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JOB SATISFACTION OF EMPLOYEES IN NIACL

GAYTRI

Research scholar of Singhania University, Pacheri bari.

Abstract:

In the literature of human resource the term 'job satisfaction' is very frequently used for individuals' attitude towards the specific aspects of total work situation. Since the time when the occupation of individuals became a socially significant phenomenon, social scientists focused their consideration on the problem of job satisfaction. Even from early days social scientists like Blum stressed the significance of studying job satisfaction of workers in an industrial atmosphere. Job is not the only means of satisfying the employees' needs, but employees' spend nearly half of their life at work. The nature and significance of work would be important as an area for study, if only on the basis, that it occupies so much of employees' life span. To the society as a whole as well as from an individual employee standpoint job satisfaction is a desirable outcome. Job satisfaction has been described as an output of a work environment. An effort is made in this study to identify the levels of employee job satisfaction in NIACL based on the selected parameters. Around twenty five per cent of the employees in Haryana were selected based on stratified random sampling and the collected data was analyzed using Mean, Standard Deviation, F-tests and t-tests. Among the selected parameters, salary and allowances and promotion and organizational policies emerged as important factors for job satisfaction. Employees are pleased with the basis of promotion, pay scales and their fairness, openness of organizational structure and organizational policies and employees were found with the positive attitude for their job and organization.

KEYWORDS:

job, job satisfaction, work environment, promotion, organizational policies.

INTRODUCTION

Now a days, Organisations that are able to acquire, develop, inspire and keep outstanding workers will be both effective and efficient as human assets are probably the most critical and difficult to manage. Human Resources are the only full of life resources at the disposal of every organisation and the effective use of all other resources directly depends on efficient utilization of these resources. Rensis Likert rightly observes, "all the activities of any enterprises are initiated and determined by the people who make up the institutions, plants, offices, computers, automated equipments and all else that modern firm uses are unproductive except for human efforts and directions. Human beings design or order the equipment, they modernize the technology employed, they secure the capital needed and decide on the accounting and physical measures to be used. Every aspect of organisational activities is determined by the competence, motivation and general effectiveness of its human organisation.

Any organisation that wants to be energetic and growth oriented or to succeed in fast changing environment needs human resource management. Organisations can become dynamic and grow only through the efforts and competencies of their human resources. Personnel policies can keep the morale and motivation of employees high, but these efforts are not enough to make the organisation dynamic and take it

to new directions. Organisation climate and philosophy is not enough to generate the desired results. Planned efforts should be made to build up human skills in managers at all levels helping them to implement a more balanced approach towards human resource.

Moreover, every large public and private sector enterprise in India is using the techniques of human resource management to develop their employees for the achievement of organisational goals with individual satisfaction and growth. Present day workforce is better educated, possesses greater skills, has more sophisticated technology for its use and enjoys higher standards of living than the earlier ones. Thus, it becomes quite clear that the human resource management has acquired the status of an indispensable ingredient of public administration.

JOB SATISFACTION

Concept of Job satisfaction has fascinated the attention of researchers and managers as most well known, frequently measured, and extensively researched work attitude. Job satisfaction means the overall attitude of employees towards their jobs. Job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience. If the attitude of employee towards his/her job is positive, it reflects job satisfaction. Negative attitude reflects dissatisfaction. Job satisfaction often is a collection of attitudes about specific factors of the job. Employees can be satisfied with some elements of the job while simultaneously dissatisfied with others. Lawler has pointed out that drug abuse, alcoholism and mental and physical health results from psychological harmful jobs.

LITERATURE REVIEW

G.Balachandar, Dr.N.Panchanatham and Dr.K. Subramanian(2010) study the impact of job situation factor on the motivation of insurance company officers. For this research work, private, government owned life Insurance and general insurance company officers are the respondents. Motivation results in commitment and dedication on the part of the officers in their duty. It results in the accomplishment of the organizational objectives at the appropriate time.

S. R. Padala (2010) tried to identify the various parameters for employee job satisfaction in Electronics Corporation of India Ltd., (ECIL) Hyderabad, to examine the relationship between employees' socio-economic character and the motivating parameters, and to measure the level of employees' job satisfaction in the ECIL based on the selected parameters. Salary and allowances and promotion emerged as important factors for job satisfaction. The study also revealed that younger workers have greater job satisfaction than older ones.

Ajay Solkhe, DR. Nirmala Chaudhary(2011)attempts to analyse and determine the relationship, further the impact of HRD Climate, OCTAPACE Culture on Job Satisfaction as an Organizational Performance measure in the selected public sector enterprise. The study is based on the responses sought from 71 executives from various departments and different hierarchical levels of a public sector undertaking located in North India. The findings indicate that HRD Climate has a definite impact on Job Satisfaction which in turn leads to the increased organizational performance.

INFERENCES DRAWN FROM REVIEW OF LITERATURE

All these related studies provide the impression that job satisfaction affects the overall behavior of the employees at their work place covering the issues related to performance, accidents occurrence, absenteeism, turnover etc. Insurance is a service provider sector absorbing large number of employees. The quality of service provided will largely depend on the fact how satisfied the employees are? Nowadays, Globalization and Liberalization have compelled the organizations to function in a cut-throat competitive business environment. And thus, to survive in such an environment every business needs to possess the best and most productive resources. Job satisfaction in the area of human resource management particularly in Insurance industry remained a neglected area from research point of view. Further it can be seen that with the opening up of insurance industry and globalization of economies of world every sector is growing and to find competitive edge. Insurance industry has to search for its strengths and weakness and concentrate on improving the satisfaction level of Human Resources which are now considered to be an asset for a company and the success of any company depends on strength of its satisfied manpower. The present study will analyse job satisfaction levels prevailing in NIACL.

OBJECTIVES OF THE STUDY

To assess the job satisfaction among the employees of NIACL in relation to pay factor.
To evaluate the job satisfaction among the employees of NIACL in relation to promotion factor.
To examine of the job satisfaction among the employees of NIACL about organizational structure and organizational policies.

RESEARCH METHODOLOGY

The present study has been designed to examine the degree of job satisfaction of public sector insurance companies in India. The study is mainly associated to NIACL insurance industry. The locale of the study was offices in Haryana State.

Descriptive research design was applied for investigation of the research problem. For the purpose of the study both primary and secondary data were used. Primary data was collected from the 85 employees of NIACL of the RO's of Haryana region. Sample of the 25% of employees of the company at Haryana State level, drawn on the basis of stratified random sampling technique. 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 Divisional and Branch offices were also included in the above samples.

Job satisfaction is one of the important factors, which had drawn attention of the managers in the organization. Various studies related to find out the factors responsible for and effects of Job satisfaction. A satisfied employee may not necessarily lead to increased productivity but a dissatisfied employee may lead to lower productivity. Therefore, managers should take concrete steps to improve the level of satisfaction. These steps may be in the form of job redesigning to make the job more interesting and challenging, improving quality of work life, linking rewards with performance, and improving overall organizational climate. In this perspective the query was made from the employees in NIACL regarding their level of satisfaction and the responses are as follows:

Table 1.1: My salary is in accordance to the work done by me.

Attributes/ Responses	Ranks	Agree	Undecided	Disagree	p
Class	Class 1	20 (80.0)	0 (0.0)	5 (20.0)	0.871
	Class 2	34 (75.6)	0 (0.0)	11 (24.2)	
	Class 3	11 (73.3)	0 (0.0)	4 (26.7)	
Age at present	30-40 years	6 (85.7)	0 (0.0)	1 (14.3)	0.766
	40-50 years	31 (73.8)	0 (0.0)	11 (26.2)	
	50-60 years	28 (77.8)	0 (0.0)	8 (22.2)	
Gender	Male	54 (78.3)	0 (0.0)	15 (21.7)	0.419
	Female	11 (68.8)	0 (0.0)	5 (31.3)	
Educational Qualifications at present	Graduate	42 (77.8)	0 (0.0)	12 (22.2)	0.346
	Post Graduate	20 (76.9)	0 (0.0)	6 (23.1)	
	M Phil	3 (75.0)	0 (0.0)	1 (25.0)	
	PhD	0 (0.0)	0 (0.0)	1 (100.0)	

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

Table 1.1(a): Pearson's correlation between the variables

		Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
Interval by Interval	**Pearson's R**	0.056	0.108	0.507	0.614(c)
		0.008	0.102	0.071	0.943(c)
		0.088	0.116	0.802	0.425(c)
		0.099	0.123	0.909	0.366(c)

Source: Computed from Primary Data.

Table 1.1: The data highlighted in the Table 1.1, is regarding the aspect that if the employee's salary is in accordance to the work done by them and on analyzing the data it was established that high majority of employees provided the positive responses to the issue.

Class: On classifying the data on the basis of class it was known that the significant majority of employees (85.70 per cent) in class 1 as compared to the high majority of employees (above 73.00 percent) in class 2 and class 3 agreed with the poser

Association: Statistically no significant association was found between the variable of class and the question

Age: On analyzing the data on the basis of age it was established that significant majority of employees (85.70 per cent) in the age group of 30-40 years in comparison to the high majority of employees (above 73.00 per cent) in the age group of 40-60 years provided the positive responses to the poser.

Association: Statistically no significant association was found between the variable of age and the query.
Gender: Classifying the responses on the basis of gender it was ascertained that high majority of male employees (78.30 per cent) and fair majority of female employees (68.80 per cent) agreed with the view point.

Association: Statistically no significant association was found between the variable of gender and the query.

Educational Qualifications: Categorizing the data on the basis of variable of Educational Qualifications it was found that high majority of graduate, Post Graduate employees and M Phil employees (above 75.00 per cent) favored the point of view. Only one employee with PhD qualification disagreed with the quest.

Association: Statistically no significant association was found between the variable of Educational Qualifications and the statement under analysis.

The coefficient of correlation as represented by R is presented in Table 1.1(a) indicates that the correlation is positive between the variable and the response of the employees and from the value of coefficient it can be seen that the variable of Educational Qualifications and gender represented low relationship with the responses of the employees. The variables of age demonstrated the relationship of moderate level however, remaining variable of age recorded relationship of highly significance.

Table1.2 There are adequate avenues of promotion in my Organization

Attributes/ Responses	Ranks	Agree	Undecided	Disagree	p
Class	Class 1	19 (76.0)	1 (4.0)	5 (20.0)	
	Class 2	29 (64.4)	1 (2.2)	15 (33.3)	0.281
	Class 3	7 (46.7)	0 (0.0)	8 (53.3)	
Age at present	30-40 years	6 (85.7)	0 (0.0)	1 (14.3)	
	40-50 years	28 (66.7)	0 (0.0)	14 (33.3)	0.361
	50-60 years	21 (58.3)	2 (5.6)	13 (36.1)	
Gender	Male	43 (62.3)	2 (2.9)	24 (34.8)	
	Female	12 (75.0)	0 (0.0)	4 (25.0)	0.559
Educational Qualifications at present	Graduate	33 (61.1)	0 (0.0)	21 (38.9)	
	Post Graduate	20 (76.9)	1 (3.8)	5 (19.2)	
	M Phil	2 (50.0)	0 (0.0)	2 (50.0)	0.000
	PhD	0 (0.0)	1 (100.0)	0 (0.0)	

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

Table 1.2(a): Pearson's correlation between the variables

		Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
Interval by Interval	Pearson's R	0.220	0.105	2.054	0.043(c)
		0.125	0.101	1.149	0.254(c)
		-0.094	0.102	-0.859	0.393(c)
		-0.064	0.103	-0.582	0.562(c)

Source: Computed from Primary Data.

Table 1.2: On inquiring into the aspect that there are adequate avenues of promotion in the organization, the data projected in the Table 1.2, evidently establish that fair majority of employees registered their consent to the statement.

Class: Analyzing the responses on the basis of the class variable it was established that high majority of employees (76.00 per cent) in Class 1, fair majority of employees (64.40 per cent) in class 2 whereas high proportion of respondent in Class 3 consented to the assertion.

Association: Statistically no significant association was found between the variable of class and the statement.

Age: On classifying the data on the basis of age it was inferred that significant majority of employees (85.70 percent) in the age group of 30-40 years, fair majority of employees (66.70 percent) in the age group of 40-50 years as against the near majority of employees (58.30 percent) in the age group of 50-60 years agreed with the issue.

Association: Statistically no significant association was found between the variable of age and the query.
Gender: Categorizing the data on the basis of gender variable it was inferred that high majority of female employees (75.00 per cent), fair majority of male employees (62.30 per cent) found to be in agreement to the statement.

Association: No significant association was found between the variable of gender and the statement.

Educational Qualifications: On segregating the data on the basis of variable of Educational Qualifications it was inferred that high majority of post graduate employees (76.90 per cent), fair majority of graduate employee (61.10 per cent) whereas near majority of M Phil employee (50.00 per cent) favored the point of view. While the single employee with PhD remained undecided about the issue.
Association: Statistically significant association was found between the variable of Educational Qualifications and the statement.

     The coefficient of correlation as presented in Table 1.2(a) indicates that the correlation is positive between the variable and the response of the employees but from deep analysis of the value of coefficient it can be seen that the variable of class, age and gender had demonstrated low relationship with the responses of the employees, but variable of educational qualification represented moderate relationship.

Table 1.3: Organization has liberal and fair policies.

Attributes/ Responses	Ranks	Agree	Undecided	Disagree	p
Class	Class 1	22 (88.0)	0 (0.0)	3 (12.0)	0.029
	Class 2	35 (77.8)	0 (0.0)	10 (22.2)	
	Class 3	10 (66.7)	2 (13.3)	3 (20.0)	
Age at present	30-40 years	6 (85.7)	1 (14.3)	0 (0.0)	0.121
	40-50 years	32 (76.2)	0 (0.0)	10 (23.8)	
	50-60 years	29 (80.6)	(2.8)	6 (16.7)	
Gender	Male	52 (75.4)	2 (2.9)	15 (21.7)	0.262
	Female	15 (93.8)	0 (0.0)	1 (6.3)	
Educational Qualifications at present	Graduate	38 (70.4)	2 (3.7)	14 (25.9)	0.357
	Post Graduate	24 (92.3)	0 (0.0)	2 (7.7)	
	M Phil	4 (100.0)	0 (0.0)	0 (0.0)	
	PhD	1 (100.0)	0 (0.0)	0 (0.0)	

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

Table 1.3(a): Pearson's correlation between the variables

		Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
Interval by Interval	Pearson's R	0.133	0.101	1.223	0.225(c)
		0.010	0.092	0.087	0.930(c)
		-0.169	0.076	-1.559	0.123(c)
		-0.253	0.066	-2.378	0.020(c)

Source: Computed from Primary Data.

Table 1.3: The data relating to the aspect that Organization has liberal and fair policies is presented in Table 3.13, it was elicited from the responses that high majority of employees sanctioned for the question in hand.

Class: On checking the responses on the basis of the class variable it was established that significant majority of employees (88.00 per cent) relating to class 1, high majority of employees (77.80 per cent) of class 2 as against fair majority of employees (66.70 per cent) under class 3   provided favorable responses to the assertion.

Association: Statistically significant association was found between the variable of class and the statement.

Age: On organizing the data on the basis of age it was inferred that significant majority of employees (above 80.00 per cent), high majority of employees in the age group (76.20 per cent) provided support to the view point.

Association: Statistically no significant association was found between the variable of age and the query.

Gender: Categorizing the data on the basis of gender variable it was inferred that highly significant majority of female employees (93.80 per cent) on the other hand high majority of male employees (74.30 per cent) found to be in agreement to the statement.

Association: No significant association was found between the variable of gender and the statement.

Educational Qualifications: Assessing the data on the basis of variable of Educational Qualifications it was inferred that all employees with M Phil and PhD degree (100.00 per cent), highly significant majority of post graduate employees (92.30 per cent) and high majority of graduate employees (70.40 per cent) had shown support to the poser.

Association: Statistically no significant association was found between the variable of Educational Qualifications and the statement.

The coefficient of correlation as presented in Table 1.3(a) indicates that the correlation is positive between the variable and the response of the employees. On a deeper look, it can be seen that the variable namely class, educational qualification and gender sustained low relationship with the responses of the employees, but variable of age had revealed highly significant relationship with responses of the employees.

Table 1.4: I am getting what I want from the job

Attributes/ Responses	Ranks	Agree	Undecided	Disagree	p
Class	**Class 1**	17 (68.0)	2 (8.0)	6 (24.0)	
	Class 2	35 (77.8)	3 (6.7)	7 (15.6)	0.150
	Class 3	8 (53.3)	0 (0.0)	7 (46.7)	
Age at present	**30-40 years**	6 (85.7)	0 (0.0)	1 (14.3)	
	40-50 years	31 (73.8)	1 (2.4)	10 (23.8)	0.439
	50-60 years	23 (63.9)	4 (11.1)	9 (25.0)	
Gender	**Male**	49 (71.0)	3 (4.3)	17 (24.6)	
	Female	11 (68.8)	2 (12.5)	3 (18.8)	0.434
Educational Qualifications at present	**Graduate**	42 (77.8)	0 (0.0)	12 (22.2)	
	Post Graduate	15 (57.7)	4 (15.4)	7 (26.9)	
	M Phil	3 (75.0)	0 (0.0)	1 (25.0)	0.000
	PhD	0 (0.0)	1 (100.0)	0 (0.0)	

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

Table 1.4(a): Pearson's correlation between the variables

		Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
Interval by Interval	**Pearson's R**	0.109	0.121	0.996	0.322(c)
		0.103	0.103	0.946	0.347(c)
		-0.017	0.103	-0.152	0.879(c)
		0.117	0.101	1.075	0.286(c)

Source: Computed from Primary Data.

Table 1.4:
The data projected in the Table 1.4 relates to the query that whether employees are getting what they want from the job, it was found that fair majority of employees agreed with the view point.

Class: Exploring the responses on the basis of the class variable it was established that high majority of employees (77.80 per cent) in Class 2, fair majority of employees (68.00 per cent) in class 1 and near majority of employees (53.30 per cent) in Class 3 acknowledged the statement.

Association: Statistically no significant association was found between the variable of class and the statement.

Age: On classifying the data on the basis of age it was inferred that significant majority of employees in age group of 30-40 years, high majority of employees (73.80 percent) in the age group of 40-50 years as against the fair majority of employees (63.90 percent) in the age group of 50-60 years agreed with the issue.

Association: Statistically no significant association was found between the variable of age and the query.

Gender: Categorizing the data on the basis of gender variable it was inferred that high majority of male employees (71.00 per cent) in comparison to the fair majority of female employees (68.80per cent) endorse the aspect positively.

Association: No significant association was found between the variable of gender and the statement.

Educational Qualifications: On assessing the data on the basis of variable of Educational Qualifications it was inferred that high majority of graduate employees with M Phil employees (above 75.00 per cent) and near majority of employees with post graduation (57.70 per cent)   recorded favour to the poser whereas only employees with qualification of PhD remained undecided with the statement in issue.

Association: Statistically significant association was found between the variable of Educational Qualifications and the assertion.

The coefficient of correlation as presented in Table 1.4(a) indicates that the correlation is positive between the variable and the response of the employees but from deep analysis of the value of coefficient it can be deciphered that the variable of class, age and educational qualification had demonstrated low relationship with the responses of the employees. Variable of   gender presented highly significant relationship with the responses of the employees.

Table 1.5: I am satisfied with the basis of promotion in my Organization.

Attributes/ Responses	Ranks	Agree	Undecided	Disagree	p
Class	**Class 1**	18 (72.0)	2 (8.0)	5 (20.0)	
	Class 2	32 (71.1)	1 (2.2)	12 (26.7)	0.080
	Class 3	6 (40.0)	3 (20.0)	6 (40.0)	
Age at present	**30-40 years**	5 (71.4)	1 (14.3)	1 (14.3)	
	40-50 years	27 (64.3)	4 (9.5)	11 (26.2)	0.651
	50-60 years	24 (66.7)	1 (2.8)	11 (30.6)	
Gender	**Male**	47 (68.1)	4 (5.8)	18 (26.1)	0.540
	Female	9 (56.3)	2 (12.5)	5 (31.3)	
Educational Qualifications at present	**Graduate**	36 (66.7)	3 (5.6)	15 (27.8)	
	Post Graduate	15 (57.7)	3 (11.5)	8 (30.8)	0.688
	M Phil	4 (100.0)	0 (0.0)	0 (0.0)	
	PhD	1 (100.0)	0 (0.0)	0 (0.0)	

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

Table 1.5(a): Pearson's correlation between the variables

		Value	Asymp. Std. Error(a)	Approx. T(b)	Approx. Sig.
Interval by Interval	**Pearson's R**	0.180	0.106	1.666	0.100(c)
		0.048	0.104	0.440	0.661(c)
		0.075	0.110	0.689	0.493(c)
		-0.076	0.091	-0.691	0.491(c)

Source: Computed from Primary Data.

Table 1.5:
The data highlighted in the Table 1.5 elicited to the query that whether employees satisfied with the basis of promotion in their Organization, it was noticed that fair majority of employees agreed with the view point.

Class: Investigating the responses on the basis of the variable of class it was established that high majority of employees (above 71.00 per cent) in Class 1 and class 2, high proportion of employees (40.00 per cent) in class 3 had acknowledged the statement but still there were noticeable high proportion of employees (40.00 per cent) in class 3 who provided refusal to the aspect that they are satisfied with the basis of promotion in their Organization as question.

Association: Statistically no significant association was found between the variable of class and the statement.

Age: On grouping the data on the basis of age it was inferred that high majority of employees (71.40 per cent) in the age group of 30-40 years as against fair majority of employees (above 64.00 per cent) in age group of 40-60 years provided positive response to the statement.

Association: Statistically no significant association was found between the variable of age and the query.

Gender: Categorizing the data on the basis of gender variable it was inferred that fair majority   of male

employees (68.10 per cent) in comparison to the near majority of female employees (56.30 per cent) sanction the aspect positively.

Association: No significant association was found between the variable of gender and the statement.

Educational Qualifications: On assessing the data on the basis of variable of Educational Qualifications it was inferred that absolute majority of employees with M Phil and PhD degree (100.00 per cent), fair majority of graduate employees (66.70 per cent) along with near majority of post graduate employees (57.70 per cent) approve the view that they are satisfied with the basis of promotion in Organization.

Association: Statistically no significant association was discovered between the variable of Educational Qualifications and the assertion.

The coefficient of correlation as demonstrated in Table 1.5(a) denotes that the correlation is positive between the variable and the response of the employees. It can be deciphered that the variable of class, gender and educational qualification had demonstrated low relationship with the responses of the employees. Variable of age offered moderate relationship with the responses of the employees.
Findings of the study relating to the Job Satisfaction of employees of NIACL

The employee's salary is in harmony to the work done by them, this was found by overall high majority of employee, irrespective of the any variable excluding the single employees with educational qualification of PhD who negated the aspect.
There are adequate avenues of promotion in the organization, fair majority of employees registered their consent to the statement but employees relating to class III, in the age group of 50-60 years and with educational qualification of M Phil were not agreed with the adequacy of avenues of promotion in the organization..
Organization has liberal and fair policies, high majority of employees supported this view.
Employees are getting what they want from the job, it was supported by fair majority of employees irrespective of the any variable except employees in class III and postgraduates disagreed and employee with PhD remained undecided.
Fair majority of employees irrespective of the variables support that employees are satisfied with the basis of promotion in their Organization, apart from employees in class III, female employees and postgraduate employees disagreed with the basis of promotion in the organization.

CONCLUSION AND RECOMMENDATION

Job satisfaction is one of significant factors and has a variety of effects. The degree of job satisfaction affects an individual's physical and mental health. Since job satisfaction is a type of mental feeling, its favourableness or unfaourableness affects the individual psychologically, which ultimately affects his/her physical health. An individual's motive for working may vary according to the nature and potency of the unsatisfied portion of his/her individual hierarchies
of needs. It is evident that individuals do not join an insurance company only for Fair compensation and Employment, but they also look for job security, ease of working in flexible timing, and career advancement. Individuals leave an organization if they are not satisfied with the job, e. g. factors like stress, career advancement and environment which forced the respondents to leave the organization. Insurance companies may consider offering a distinct proposition to successfully attract and retain the employees. Managers may design systematic strategies rather than taking a random approach of hit and trial. Therefore, managers should take solid steps to improve the level of job satisfaction. In the study of NIACL it was found that-

Employees are pleased with the basis of promotion.
Employees are satisfied with pay scales and their fairness.
Employees have faith in openness of organizational structure and organizational policies.
Employees were found with the favorable attitude for their job and organization.
A sense of belongingness was noticed among the employees of the company.

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