; and work itself, achievement cause job satisfaction while hygiene factors cause less job satisfaction. But this is reverse in the case of clerical cadre. In other words, hygiene factors like job security, working condition, post-retirement benefits, interpersonal relationship, suggestion system, grievance system cause more

job satisfaction while there is a high level of dissatisfaction prevailing among them in the promotion policy, recognition for work, achievement, etc.. Therefore LIC Vellore division needs to conduct a periodical job satisfaction survey so that any unpleasant situation can be removed and job satisfaction secured successfully.

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