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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE IMPACT OF PLANNING AND CONTROL ON SERVICE SMES SUCCESS GAD VITNER & SIBYLLE HEILBRUNN	1
2.	CHALLENGES FOR SMALL AND MEDIUM ENTERPRISES IN INFORMATION TECHNOLOGY IN THE CITY OF BANGALORE, INDIA SULAKSHA NAYAK & DR. HARISHA G. JOSHI	9
3.	ROLE OF MANAGEMENT INFORMATION SYSTEMS IN MANAGERIAL DECISION MAKING OF ORGANIZATIONS IN THE GLOBAL BUSINESS WORLD MD. ZAHIR UDDIN ARIF, MOHAMMAD MIZENUR RAHAMAN & MD. NASIR UDDIN	14
4.	EFFECTS OF CALL CENTER CRM PRACTICES ON EMPLOYEE JOB SATISFACTION DR. ALIYU OLAYEMI ABDULLATEEF	19
5.	DETERMINANTS OF CAPITAL STRUCTURE: EVIDENCE FROM TANZANIA'S LISTED NON FINANCIAL COMPANIES BUNDALA, NTOGWA NG'HABI & DR. CLIFFORD G. MACHOGU	24
6.	RELATIONSHIP BETWEEN INTRINSIC REWARDS AND JOB SATISFACTION: A COMPARATIVE STUDY OF PUBLIC AND PRIVATE ORGANIZATION TAUSIF M.	33
7.	NUCLEAR ENERGY IN INDIA: A COMPULSION FOR THE FUTURE DR. KAMLESH KUMAR DUBEY & SUBODH PANDE	42
8.	CONTEXTUAL FACTORS FOR EFFECTIVE IMPLEMENTATION OF PERFORMANCE APPRAISAL IN THE INDIAN IT SECTOR: AN EMPIRICAL STUDY SUJOYA RAY MOULIK & DR. SITANATH MAZUMDAR	47
9.	A STUDY OF CITIZEN CENTRIC SERVICE DELIVERY THROUGH e-GOVERNANCE: CASE STUDY OF e-MITRA IN JAIPUR DISTRICT RAKESH SINGHAL & DR. JAGDISH PRASAD	53
10.	TWO UNIT COLD STANDBY PRIORITY SYSTEM WITH FAULT DETECTION AND PROVISION OF REST VIKAS SHARMA, J P SINGH JOOREL, RAKESH CHIB & ANKUSH BHARTI	61
11.	MACRO ECONOMIC FACTORS INFLUENCING THE COMMODITY MARKET WITH SPECIAL REFERENCE TO GOLD AND SILVER DR. G. PANDURANGAN, R. MAGENDIRAN, L. S. SRIDHAR & R. RAJKOKILA	68
12.	CRITICAL ANALYSIS OF EXPONENTIAL SMOOTHING METHODS FOR FORECASTING UDAI BHAN TRIVEDI	71
13.	COMPARATIVE STUDY ON RETAIL LIABILITIES, PRODUCTS & SERVICES OF DISTRICT CENTRAL CO-OPERATIVE BANK & AXIS BANK ABHINAV JOG & ZOHRA ZABEEN SABUNWALA	75
14.	SECURE KEY EXCHANGE WITH RANDOM CHALLENGE RESPONSES IN CLOUD BINU V. P & DR. SREEKUMAR A	81
15.	COMPUTATIONAL TRACKING AND MONITORING FOR EFFICIENCY ENHANCEMENT OF SOLAR BASED REFRIGERATION V. SATHYA MOORTHY, P.A. BALAJI, K. VENKAT & G. GOPU	84
16.	FINANCIAL ANALYSIS OF OIL AND PETROLEUM INDUSTRY DR. ASHA SHARMA	90
17.	ANOVA BETWEEN THE STATEMENT REGARDING THE MOBILE BANKING FACILITY AND TYPE OF MOBILE PHONE OWNED: A STUDY WITH REFERENCE TO TENKASI AT VIRUDHUNAGAR DISTRICT DR. S. VALLI DEVASENA	98
18.	VIDEO REGISTRATION BY INTEGRATION OF IMAGE MOTIONS V.FRANCIS DENSIL RAJ & S.SANJEEVE KUMAR	103
19.	ANALYZING THE TRADITIONAL INDUCTION FORMAT AND RE – DESIGNING INDUCTION PROCESS AT TATA CHEMICALS LTD, MITHAPUR PARUL BHATI	112
20.	THE JOURNEY OF E-FILING OF INCOME TAX RETURNS IN INDIA MEENU GUPTA	118
21.	ROLE OF FINANCIAL TECHNOLOGY IN ERADICATION OF FINANCIAL EXCLUSION DR. SARIKA SRIVASTAVA & ANUPAMA AMBUJAKSHAN	122
22.	ATTRITION: THE BIGGEST PROBLEM IN INDIAN IT INDUSTRIES VIDYA SUNIL KADAM	126
23.	INFORMATION TECHNOLOGY IN KNOWLEDGE MANAGEMENT M. SREEDEVI	132
24.	A STUDY OF EMPLOYEE ENGAGEMENT & EMPLOYEE CONNECTS' TO GAIN SUSTAINABLE COMPETITIVE ADVANTAGE IN GLOBALIZED ERA NEERU RAGHAV	136
25.	BIG-BOX RETAIL STORE IN INDIA – A CASE STUDY APPROACH WITH WALMART M. P. SUGANYA & DR. R. SHANTHI	142
26.	IMPACT OF INFORMATION TECHNOLOGY ON ORGANISATIONAL CULTURE OF STATE BANK OF INDIA AND ITS ASSOCIATED BANKS IN SRIGANGANAGAR AND HANUMANGARH DISTRICTS OF RAJASTHAN MOHITA	146
27.	USER PERCEPTION TOWARDS WEB, TELEVISION AND RADIO AS ADVERTISING MEDIA: COMPARATIVE STUDY SINDU KOPPA & SHAKEEL AHAMED	149
28.	STUDY OF GROWTH, INSTABILITY AND SUPPLY RESPONSE OF COMMERCIAL CROPS IN PUNJAB: AN ECONOMETRIC ANALYSIS SUMAN PARMAR	156
29.	DEVELOPMENT AND EMPIRICAL VALIDATION OF A LINEAR STYLE PROGRAM ON 'STRUCTURE OF THE CELL' FOR IX GRADE STUDENTS RAMANJEET KAUR	160
30.	PERFORMANCE APPRAISAL OF INDIAN BANKING SECTOR: A COMPARATIVE STUDY OF SELECTED PUBLIC AND FOREIGN BANKS SAHILA CHAUDHRY	163
	REQUEST FOR FEEDBACK	173

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INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

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A STUDY OF EMPLOYEE ENGAGEMENT & EMPLOYEE CONNECTS' TO GAIN SUSTAINABLE COMPETITIVE ADVANTAGE IN GLOBALIZED ERA

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ABSTRACT

We believe that if employee engagement and the principles that lie behind it were more widely understood, if good practice was more widely shared, if the potential that resides in the country's workforce was more fully unleashed, we could see a step change in workplace performance and in employee well-being, for the considerable benefit across all corporations. Every company needs employees working towards its goals for its success. Motivation has a direct effect on performance. As organizations globalize and become more dependent on technology in a virtual working environment, there is a greater need to connect and engage innovatively with employees to provide them with an organizational identity & to increase productivity as whole. A 'satisfied' employee is not necessarily the 'best' employee in terms of loyalty and productivity. It is only an 'engaged employee' who is intellectually and emotionally bound with the organization, feels passionately about its goals and is committed towards its values who can be termed thus. He goes the extra mile beyond the basic job responsibility and is associated with the actions that drive the business.. The main objective of this paper is giving out some practices to readers who wish to have productive workforce. As per 2011 Microfinance Banana Skin report, today MFI's sector have 10 big challenges & one out of them is Staffing. By highlighting unique work experience, questionnaire, case study author attempt to show significant requirement of employee commitment. Findings help to achieve top two bottom areas of concern which need to address proactively to increase employee integrity & organizational productivity.

KEYWORDS

Employee Connectivity, Employee engagement, Employee Productivity, Employee Motivation, Human Capital, Increase Profitability.

INTRODUCTION

In general, employees don't understand what engagement is; but I'm not sure managers do either what "engagement" means. This has to be broken down and contextualized within their own workplace. I do understand that employees may not be familiar with the term, but they are well aware of how they (and their co-workers) are feeling about coming to work every day, whether they are focused, energized and productive, or not. I think engagement is not just something companies do, but something that employees need to take an active role in as well. This means that they do need to have some understanding of what engagement is - at least the big picture, if not the detail (like, as the research) Many engagement strategies have largely been focused on external incentives, organizational processes, and pep talking the managers to have better relationships with their reports. Many engagement strategies are not backed with the type of programs that fully educate managers/leaders not only on what engagement is, but more importantly how to engage yourself and others. The communications that drive engagement aren't only the larger corporate channels of communication, but the everyday dialogue between manager and employees, between colleagues, within meetings, performance evaluations, at the reception/ water cooler room, etc. Engagement isn't simply a strategy or plan, it's a culture. Basically it's not just formal measures that can clue us in to engagement levels, but the informal ones as well. Employees may not know what "employee engagement" is all about unless the HR action speak louder than words. Engagement is something very challenging to inculcate only if employees "feelings" are well managed. Most of the time, while doing open forums, one on one sessions, employees talk about "how they felt" on different issues and situations where as in very few cases, money is raised as an issue. I believe that HR and Management together, have to design practices that touch hearts of employees positively.

Employee engagement plays a greater role in the current era where every contribution by the employee counts. A 'satisfied' employee is not necessarily the 'best' employee in terms of loyalty and productivity. It is only an 'engaged employee' who is intellectually and emotionally bound with the organization, feels passionately about its goals and is committed towards its values who can be termed thus. He goes the extra mile beyond the basic job responsibility and is associated with the actions that drive the business. The key to employee engagement is creating greater motivation for their work and commitment to their organization. Employee engagement can be revealed in several ways, including 'pulse' to annual surveys, tracking changes in the attrition rate, increase in the number of employee referrals, and growth in productivity and business. Employee engagement is the thus the level of commitment and involvement an employee has towards their organization and its values.

LITERATURE REVIEW

Employee engagement is derived from studies of morale or a group's willingness to accomplish organizational objectives which began in the 1920s. The value of morale to organizations was matured by US Army researchers during WWII to predict unity of effort and attitudinal battle-readiness before combat. In the post war mass production society that required unity of effort in execution, (group) morale scores were used as predictors of speed, quality and militancy. With the advent of the knowledge worker and emphasis on individual talent management (stars), a term was needed to describe an individual's emotional attachment to the organization, fellow associates and the job. Thus the birth of the term "employee engagement" happens which is an individual emotional phenomenon whereas morale is a group emotional phenomenon of similar characteristics. In other words, employee engagement is the raw material of morale composed of 15 attitudinal drivers.(e.g. Scarlett 2001). An "engaged employee" is one who is fully involved in, and enthusiastic about, his or her work, and thus will act in a way that furthers their organization's interests. According to Scarlett Surveys, "Employee Engagement is a measureable degree of an employee's positive or negative emotional attachment to their job, colleagues and organization which profoundly influences their willingness to learn & perform at work". Thus engagement is distinctively different from satisfaction, motivation, culture, climate and opinion and very difficult to measure. This timely Report sets out for the first time the evidence that underpins what we all know intuitively, which is that only organizations that truly engage and inspire their employees produce world class levels of innovation, productivity and performance.

OBJECTIVES

DO YOU THINK EMPLOYEES UNDERSTAND WHAT EMPLOYEE ENGAGEMENT IS?

This paper aims to share several qualified practices with readers, employees, and HR experts, employers whose mission to build organizational trust, develop culture, integrity and to have productive employees in enterprises.

WHY IT IS IMPORTANT?

This paper further intends to highlight the results which will help to address the modern HR Challenges in MFI sector

HOW HAS YOUR SENIOR LEADERSHIP/MANAGEMENT COMMUNICATED THIS MESSAGE?

Sharing Importance to Connect with your teams & what are the ways to get more from teams? Business leaders could learn from the Indian companies Way of managing people?

RESEARCH METHODOLOGY

In this paper, author is examining key functions of human resource management in Indian firms—recruitment & selection, training and development, employee engagement & welfare and performance management. The actual work experience has been shared along with questionnaire form to show an approach & also by taking a case study name 'Ujjivan Financial Services pvt ltd' & few other practices of HCL Company.

IMPORTANCE OF SUBJECT NOTE

Before I attempt to get started with employee engagement activities, we should perhaps understand why this business concept is important. Employee engagement within any business organization is absolutely essential for the simple reason that it is inextricably linked to your business results. As a matter of fact, employee engagement can be taken to be directly proportional to the growth and success of an organization. "Employee engagement is a business management concept." An engaged employee is someone who:

1. Has a belief in the business organization
2. Does the right things to make the business prosper?
3. Understands the business concepts and gets the bigger picture
4. Is respectful towards colleagues?
5. is willing to go the extra mile for the sake of the organization

Engaged employees care about the future of the company and are willing to invest the discretionary effort. Engaged employees feel a strong emotional bond to the organization that employs them. (Robinson) A successful employee engagement strategy helps create a community at the workplace and not just a workforce. When employees are effectively and positively engaged with their organization, they form an emotional bond with the company. This affects their attitude towards both their colleagues and the company's clients and improves customer satisfaction and service levels. It's important to the company because...employers may buy a hand can't buy his/her heart, they can buy brains not souls.

- Our employees are a valuable asset that makes the business possible
- If we are doing the right things to engage our employees our company will be successful
- Companies that have improved their engagement levels also see improvement in:
 - Total shareholder return
 - Customer satisfaction
 - Productivity and retention
 - Sales growth
 - Safety performance

RATIONAL OF STUDY

This paper portrays significance to address a considerable area of organization that is 'work culture'. Creating a culture of trust by pushing the envelope of transparency in communication & and information sharing Inverting the organizational hierarchy by making the management and the enabling functions accountable to the employee in the value zone.

THE FOUR DRIVES THAT BRING ABOUT ENTHUSIASM

An organization as a whole clearly has to attend to the four fundamental emotional drives, but so must individual managers. In fact, this research shows that individual managers influence overall motivation as much as any organizational policy does. In this article we'll look more closely at the drivers of employee motivation, the levels managers can pull to address them, and the "local" strategies that can boost motivation despite organizational constraints. Because the four drives are hardwired into our brains, the degree to which they are satisfied directly affects our emotions and, by extension, our behavior. Let's look at how each one operates.

1. THE DRIVE TO ACQUIRE

We are all driven to acquire scarce goods that bolster our sense of well-being. We experience delight when this drive is fulfilled, discontentment when it is thwarted. The drive to acquire tends to be relative (we always compare what we have with what others possess) and insatiable (we always want more). That explains why people always care not just about their own compensation packages but about others' as well. It also illuminates why salary caps are hard to impose.

2. THE DRIVE TO BOND

Many animals bond with their parents, kinship group, or tribe, but only humans extend that connection to larger collectives such as organizations, associations, and nations. The drive to bond, when met, is associated with strong positive emotions like love and caring and, when not, with negative ones like loneliness and anomie. At work, the drive to bond accounts for the enormous boost in motivation when employees feel proud of belonging to the organization and for their loss of morale when the institution betrays them.

3. THE DRIVE TO COMPREHEND

We want very much to make sense of the world around us, to produce theories and accounts—scientific, religious, and cultural—that makes events comprehensible and suggest reasonable actions and responses. In the workplace, the drive to comprehend accounts for the desire to make a meaningful contribution. Employees are motivated by jobs that challenge them and enable them to grow and learn, and they are demoralized by those that seem to be monotonous or to lead to a dead end. Talented employees who feel trapped often leave their companies to find new challenges elsewhere.

4. THE DRIVE TO DEFEND

We all naturally defend ourselves, our property and accomplishments, our family and friends, and our ideas and beliefs against external threats. The drive to defend tells us a lot about people's resistance to change; it's one reason employees can be devastated by the prospect of a merger or acquisition—an especially significant change—even if the deal represents the only hope for an organization's survival.

Each of the four drives we have described is independent; they cannot be ordered hierarchically or substituted one for another. You can't just pay your employees a lot and hope they'll feel enthusiastic about their work in an organization where bonding is not fostered, or work seems meaningless, or people feel defenseless. Nor is it enough to help people bond as a tight-knit team when they are underpaid or toiling away at deathly boring jobs. You can certainly get people to work under such circumstances—they may need the money or have no other current prospects—but you won't get the most out of them, and you risk losing them altogether when a better deal comes along. To fully motivate your employees, you must address all four drives. Town halls, all hands, skip level meetings, the list goes on. But what happens when they fail to work? When they just don't make the impact which you're looking for? Here's what matters:

1. WHAT YOU SAY: While folks appreciate all the meetings, showing up is the half the battle. What you say in these meetings has to have resonance. Have you framed the message right so that it shows what's in it for them? Have you provided a clear sense of what lies ahead organizationally?

2. HOW YOU SAY IT: It's all in the delivery. If you think a town hall is your opportunity to get on stage with a big Power Point slide and present from behind the podium, you've lost them. No wonder there's a disconnect. No matter how large these meetings, they are a chance to connect with staff on a personal level. And staffs yearn for a personal connection with leaders.

3. WHO IS SAYING IT: Quite simply, folks may not want to hear from you alone. That doesn't mean you should disappear, but think about whom else needs to be heard. In general, the staff wanted to hear from the rest of the leadership team. Why? Given that it was a newly formed team, they wanted to see if it had a unified, aligned voice.

4. WHERE YOU COMMUNICATE: Here's the zinger. Staff didn't want our client to stop the all hands meetings. In fact, they wanted more of them. Not because they liked the meetings themselves, but because it provided a way for them to see and hear from leaders on consistent basis. So the real question becomes what can a leader do beyond the meetings to make the organization feel like it's hearing from leadership frequently and consistently? Here are some of the ideas that came up: weekly personal email from the leader, a leader's blog or tweets, the good old fashioned "walk around" of the halls. The take home point is that frequent, small touch points make a huge difference in making others feel engaged with their leadership. And, these things add tremendously to the usual meetings.

SEVEN DIMENSIONS OF EMPLOYEE ENGAGEMENT BY DAVE ULRICH

- Build on strengths that strength that strengthens others.
- Determine the directions that matter most to you.
- Build high-relating teams as well as high-performing teams.
- Create a positive work environment.
- Get engaged with challenges that you enjoy.
- Develop personal resilience and learning.
- Cultivate civility and delight.

CASE STUDY: HCL'S BEST ENGAGEMENT PRACTICES

During 2000 to 2005, HCLT has fallen back in the pack. It was behind the competitors and competitors were racing past HCL. At that point CEO of HCL Vineet Nayar has made the decision to change & accomplished transformation through unique approach:

The business world largely focused on What of the strategy- New products, new propositions, new markets – and pay less attention to how a business run its teams & companies.

In HCL case the difference is how offers the greatest opportunity to drive transformation & accelerated growth. This is called How approach' Employee comes first customers second'

By putting employees first, you can bring about fundamental change in the way a company creates and delivers unique value for its customers and differentiates from its competitors. Through a combination of engaged employees and accountable management, a company can create extraordinary value for itself, its customers, and for individuals involved in both companies. There were four phases during HCL transformation as employee motivation

MIRROR MIRROR: CREATING THE NEED FOR CHANGE: The future image what CEO called 'The romance of tomorrow, and that's what motivates people to press the accelerator to the floor when logic tells them to step on the break.

TRUST THROUGH TRANSPARENCY: CREATING A CULTURE OF CHANGE: To transform a company, people must align themselves and work together toward one goal, but this will not happen without a culture of trust. At HCLT, the focus was one specific trust building action: pushing the envelope of transparency. This created tremendous trust between management and employees- trust that benefitted the company when they emerged from the hard times & went for the next level of performance.

INVERTING THE ORGANIZATIONAL PYRAMID: BUILDING A STRUCTURE FOR CHANGE: The biggest problem at HCLT was organization structure, that it did not support the people in what they call the value zone: the place where value is truly created for customers. So to shift focus to the value zone, they turned the organization upside down and made management and managers, including those in enabling functions (such as human resource, finance, training and others), accountable to those who create value, not just the other way around.

RECASTING THE ROLE OF CEO: TRANSFERRING THE RESPONSIBILITY FOR CHANGE: One of the structural flaws of traditional management system is that the leader holds too much power. If objective is to create sustainable change and to prevent your company from periodically falling out of the race, you must think carefully about the role of the office of the CEO and not just the role of the person who holds the job at the moment.

You as a CEO must avoid urge to answer every question .Instead you must transferring ownership of the organization's growth to the next generation of leaders who are closer to value zone. Only in this way can you begin to create a company that is self run and self govern, one in which employees feel like the owners, are excited by their work and constantly focus on change & disruptive innovation at the very heart of the value zone.

FIND UNDERSTANDING IN MISUNDERSTANDING: RENEW THE CYCLE OF CHANGE: It is easy to misunderstand the intent & the method of EFCS, Mr. Vineet Nayar has discussed various objections to this unique approach that he has ever heard:

- This will not work, It is not necessary in good times
- Customers will never see the value, It requires large scale initiatives
- It doesn't improve a company's performance

In fact, the practices adopted at HCL, if employed at any company, bring real value to customers in good times and bad, don't require massive expenditure, and have marked positive effect on corporate performance.

ANOTHER CASE STUDY (UJJIVAN FINANCIAL SERVICES PVT LTD) IN INDIA

EMPLOYEE'S FAMILY ENGAGEMENT

Meeting and interacting with the parent(s)/guardian(s) of the staff joining Ujjivan Financial Services Pvt Ltd. is not only initiating Employee Family Engagement but also educates the parents/guardian (s) on their wards professional career and extends the relationship of Ujjivan with the employee's family. Joining Ujjivan is then not only an individual's choice but a family decision.

The Manager should personally invite the Employee's family for the branch opening ceremony (in case of a New Branch) and for a Branch Visit (for Branches already in Operation). The team should take them around the branch. The senior official inaugurating the branch (for a New Branch) should address the audience and welcome the staff's family. While thanking them for choosing Ujjivan Pvt Ltd.- must mention its-Mission and Goals- inform them on the contribution their wards would be making to company ABC Financial in reaching its goals. The family should be encouraged to express their views and share their feelings with Ujjivan team. Discuss the various milestones and the celebrations- the staff family events which would be organized to

Celebrate customer milestone. Employee's family must understand the importance of their wards contribution in company and the respect and pride Ujjivan associates with the staff.

SURVEY QUESTIONNAIRE TO MEASURE EMPLOYEE SATISFACTION LEVEL

We have used a questionnaire-based survey to examine the intrinsic motivational state of the employees working in company from MFI sector in India. The respondent of the survey includes males and females, married as well as unmarried, in the age group of 23 to 50 years, with varying qualification & sample size was 62. Five intrinsic motivators: Credibility, Respect, Pride, Fairness, Camaraderie, was chosen for study. The main objective was to conduct this survey to identify bottom two reasons of employee demotivating as company has not won the award in top 5 MFI's companies name as last year they have bestowed with this award.

INSTRUCTIONS: Please read & rate each of the following statements by placing a check mark in the appropriate box.

Name of Employee:	Age:	Sex:	Designation:
Department:	Status (Married/ Single)	Last Highest Qualification:	Date of Joining:
Branch Location:			

1.Credibility	Statements by dimensions	Score (1 to 4)
Communication	<ol style="list-style-type: none"> 1. Management keeps informed me important issues. 2. Management makes its expectation very clear 3. I can ask management any reasonable question & get Straight answer. 4. Management is approachable ,easy to talk with, 	1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4
Competence	<ul style="list-style-type: none"> ▪ I am well aware about my work & role ▪ I get sufficient feedback about how well I am doing ▪ Company give trainings to bridge the gap for existing & prospected role to develop competency ▪ I keep informed about training s held in region 	1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4
Integrity	<ol style="list-style-type: none"> 1) Company has culture of getting along with team-mates--or professional peers. 2) Employee is considered as an Asset 3) Do you recommend your friend for employment in your company 4) People trust each other in my work group 	1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4
2. Respect	Statements by dimensions	Score (1 to 4)
Support	<ol style="list-style-type: none"> 1) Do you get sufficient support from your supervisor 2) Do your Boss guides you on your professional queries 3) People held responsible for low performance 4) I am given my complete JD & sufficient resources also 	1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4
Caring	<ol style="list-style-type: none"> 1. Do your queries resolve quickly when they arise 2. Do your conflicts resolve when they arise 3. Ideas & opinions are appreciated 4. I have received good wishes & greetings from my company on my special day 	1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4
3.Fairness	Statements by dimensions	Score (1 to 4)
Equity	<ol style="list-style-type: none"> 1. Do your organization have equal opportunity for employment 2. Do company believes in secularism 3. Do you get equal opportunity for promotions 4. I found friendly environment at my work area 	1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4
Impartiality	<ol style="list-style-type: none"> 1) Does your company has fair & unbiased Appraisal system in place 2) All supervisors are to be given training on how to conduct appraisals 3) In my work group, people are assigned tasks that allow them to use their best skills 	1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4
Justice	<ol style="list-style-type: none"> 1) Are employee grievances addressed satisfactorily 2) Do your company follow all statutory compliances 3) I keep informed about changes in organization that affect my work group 	1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4
4.Pride	Statements by dimensions	Score (1 to 4)
Personal Job	<ol style="list-style-type: none"> 1. I proud of my work 2. I wish to have long association with this company 3. I can do more than my current assignment 	1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4
Team	<ul style="list-style-type: none"> • Have been a member of a team that struggled or failed to accomplish its goal? • Do you ever invited for cross functional projects to play a vital role. • My peer group provides me chances to grow & develop 	1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4
Corporate Image	<ul style="list-style-type: none"> • I hide my company's name among social gathering. • Do you feel your internal customers appreciate company's services, Products? • I know companies associations with others organizations & the owners /promoters of company 	1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4
5.Camaraderie	Statements by dimensions	Score (1 to 4)
Intimacy	<ol style="list-style-type: none"> 1. Company believes individual dignity has to maintained 2. My company has gender bias approach. In its policies 3. I am given comp off if I worked on special holidays 	1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4
Hospitality	<ul style="list-style-type: none"> • I treated respectfully when I visit my supervisor • Company provides company transport if delays happen after working hours due to some work • My supervisor always stands by me on my decisions 	1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4
Community	<ol style="list-style-type: none"> 1. I am aware about the different departments of my company 2. I am equally responsible for its work culture 3. My company has its presence in local communities & I am aware about its target customers 	1, 2, 3, 4 1, 2, 3, 4 1, 2, 3, 4

BROAD AREAS COVERED: Here's an example of a four item Likert Scale that attempts to estimate the level of commitment esteem a person has on the job. Notice that this survey has no centre or neutral point -- the respondent has to declare agreement on 1 to 4 with the item.

CREDIBILITY--- Measures the extent to which employees see management as credible (Believable, trustworthy), by assessing employees' perceptions of management's communication practices, competency, and integrity.

RESPECT: Measures the extent to which employees feel respected by management, by assessing the level of support, collaboration & caring employees see expressed through management's action towards them.

FAIRNESS: Measures the extent to which employees feels that management practices are fair, by assessing the equity, impartiality, justice employees perceive in the workplace.

PRIDE: Measures employees 'sense of pride in their work by assessing the feelings employees have towards their job, team or work group & the company.

CAMARADERIE: measures employee's sense of camaraderie in the workplace by assessing the quality of intimacy, hospitality & community within the workplace.

Score: 1- Excellent, 2- V. good, 3- Good, 4 Poor

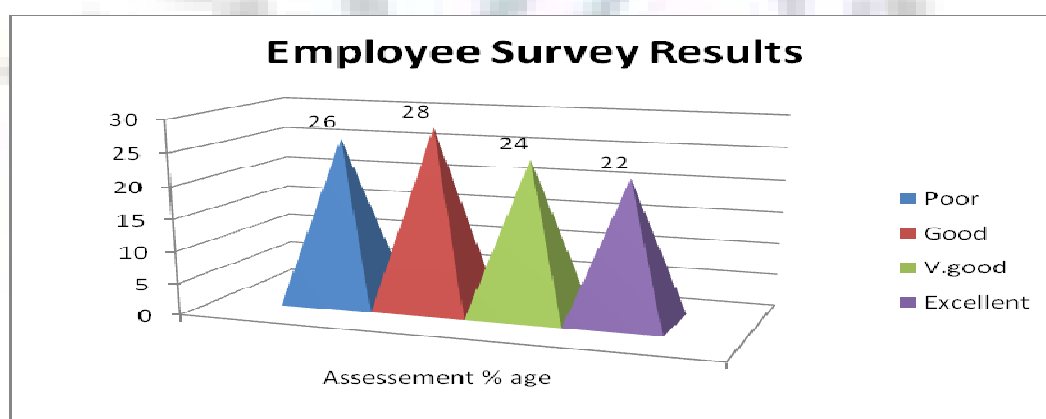
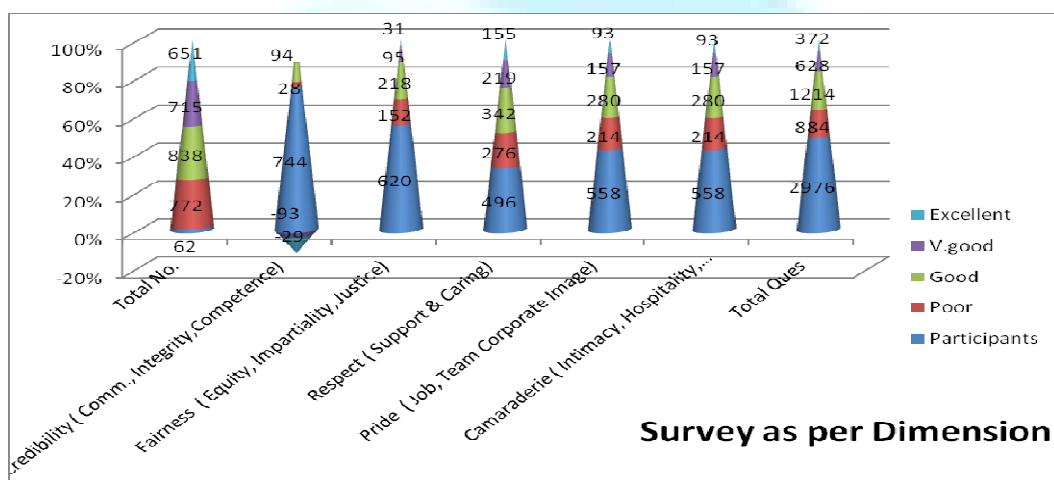
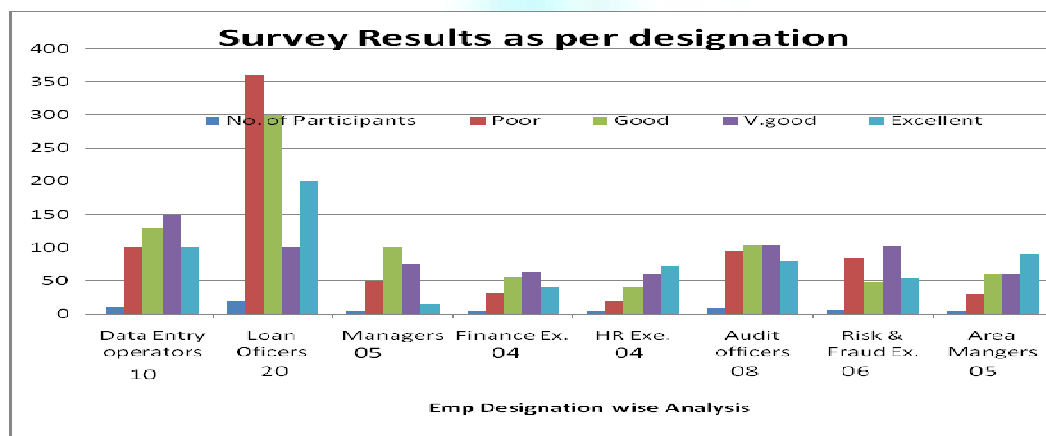
SUGGESTIVE FINDINGS & OBSERVATIONS

The top 2 areas of concern are **Credibility & Respect** vertical.

AFFECTED STAKEHOLDERS ARE: Loan Officers & Data Entry Operators

RECOMMENDATIONS

Creating environment through induction/ orientation, Introduction about company's mission/goal, interactive sessions about employee's past and his current role, taking employee out with head and team, Individual attention to be paid to feel him important, Internal customers need to be addressed proactively, understanding of their expectation from HR point of view, conduct timely internal customer satisfaction from different ways e.g. feedback, questionnaires, informal meet etc.



EMPLOYEE REFERRAL

As you all know any organization's requirement would be in finding the right people for the right available positions. The organization would identify various means of sourcing the right person using help of various consultants/ portals and also through advertisements.

However, in addition to the above, we would like to adopt the practice on an 'employees interest' that definitely encourages staff working across various positions at Ujjivan to apply for positions that they may consider appropriate depending on their skills and aptitude and may also refer people with similar skill sets. The main purpose is to locate talent within the organization as well as popularize 'local referral'

PROCEDURE

- a) **SELECTION OF STAFF INTERNALLY** – Fill in the "Internal Recruitment Form" through your Department Head and forward it to the HR department - Recruitment
- b) **EMPLOYEE REFERRAL** - When referring an individual, employee must be aware of HR guidelines given in the hand book and:
 - i) Complete the employee referral form which is attached and
 - ii) Forward the completed form to the HR department – Recruitment

REFERRAL RECOGNITION

Candidates referred by Grade 4 & Grade 3 staffs who have been hired will be awarded an incentive of Rs 500/- & 1000/- respectively, subject to their confirmation.

CONCLUSIONS

There is a greater need to connect and engage innovatively with employees to provide them with an organizational identity & to increase productivity as whole. Leaders must explore cultural prerequisites & for this approach to management- need for honesty, transparency, trust & dialogue at all levels in the organization. Employee engagement plays a greater role in the current era where every contribution by the employee counts. Employee satisfaction survey findings help to achieve top two bottom areas of concern which need to address proactively to increase employee integrity & organizational productivity. I have met many employees who are only too keen to explain how their working lives have been transformed; and we have read many studies which show a clear correlation between engagement and performance – and most importantly between improving engagement and improving performance. Engagement, going to the heart of the workplace relationship between employee and employer, can be a key to unlocking productivity and to transforming the working lives of many people for whom Monday morning is an especially low point of the week. Individual employees in companies with strong engagement strategies described to us how their working lives have been transformed for the better.

ACKNOWLEDGEMENT

It was hard to get through the recession without engaging Ujjivan's workforce. I also very grateful for the time and commitment from the practitioners, experts and leaders, who so generously gave their time individually and collectively to greatly enrich this paper.

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