

## **CHAPTER VI**

### **ATTITUDE AND JOB SATISFACTION OF THE OFFICERS AND EMPLOYEES OF LIC :**

#### **A STUDY OF**

#### **THE JALPAIGURI DIVISION OF LIC.**

Much of the success of an organization depends on the positive attitude of its human components towards the organization as well as their level of job satisfaction. LIC as an organization, cannot be the exception to this general rule. Keeping this in mind and thus, in conformity with the objective of the present study, a modest attempt was made to probe, through an empirical study, the attitudinal position as well as the level of job satisfaction of the human part of the LIC. As such an empirical study was conducted in the entire Jalpaiguri Division of the LIC to measure and ascertain the attitudinal position of the officers and employees towards the LIC and the degree of Job satisfaction of those officers and employees.

The universe of the study was the Jalpaiguri division of the LIC. As such, the study was conducted on 41 of the class I officers 20 class II officers and 56 class III & class iv employees. The selection of the sample respondents from the officers category was purposive because the size of the universe was small. The selection of the respondents from the category of class III and class IV employees was made through the procedure of random sampling as the size of the universe was large.

The sample respondents from each category were administered a structured schedule containing specific and precise questions relating to their socio economic profile as well as a number of observations reflecting to the positive and negative attitudinal and job satisfaction scores. The specific items on which the observations were formulated ranged from LIC as an organization, management, employees, the unions, work culture, salary job security, working conditions, interpersonal relationship to the avenue of advancements. The observations were identified and structure in line with the five point Likert scale-the popular and ample method of measuring the attitudes of human beings.

## 1. CLASS - I OFFICERS

The socio economic informations of the class I officers of the LIC reveals the following facts. Among the total respondents of 41, 95 percent are males and 05 percent females, 22 percent belong to the age group of 31-40, 39 percent come form 41 - 50 age group, and the rest 39 percent come from the age group of 51-60. In terms of caste, 66 percent belong to the category of general caste, 27 percent, scheduled caste, 2 percent, scheduled tribe, and 5 percent come from the category of OBC. 7 percent of the class I officers are undergraduates, 80 percent are graduates and the rest 13 percent are the post graduates. In terms of number of dependents, 2 percent have no dependents, 12 percent have one dependents, 32 percent have two dependents and the rest 54 percent have three or more dependents. Finally, the income wise classification shows that 5 percent have the income upto Rs. 11,000/-, 37 percent belong to the income group of Rs.11,000/- to Rs. 15,000/- and 58 percent come from the income group of more than Rs.15,000/-

The socio economic variable wise classification of attitude and job satisfaction of the class I officers show the following findings.

[F = Favourable, N = Neutral , U = Unfavourable]

**Table - 6.1.1:** [Sex wise distribution of class I Officers attitude]

Sex	LIC as a Company			Subordinates & their Unions			work culture		
	F	N	U	F	N	U	F	N	U
M	35 (90)	-	4 (10)	34 (87)	3 (8)	2 (5)	12 (31)	3 (8)	24 (61)
F	2 (100)	-	-	2 (100)	-	-	-	-	2 (100)

(Figure in parenthesis show the percentage)

Table 6.1.1 : Shows that 90 percent of the male class I officers have a positive attitude towards the LIC as a company where as 100 percent of the female class I officer show a positive attitude towards the company, only 10 percent of the male officers express unfavourable attitude towards the LIC as a company. Class I officers attitude towards the subordinate employees and

their unions also shows that 87 percent of the males and 100 percent of female class I officers do not find any wrong in their subordinate employees and their unions. Only 8 percent of the male employees show a neutral attitude and 5 percent , unfavourable attitude to the subordinates and their unions. On the question of work culture, the picture gets reversed. Only 31 percent of the male officers show a positive attitude towards the work culture in the LIC. 61 percent of the male officers and 100 percent of the female officers feel that the work culture in LIC is not favourable. It appears from these findings that though the class I officers, irrespective of being male or female, have favourable attitude towards the LIC as a company and the subordinate employees and their unions they are not satisfied with the work culture that is there in LIC.

**Table 6.1.2 :** Sex wise distribution of class I officers position on Job Satisfaction

Sex	Salary			Job security & working Conditions			Interpersonal relations			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
M	2 (5)	1 (3)	36 (92)	10 (26)	7 (18)	22 (56)	36 (92)	2 (5)	1 (3)	16 (41)	9 (23)	14 (36)
F	1 (50)	-	1 (50)	-	-	2 (100)	2 (100)	-	-	-	1 (50)	1 (50)

*(Figure in parenthesis show the percentage)*

From Table 6.1.2, the sex wise distribution of class I officers perceived position on the job satisfaction may be explained. On the question of salary, 92 percent of the male respondents and 50 percent of the female respondents are not satisfied with the salary meant for the class I officers of LIC. Only 5 percent of the males and 50 percent of the females find it satisfactory. The interesting finding here is that the salary in LIC dissatisfies more the males than the females. So far as job security and working conditions in LIC are concerned 26 percent of the male class I officers think it favourable while 56 percent of them find it unfavourable. Similarly, 100 percent of the female officers perceive it unsatisfactory. But on the question of interpersonal relations, 92 percent of the male class I officers and 100 percent of the female officers find it positive and favourable. On the question of career advancement, both

male and female respondents are evenly poised. 41 percent of the male think it favourable while 36 percent unfavourable. In the same way .50 percent of the female respondents find it unfavourable and the rest 50 percent find it neither favourable nor unfavourable. On the whole, explaining the component of interpersonal relations, both male and female respondents are not satisfied with other components that constitute their dissatisfaction with the job.

**Table 6.1.3: Age wise distribution of class I Officers Attitude**

Age	LIC as a company			Subordinate & their unions			work culture		
	F	N	U	F	N	U	F	N	U
31-40	8 (89)	-	1 (11)	7 (78)	1 (11)	1 (11)	3 (33)	-	6 (67)
41-50	16 (100)	-	-	14 (87)	2 (13)	-	4 (25)	1 (6)	11 (69)
51-60	13 (81)	-	3 (19)	15 (94)	-	1 (6)	4 (25)	2 (12)	10 (63)

*(Figure in parenthesis show the percentage)*

Table 6.1.3 shows the age wise distribution of the class I officers attitude as measured on three key variables. 89 percent of the respondents from the age group 31 - 40, 100 percent from the age group 41-50 and 81 percent from the age of group 51-60 have a favourable attitude towards the LIC. only 11 percent from the age group of 31-4 and 19 percent from the age group of 51 - 60 think it unfavourable. On the question of their attitude on the subordinates employees and their unions, maximum concentration of the respondents is found on the favourable side .78 percent form the 31 - 40 age group, 87 percent from the 41-50 age group and 94 percent from the 51 - 60 age group find no wrong in their subordinates and their unions. Finally on work culture respondents seem to concentrate on the negative side. 67

percent form the 31 - 40 age group, 69 percent form the 41 - 50 age group and 63 percent from the 51 - 60 age group think that work culture in LIC is not favourable.

**Table 6.1.4:** Age wise distribution of class I officers position on Job-satisfaction.

Age	Salary			Job security & working Conditions			Interpersonal relations			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
31-40	1 (11)	-	8 (89)	2 (22)	1 (11)	6 (67)	8 (89)	-	1 (11)	5 (56)	2 (22)	2 (22)
41-50	-	1 (6)	15 (94)	2 (12)	1 (6)	13 (82)	15 (94)	1 (6)	-	5 (31)	4 (25)	7 (44)
51-60	2 (12)	-	14 (88)	3 (19)	5 (31)	8 (50)	15 (94)	1 (6)	-	6 (37)	4 (25)	6 (38)

(Figure in parenthesis show the percentage)

Table : 6.1.4 shows the age wise distribution of class I officers perceived position on the component parts of job satisfaction. A uniform pattern of dissatisfaction is found on the issue of salary and job security and working conditions while a positive trend of satisfaction is found on the question of interpersonal relations. 89 percent of the 31 - 40 age group, 94 percent of the 41 - 50 age group and 88 percent of the 51 - 60 age group find salary in LIC as unfavourable. Similarly 67 percent of 31 -40 age group, 82 percent of the 41 - 50 age group and 50 percent of the 51-60 age group express dissatisfaction over the job security and working conditions in LIC. On the question of inter personal relations 89 percent of the 31 - 40 age group, 94 percent of the 41 - 50 and 51 - 60 age group think that interpersonal relation in LIC is quite good, However, on the question of career advancement, the respondents from all the age groups are almost evenly poised. When 56 percent of the respondents from the 31 - 40 age group finds it favourable 22 percent of them show a negative attitude to this. Similarly, 31 percent of the 41 - 50 age group and 37 percent from 51 - 60 age group have positive view of the career advancement in LIC. 44 percent and 38 percent of them respectively show a negative feeling about career advancement in LIC. The findings thus suggest that class I officers are not satisfied with the salary and job security and working conditions of LIC but they are quite satisfied with the interpersonal relations.

**Table 6.1.5:** Caste wise distribution of class I officer's attitude.

Caste	LIC as a Company			Subordinates & their Unions			Work culture		
	F	N	U	F	N	U	F	N	U
General	25 (93)	-	2 (7)	24 (89)	2 (7)	1 (4)	8 (29)	1 (4)	18 (67)
SC	10 (91)	-	1 (9)	9 (82)	1 (9)	1 (9)	3 (27)	1 (9)	7 (64)
ST	1 (100)	-	-	1 (100)	-	-	-	1 (100)	-
OBC	1 (50)	-	1 (50)	2 (100)	-	-	1 (50)	-	1 (50)

(Figure in parenthesis show the percentage)

Table 6.1.5 reveals that 93 percent of the class I officers belonging to the general category of caste, 91 percent of the category of scheduled castes, 100 percent of the scheduled tribe category and 50 percent of OBC category preview LIC favourably. Similarly, 89 percent of the general category, 82 percent of the SC category 100 percent of the ST category and 100 percent of the OBC category appear to be satisfied with the subordinates and their unions. But as far as the work culture is concerned the percentage of class I officers from all the categories of caste is low. 67 percent from the general category, 64 percent from the SC category and 50 percent of the OBC category are not satisfied with the work culture in LIC. However, 100 percent of the respondents coming from the ST category are neither satisfied nor dissatisfied with the work culture in LIC.

**Table 6.1.6:** Caste wise distribution of class I Officers position on Job satisfaction.

Caste	Salary			Job security & working Condition			Interpersonal relations			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
General	2 (7)	-	25 (93)	5 (18)	3 (11)	19 (71)	25 (93)	2 (7)	-	11 (41)	7 (26)	9 (33)

Cont....

Caste	Salary			Job security & working Condition			Interpersonal relations			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
SC	-	-	11 (100)	2 (18)	2 (18)	7 (64)	10 (91)	-	1 (9)	3 (27)	3 (27)	5 (46)
ST	1 (100)	-	-	-	-	1 (100)	1 (100)	-	-	-	-	1 (100)
OBC	-	1 (50)	1 (50)	1 (50)	1 (50)	-	2 (100)	-	-	2 (100)	-	-

*(Figures in the parenthesis show the percentage)*

From Table 6:1.6, the findings show that 93 percent of the class I officers coming from the general category of caste, 100 percent from the category of SC and 50 percent from the category of OBC are not satisfied with the present salary in LIC. However, 100 percent of the ST. Officers are satisfied with the salary. Similarly, 50 percent of the OBC officers are neither satisfied nor dissatisfied. On the question of Job security and working conditions, the table shows that 71 percent from the general category and 64 percent from the SC category are not satisfied while 18 percent from the general category and the SC category and 50 percent from the OBC category are satisfied. 100 percent of ST category are again neutral on this question. 93 percent from the general category, 91 percent from the SC category, and 100 percent from the ST. and OBC category are satisfied with the inter personal relations in LIC. Only 9 percent of the SC category and none from general, ST. and OBC categories have negative from general, ST and OBC categories have negative attitude towards the interpersonal relations. Finally on the scope and avenues of advancement the table shows a balanced picture. 41 percent of the general caste, 27 percent of the SC and 100 percent of the OBC are satisfied with the system while 33 percent of the general category, 46 percent of SC, 100 percent of the ST. are dissatisfied with the system.

**Table : 6.1.7:** Qualification wise distribution of class I officers attitude.

Caste	LIC as Company			Subordinates & their Unions			Work culture		
	F	N	U	F	N	U	F	N	U
Under Graduate	2 (67)	-	1 (33)	3 (100)	-	-	-	-	3 (100)
Graduate	31 (94)	-	2 (6)	28 (85)	3 (9)	2 (6)	10 (30)	3 (10)	20 (60)
Post-Graduate	4 (80)	-	1 (20)	5 (100)	-	-	2 (40)	-	3 (60)

(Figure in parenthesis show the percentage)

Table: 6.1.7 reveals the qualification wise distribution of class I officers attitude measured in terms of their position on three key variables. 67 percent of the under graduates, 94 percent of the graduates and 80 percent of the post graduates are satisfied with LIC as a company. Maximum concentration of the respondent class I officers on the question of the subordinates and their unions is found on the favourable side 100 percent of the under graduates and post graduates and 85 percent of the graduates have a favourable attitude towards the subordinates and their unions. Only 6 percent of the graduate class I officers show unfavourable attitude. Finally, on the question of work culture in LIC, 100 percent of the under graduates and 60 percent of the graduates and post graduates do not find the work culture in LIC favourable. Of course 30 percent of the graduates and 40 percent of the post graduates feel it favourable.

**Table 6.1.8:** Qualification wise distribution of class I officers position on job satisfaction.

Caste	Salary			Job security & working Condition			Interpersonal relations			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
Under Graduate	1 (33)	-	2 (67)	-	-	3 (100)	3 (100)	-	-	2 (67)	-	1 (33)
Graduate	1 (3)	1 (3)	31 (94)	7 (21)	7 (21)	19 (58)	30 (91)	2 (6)	1 (3)	9 (27)	10 (30)	14 (43)
Post Graduate	1 (20)	-	4 (80)	2 (40)	-	3 (60)	5 (100)	-	-	5 (100)	-	-

(Figures in parenthesis show the percentage)



In Table 6.1.8 the qualification wise distribution of respondent class I officers' position on Job satisfaction has been shown. Only 33 percent of the undergraduates, 3 percent of the graduates and 20 percent of the post graduates are satisfied with the salary in LIC while 67 percent of the undergraduates, 94 percent of the graduates and 80 percent of the post graduates are not satisfied with the salary, on the question of job security and working conditions, 100 percent of the under graduates, 58 percent of the graduates and 60 percent of the post graduates show unfavourable attitude while only 21 percent of the graduates and 40 percent of the post graduates show favourable attitude. However, respondent class I officers are found to be concentrated on the positive side on the question of interpersonal relations in LIC. 100 percent of the under graduates and post graduates and 91 percent of the graduates are satisfied with the inter personal relations. Only 3 percent of the graduates show a negative attitude. Finally, on the question of career advancement the Table shows a mixed picture. 67 percent of the under graduate. 27 percent of the graduates and 10 percent of the post graduates show a favourable attitude towards the scopes, avenues and methods of promotion while 33 percent of the under graduates and 43 percent of the graduates are not satisfied with the system.

**Table 6.1.9:** Number of dependents wise distribution of class I officers attitude.

No. of dependents	LIC as a Company			Subordinates & their Unions			Work culture		
	F	N	U	F	N	U	F	N	U
0	1 (100)	-	-	1 (100)	-	-	-	-	1 (100)
1	5 (100)	-	-	5 (100)	-	-	4 (80)	-	1 (20)
2	12 (92)	-	1 (8)	12 (92)	1 (8)	-	4 (31)	1 (7)	8 (62)
3 and more	19 (86)	-	3 (14)	18 (82)	2 (9)	2 (9)	4 (18)	2 (9)	16 (73)

*(Figures in parenthesis show the percentage)*

Table 6.1.9 shows that 100 percent of the respondent class I officers with no dependent and one dependent, 92 percent with two dependents and 86

percent with three or more dependents have favourable attitude towards LIC as a company. Only 8 percent with two dependents and 14 percent with three or more dependents show negative attitude towards LIC. So far as their attitude on the subordinate employees and their unions are concerned the table shows that only 9 percent of those having three or more dependents find it unfavourable while 100 percent of those with no dependent and one dependent, 92 percent with two dependents and 82 percent with three or more dependents show positive attitude towards the subordinates and their unions. Finally, on the question of the work culture, 80 percent of those with one dependent, 31 percent with two dependents and only 18 percent with three or more dependents find it favourable while 100 percent of those with no dependent, 20 percent with one dependent, 62 percent with two dependents and 73 percent with three or more dependents show unfavourable attitude towards the work culture of the LIC.

**Table : 6.1.10:** Number of dependents wise distribution of class I officers position on Job-satisfaction.

Number of dependents	Salary			Job security & working Conditions			Interpersonal relations			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
0	1 (100)	-	-	-	-	1 (100)	1 (100)	-	-	-	-	1 (100)
1	-	1 (20)	4 (80)	1 (20)	2 (40)	2 (40)	5 (100)	-	-	4 (80)	1 (20)	-
2	2 (15)	-	11 (85)	5 (38)	2 (15)	6 (47)	13 (100)	-	-	7 (54)	4 (31)	2 (15)
3 and more	-	-	22 (100)	3 (13)	3 (13)	16 (74)	19 (86)	2 (9)	1 (5)	5 (23)	5 (23)	12 (54)

*(Figures in parenthesis show the percentage)*

The distribution of table 6.1.10 shows that 80 percent of the respondents with one dependent, 85 percent with two dependents, and 100 percent with three or more dependents are not satisfied. With the salary in LIC. But 100 percent of those with no dependent are satisfied. The findings thus suggest that more the number of dependents is less satisfied is with the salary, On

the question of job security and working condition the table does not suggest any polar type concentration. 20 percent with one dependent 38 percent with two dependents and 13 percent with three or more dependents are found to be satisfied with job security and working conditions while 100 percent with no dependent, 40 percent with one dependent, 47 percent with two dependents and 74 percent with three or more dependents are not satisfied. Again about inter personal relations a clear polar types distribution is found. 100 percent of those with no dependent one dependent, and two dependents and 86 percent of those with three or more dependents are found to be satisfied with the inter personal relations in LIC. Finally, on career advancement, 80 percent of those with one dependent, 54 percent with two dependents and 23 percent with three or more dependents show positive attitude towards career advancement in LIC while 100 percent with no dependent, 15 percent with two dependents and 54 percent with three or more dependents are dissatisfied with the career advancement system in LIC.

**Table : 6.1.11.** In come wise distribution of class I officers attitude.

Income	LIC as Company			Subordinates & their Unions			Work culture		
	F	N	U	F	N	U	F	N	U
Up to Rs. 15,000/-	15 (88)	1 (6)	1 (6)	10 (59)	5 (29)	2 (12)	3 (18)	2 (12)	12 (70)
More than Rs. 15,000/-	20 (84)	2 (8)	2 (8)	14 (58)	43 (13)	7 (29)	5 (21)	-	19 (79)

*(Figures in parenthesis show the percentage)*

From 6.1.11 it is found that 88 percent of the respondents class I officers with income upto Rs. 15,000/- and 84 percent of those with income more than Rs. 15,000/- are satisfied with the LIC as a company they serve. Only 6 percent of those with income upto Rs. 15,000/- and 8 percent of those with income more than 15,000/- are dissatisfied with their company. 59 percent of those with income upto Rs. 15,000/- and 58 percent with income more than Rs. 15,000/- show favourable attitude to their subordinates and their unions while 12 percent and 29 percent with income upto Rs. 15,000/- and more than Rs. 15,000/- respectively have negative feelings about their

subordinates and their unions. On the question of work culture, the Table shows that only 18 percent and 21 percent of those with income upto Rs. 15,000/- and more than Rs. 15,000/- respectively are found happy with the work culture. While as large as 70 percent and 79 percent of those with income upto Rs. 15,000/- and more than Rs. 15,000/- respectively are not satisfied with the work culture of LIC.

**Table : 6.1.12:** Income wise distribution of class I officers position on job-satisfaction.

Income	Salary			Job security & working Conditions			Interpersonal relations			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
Upto Rs. 15,000/-	-	-	17 (100)	10 (59)	-	7 (41)	13 (76)	2 (12)	2 (12)	7 (41)	3 (18)	7 (41)
More than Rs. 15,000/-	-	2 (8)	22 (92)	21 (87)	-	3 (13)	19 (79)	1 (4)	4 (17)	11 (46)	1 (4)	12 (50)

*(Figures in parenthesis show the percentage)*

Table 6.1.12 : Shows the income wise distributions of the respondent class I officer position on job satisfaction as measured on four key components of salary, job security and working conditions, inter personal relations and career advancement. 100 percent of the respondents with income upto Rs15,000/- and 92 percent of those with income more than Rs. 15,000/- are not satisfied with the salary in LIC. But no one is found to be satisfied with the salary. 59 percent of those in the income group of upto Rs. 15,000/- and 87 percent with income more than Rs. 15,000/- are happy with the subordinates and their unions while 41 percent of those with income upto Rs. 15,000 and only 13 percent with income beyond Rs. 15.000/- are dissatisfied with the subordinates and their unions. Similarly, 76 percent of the respondents with income upto Rs. 15,000/- and 79 percent of those with income more than Rs. 15,000/- are satisfied with the interpersonal relations while a small numbers of 12 percent and 17 percent of the respective income groups are found to be dissatisfied with the interpersonal relations in LIC. Finally, on the question of career advancement, the responses of the sample class I officers of both the categories are almost evenly poised. 41 percent and 46 percent

of the income group of upto Rs. 15,000 /- and more than Rs. 15,000/- respectively are satisfied with the system of promotion while 41 percent and 50 percent of the income group of upto Rs. 15,000/- and more than Rs. 15,000/- respectively are dissatisfied with the system.

analysis of the class I officers responses on the component items of attitude and job satisfaction shows that even though they have favourable attitude towards LIC and the subordinate employees and their unions they show a negative attitude towards the work culture. Similarly, though they are satisfied with the inter personal relations they are found to be dissatisfied with the other components of job satisfaction. It reveals, therefore, that class I officers attitude is mostly positive but in terms of job satisfaction they are mostly dissatisfied.

### **Class II Officers**

Attitudinal position and job satisfaction of the class II officers have been measured in terms of the socio economic status of the class II officers. A total of 20 class II officers were interviewed. Out of this twenty all were males. 90 percent of the respondents come from the age group of 31 - 40 while the rest 10 percent from the age group of 41 - 50. In terms of caste, 85 percent belong to the general category of caste while 10 percent come from scheduled caste category and 5 percent from the OBC category. The qualification wise distribution of the class II officers shows that 5 percent have qualification upto matriculation, 80 percent are graduates and 15 percent are post graduates. 15 percent of the respondents have no dependent, 15 percent have one dependent, 45 percent have two dependents and the next 25 percent have three or more dependents, Finally, the classification of the respondents on income shows that 45 percent come from the income group upto Rs. 10,000/- 20 percent from Rs. 10,001/- to Rs. 15,000/- , 10 percent from the Rs. 15,000/- to Rs. 20,000/-, and the 25 percent come from the income group of more than Rs. 20,000/-.

The socio economic variable wise distribution of the attitudinal position and the level of job satisfaction of the 20 (twenty) class II officers show the following findings.

**Table 6.2.1: Sex wise distribution of class II officers attitude towards LIC as a company.**

Sex	Favourable	Neutral	Unfavourable
Male	19 (95)	1 (5)	—
Female	—	—	—

*(Figures in parenthesis show the percentage)*

The table shows that out of 20 respondents of class II officers all are males. Out of 20 male class II officers 19, that is, 95 percent show favourable attitude towards LIC as a company, Only 1, that is, 5 percent of the class II officers show neutral attitude towards the LIC as a company they serve. The interesting and also the encouraging part of the finding is that no one of the class II officers exhibits negatives or unfavourable attitude towards the company they serve.

**Table 6.2.2 : Age wise distribution of class II officers attitude towards LIC as a company.**

Age	Favourable	Neutral	Unfavourable
31 - 40	17 (94)	1 (6)	—
41 - 50	2 (100)	—	—

*(Figures in parenthesis show the percentage)*

Table 6.2.2 Suggests that maximum concentration of the respondents found in the age group of 31 - 40. 95 percent of the respondents comes from this age group. Only 5 percent of the respondents is from the age group 41 - 50. Among the class II officers belonging to the 31 - 40 age group as high as 94 percent has a positive or favourable attitude towards the LIC. Only 6 percent of them shows neutral position in this regard. Similarly, cent percent of the respondents belonging to the category of 41 - 50 age group show positive attitude towards the company.

**Table : 6.2.3:** Age wise distribution of class II officers attitude towards the management.

Age	Favourable	Neutral	Unfavourable
31 - 40	12 (67)	1 (5)	5 (28)
41 - 50	2 (100)	—	—

*[Figures in parenthesis show the percentage]*

From Table 6.2.3 it is noticed that 67 percent of the class II officers belonging to the 31 - 40 age group has a favourable attitude towards the management of the LIC. 28 percent of them shows negative attitude while only 5 percent has a neutral attitude towards the management of the LIC. Again, from the category of 41 - 50 age group 100 percent of the class II officers show favourable attitude towards the management. From this table it may be inferred that more the age is more the number of respondents showing positive attitude towards the management is .

**Table 6.2.4:** Age wise distribution of class II officers attitude on employees and union.

Age	Favourable	Neutral	Unfavourable
31 - 40	17 (94)	—	1 (6)
41 - 50	2 (100)	—	—

*(Figure in the parenthesis shows percentage)*

Table 6.2.4 Shows that 94 percent of the class II officers belonging to the 31- 40 age group shows a positive attitude towards other employees and their unions while only 6 percent has a negative attitude. Similarly, all the respondents belonging to the 45 - 50 age group has favourable attitude to the employees and their unions. It suggests that 95 percent of Class II officers find no wrong in working with other employees and their unions in the LIC.

**Table 6.2.5:** Age wise distribution of class II officers attitude towards work culture.

Age	Favourable	Neutral	Unfavourable
31 - 40	17 (94)	1 (6)	—
41 - 50	2 (100)	—	—

*(Figures in parenthesis show the percentage)*

As is found in Table 6.2.5, 95 percent of the class II officers show positive attitude towards the work culture in LIC. Only 5 percent of them has shown a neutral attitude. Again, the break up shows that 94 percent of the class II officers coming from the 31-40 age group and 100 percent of them from the 41-50 age group have a favourable attitude towards the work culture in the LIC.

**Table : 6.2.6:** Age wise distribution of class II officers attitude towards job satisfaction measured in terms of salary.

Age	Favourable	Neutral	Unfavourable
31 - 40	7 (39)	—	11 (61)
41 - 50	1 (50)	—	1 (50)

*(Figures in the parenthesis show the percentage.)*

Table 6.2.6 shows a different trend in the attitude of the class II officers on their job satisfaction measured in terms of their perception about the salary. On 40 percent of the class II officers are satisfied with the salary while as large as 60 percent of them feel it unsatisfactory. Among the class II officers coming from the 31 - 40 age group 39 percent find the salary favourable while 61 percent unfavourable. Similarly 50 percent of the respondents from the 41 - 50 age group find the salary favourable while the other 50 percent find it unsatisfactory.

**Table 6.2.7:** Age wise distribution of class II officers position on Job security & working conditions.

Age	Favourable	Neutral	Unfavourable
31 - 40	5 (28)	3 (16)	10 (56)
41 - 50	1 (50)	—	1 (50)

*(Figures in parenthesis show the percentage)*

It is found from table 6.2.7 that only 30 percent of the class II officers show favourable attitude towards job security and working conditions in LIC while 55 percent find it unfavourable. Among the respondents from the 31 - 40 age group only 28 percent have a favourable position on the job security and working conditions while 61 percent find it unfavourable, so, the table reveals that majority of the respondents is not satisfied with their job as far as job security and working conditions are concerned.



**Table 6.2.8 :** Age wise distribution of Class II officers position on inter personal relationship.

Age	Favourable	Neutral	Unfavourable
31 - 40	14 (78)	4 (22)	—
41 - 50	2 (100)	—	—

*(Figure in parenthesis show the percentage)*

Table 6.2.8 shows that in terms of inter personal relationship in LIC the picture is favourable. As good as 80 percent of the class II officers show a positive attitude towards interpersonal relationship, that is majority of them are happy with the nature of inter personal relationship a critical parameter in job satisfaction. No one of the respondents shows negative feeling in this respect.

**Table 6.2.9 :** Age wise distribution of class II officers position on career advancement.

Age	Favourable	Neutral	Unfavourable
31-40	8 (44)	2 (12)	8 (44)
41-50	2 (100)	—	—

*(Figures in parenthesis show the percentage)*

On the question of avenues and scope of advancement the respondents are almost evenly distributed. 50 percent of the respondents feel that the existing avenues and scheme of promotion of the class II officers are favourable while 40 percent of them feel it unfavourable. Of course, 100 percent of the respondents coming from the age group 41 - 50 find it favourable while 44 percent of them from the 31 - 40 age group find it unfavourable.

**Table 6.2.10:** Caste wise distribution of class II officers position on LIC as a company.

Caste	Favourable	Neutral	Unfavourable
General	16 (94)	1 (6)	—
S. Caste	2 (100)	—	—
OBC	1 (100)	—	—

*(Figures in parenthesis show the percentage)*

Table 6.2.10 - shows the caste wise distribution of the class II officers attitude towards LIC as a company they serve. From the table it is found that 94 percent of the respondents from the general category a 100 percent from the scheduled caste and OBC category show a favourable attitude towards LIC as a company. No one shows negative attitude.

**Table 6.2.11:** Caste wise distribution of class II officers attitude towards management.

Caste	Favourable	Neutral	Unfavourable
General	12 (71)	—	5 (29)
S. Caste	1 (50)	—	1 (50)
OBC	1(100)	—	—

*(Figures in parenthesis show the percentage)*

Table : 6.2.11 reveals that as far as the management of the LIC is concerned, 70 percent of the total respondents show a favourable attitude. 71 percent of the respondents from the general category, 50 percent from the category of scheduled caste, and 100 percent of the OBC show a positive attitude towards the from management. However 29 percent of the respondents from the general caste and 50 percent of the scheduled caste category show a negative attitude towards the management of the LIC.

**Table 6.2.12:** Caste-wise distribution of Class II officers attitude towards the employees and their unions.

Caste	Favourable	Neutral	Unfavourable
General	16 (94)	—	1 (6)
S. Caste	2 (100)	—	—
OBC	1 (100)	—	—

*(Figures in parenthesis show the percentage)*

Table 6.2.12 shows that 94 per cent of the class II officers from the general category find the other employees and their unions as favourable while only 6 percent is not happy with them. 100 percent of the class II officers from the scheduled caste and OBC category find it favourable to work with other employees and their unions.

**Table 6.2.13 :** Caste-wise distribution of class II officers attitude on work culture.

Caste	Favourable	Neutral	Unfavourable
General	16 (94)	1 (6)	—
S. Caste	2 (100)	—	—
OBC	1 (100)	—	—

*(Figures in parenthesis show the percentage)*

From Table 6.2.13, it is shown that 94 percent of the class II officers from the general category and 100 percent from the scheduled caste and OBC category find the work culture in LIC as favourable. In total it amounts to 95 percent of the total respondents showing favourable attitude towards the company's work culture.

**Table 6.2.14 :** Caste-wise distribution of class II officers position on salary.

Caste	Favourable	Neutral	Unfavourable
General	7 (41)	—	10 (59)
S. Caste	—	—	2 (100)
OBC	—	—	1 (100)

*(Figures in parenthesis show the percentage)*

The component of salary constitutes an important contributory factor for job satisfaction Table 6.2.14 depicts a picture which is not encouraging so far as job satisfaction of the class II officers is concerned. Only 35 percent of the total respondents find it favourable while 65 percent find it unfavourable. Among the respondents coming from the category of general caste 41 percent find it favourable and 59 percent find it unfavourable. Similarly, 100 percent of the respondents coming from the scheduled caste and OBC category are not satisfied with the salary they get.

**Table 6.2.15:** Caste-wise distribution of Class II officers position on job-security and working conditions.

Caste	Favourable	Neutral	Unfavourable
General	6 (35)	2 (12)	9 (53)
S. Caste	1 (50)	—	1 (50)
OBC	—	1 (100)	—

*(Figures in parenthesis show the percentage)*

From Table 6.2.15 it is found that only 35 percent of the total respondents has favourable perception of the job security and working conditions. 35 percent of the respondents of the general category find it favourable while 53 percent find it unfavourable. From the category of schedule caste the distribution is evenly poised. All the respondents from the OBC category find the job security and working conditions in LIC neither favourable nor unfavourable.

**Table 6.2.16:** Caste-wise distribution of class II officers position on inter-personal relations.

Caste	Favourable	Neutral	Unfavourable
General	14 (82)	3 (18)	—
S. Caste	1 (50)	1 (50)	—
OBC	1 (100)	—	—

*(Figures in parenthesis show the percentage)*

Table 6.2.16 shows that on the question of inter-personal relations in LIC 80 percent of the total respondents find it favourable and no one exhibits negative feeling about the inter personal relations. From the general category, 82 percent, from the scheduled caste category, 50 percent and from the OBC category 100 percent of the respondents show a positive attachment to the inter personal relations in LIC.

**Table 6.2.17:** Caste-wise distribution of class II officers position on career advancement.

Caste	Favourable	Neutral	Unfavourable
General	8 (47)	2 (12)	7 (41)
S. Caste	—	—	2 (100)
OBC	—	—	1 (100)

*(Figures in parenthesis show the percentage)*

Table 6.2.17 shows that on the question of career advancement in LIC 40 percent of the total respondents exhibit a favourable position while 50 percent of them find it unfavourable. Among the respondents from the general category 47 percent find it favourable and 41 percent, unfavourable. But among the respondents coming from lower castes, 100 percent find it unfavourable.

**Table 6.2.18:** Qualification-wise distribution of class II officers attitude towards LIC as a company.

Caste	Favourable	Neutral	Unfavourable
S.F.	1 (100)	—	—
Graduation	15 (94)	1 (6)	—
P.G.	3 (100)	—	—

*(Figures in parenthesis show the percentage)*

Table 6.2.18 shows that 95 percent of the total respondents show a positive attitude towards LIC as a company. 100 percent of the respondents having school final / Matric as qualification, 94 percent of the graduates and all the post graduates show a favourable attitude towards LIC as a company.

**Table 6.2.19 :** Qualification-wise distribution of class II officers attitude on management, employees & unions and work culture.

Qualification	Management			Employees & Unions			Work Culture		
	F	N	U	F	N	U	F	N	U
School final	1 (100)	-	-	1 (100)	-	-	1 (100)	-	-
Graduation	11 (69)	-	5 (31)	15 (94)	-	1 (6)	15 (94)	1 (6)	-
Post Graduation	2 (67)	1 (33)	-	3 (100)	-	-	3 (100)	-	-

*(Figures in parenthesis show the percentage)*

Table 6.2.19 Shows that 70 percent of the total respondents of class II officers show a positive attitude towards the management of the LIC 69 percent of the respondents with graduation as their qualification find the management favourable while 31 percent find it unfavourable. From the post graduation category 67 percent show a positive attitude towards the management but none from this category find that management unfavourable.

On the question of other employees and the unions 95 percent of the total respondents find it favourable. Similarly, on the question of work culture. 95 percent of the total respondents find it favourable and no one finds it

unfavourable. 94 percent of the graduate class II officers and 100 percent of the post graduate class II officers find the employees and the unions of LIC favourable while only 6 percent of the graduates feel it unfavourable. Again, 94 percent of the graduates and 100 percent of post graduates find the work culture of LIC favourable.

**Table 6.2.20 :** Qualification-wise distribution of class II officers position on job satisfaction.

Qualification	Salary			Job security & working Condition			Interpersonal relations			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
School final	1 (100)	-	-	1 (100)	-	-	1 (100)	-	-	1 (100)	-	-
Graduation	7 (44)	-	9 (56)	6 (37)	3 (19)	7 (44)	13 (81)	3 (19)	-	9 (56)	2 (13)	5 (31)
Post Graduation	-	3 (100)	-	-	3 (100)	2 (67)	1 (33)	-	-	-	-	3 (100)

*(Figures in parenthesis show the percentage)*

Table 6.2.20 shows the position of class II officer on four components consisting the core of job satisfaction and this has been classified in terms of their qualification. 40 percent of the total respondents find the salary in LIC favourable while 60 percent of them see it unfavourable. Among the graduates only 44 percent find it favourable while 56 percent think it unfavourable. However, 100 percent of the respondents having qualification below the graduation level are satisfied with the salary while 100 percent of the post graduates are not satisfied with the salary in LIC. On the question of job security and working conditions only 35 per cent of the total respondents find it favourable while 50 percent find it unfavourable. 37 percent of the graduate class II officers see the job security and working conditions as favourable while 44 percent feel it unfavourable. Similarly, 100 percent of the respondents with school final / Matriculation as their qualification feel it satisfactory while the same 100 percent of the post graduate class II officers find it unsatisfactory. On the issue of inter-personal relations the figures get reversed. 80 percent of the total respondents think the inter personal relations along with the superior-subordinate relationship as positive and no one thinks

it unfavourable. 100 percent of the pre-graduate class II officers, 81 percent of the graduates and 67 percent of the post graduates find the inter personal relationship of LIC as positive. Finally, on the question of career advancement, 50 percent of the total respondents find it satisfactory while 40 percent of them think it unsatisfactory. 100 percent of the pre graduates, and 56 percent of the graduates feel it satisfactory while 100 percent of the post graduates feel it unsatisfactory. From this table it can be inferred that more the qualification is less the satisfaction is in the LIC.

**Table 6.2.21:** Number of dependents-wise distribution of class II officers attitude.

Number of dependents	LIC as a company			Management			Employees & unions			Work culture		
	F	N	U	F	N	U	F	N	U	F	N	U
0	2 (100)	-	-	1 (50)	-	1 (50)	2 (100)	-	-	1 (50)	1 (50)	-
1	3 (100)	-	-	1 (33)	1 (33)	1 (33)	3 (100)	-	-	3 (100)	-	-
2	9 (100)	-	-	7 (78)	-	2 (22)	8 (89)	-	1 (11)	9 (100)	-	-
3 and more	5 (83)	1 (17)	-	5 (83)	-	1 (17)	6 (100)	-	-	6 (100)	-	-

*(Figures in parenthesis show the percentage)*

As seen in the earlier Tables, majority of the respondents show a favourable attitude towards the LIC as a company, its management, employees and their unions and the work culture of the LIC. The classified data shows that all the respondents upto two dependents and 83 percent of those with three or more departments show positive attitude towards the LIC as a company they serve and no one finds the company as unfavourable. On the management, 50 percent of those with no dependent, 33 percent with one dependent, 78 percent with two dependents and 83 percent with three or more dependents find the LIC management as favourable while 50 percent of those with no dependent, 33 percent with one, 22 percent with two and 17 percent with three or more dependents show a negative attitude towards the management. Again on the question of employees and their unions, only 5

percent of the total respondents show a negative attitude while the rest 95 percent perceive the other employees and their unions in a positive way not affecting their interest. So far as the work culture is concerned majority of the respondents irrespective of their number of dependents find it favourable (100 percent of those with 1,2,3 and more dependents).

**Table 6.2.22:** Number of dependents-wise distribution of class II officers position on job satisfaction.

Number of dependents	Salary			Job security & working Conditions			Interpersonal relations			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
0	1 (50)	-	1 (50)	-	-	2 (100)	2 (100)	-	-	1 (50)	-	1 (50)
1	-	-	3 (100)	-	-	3 (100)	2 (67)	1 (33)	-	2 (67)	-	1 (33)
2	5 (56)	-	4 (44)	4 (44)	3 (33)	2 (23)	6 (67)	3 (33)	-	4 (44)	2 (23)	3 (33)
3 and above	1 (17)	-	5 (83)	2 (33)	-	4 (67)	6 (100)	-	-	3 (50)	-	3 (50)

*(Figures in parenthesis show the percentage)*

As far as job-satisfaction is concerned as measured on four components, the classification of informations on number of dependents of the class II officers shows that 50 percent of the respondents with no dependent 100 percent with one dependent, 44 percent with 2 dependents, and 83 percent with three or more dependents are not satisfied with the present salary in LIC. On the question of job-security and working conditinos.100 percent respondents with no dependent and one dependent are dissatisfied while 23 percent with two dependents and 67 percent with three or more dependents find the job security and working conditions unfavourable. Majority of the respondents, that is 100 percent with no dependent, 67 percent with 1 dependent, 67 percent with two dependents and 100 percent with three or more dependents are satisfied with the inter-personal relationship in LIC. Similarly, about the scope and avenues of career advancement, the table shows a mix of favourable and unfavourable attitude. 50 percent with no



dependent, 67 percent with 1 dependent, 44 percent with 2 dependents and 50 percent with three or more dependents do not find any wrong in career advancement in LIC.

**Table 6.2.23 :** In come-wise distribution of class II officers Attitude.

Number of dependents	LIC as a company			Management			Employees & unions			Work culture		
	F	N	U	F	N	U	F	N	U	F	N	U
5,000 - 10,000	8 (89)	1 (11)	-	8 (89)	-	1 (11)	9 (100)	-	-	9 (100)	-	-
10,000-15,000	4 (100)	-	-	2 (50)	-	2 (50)	3 (75)	-	1 (25)	4 (100)	-	-
15,000-20,000	2 (100)	-	-	1 (50)	-	1 (50)	2 (100)	-	-	2 (100)	-	-
20,000-25,000	5 (100)	-	-	3 (60)	1 (20)	1 (20)	5 (100)	-	-	4 (80)	1 (20)	-

*(Figures in parenthesis show the percentage)*

Income-wise distribution of class III officers attitude shows that 89 percent of the respondents with income upto 10,000, 100 percent of the respondents with income between 10,000 to 15,000, 100 percent of the respondents with income between 15,000 to 20,000, and 100 percent with income more than 20,000 are satisfied with LIC as their company. On the management, 89 percent of those with income upto 10,000 and 60 percent of those with income more than 20,000 are favourable to the management. The rest of the respondents are equally divided as favourable and unfavourable to the management. So far as the attitude of the class II officers on the employees and their unions in LIC is concerned only 25 percent of the respondents with income between 10,000 to 15,000 are unfavourable. But the rest of the respondents in all the categories of income find other employees and their unions of LIC as favourable. Similarly, on the work culture in LIC only 20 percent of the respondents with income above 20,000 find the work culture neither favourable nor unfavourable. The rest of the respondents in the respective income groups are satisfied with the work culture of the LIC.

**Table 6.2.24:** Income-wise distribution of class II officers position on job-satisfaction.

Number of dependents	Salary			Job security & working Conditions			Interpersonal relations			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
5,000 - 10,000	4 (44)	-	5 (56)	5 (56)	1 (11)	3 (33)	8 (89)	1 (11)	-	5 (56)	-	4 (44)
10,001-15,000	1 (25)	-	3 (75)	-	1 (25)	3 (75)	4 (100)	-	-	3 (75)	-	1 (25)
15,001-20,000	-	-	2 (100)	1 (50)	1 (50)	-	2 (100)	-	-	1 (50)	1 (50)	-
20,001-25,000	2 (40)	-	3 (60)	1 (20)	-	4 (80)	2 (40)	3 (60)	-	1 (20)	1 (20)	3 (60)

*(Figures in parenthesis show the percentage).*

Table 6.2.24 shows the income-wise distribution of class II officers position on the four items that constitute the core of job satisfaction. On salary majority of the respondents in all the income groups are not satisfied with the present salary of the LIC. Only 44 percent of those with income upto Rs.10,000, 25 percent with income between Rs.10,000 to Rs.15,000, and 40 percent with income above Rs.20,000 are found to be satisfied with the salary. On the question of job security and working conditions, the table suggests that more the income is less the satisfaction is 75 percent of those with income between Rs.10,000 to Rs.15,000 and 80 percent with income more than Rs.20,000 have unfavourable perception towards job security and working conditions. While 56 percent of the respondents with income upto Rs.10,000 show a negative position on the question. On the question of interpersonal relations, it is found from the table that no one shows unfavourable attitude towards inter personal relations in LIC. However, 60 percent of those with income more than 20,000 find it neither favourable nor unfavourable. The rest i.e. 89 percent with income upto Rs. 10,000, 100 percent with income between Rs.10,000 to Rs.15,000 and 100 percent with income between Rs.15,000 to Rs.20,000 are happy with the interpersonal relations in the LIC. Finally on the question of advancement and promotion the class II officers show a mixed response. 56 percent of the respondents with income upto 10,000, 75

percent with income between 10,000 and 15,000 and 50 percent of those with income between 15,000 and 20,000 are satisfied with the provision and scope of promotion in the LIC. However, those with income more than 20,000 constituting as large as 60 percent, are not satisfied with the system of promotion.

From the tables discussed above, it appears that the attitude of class III officers on LIC is not negative. Similarly, excepting the component of interpersonal relations, they seem not to be satisfied with their job.

### **3. Class III and IV Employees**

Informations on attitude and job satisfaction of the class III and class IV employees were collected and classified in terms of their selected socio-economic variables. Among the class III and class IV employees, 56 respondents were interviewed on the basis of the structured schedule. Out of the total of 56 respondents 43 were male and 13 female i.e. 73 percent male and 27 percent female. Similarly, in terms of age, 18 percent come from age group upto 30, 54 percent from the age group 31-40, 16 percent from the age group 41-50, and the rest 12 percent come from the age group of 51-60. In terms of caste, the respondents are distributed as 68 percent general, 20 percent scheduled castes, 5 percent scheduled tribes, and 7 percent OBCs. Qualification-wise classification of the respondents shows that maximum concentration of the respondents is in the category of graduates, i.e., 86 percent. 7 percent come from the category of post-graduates and the under graduates, In terms of number of dependents 14 percent have no dependent, 23 percent have one dependent, 14 percent have two dependents and 48 percent of the respondents have three or more dependents. Finally, the income wise classification of respondents shows that 23 percent belongs to the income group of Rs. 2,000 to 5,000, 32 percent, Rs. 5001/- to 8,000/-, 23 percent, Rs. 8,001/- to 11,000/- and 21 percent of the respondents come from the income group of more than Rs. 11,000/-.

Classified information on the attitude and job satisfaction of the class III and class IV employees on their socio-economic variables show the following tables and findings.

**Table 6.3.1: Sex-wise distribution of Attitude of Class III & IV Employees.**

Sex	LIC as a Company			Management & superiors			Employees & Unions			Work Culture		
	F	N	U	F	N	U	F	N	U	F	N	U
Male	43 (100)	-	-	25 (58)	8 (19)	10 (23)	37 (86)	2 (5)	4 (9)	26 (60)	3 (7)	14 (33)
Female	13 (100)	-	-	7 (54)	-	6 (46)	13 (100)	-	-	11 (85)	-	2 (15)

Table 6.3.1 Shows that cent percent of the total respondents of male Class III & IV employees show a positive attitude towards LIC as a company. Cent percent of the total respondents of female class III & IV employees show a positive attitude towards LIC as a company.

58 percent of total respondent, of male class III & IV employees show a positive attitude towards management. 19 percent of the total respondent of male class III & IV employees have a neutral attitude towards their management. They are rather indifferent about their management. 23 percent of the total respondents of male class III & IV employees show a negative attitude towards their management. 54 percent of the total respondent of female class III & IV employees show a positive attitude towards their management. While 46 percent of the total respondents of female class III & IV employees show a negative attitude towards their management.

86 percent of the total respondent of male class III and IV employees show a positive attitude towards their co-employees and unions. 5 percent of the total respondents of male class III & IV employees show a neutral attitude towards their co-employees and unions while 9 percent of the total respondents of male class III & IV employees show a negative attitude towards their co-employees and unions. Cent percent of the total respondents of female class III & IV employees show a positive attitude towards their co-employees and unions.

60 percent of the total respondents of male class III & IV employees have a positive view about the work culture. 7 percent of the total respondents of male class III and IV employees have an indifferent view about the work culture. While 33 percent of one total respondents of male class III & IV

employees have a negative view about the work culture. 85 percent of the total respondents of female class III & IV employees have a positive view about the work culture of LIC while 15 percent of the total respondents of female class III & IV employees have a negative attitude about the work culture of LIC.

**Table 6.3.2:** Sex-wise Distribution of Job Satisfaction of Class III & IV Employees.

Sex	Salary			Job security & working conditions			Superior-subordinate relation			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
Male	-	-	43	13	10	20	37	-	6	11	4	28
			(100)	(30)	(23)	(47)	(86)		(14)	(26)	(9)	(65)
Female	-	-	13	6	-	7	7	-	6	2	-	11
			(100)	(46)		(54)	(54)		(46)	(15)		(85)

Table 6.3.2 : Shows that Cent percent of the total respondents of male Class III & IV employees are not satisfied with their salary. Cent percent of the total respondents of female class III & IV employees are also not satisfied with their salary.

30 percent of the total respondents of male class III & IV employees are satisfied with the job security and working conditions. 23 percent of the total respondents of male class III & IV employees are neither satisfied nor dissatisfied with the job security and working condition. 47 percent of the total respondents of male class III & IV employees are dissatisfied about the job security and working conditions. 46 percent of the total respondents of female class III & IV employees are satisfied about the prevailing arrangements for job security and working conditions. While 54 percent of the total respondents of female class III & IV employees are dissatisfied about the prevailing arrangements for job security and working conditions.

86 percent of the total respondents of male class III & IV employees are satisfied about the present superior-subordinate relationship in the organisation. While 14 percent of the total respondents of male class III & IV

employees are not satisfied about the present superior-subordinate relationship in the organisation. 54 percent of the total respondents of female class III & IV employees are satisfied about the present superior-subordinate relationship in the organisation. While 46 percent of the total respondents of female class III & IV employees are not satisfied about the present superiors subordinate relationship in the organisation.

26 percent of the total respondents of male class III & IV employees are satisfied about their scope of career advancement. 9 percent of the total respondents of male class III & IV employees are neither satisfied nor dissatisfied about their scope of career advancement. 65 percent of the total respondents of male class III & IV employees are not at all satisfied about their scope of career advancement. 15 percent of the total respondents of female class III & IV employees are satisfied about their scope of career advancement while 85 percent of the total respondents of female class III & IV employees are not at all satisfied about their scope of future development.

**Table 6.3.3: Age -wise Distribution of Attitude of Class III & IV Employees.**

Age	LIC as a Company			Management & superiors			Employees & Unions			Work Culture		
	F	N	U	F	N	U	F	N	U	F	N	U
Upto 30	10 (100)	-	-	7 (70)	1 (10)	2 (20)	10 (100)	-	-	9 (90)	-	1 (10)
31-40	30 (100)	-	-	19 (63)	3 (10)	8 (27)	28 (93)	2 (7)	-	20 (67)	3 (10)	7 (23)
41-50	9 (100)	-	-	3 (33)	4 (44)	2 (23)	9 (100)	-	-	5 (56)	-	4 (44)
51-60	7 (100)	-	-	3 (43)	-	4 (57)	5 (71)	-	2 (29)	3 (43)	-	4 (57)

*(Figures in parenthesis show the percentage)*

Table 6.3.3 shows that cent percent of the total respondents of class III & IV employees upto the age of 30 years show a positive attitude towards LIC as a company. Cent percent of the total respondents of class III & IV employees between the age group of 31-40 Yrs. show a positive attitude towards LIC as a company. Cent percent of the total respondents of class III & IV employees

between the age group of 41-50 yrs. show a positive attitude towards LIC as a company. Cent percent of the total respondents of class III & IV employees between the age group of 51-60 yrs. show a positive attitude towards LIC as a company.

70 percent of the total respondents of class III & IV employees upto the age of 30 years show a positive attitude towards management and superiors. 10 percent of the total respondents of class III & IV employees upto the age of 30 years the show an indifferent attitude towards management and superiors. 20 percent of the total respondents of class III & IV employees upto the age of 30 years show a negative attitude towards management and superiors. 63 percent of the total respondents of class III & IV employees in between the age group of 31-40 years show positive attitude towards management and superiors. 10 percent of the total respondents in between the age group of 31-40 years show an indifferent attitude towards management and superiors. 27 percent of the total respondents in between the age group of 31-40 years show a negative attitude towards management and superiors. 33 percent of the total respondents of class III & IV employees in between the age group of 41-50 years show a positive attitude to wards management and superiors. 44 percent of the total respondents of the above age group show an indifferent attitude towards management and superiors. 23 percent of the total respondents of the above age group show a negative attitude towards management and superiors. 43 percent of the total respondents of class III & IV employees in between the age group of 51-60 years show a positive attitude towards management and superiors. While 57 percent of the total respondents of class III & IV employees in between the above age group show a negative attitude towards management and superiors.

Cent percent of the total respondents of class III & IV employees upto the age of 30 years have a positive attitude towards other employees and unions. 93 percent of the total respondents of class III & IV employees in between the age group of 31-40 years have a positive attitude towards other employees and unions. 7 percent of the total respondents in between the above age group have an indifferent attitude to wards other employees and unions. Zero percent of the total respondents of in between the above age group have a negative attitude towards other employees and unions. Cent percent of the total respondents of class III & IV employees in between the age group of 41-50 years have a positive attitude towards other employees and

unions. 71 percent of the total respondents of class III & IV employees in between the age group of 51-60 years have a positive attitude towards other employees and unions. But 29 percent of the total respondents of class III & IV employees in between the age group of 51-60 years have a negative attitude towards other employees and unions.

90 percent of the total respondents of class III & IV employees upto the age of 30 years consider that the work culture in LIC is satisfactory. While 10 percent of class III & IV employees upto the age of 30 years consider that the work culture in LIC is not satisfactory. 67 percent of the total respondents of class III & IV employees in between the age group of 31-40 years consider the work culture is satisfactory. 10 percent of the total respondents of the above age group consider that the work culture in LIC is neither satisfactory nor dissatisfactory. While 23 percent of the total respondents of the above age group consider that the work culture in LIC is not satisfactory. 56 percent of the total respondents of class III & IV employees in between the age group of 41-50 years consider that the work culture is satisfactory, while 44 per cent of the total respondents in between the above age group consider that the work culture is not satisfactory. 43 percent of the total respondents of class III & IV employees in between the age group of 51-60 years consider that the work culture is satisfactory, while 57 percent of the total respondents of class III & IV employees in between the above age group consider that the work culture is not satisfactory.

**Table 6.3.4: Age wise Distribution of Job Satisfaction of class III & IV Employees.**

Age	Salary			Job security & working conditions			Superior subordinate relation			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
Upto 30	-	-	10 (100)	5 (50)	2 (20)	3 (30)	10 (100)	-	-	1 (10)	-	9 (90)
31-40	-	-	30 (100)	9 (30)	6 (20)	15 (50)	22 (73)	-	8 (27)	9 (30)	2 (7)	19 (63)
41-50	-	-	9 (100)	3 (33)	-	6 (67)	7 (78)	-	2 (22)	3 (33)	-	6 (67)
51-60	-	-	7 (100)	2 (29)	2 (29)	3 (42)	5 (71)	-	2 (29)	1 (14)	2 (29)	4 (57)

*(Figures in parenthesis show the percentage)*



Table 6.3.4 Show's that Cent percent of the total respondents of class III & IV employees upto the age of 30 years are not satisfied with their present salary. Cent percent of the total respondents of class III & IV employees in between the age group of 31-40 years are not satisfied with their present salary. Cent percent of the total respondents of class III & IV employees in between the age group of 41-50 years are not satisfied with their present salary. Cent percent of the total respondents of class III & IV employees in between the age group of 51-60 years are not satisfied with their present salary.

50 percent of the total respondents of class III & IV employees upto the age of 30 years are satisfied with the job security and working conditions. 20 percent of the total respondents belonging to the above age group are neither satisfied nor dissatisfied with the job security and working condition. 30 percent of the total respondents belonging to the above age group are not satisfied with the job security and working condition. 30 percent of the total respondents between he age group of 31-40 yeas are satisfied with the job security and working condition. 20 percent of the total respondents between the above age group are neither satisfied nor dissatisfied with the job security and working conditions. 50 percent of the total respondents between the above age group are not satisfied with the job security and working conditions. 33 percent of the total respondents of class III & IV employees between the age group of 41-50 years are satisfied with the job security and working conditions. 67 percent of the total respondents between the above age group are not satisfied with the job security and working conditions. 29 percent of the total respondents of class III & IV employees between that age group of 51-60 years are satisfied with the job security and working condition. 29 percent of the total respondents between the above age group are neither satisfied nor dissatisfied with the job security and working condition. 42 percent of the total respondents between the above age group are dissatisfied with the present arrangements of job security and working conditions.

100 percent of the total respondents of class III & IV employees upto the age of 30 years consider that the superior-subordinate relationship is satisfactory. 73 percent of the total respondents in between the age group of 31-40 years consider that the superior-subordinate relationship is satisfactory. 27 percent of the total respondents in between the above age group consider that the superior- subordinate relationship is not satisfactory. 78 percent of the total

respondents in between the age group of 41-50 years consider that the superior-subordinate relationship is satisfactory. 22 percent of the total respondents in between the above age group consider that the superior-subordinate relationship is not satisfactory. 71 percent of the total respondents in between the age group of 51-60 years consider that the superior-subordinate relationship is satisfactory while 29 percent of the total respondents in the above age group consider that the superior-subordinate relationship is not satisfactory.

10 percent of the total respondents of class III & IV employees upto the age of 30 years consider that the scope of career advancement is not satisfactory while 90 percent of the total respondents of class III & IV employees upto the age of 30 years consider that the scope of career advancement is satisfactory. 30 percent of the total respondents with in the age group of 31-40 years consider that the scope of career advancement is satisfactory. 7 percent of the total respondents with in the above age group consider that the scope of career advancement is neither satisfactory nor dissatisfactory. 63 percent of the total respondents with in the above age group consider that the scope of career advancement is dissatisfactory. 33 percent of the total respondents of class III & IV employees within the age group of 41-50 years consider that the scope of career advancement is satisfactory while 67 percent of the total respondents within the above age group consider that the scope of career advancement is not satisfactory. 14 percent of the total respondents with in the age group of 51-60 years consider that the scope of career advancement is satisfactory. 29 percent of the total respondents within the above age group consider that the scope of career advancement is neither satisfactory nor dissatisfactory. 57 percent of the total respondents with in the above age group consider that the scope of career advancement is not at all satisfactory.

**Table 6.3.5:** Caste-wise Distribution of Attitudes of class III & IV employees.

Caste	LIC as a Company			Management & superiors			Employees & Unions			Work Culture		
	F	N	U	F	N	U	F	N	U	F	N	U
General	38	-	-	21	6	11	36	-	2	24	1	13
	(100)			(55)	(16)	(29)	(95)		(5)	(63)	(3)	(34)

*Contd.*

Caste	LIC as a Company			Management & superiors			Employees & Unions			Work Culture		
	F	N	U	F	N	U	F	N	U	F	N	U
Scheduled caste	11 (100)	-	-	7 (64)	2 (18)	2 (18)	9 (82)	2 (18)	-	6 (55)	2 (18)	3 (27)
Scheduled tribe	3 (100)	-	-	1 (33)	-	2 (67)	3 (100)	-	-	2 (67)	-	1 (33)
OBC	4 (100)	-	-	4 (100)	-	-	4 (100)	-	-	4 (100)	-	-

*(Figures in parenthesis show the percentage)*

Table 6.3.5 shows that 100 percent of the total respondents of class III & IV employees belonging to General Caste show a positive attitude towards LIC as a company. 100 percent of the total respondents belonging to Scheduled Caste show a positive attitude towards LIC as a company. 100 percent of the total respondents belonging to Scheduled Tribe show a positive attitude towards LIC as a company. 100 percent of the total respondents belonging to OBC show a positive attitude towards LIC as a company.

55 percent of the total respondents of class III & IV employees belonging to General Caste show a positive attitude towards management and superiors. 16 percent of the total respondents belonging to General Caste show an indifferent attitude towards management and superiors. 29 percent of the total respondents belonging to General Caste show a negative attitude towards management and superiors. 64 percent of the total respondents belonging to Scheduled Caste show a positive attitude towards management and superiors. 18 percent of the total respondents belonging to Scheduled Caste show an indifferent attitude towards management and superiors. 18 percent of the total respondents belonging to Scheduled Caste show a negative attitude towards management and superiors. 33 percent of the total respondents belonging to Scheduled Tribe show a positive attitude towards management and superiors. 67 percent of the total respondents belonging to Scheduled Tribe show a negative attitude towards management and superiors. Cent percent of the total respondents belonging to "Other Backward" Classes have a positive attitude towards management and superiors.

95 percent of the total respondents of class III & IV employees belonging to General Caste have a positive attitude towards other employees and unions. 5 percent of the total respondents belonging to General Caste have a negative attitude towards other employees and unions. 82 percent of the total respondents belonging to Scheduled Caste have a positive attitude towards other employees and unions. 18 percent of the total respondents belonging to Scheduled Caste have a negative attitude towards other employees and unions. 100 percent of the total respondents belonging to Scheduled Tribe have a positive attitude towards other employees and unions. 100 percent of the total respondents belonging to "Other Backward" classes have a positive attitude towards other employees and unions.

63 percent of the total respondents of class III & IV employees belonging to General Caste consider that the work culture is good. 3 percent of the total respondents of class III & IV employees belonging to General Caste consider that the work culture is neither good nor bad. 34 percent of the total respondents of class III & IV employees belonging to General Caste consider that the work culture is not good. 55 percent of the total respondents of class III & IV employees belonging to Scheduled Caste consider that the work culture is satisfactory. 18 percent of the total respondents belonging to Scheduled Caste consider that the existing work culture is neither satisfactory nor dissatisfactory. 27 percent of the total respondents belonging to Scheduled Caste consider that the work culture is not satisfactory. 67 percent of the total respondents belonging to Scheduled Tribe consider that the work culture is satisfactory while 33 percent of the total respondents belonging to Scheduled Tribe consider that the work culture is not satisfactory. 100 percent of the respondents belonging to "Other Backward" classes consider that the work culture is satisfactory.

**Table 6.3.6:** Caste-wise Distribution of Job Satisfaction of class III & IV Employees.

Caste	Salary			Job security & working conditions			Superior subordinate relationship			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
General	-	-	38 (100)	11 (29)	7 (18)	20 (53)	28 (74)	-	10 (26)	11 (29)	4 (10)	23 (61)
Scheduled caste	-	-	11 (100)	4 (36)	1 (9)	6 (55)	10 (91)	-	1 (9)	3 (27)	-	8 (73)
Scheduled tribe	-	-	3 (100)	2 (67)	-	1 (33)	3 (100)	-	-	-	-	3 (100)
OBC	-	-	4 (100)	2 (50)	2 (50)	-	4 (100)	-	-	-	-	4 (100)

*(Figures in parenthesis show the percentage)*

Table 6.3.6 Shows that cent percent of the total respondents of class III & IV employees belonging to General Caste are not satisfied with their present salary. Cent percent of the total respondents belonging to Scheduled Caste are not satisfied with their present salary. Cent percent of the total respondents belonging to Scheduled Tribe are not satisfied with their present salary. Cent percent of the total respondents belonging to "Other Backward" Classes are not satisfied with their present salary.

29 percent of the total respondents belonging to General Caste are satisfied with their job security and working conditions. 18 percent belonging to General caste are neither satisfied nor dissatisfied with their job security and working conditions. 53 percent of the total respondents belonging to General Caste are dissatisfied with the job security and working condition. 36 percent of the total respondents belonging to Scheduled Caste are satisfied with their job security and working conditions. 9 percent of the total respondents belonging to Scheduled Cast are neither satisfied nor dissatisfied with their job security and working conditions. 55 percent of the total respondents belonging to Scheduled Caste are dissatisfied with their job security and working conditions. 67 percent of total respondents belonging to Scheduled Tribe are satisfied with the job security and working condition. 33 percent of the total respondents

belonging to Scheduled Tribe are not satisfied with the job security and working conditions. 50 percent of total respondents belonging to other backward classes are satisfied with the job security and working condition. 50 percent of the total respondents belonging to "Other backward classes are dissatisfied with the job security and working condition.

74 percent of total respondents belonging to General Caste are satisfied with the superior-subordinate relationship and 26 percent of the total respondents belonging to General Caste are not satisfied with the superior-subordinate relationship. 91 percent of the total respondents belonging to Scheduled Caste are satisfied with the superior-subordinate relationship. 9 percent of the total respondents belonging to schedule cast are not satisfied with the superior-subordinate relationship. Cent percent of the total respondents belonging to Scheduled Tribe are satisfied with the superior-subordinate relationship. Cent percent of the total respondents belonging to "Other Backward" classes are satisfied with the superior-subordinate-relationship.

29 percent of total respondents belonging to General Caste are satisfied with the scope of career advancement. 10 percent of the total respondents belonging to General Caste are neither satisfied nor dissatisfied with the scope of career advancement. 61 percent of the total respondents belonging to General Caste are dissatisfied with the present scope of career advancement. 27 percent of the total employees belonging to Scheduled Caste are satisfied with the present scope of career advancement. 73 per cent of the total employees belonging to Scheduled Caste are dissatisfied with the present scope of career advancement. 100 percent of the total employees belonging to Scheduled Tribe are dissatisfied with the present scope of career advancement. 100 percent of the total employees belonging to "Other Backward" Classes are dissatisfied with the present scope of career advancement.

**Table 6.3.7 : Qualification-Wise Distribution of Attitude of class III & IV Employees.**

Qualification	LIC as a Company			Management & superiors			Employees & Unions			Work Culture		
	F	N	U	F	N	U	F	N	U	F	N	U
SF	4 (100)	-	-	4 (100)	-	-	4 (100)	-	-	2 (50)	-	2 (50)
Graduation	48 (100)	-	-	26 (54)	8 (17)	14 (29)	44 (92)	2 (4)	2 (4)	32 (67)	3 (6)	13 (27)
Post-Graduation	4 (100)	-	-	2 (50)	-	2 (50)	4 (100)	-	-	4 (100)	-	-

*(Figures in parenthesis show the percentage)*

Table 6.3.7 shows that cent percent of total respondents of Class III & IV employees having a qualification of School Final show a positive attitude towards LIC as a company. Cent percent of total respondents of Class II and IV employees having a qualification of graduation show a positive attitude toward LIC as a company. Cent percent of the total respondents of Class III and IV employees having a qualification of post-graduation show a positive attitude towards LIC as a company.

100 percent of the total respondents of Class III and IV employees having a qualification of school final show a positive attitude towards its management and superiors. 54 percent of the total respondents of Class III and IV employees having qualification of graduation show a positive attitude towards management and superiors. 17 percent of the total respondents of Class III and IV employees having a qualification of graduation show an indifferent attitude towards its management and superiors. 29 percent of the total respondents of Class III and IV employees having qualification of graduation show a negative attitude towards its management and superiors. 50 percent of the total respondents of class II and IV employees having a qualification of post-graduation show a positive attitude towards its management and superiors. 50 percent of the total respondents of Class III and IV employees having a qualification of post-graduation show a negative attitude towards its management and superiors.

100 percent of the total respondents of Class III and IV employees having a qualification of school final show a positive attitude towards other employees and unions. 92 percent of the total respondents of Class III and IV employees having a qualification of graduation show a positive attitude towards other employees and unions. 4 percent of the total respondents of Class III & IV employees having a qualification of graduation show an indifferent attitude towards other employees and unions. 4 percent of the total respondents of Class III and IV employees having a qualification of graduation show a negative attitude towards other employees and unions. 100 percent of the total respondents of Class III and IV employees having a qualification of Post-graduation show a positive attitude towards other employees and unions.

50 percent of the total respondents of Class III and IV employees having a qualification of school final show a positive attitude towards work culture while 50 percent of the total respondents of class III and IV employees having a qualification of school final show a negative attitude towards work culture. 67 percent of the total respondent having a qualification of graduation show a positive attitude towards work culture. 6 percent of the total respondents having a qualification of graduation show an indifferent attitude towards work culture. 27 percent of the total respondents having a qualification of graduation show a negative attitude towards work culture. Cent percent of the total respondents of Class III and IV employees having a qualification of post-graduation show a positive attitude towards work culture.

**Table 6.3.8 :** Qualification-Wise Distribution of Job-satisfaction of Class III & IV Employees

Qualification	Salary			Job security & working conditions			Superior subordinate relationships			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
School final	-	-	4 (100)	2 (50)	-	2 (50)	4 (100)	-	-	-	-	4 (100)
Graduation	-	-	48 (100)	13 (27)	10 (21)	25 (52)	38 (79)	-	10 (21)	14 (29)	4 (8)	30 (63)
Post-Graduation	-	-	4 (100)	2 (50)	-	2 (50)	2 (50)	-	2 (50)	-	-	4 (100)

*(Figures in parenthesis show the percentage)*



Table 6.3.8. shows that cent percent of total respondents of Class III and IV employees having a qualification of school final are not satisfied with the present salary. Cent percent of the total respondents of class II and IV employees having a qualification of graduation are not satisfied with the present salary. Cent percent of the total respondents of Class III and IV employees having a qualification of post-graduation are also not satisfied with the present salary.

50 percent of the total respondents of Class II and IV employees having a qualification of school final are satisfied with the job security and working conditions. 50 percent of the total respondents of Class III and IV employees having a qualification of school final are not satisfied with the job security and working conditions. 27 percent of the total respondents of class III and IV employees having a qualification of graduation are satisfied with the Job security and working conditions. 21 percent of the total respondents of Class III and IV employees having a qualification of graduation are neither satisfied nor dissatisfied with the Job security and working conditions. 52 percent of the total respondents of class III and IV employees having a qualification of graduation are not satisfied with the Job security and working conditions 50 percent of the total respondents of Class III and IV employees having a qualification of post-graduation are satisfied with the job security and working conditions. 50 percent of the total respondents of class III & IV employees having a qualification of post graduation are not satisfied with the job security and working conditions.

100 percent of the total respondents of class III and IV employees having a qualification of school final are satisfied with the superior - subordinate relationship 79 percent of the total respondents of class III and IV employees having a qualification of graduation are satisfied with the superior - subordinate relationship. 21 percent of the total respondents of Class III and IV employees having a qualification of graduation are not satisfied with the superior-subordinate relationship. 50 percent of the total respondents of class III and IV employees having a qualification of post-graduation are satisfied with the superior subordinate relationship while 50 percent of the total respondents of class III and IV employees having a qualification of post-graduation are not satisfied with the superior - subordinate relationship.

100 percent of the total respondents of Class III and IV employees having a

qualification of school final are dissatisfied with the present scope of career advancement. 29 percent of the total respondents of class III and IV employees having a qualification of graduation are satisfied with the present scope of career advancement. 8 percent of the total respondents of class III and IV employees having a qualification of graduation are neither satisfied nor dissatisfied with the present scope of career advancement. 63 percent of the total respondents of class III and IV employees having a qualification of graduation are dissatisfied with the present scope of career advancement. 100 percent of the total respondents of class III and IV employees having a qualification of post-graduation are dissatisfied with the present scope of career advancement.

**Table 6.3.9 : Number of Dependents wise Distribution of Attitude of class III & IV employees.**

Number of dependents	LIC as a company			Management & Superiors			Employees & Unions			Work Culture		
	F	N	U	F	N	U	F	N	U	F	N	U
0	8 (100)	-	-	6 (75)	2 (25)	-	8 (100)	-	-	6 (75)	-	2 (25)
1	13 (100)	-	-	8 (62)	2 (15)	3 (23)	12 (92)	1 (8)	-	10 (77)	-	3 (23)
2	8 (100)	-	-	2 (25)	-	6 (75)	8 (100)	-	-	5 (62)	-	3 (38)
3 and more	27 (100)	-	-	16 (59)	4 (15)	7 (26)	24 (89)	1 (4)	2 (7)	16 (59)	3 (11)	8 (30)

Table 6.3.9 shows that cent percent of total respondents of Class III and IV employees having no dependent show a positive attitude towards LIC as a company. Cent percent of total respondents of Class III and IV employees having only one dependent show a positive attitude towards LIC as a company. Cent percent of the total respondents of Class III and IV employees having only two dependents show a positive attitude towards LIC as a company. Cent percent of the total respondents of Class III and IV employees having three and more dependents show a positive attitude towards LIC as a company.

75 percent of the total respondents of Class II and IV employees having no dependents show a positive attitude towards the management and superiors. 25 percent of the total respondents of class II and IV employees having no dependent show an indifferent attitude towards the management and superiors. 62 percent of the total respondents of Class III and IV employees having only one dependent show a positive attitude towards the management and superiors. 15 percent of the total respondents of Class III and IV employees having only one dependent show an indifferent attitude towards the management and superiors. 23 percent of the total respondents of class III and IV employees having only one dependent show a negative attitude towards the management and superiors. 25 percent of the total respondents of Class III and IV employees having only two dependants show a positive attitude towards the management and superiors. 75 percent of the total respondents of Class III and IV employees having only two dependents show a negative attitude towards the management and superiors. 59 percent of the total respondents of class III and IV employees having three and more dependents show a positive attitude towards the management and superiors. 15 percent of the total respondents of class III and IV employees having three or more dependents show an indifferent attitude towards the management and superiors. 26 percent of the total respondents of Class III and IV employees having three or more dependents show a negative attitude towards the management and superiors.

Cent percent of the total respondents of Class III and IV employees having no dependent show a positive attitude towards other employees and unions. 92 percent of the total respondents of Class III and IV employees having only one dependents show a positive attitude towards other employees and unions. 8 percent of the total respondents of Class III and IV employees having only one dependent show an indifferent attitude towards other employees and unions. Cent percent of the total respondents of Class III and IV employees having only two dependents show a positive attitude towards other employees and unions. 89 percent of the total respondents of class III and IV employees having three or more dependents show a positive attitude towards other employees and unions. 4 percent of the total respondents of Class III and IV employees having three or more dependents show an indifferent attitude towards other employees and unions. 7 percent of the total respondents of class III and IV employees having three or more

dependents show a negative attitude towards other employees and unions.

75 percent of the total respondents of class III and IV employees having no dependents show a positive attitude towards the work culture. 25 percent of the total respondents of class III and IV employees having no dependent show a negative attitude towards the work culture. 77 percent of the total respondents having only one dependent show a positive attitude towards the work culture while 23 percent of the total respondents having only one dependent show a negative attitude towards the work culture. 62 percent of the total respondents of class III and IV employees having two dependents show a positive attitude towards the work culture while 38 percent of the total respondents of class III and IV employees having two dependents show a negative attitude towards the work culture. 59 percent of the total respondents of Class III and IV employees having three or more dependents show a positive attitude towards work culture. 11 percent of the total respondents of class III and IV employees having three or more dependants show an indifferent attitude to wards work culture. 30 percent of the total respondent of Class III and IV employees having three or more dependents show a negative attitude towards the work culture.

**Table 6.3.10 :** Number of Dependent -wise Distribution of Job-Satisfaction of Class III and IV Employees.

Number of dependents	Salary			Job security & working conditions			Superior subordinate			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
0	-	-	8 (100)	4 (50)	-	4 (50)	6 (75)	-	2 (25)	2 (25)	2 (25)	4 (50)
1	-	-	13 (100)	4 (31)	-	9 (69)	8 (62)	-	5 (38)	2 (15)	2 (15)	9 (70)
2	-	-	8 (100)	-	6 (75)	2 (25)	6 (75)	-	2 (25)	2 (25)	-	6 (75)
3 and Above	-	-	27 (100)	10 (37)	4 (15)	13 (48)	23 (85)	-	4 (15)	6 (22)	-	21 (78)

*(Figures in parenthesis show the percentage)*

Table 6.3.10 shows that cent percent of the total respondents of Class III and IV employees having no dependent are dissatisfied with the present salary. Cent percent of the total respondents of class III and IV employees having only one dependent are dissatisfied with the present salary. Cent percent of the total respondents of class III and IV employees having only two dependents are dissatisfied with the salary. Cent percent of the total respondents of class III and IV employees having three or more dependents are also dissatisfied with the present salary.

50 percent of the total respondents of Class III and IV employees having no dependent are satisfied with the job security and working conditions while 50 percent of the total respondents of class III and IV employees having no dependent are dissatisfied with the prevailing Job security and working conditions. 31 percent of the total respondents of class III and IV employees having one dependent are satisfied with the job security and working conditions while 69 percent of the total respondents of class III and IV employees having one dependent are dissatisfied with the job security and working conditions. 75 percent of the total respondents of class III and IV employees having two dependents are neither satisfied nor dissatisfied with the job security and working conditions. 25 percent of the total respondents of class III and IV employees having two dependents are dissatisfied with the prevailing job security and working conditions. 37 percent of the total respondents of Class III and IV employees having three or more dependents are satisfied with the job security and working conditions. 15 percent of the total respondents of class III and IV employees having three or more dependents are neither satisfied nor dissatisfied with the job security and working conditions. 48 percent of the total respondents of class III and IV employees having three or more dependents are dissatisfied with the job security and working conditions.

75 percent of the total respondents of class III and IV employees having no dependent are satisfied with the prevailing superior-subordinate relationship. 25 percent of the total respondents of class III and IV employees having no dependent are dissatisfied with the prevailing superior-subordinate relationship. 62 percent of the total respondents of Class III and IV employees having only one dependent are satisfied with the superior-subordinate relationship. 38 percent of the total respondents of Class III and IV employees having only one dependent are dissatisfied with the superior subordinate

relationship. 75 percent of the total respondents of Class III and IV employees having two dependents are satisfied with the superior-subordinate relationship. 25 percent of the total respondents of Class III and IV employees having two dependents are dissatisfied with the superior-subordinate relationship. 85 percent of the total respondents of Class III and IV employees having three or more dependents are satisfied with the superior-subordinate relationship while 15 percent of the total respondents of Class III and IV employees having three or more dependents are dissatisfied with the superior-subordinate relationship.

25 percent of the total respondents of Class III and IV employees having no dependent are satisfied with the scope of career advancement. 25 percent of the total respondents of Class III and IV employees having no dependent are neither satisfied nor dissatisfied with the scope of career advancement. 50 percent of the total respondents of class III and IV employees having no dependent are dissatisfied with the scope of career advancement. 15 percent of the total respondents of Class III and IV employees having only one dependent are satisfied with the scope of career advancement. 15 percent of the total respondents of Class III and IV employees having only one dependent are neither satisfied nor dissatisfied with the scope of career advancement. 70 percent of the total respondents of Class III and IV employees having only one dependent are dissatisfied with the scope of career advancement. 25 percent of the total respondents of Class III and IV employees having only two dependents are satisfied with the scope of career advancement. 75 percent of the total respondents of class III & IV employees having only two dependents are dissatisfied with the scope of career advancement. 22 percent of the total respondents of class III and IV employees having three or more dependents are satisfied with the scope of career advancement while 78 percent of the total respondents of Class III and IV employees of the above group are dissatisfied.

**Table 6.3.11: Income-wise Distribution of Attitude of Class III and IV Employees.**

Income	LIC as Company			Management & Superiors			Employees & Unions			Work Culture		
	F	N	U	F	N	U	F	N	U	F	N	U
2,000-5000	13 (100)	-	-	13 (100)	-	-	13 (100)	-	-	11 (85)	-	2 (15)
5,001-8000	18 (100)	-	-	8 (44)	4 (22)	6 (34)	16 (89)	2 (11)	-	10 (55)	3 (17)	5 (28)
8,001-11,000	13 (100)	-	-	8 (62)	-	5 (38)	13 (100)	-	-	10 (77)	-	3 (23)
11,001-and above	12 (100)	-	-	3 (25)	4 (33)	5 (42)	10 (83)	-	2 (17)	6 (50)	-	6 (50)

Table 6.3.11 shows that the cent percent of total respondents of Class III and IV employees having monthly income ranging from Rs. 2000/- to Rs. 5000/- show a positive attitude towards LIC as a company. Cent percent of total respondents of class III and IV employees having monthly income ranging from Rs. 5001/- to Rs. 8000/- show a positive attitude towards LIC as a company. Cent percent of total respondents of class III and IV employees having monthly income ranging from Rs. 8001/- to Rs. 11000/- show a positive attitude towards LIC as a company. Cent percent of the total respondents of Class III and IV employees having monthly income of Rs. 11001/- and above show a positive attitude towards LIC as a company.

100 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs. 2000/- to Rs. 5000/- show a positive attitude towards the management and superiors. 44 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs. 5001/- to Rs. 8000/- show a positive attitude towards the management and superiors. 22 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs. 5001/- to Rs. 8000/- show an indifferent attitude towards the management and superiors. 34 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs. 5001/- to Rs. 8000/- show a negative attitude towards the management and superiors. 62 percent of the total respondents of Class III

and IV employees having a monthly income ranging from Rs. 8001/- - 11000/- show a positive attitude towards the management and superiors while 38 percent of the total respondents of class III and IV employees having monthly income ranging from Rs. 8001/- to Rs.11000/- show a negative attitude towards management and superiors. 25 percent of the total respondents of Class III and IV employees having a monthly income of Rs. 11001/- and above show a positive attitude towards management and superiors. 33 percent of the total respondents of Class III and IV employees having a monthly income of Rs. 11001/- and above show an indifferent attitude towards management and superiors. 42 percent of the total respondents of Class III and IV employees having a monthly income of Rs. 11001/- and above show a negative attitude towards management and superiors.

100 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs. 2000/- to 5000/- show a positive attitude towards other employees and unions. 89 percent of the total respondents having monthly income ranging from Rs. 5001/- to Rs. 8000/- show positive attitude towards other employees and unions. 11 percent of the total respondents having monthly income ranging from Rs. 5001/- to Rs.8000/- show an indifferent attitude towards other employees and unions. 100 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs. 8001/- to Rs.11000/- show a positive attitude towards other employees and unions. 83 percent of the total respondents of class III and IV employees having a monthly income of Rs. 11001/- and above show a positive attitude towards other employees and unions while 17 percent of the total respondents of class III and IV employees having a monthly income of Rs. 11001/- and above show a negative attitude towards other employees and unions.

85 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs. 2000/- - 5000/- show a positive attitude towards work culture while 15 percent of the total respondents belonging to the above age group show a negative attitude towards work culture. 55 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs. 5001/- to Rs.8000/- show a positive attitude towards work culture. 17 percent of the total respondents of the above group show an indifferent attitude towards the work culture. 28 percent of the total



respondents of the above group show a negative attitude towards the work culture. 77 percent of the total respondents of the Class III and IV employees having a monthly income ranging from Rs. 8001/- to Rs.11000/- show a positive attitude towards work culture while 23 percent of the total respondents belonging to the above group show a negative attitude towards work culture. 50 percent of the total respondents of class III and IV employees having a monthly income of Rs. 11001/- and above show a positive attitude towards work culture while 50 percent of the total respondents belonging to the above group show a negative work culture.

**Table 6.3. 12:** Income-wise Distribution of Job-Satisfaction of Class III and IV Employees.

Income	Salary			Job security & working condition			Superior-subordinate relationships			Career advancement		
	F	N	U	F	N	U	F	N	U	F	N	U
2,000-5000	-	-	13 (100)	6 (46)	4 (31)	3 (23)	11 (61)	-	2 (15)	2 (15)	2 (15)	9 (70)
5001-8000	-	-	18 (100)	5 (28)	2 (11)	11 (16)	14 (78)	-	4 (22)	5 (28)	-	13 (72)
8001-11000	-	-	13 (100)	4 (31)	2 (15)	7 (54)	10 (77)	-	3 (23)	3 (23)	-	10 (77)
11001 and above	-	-	12 (100)	4 (33)	2 (17)	6 (50)	9 (75)	-	3 (25)	3 (25)	2 (17)	7 (58)

*(Figures in parenthesis show the percentage)*

Table 6.3.12 shows that 100 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs. 2,000/- to 5,000/- are dissatisfied with the present salary. 100 percent of the total respondents of class III & IV employees having monthly income ranging from Rs. 5,001/- to 8,000/- are dissatisfied with the present salary. 100 percent of the total respondents having monthly income ranging from Rs. 8,001/- to 11,000/- are dissatisfied with the present salary. 100 percent of the total respondents having a monthly income of Rs. 11,001/- and above are dissatisfied with the present salary.

46 percent of the total respondents of class III & IV employees having monthly income ranging from Rs. 2,000/- to 5,000/- are satisfied with the job security and working conditions. 31 percent of the total respondents having monthly income ranging from Rs. 2000/- to Rs. 5000 are satisfied with the job security and working conditions. 23 percent of the total respondents having monthly income ranging from Rs. 2000/- to Rs. 5000/- are dissatisfied with the job security and working conditions. 28 percent of the total respondents of class III & IV employees having monthly income ranging from Rs. 5001/- to Rs. 8000/- are satisfied with the job security and working conditions 11 percent of the total respondents having monthly income ranging from Rs. 5001/- to Rs.8000/- are neither satisfied nor dissatisfied with the job security and working conditions. 61 percent of the total respondents having monthly income ranging from Rs. 5001/- to Rs.8000/- are dissatisfied with the job security and working conditions. 31 percent of the total respondent of Class III and IV employees having monthly income ranging from Rs. 8001/- to Rs.11000/- are satisfied with the job security and working conditions. 15 percent of the total respondents having monthly income ranging from Rs. 8001/- to Rs.11000/- are neither satisfied nor dissatisfied with the job security and working conditions. 54 percent of the total respondents having monthly income ranging from Rs. 8001/- to Rs. 11000/- are dissatisfied with the job security and working conditions. 33 percent of the total respondents having a monthly income of Rs. 11001/- and above are satisfied with the security of job and conditions of working. 17 percent of the total respondents having a monthly income of Rs. 11001/- and above are neither satisfied nor dissatisfied with the job security and working conditions. 50 percent of the total respondents having a monthly income of Rs. 11001/- and above feel dissatisfied with the job security and working conditions.

85 percent of the total respondents of Class III and IV employees having a monthly income ranging from Rs. 2000/- 5000/- feel satisfied with the superior-subordinate relationship. While 15 percent of the total respondents of Class III and IV employees having a monthly income ranging from Rs. 2000/- to Rs.5000/- are dissatisfied with the superior - subordinate relationship. 78 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs.5001/- to Rs.8000/- are satisfied with the superior-subordinate relationship. 22 percent of the total respondents having monthly income ranging from Rs. 5001/- to Rs. 8000/- are dissatisfied with the superior-

subordinate relationship. 77 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs. 8000/- - 10,000 are satisfied with the superior-subordinate relationship while 23 percent of the total respondents having monthly income ranging from Rs. 8001-11000 are dissatisfied with the superior - subordinate relationship. 75 percent of the total respondents of Class III and IV employees having monthly income of Rs. 11001/- and above feel satisfied with the superior-subordinate relationship while 25 percent of the total respondents of Class III and IV employees having monthly income of Rs. 11001/- and above feel dissatisfied with the superior - subordinate relationship.

15 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs. 2000/- - 5000/- feel satisfied with the scope of career advancement. 15 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs. 2000-5000/- feel neither satisfied nor dissatisfied with the scope of career advancement. 70 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs. 2000/- 5000/- feel dissatisfied with the scope and avenues of career advancement. 28 percent of the total respondents of class III and IV employment having monthly income ranging from Rs. 5001/- - 8000/- feel satisfied with the scope of career advancement. 72 percent of the total respondents having monthly income ranging from Rs. 5001/- to Rs.8000/- feel dissatisfied with the scope and avenues of career advancement. 23 percent of the total respondents of Class III and IV employees having monthly income ranging from Rs. 8001/- to Rs.11000/- feel satisfied with the scope of career advancement while 77 percent of the total respondents having a monthly income ranging from Rs. 8001/- to 11000/- feel dissatisfied with the scope and avenues of career advancement prevailing in the industry.

25 percent of total respondents of Class III and IV employees having a monthly income of Rs. 11001/- and above feel satisfied with the scope of career advancement. 17 percent of the total respondents of Class III and IV employees having a monthly income of Rs. 11001/- and above feel neither satisfied nor dissatisfied with the scope of career advancement. 58 percent of the total respondents of Class III and IV employees having a monthly income of Rs. 11001/- and above feel dissatisfied with the scope and avenues available for career advancement in the industry.

From the analysis made above, it may be said that Class III and Class IV employees of LIC show a positive perception towards all the component items that constitute their attitude. As such they have a favourable attitude. But as far as their perception of job-satisfaction is concerned they are not satisfied.

Combining the analysis together it may be drawn that the officers and employees of the LIC are positively attached to LIC. But there are some reasons that tend to affect this positive attachment. The degree to which they should have been satisfied with their job given their level of favourable attitude isn't there. The salary, working conditions, advancement and work culture all these components tends to affect the morale and motivation in LIC. Hence, all these need to be taken care of.

Under the circumstances, if the LIC is to remain as a viable public enterprise particularly in the face of stiff competition in the new millennium the policy makers are to give a serious thought over the repulsive factors that exist at present and affect the dedication and commitment of the human resource of the LIC. The reality demands that LIC is to be made competitive and in order to make it competitive the human side of the organization needs to be improved and for this quality improvement the human component is to be motivated. For this, both the formal as well as informal aspects that are conducive to motivation and in turn, job satisfaction, are to be extended with proper and professional planning of human resource development.