

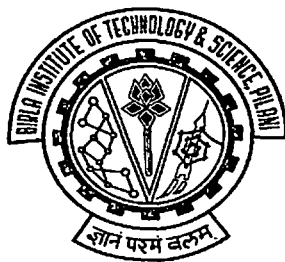
Development of Training Modules to Build Requisite Managerial Competencies of Middle- level Managers in the General Insurance Sector

THESIS

Submitted in partial fulfilment
of the requirements for the degree of
DOCTOR OF PHILOSOPHY

By
Aparajita Sharma

Under the Supervision of
Prof. Bhaskar Bose



**BIRLA INSTITUTE OF TECHNOLOGY AND SCIENCE
PILANI (RAJASTHAN) INDIA**

2011

BIRLA INSTITUTE OF TECHNOLOGY AND SCIENCE

PILANI (RAJASTHAN)

CERTIFICATE

This is to certify that the thesis entitled Development of Training Modules to Build Requisite Managerial Competencies of Middle-level Managers in the General Insurance Sector, submitted by Aparajita Sharma, ID. No. 2004PHXF013 for award of the Ph.D. Degree of the institute, embodies original work done by her under my supervision.

Signature in full



of the supervisor: -----

Name in capital letters: PROF. BHASKAR BOSE

Designation: Adjunct Professor

Date: 7/12/2011

ACKNOWLEDGEMENTS

I sincerely express my profound gratitude to Professor B.N. Jain, Vice Chancellor, Birla Institute of Technology and Science (BITS) Pilani, for giving me this opportunity to pursue Ph.D. from the institute.

I would like to extend sincere thanks to Professor L.K. Maheshwari, former Vice Chancellor, BITS, Pilani, for all the encouragement and motivation that he has provided to me. I also take this opportunity to thank Professor G. Raghurama, Director, BITS, Pilani, for being a continuous source of inspiration. My thanks are due to Professor R.N. Saha, Deputy Director Research, Educational Development and Administration, BITS, Pilani, for providing me necessary facilities required for carrying out the research work.

I would like to express my gratitude to Professor A.K. Das, Dean, Research and Consultancy Division, BITS, Pilani, for his kindness, approachableness and personal interest which he has taken in my research. I am indebted towards Professor R. Prakash, former Dean, Research and Consultancy Division BITS, Pilani and presently Vice Chancellor of Solan University, for generously helping me in my research efforts. I would also like to thank the other members of Research and Consultancy Division for their kind and prompt responses to my queries.

A word of thank is due to Professor S. Gurunaryanan Dean, Faculty Division I, who has contributed to my endeavors in innumerable ways. I would like to express my heartfelt gratitude to Professor A.P. Singh, Officiating Dean, Instruction Division, BITS, Pilani, for his continuous encouragement and support. My earnest thanks are due to Professor A.K. Sarkar, Department of Civil Engineering, for being consistent source of inspiration during my research.

It is difficult to state my gratitude to my supervisor, Professor Bhaskar Bose. This research would not have taken place at all, much less to culmination, if it were not for his good wishes, initiative, drive, invaluable guidance and support, encouragement and motivation. I would have been lost without him.

It is my pleasant duty to thank Dr. E.L.Rout, Assistant Professor, Majan College, Oman, for initially helping me in taking up this research.

Thanks are due to my Doctoral Advisory Committee members, Professor A. Kumar, Dean, Student and Welfare Division and Chief, Entrepreneurship Development and Intellectual Property Rights Unit, BITS, Pilani, and Professor A.K. Bhat, Department of Management for their constructive criticism and suggestions.

I am indebted to Dr. R. Raghunathan, Head, Department of Management, BITS, Pilani, for his keen enquiries about my research, encouragement and support and especially for introducing me to Professor Bhaskar Bose and recommending me to him.

I am pleased to particularly thank Professor A. Sudarsan, Department of Management, who has always been helpful and willing to patiently take time and offering numerous useful suggestions for improvements in the relevance of the study, which are incorporated in the thesis.

The unstinted cooperation and support from Professor S.K. Chaudhary, Chief Warden, and Professor D. Sangwan, Department of Languages, for patiently going through my thesis and providing all kind of support and suggestions during my work.

I would like to thank Professor V.S. Nirban, Department of Languages, who has in no small measure contributed to the compilation of this thesis by providing helpful comments and insightful reviews of draft of the thesis.

My earnest thanks go out to all the survey participants for providing me with their valuable time and patiently responding to my surveys.

I wish to thank my parents, for their patience, love and understanding and allowing me to spend so much of time on this work. Words alone cannot express the thanks I owe to my husband Neeraj for his constant encouragement. His unquestioning faith in me and my abilities have helped me to make all this possible and for that, and everything else, I dedicate this thesis to him.

Finally, I would like to thank anyone else whom I might have inadvertently missed out.

ABSTRACT

Competencies are the set of knowledge, skills and attitudes which helps a person to do his work effectively. These are generally observable and can be measured and improved through suitably designed and executed programs of training and development. In order to achieve goals, employees may require both the generic as well as specific competencies. All such competencies serve as the foundation to develop human resources who are engaged to implement the strategies in business.

Competencies also play an important role in developing job-descriptions, identifying criteria and methods for employee selection, managing and assessing performance, and planning succession and promotions. Compensation systems to an extent are also developed on the basis of the desired levels of competency of employees.

Competencies also serve as the basis of developmental programs to improve the employee performance in future. In this process, competencies required are carefully identified, verified and then developed. Training is aimed at the development of each competency, taking into account knowledge, skills, attitudes and performance. Competency based training program may facilitate managers in their ongoing career development and enhance their professional experience.

The insurance sector plays a leading role within the financial system in any country, and in India additionally, it has a significant socio-economic responsibility. Insurance is considered to be one of the rapidly developing spheres of activities in the Indian financial sector. It has emerged as an appealing and enduring investment option that offers complete protection with respect to life, health and wealth. The changing nature of work in the insurance industry requires a fresh look at workforce competencies because they are likely to be different from those required in the past.

The insurance industry in India is at the threshold of a very rapid expansion. Competition is growing with the entrance of new participants, many of these entering from their foreign bases. The business of insurance has a symbiotic relationship with economic growth. The Indian economy is likely to experience major changes in its insurance market as insurers begin to operate in a comparatively more liberalized environment. With an upsurge in consumer awareness, and several private sector companies entering into

collaboration with multinational insurance companies, the rules of the game in this industry are sure to change.

As a result, the future managers will require certain specific competencies which need adequate research and development for enhancement of the same. A competency based program or model in insurance sector can identify area specific competencies by level and department and identify training and development needs.

Two exercises were carried out to determine the requisite managerial competencies for the middle-level managers. The first one was an exploratory survey followed by an in depth analysis to identify various competencies required by managers, in general. 308 managers from 20 cities across the country were asked to mention ten generic and five specific competencies required for them to perform effectively at workplace. Some of the related competencies which were related or a component of these competencies were clubbed together. On the basis of analysis, fourteen such competencies were found.

The second one was a survey seeking ranking of competencies by the respondent managers as they felt relevant and specifically applicable to the jobs they were performing. Interviews were conducted with managers from various general insurance companies with a view to get a sufficiently representative indication of the competency requirements of the general insurance sector as a whole. In order to find the importance of these competencies, 115 respondents of the first survey were contacted. In this survey, the managers from metropolitan cities were contacted, as representatives of the respective zones. The respondents were asked to rank the competencies in order of their importance, one being most important and ten being least important. These managers were then provided with the list and general meaning of these fourteen competencies. The competencies listed in the survey forms are: 'analytical skills', 'communication skills', 'creativity', 'decision-making', 'ability to delegate', 'flexibility', 'initiative', 'interpersonal skills', 'job knowledge', 'leadership', 'managerial skills', 'ability to motivate', 'ability to plan' and 'team management'.

Analysis of this survey revealed ten important generic managerial competencies and one specific managerial competency. For these eleven competencies training modules were developed. The training modules were then sent to a panel of experts for review. Using

Delphi technique, the experts opinions were analyzed carefully and the contents of the training modules were derived as the final outcome of the study.

TABLE OF CONTENTS

Acknowledgements	iii
Abstract	v
List of Tables	05
List of Figures	06
List of Abbreviations	07
1 Introduction	
1.1 Background of the study	08
1.2 History of competencies and present status	09
1.3 Roles and functions of a manager	11
1.4 Rationale of the study	12
1.5 Relevance of the study	13
1.6 Objectives of the study	14
1.7 Scope of the study	16
1.8 Research methodology	16
1.9 Organization of the report	16
2 Literature Review	
2.1 Concept of competency	18
2.1.1 Meaning of competency	18
2.1.2 Components of competency	21
2.1.3 Types of competency	23
2.1.4 Early research work in the area	24
2.2 Managerial roles and requirement of competencies	31
2.3 Managerial competency	32
2.4 Middle-level managers	32
3 General Insurance Sector in India	
3.1 History of insurance sector in India	36
3.2 The profile of insurance sector	37
3.3 Insurance and its mechanism	38
3.4 Importance of insurance in Indian economy	39
3.5 Dynamic market environment and role of training in insurance sector	41

4 Role and Significance of Training

4.1	Introduction	44
4.2	Definition of training	44
4.3	Objectives of training	45
4.4	Benefits of training	46
4.5	Training process	46
4.6	Types of training	47
4.7	Methods of training	49
4.8	Training need analysis	54
4.9	Competency based training and development	55
4.10	Present training scenario in general insurance sector	57

5 Research Design

5.1	Problem definition	61
5.2	Research design	61
5.2.1	Target population	61
5.2.2	Details of the respondents	61
5.2.3	Data collection	62
5.3	Research methodology	62
5.4	Development of training modules	64

6 Primary Surveys and Analysis of Data

6.1	Survey-1: Preliminary identification of required managerial competencies	66
6.1.1	Profile of respondents: Survey-1	66
6.1.2	General competencies	68
6.1.3	Specific competencies	75
6.2	Meanings of the requisite competencies	82
6.2.1	Ability to delegate	82
6.2.2	Ability to motivate	83
6.2.3	Ability to plan	85
6.2.4	Analytical skills	86
6.2.5	Communication skills	87
6.2.6	Creativity	88

6.2.7	Decision making	89
6.2.8	Flexibility	91
6.2.9	Initiative	92
6.2.10	Interpersonal skills	93
6.2.11	Job knowledge	95
6.2.12	Leadership	96
6.2.13	Managerial skills	97
6.2.14	Team management	99
6.3	Survey-2: Final identification of required managerial competencies	100
6.3.1	Profile of respondents: Survey-2	101

7 Development of Training Modules for Middle-level Managers

7.1	Generic Training Modules	110
7.1.1	Ability to delegate	111
7.1.2	Ability to motivate	112
7.1.3	Ability to plan	112
7.1.4	Analytical skills	113
7.1.5	Communication skills	114
7.1.6	Decision making	114
7.1.7	Interpersonal skills	115
7.1.8	Leadership	115
7.1.9	Team management	116
7.2	Generic training modules with greater emphasis on specific skills	117
7.2.1	Managerial skills	117
7.2.2	Analytical skills	118
7.2.3	Interpersonal skills	118
7.3	Job knowledge based specific training modules	119
7.3.1	Finance	119
7.3.2	Human Resource Management	120
7.3.3	Marketing	121
7.3.4	Technical	122

8 Summary and Conclusions

8.1	Summary of research findings	126
8.1.1	Conclusions from the analysis of Survey-1	126

8.1.2	Conclusions from the analysis of Survey-2	126
8.1.3	Final conclusions	127
8.2	Limitations of the study	127
8.3	Scope for further research	127
8.4	Specific contributions	128
Appendix I	: Questionnaire A	129
Appendix II	: Questionnaire B	131
Appendix III	: List of Cities Covered in the Survey	133
Appendix IV	: List of Respondent Companies	134
Appendix V	: Schedule for Generic Competencies based Training Modules	135
Appendix VI	: Schedule for Specific skills and Job knowledge based Training Modules	136
List of Publications		137
Biography of the Candidate		138
Biography of the Supervisor		139
References		140

LIST OF TABLES

Table No.	Description	Page No.
3.1	Profile of General Insurance Industry	38
5.1	Quota Sampling	63
5.2	Distribution of Respondents of Questionnaire A and Questionnaire B in Metro and Non-metro cities	63
6.1	Survey-1 Distribution of Managers: Region-wise	67
6.2	Survey-1 Distribution of General Competencies	69
6.3	Survey-1 General Competencies: Sector-wise	70
6.4	Survey-1 General Competencies: Metro and Non-metro Cities	71
6.5	Survey-1 General Competencies: Region-wise	72
6.6	Survey-1 General Competencies: Functional Department-wise	73
6.7	Survey-1 General Competencies: Gender-wise	74
6.8	Survey-1 Distribution of Specific Competencies	75
6.9	Survey-1 Specific Competencies: Sector-wise	76
6.10	Survey-1 Specific Competencies: Metro and Non-metro Cities	77
6.11	Survey-1 Specific Competencies: Region-wise	78
6.12	Survey-1 Specific Competencies: Functional Department-wise	79
6.13	Survey-1 Specific Competencies: Gender-wise	80
6.14	Survey-2 Distribution of Managers: Region-wise	101
6.15	Position- wise Analysis of Competencies	103
6.16	Progressive Cumulative Frequencies of Competencies	104
6.17	Final Ranking of Competencies	105
6.18	Levels and Competencies in Lancaster Model of Managerial Competencies	106
7.1	List of Identified Competencies	109
7.2	List of Training Modules Set	109

LIST OF FIGURES

Fig. No.	Title	Page No.
2.1	Central and Surface Competencies	20
4.1	General Insurance Training Structure	58
5.1	Research Methodology	64
6.1	Survey-1 Distribution of Managers: Functional Department-wise	68
6.2	Survey-2 Distribution of Managers: Functional Department-wise	102

LIST OF ABBREVIATIONS

Abbreviation	Description
%	Per cent
BITS	Birla Institute of Technology and Science
CAGR	Compounded Annual Growth Rate
CMOD	Centre for Management and Organizational Development
DR	Discarded Response
FDI	Foreign Direct Investment
FY	Financial Year
GIC	General Insurance Corporation
HR	Human Resource
HRD	Human Resource Development
IBM	International Business Machine
IRDA	Insurance Regulatory and Development Authority
IT	Information Technology
LIC	Life Insurance Corporation
N	Number of Respondents
NR	No Response
ROI	Return On Investment
SCAAP	Special Commonwealth African Assistance Program
SME	Small and Medium-sized Enterprises
UK	United Kingdom
UNIDO	United Nations Industrial Development Organization
USA	United States of America
USIA	United States Information Agency

1. INTRODUCTION

1.1 Background of the study

Competencies are the set of knowledge, skills and attitudes which helps a person to do his work effectively. These are generally observable and can be measured and improved through suitably designed and executed programs of training and development. In order to achieve goals, employees may require both the generic as well as specific competencies. All such competencies serve as the foundation to develop human resources who are engaged to implement the strategies in business.

Competencies also play an important role in developing job-descriptions, identifying criteria and methods for employee selection, managing and assessing performance, and planning succession and promotions. Compensation systems to an extent are also developed on the basis of the desired levels of competency of employees.

According to Boyatzis (1982), an organization requires competent managers for many reasons, such as to acquire efficiency and effectiveness, to achieve the objectives, and generate profit for the organization. Boyatzis (1982) reported that Ginzberg and Vojta (1981) defined human capital as, “the skill, dexterity, and knowledge of the population”. In their opinion, the rate of economic growth is also affected by human capital, which itself is dependent on the competency of the managers. Human resource in any organization can be effectively utilized only when competent managers are employed and retained.

As cited by Gay et al. (1996), Mangham and Silver (1986) comment that competency of managers affect the return on investment (ROI) of an organization. The concept of competency has assumed significant importance in management, particularly in the last decade. It has now become an important and integral tool for selection and appraisal of performance of employees and their subsequent training and development.

As mentioned by Connerley and Pederson (2005), Kochanski (1997) believes that competencies can be identified in many ways such as, by studying superior performers, surveying sample of employees performing particular roles, etc. These exercises can be carried out with the help of HR specialists, job analysts, psychologists, industrial engineers, etc.

As cited by Fields and Varo (2004), Watson and Wyatt (2002) believe that almost every organization requires competent and talented managers as an important asset for its overall success. However, they observe that managerial competencies, which are critical for the organizational success, are not evident. Effective managers apply their judgment by making use of the right competencies at the right time. They do not need to be equally strong in every competency, but must display strength in a variety of profiles.

1.2 History of competencies and present status

It was only in the early 60s when it began to dawn that competencies had a role to play even in the world of businesses. Accordingly, it was realized that different business processes would require certain specific competencies in addition to various skills to perform a job. *Source ?*

The United States of America Foreign Service with an objective to put an end to the potential biases of conventional acumen and aptitude testing asked McClelland, founder of McBer, a consulting firm to develop an innovative process that could predict human performance. McClelland felt that companies instead of selecting/hiring employees based on their Intelligence Quotient alone, should also focus on the individual competencies.

This marked the beginning of competence assessment followed by competency concepts making headway into mainstream business practices. McClelland in 1973 began his work by enquiring with the Personnel Director of the United States Information Agency (USIA) and the top managers who he considered as outstanding employees. He further asked for employees whose jobs were secure but who were not outstanding performers. McClelland and his team selected a sample of fifty employees who were given a task of describing three incidents, where they had performed either exceedingly well or rather poorly. The McBer

team recorded all the minute details like what was said, what was done, when and where it all happened, and so on. With the help of these detailed descriptions, the competencies displayed by the outstanding performers were identified.

McClelland further tested two groups of officers (using psychological tests) which included outstanding as well as mediocre performers. He found that officers who were outstanding in their performance always did very well during the psychological tests, whereas the officers rated as mediocre always performed poorly. These revelations proved that many skills earlier identified as crucial for job performance were not relevant, and at the same time, some of the other competencies were indeed relevant to job performance.

Skills and competencies have undergone considerable transformation in their roles, yet the traditional functions more or less remain the same. Over the years extensive changes have taken place in organizational structures, processes and managerial styles, compelling managers to remodel, develop and employ these competencies in order to ensure improved performance in the changing scenarios. In the 1980's, competency mapping formed the keystone for human resource management as it turned out to be a critical tool for HR professionals. Indeed, this was influenced by the major transformation that was taking place in the context of both the organizations as well as the society in which these functioned.

In certain western countries, researches have been undertaken to identify the roles and competencies required of HR professionals. In India, similar researches are on in their early stage. As cited in Ramlall (2006), Yeung (1996) has identified sound knowledge of business, capacity to use knowledge, persuasive skills, leadership skills, decision making skills, strategic thinking, communication skills, and process management skills, etc., as necessary competencies for HR professionals.

Robotham and Jubb (1996) mentioned that the concept of competencies is being employed mostly as a method for gauging the performance of individuals in the domain of management development.

It is observed that, now a days, there is a rise in the level of interest in assessing performance of managers in terms of the required competencies. McKenna (1999) states that with an objective to foster competent managerial groups in a rapidly

changing environment, several organizations have started identifying managerial competencies largely based on behavioral criteria.

1.3 Roles and functions of a manager

A manager can be defined by the function and roles assigned to him. A manager is responsible for providing vision and motivation to those who report to him. Beyond this the managerial roles and functions are not easy to describe. As cited by Mullins (2004) points out that managers feel that there are no instant answers to management problems.

Mintzberg (1973) classified the critical functions of a top manager. His study suggests that a manager in performing various roles requires certain organized sets of behaviors. According to him, a manager has to make sure that the organization performs effectively. The manager is responsible for formulating strategies, ensuring stable operations and acting as the vital source of information between the organization and its environment.

According to Koontz and Wehrich (1990), the managerial activity is divided into five elements of management, which are defined as to forecast and plan, organize, command, co-ordinate and control. They are described as under:

- Planning comprises examining the future, determining the goals to be achieved and developing an action plan.
- Organizing includes providing human resources, materials and shaping the structure to perform the activities of the organization.
- Command includes getting optimal return from all the employees by upholding the activities in the welfare of the organization.
- Co-ordination involves assisting in the working and success of the organization by merging and balancing all activities and efforts.
- Control refers to the verification of activities in agreement with plans, directives, established principles and definite command.

According to Mintzberg (1973), the manager's role in an organization can be classified into three groups. The informational group includes role of a monitor, disseminator and spokesperson. The second group comprises the interpersonal

roles that include the responsibility of being a figure-head, leader and liaison. The decisional role involves the functions of a negotiator, entrepreneur, disturbance handler and resource allocator. It was also pointed out that a manager is also expected to perform a variety of specialized roles.

1.4 Rationale of the study

1. Present status of the insurance sector

The insurance industry in India is at the threshold of a very rapid expansion. Competition is growing with the entrance of new participants, many of these entering from their foreign bases. The business of insurance has a symbiotic relationship with economic growth. The Indian economy is likely to experience major changes in its insurance market as insurers begin to operate in a comparatively more liberalized environment. With an upsurge in consumer awareness, and several private sector companies entering into collaboration with multinational insurance companies, the rules of the game in this industry are sure to change.

2. Need for more competent managers

Managerial jobs are the largest group of jobs studied with job competency assessment methods. The new era of competition seen during the 1980's and the pressure it caused has changed the job profiles of middle managers. Over the past few decades the rules have been rewritten because of three fundamental changes in the competitive environment: deregulation, global competition, and further intensification of the pressure for short-term results. As a result, the future managers are likely to require certain specific competencies, establishing the basis for fresh research in this field.

3. Need for a managerial competency model for insurance sector

Due to globalization, insurance industry has become more aware of the need for having competent employees and developing distinguished competencies for the sector. Competency based approach, which leads to the development of

competency models, provides the framework for the people to manage their jobs effectively.

A competency model induces scope for a competitive advantage, particularly when the chosen competencies have a role to play in the delivery of the business strategy. A competency based program or model in insurance sector can identify appropriate milestones for each level of professional development, define area specific competencies, and identify training and development needs and resources.

4. Use of training programs in enhancing competencies

Competency development implies use of training programs for reducing the gap between existing competencies and the benchmark competencies required for outstanding performance. The competencies required are carefully identified. The levels of these as held by prospective trainees are tested and verified. Suitable training is then imparted to these trainees to upgrade their competencies. Such training is aimed at the development of each needed competency, taking into account the desired and existing levels of knowledge, skills, attitudes and performance. Competency based training program provides greater clarity of expectations by defining what "step up to the next level" means. Competency based training has the potential to improve the practice of delegation and work distribution. This can bring in an element of flexibility and enhance the overall performance of a company or even the entire sector of the industry.

1.5 Relevance of the study

Literature review reveals that competencies required for managerial jobs have been studied relatively more rather than those required for other types of jobs. However, most of these studies have been carried out in various sectors such as, banking, health management, pharmaceutical, tourism, etc., and most of the work done in these areas relate to senior managers or technical staff. There is a lack of similar studies relating to the insurance sector, and strangely, the competencies required for middle-level managers do not appear to have been studied at all.

The insurance sector plays a leading role within the financial system in any country, and in India additionally, it has a significant socio-economic responsibility. Insurance is considered to be one of the rapidly developing spheres of activities in the Indian financial sector. It has emerged as an appealing and enduring investment option that offers complete protection with respect to life, health and wealth.

The changing nature of work in the insurance industry requires a fresh look at workforce competencies because they are likely to be different from those required in the past. A competency framework for insurance companies will determine the skills, knowledge and characteristics required for working effectively. It will form the basis for designing and developing suitable training programs. It will also help to ensure that the configuration of training and development is congruent with the organizational values and strategies. Competency based training can assist managers in their career development and enhance their professional expertise. At the same time, it can also be a motivator for retention of managers and help in strengthening internal resources.

Therefore, the aim of this research is to develop broad training modules for competency development of middle level managers in the general insurance sector.

1.6 Objectives of the study

1. To identify the managerial competencies required for effective performance of middle level managers of the general insurance sector

Competencies, which in a way, are the basis for individual performance, can be improved by using a competency based training system. Competencies need to be classified as those which are required by all managers regardless of their functional responsibilities, and those others which are specifically associable with their nature of work.

Essentially, therefore, it is first necessary to identify all the general competencies that are required by all middle level managers, and those which

are additionally needed by them so as to be effective in their specific areas of responsibility.

2. To develop a managerial competency framework for effective performance

A competency framework implies making the knowledge, skills and behavioral dimensions more transparent. It assists in accomplishing many objectives. First, it identifies knowledge, skills, and attitudes that drive output, results and quality. Second, once competencies are identified, it becomes possible to develop a core curriculum. Finally, it assists in designing and developing a rich menu of programs that go far beyond traditional instructor-led classroom training.

A managerial competency framework provides a complete picture of the job requirements. It increases the likelihood of hiring people who will succeed in their jobs and minimizes the investment in people who may not meet the companies' expectations. Also, it helps in distinguishing between competencies that can be inculcated by training and those that are difficult to develop. The second objective of the research therefore is to develop a competency based framework.

3. To develop the training modules for effective performance

Training and development have always sought to address the skills and knowledge required for successful job performance. However, they do not always target the competencies that are most relevant and have the greatest impact. Quite often, training and development efforts in insurance companies are driven by an immediate business need or problems like managing time, working in a deregulated environment, or sometimes by the latest fads or popular publications (total quality, empowerment, stress management, self-actualizing in the workplace, etc). Competency model, as a basis for training and development in insurance companies, can help in avoiding a short-term perspective or following fads. It can ensure that the system focuses on the right things rather than the things in vogue.

The third objective of the research, therefore, is to develop the training modules.

1.7 Scope of the study

This includes a detailed understanding of what managerial competencies mean in terms of their relevance to the general insurance sector in India. After identifying the general competencies required of the middle-level managers across all jobs, and specific competencies as applicable to certain identified functions, the study is required to come up with suitable training modules which may be used for upgrading those competencies.

1.8 Research methodology

Two exercises were carried out to determine the requisite managerial competencies for the middle-level managers. The first one was an exploratory survey followed by an in depth analysis to identify various competencies required by managers, in general. The second one was a survey seeking ranking of competencies by the respondent managers as they felt relevant and specifically applicable to the jobs they were performing. Interviews were conducted with managers from various general insurance companies with a view to get a sufficiently representative indication of the competency requirements of the general insurance sector as a whole.

After the general and specific competencies were identified, the training modules relating to each of these were developed with expert assistance from specialists using Delphi technique.

1.9 Organization of the report

The research work is presented in eight chapters as follows:

Chapter 1: This introductory chapter explains the background to the study. It also spells the objectives and scope of the research and delineates the adopted methodology.

Chapter 2: In this chapter, the focus is on competency as a new area. It presents a literature review which dwells on the areas relevant to the present research work such as meaning, concepts and components of competency.

Chapter 3: This chapter deals with the origin, mechanism and importance of insurance sector in Indian economy. It also covers the profile of the sector.

Chapter 4: This chapter focuses on training- its objectives, importance, process, methods and the meaning and significance of competency based training. It also deals with the present training scenario in the general insurance sector.

Chapter 5: In this chapter, the methodology adopted for identifying the requisite managerial competencies is described. It describes the collection and use of primary data in the survey. A detailed discussion about research problem, target population, respondent profiles and sampling methods is also included.

Chapter 6: This chapter presents a detailed analysis of data obtained through primary survey.

Chapter 7: The outputs of the research in terms of the training modules for the identified managerial competencies are discussed here.

Chapter 8: Conclusion and limitations of this research are summarized in this chapter. It also describes the scope for further work.

2. LITERATURE REVIEW

2.1 Concept of competency

The term 'competency' has been defined in many ways by various researchers and there are many underlying concepts. These are discussed below:

2.1.1 Meaning of competency

The definition of competency has evolved significantly over the years. The earliest concept provided by McClelland (1973) referred to these as components of performance associated with 'clusters of life outcome'.

Competencies are by and large referred to as basic intelligence, reasoning, attribute, social role, or ability of a person which can be associated with the performance in a job.

However, the most familiar definition of competency is the one given by Boyatzis (1982), which is in agreement with the definition given by Klemp (1980). He defines competency as "an underlying characteristic of a person which results in effective and/or superior performance in the job".

As cited by Gay et al. (1996), Woodruffe (1992) mentioned that "competency is a dimension of overt, manifest behavior that allows a person to perform competently. Behind it must be both, the ability and desire to behave in that competent way".

Hamel and Prahalad (1990) opine that core competencies outdo any single activity of business in the company. The number of projects might be so vast and enormous that it becomes almost impossible for one individual to possess the entire set of competencies essential to achieve the end result. As a result, organizations identify, develop and manage core competencies to steer large enterprise's crucial projects. Competencies at workplace are individual centric instead of organization centric. Every competency model shows core competencies as well as workplace competencies in relation to job rankings.

As cited by Lau and Chan (2002), Guion (1991) maintains that competencies indicate "ways of behaving or thinking, generalizing across situations and enduring for a reasonably long period of time". According to Spencer (1993), competencies are "an underlying characteristic of an individual that is causally related to criterion-referenced effecting and/or superior performance in a job situation". Robotham and Jubb (1996) mention that there are two perspectives for interpreting the competency of an individual; one being the skill based approach and the other a behavior based approach. The difference between these two approaches is that skills can be trained and behaviors can be applied to just any type of business. As cited in Mahmood et al. (2006), Hogg (1993) defines competency as the "characteristics of a manager that lead to the demonstration of skills and abilities, which result in effective performance within an occupational area". Though the concept of individual competence is used increasingly in human resource management a consensus about its precise meaning has not been reached

As cited by Kenworthy and Wong (2003), Nordhaug and Gronhaug (1994) state that concept of competence is one of the largely subtle terminology in literature. As cited by Shippman et al. (2000), Mirabile (1997) states that as the concept matured, thinking shifted to a more specific view of competency as "a knowledge, skill, ability, or characteristic associated with high performance on a job".

Hevey (1997) explains competencies as "performance standards, the ability to perform in work-roles or jobs to the standard required in employment". According to Marrelli et al. (1998), "competencies are measurable human capabilities that are required for effective work performance demands". As cited by Barber and Tiejte (2004), Parry (1996) defines competency as "a cluster of knowledge, skills and attitudes that affects a major part of one's job, a role or responsibility, that correlates with performance on the job, that can be measured against well accepted standards, and that can be improved via training and development".

According to United Nations Industrial Development Organization (UNIDO) (2002), "competency is a set of skills, related knowledge and attributes that allow an individual to perform a task or an activity within a specific function or job". According to them, the competencies have five types of characteristics as mentioned below:

- **Motives** : The things a person consistently thinks about or wants which cause action. Motives ‘drive, direct or select’ behavior towards certain actions or goals and away from others.
- **Traits** : Physical characteristics and consistent responses to situations or information.
- **Self-concept** : A person’s attitudes, values or self-image.
- **Knowledge** : Information a person has in specific content areas.
- **Skill** : The ability to perform a certain physical or mental task.

As illustrated in Fig. 2.1, knowledge and skill competencies of people tend to be visible and relatively ‘on the surface’.

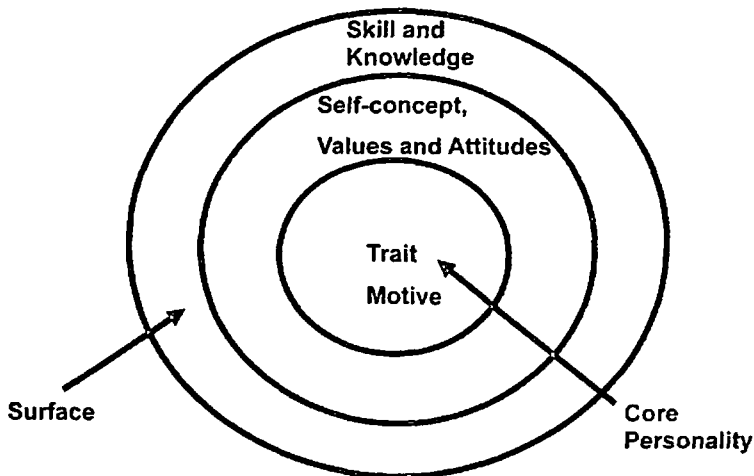


Fig. 2.1: Central and Surface Competencies

Source: Sanghi S. (2007), Handbook of Competency Mapping, Second Edition, pp.11.

Self-concept, trait and motive competencies are more hidden, ‘deeper’ and central to personality. Surface knowledge and skill competencies are relatively easy to develop. Training is the most effective way to improve these abilities of employees. Core motive and trait competencies forming the base of the personality iceberg are more difficult to assess and develop.

2.1.2 Components of competency

Competency can be deemed as the fundamental characteristic that is mandatory in executing a specified task, activity or job. Competency may take the following structure:

Knowledge is called as the theoretical or practical comprehension of a subject. It is defined as the expertise and skills obtained by an individual by means of experience or education. It is identified in a specific domain or in total on the basis of facts and information. It is the understanding or awareness acquired by experiencing the fact or a situation. Gaining of knowledge engages complex cognitive processes: acuity, learning, communication, alliance and reasoning. Knowledge is also explained as the confident insight of a subject with the faculty to use it for an exclusive purpose.

A hypothetical conjecture that characterizes an individual's measure of like or dislike of an item is termed as the attitude of that individual. This can be towards a place, thing or an event. It can be positive or negative and is frequently referred to as the attitude object. An important point to be noted is that individuals can possess both positive and negative attitudes about the same object. This attitude pertaining to a person or a thing is a way of thinking or an expression, manner, position, etc.

The ability to execute pre-determined responsibilities, more so with the least amount of time, energy or both, is known as skill. This is achieved from one's knowledge, preparation, aptitude, etc. This can help in doing a job or an activity with profound brilliance, dexterity, expertise and proficiency.

A specified competency may fall into any of the above classifications. The competency dictionaries are prepared and endorsed by these combinations. The competency language used by an organization is detailed in the competency dictionary with accounts of the combination of competencies (technical, managerial, human and conceptual knowledge, attitudes and skills). At the highest level, it might mean, the top executive's capability to classify, utilize and synergize the contributions of a project team. At another level, it could be the capability to motivate the team and carry on well with the top management.

The most observable competencies that employees use to accomplish a probable outcome include knowledge and skills. Successful achievement of quality work has been linked to a few intangible competencies of the employees. Such competencies include patience, perseverance, flexibility, and self-confidence.

Competency is explained as a characteristic that helps in sustaining performance whereas it is also interpreted as knowledge or skill. In the former explanation, competency can comprise knowledge or skills as well as any other characteristics like different degrees of motivation and behavioral qualities. Significant to this thought is the philosophy that the spotlight should be on the employees who do the work and not on the work done by them.

As cited by Chang and Tharenou (2004), Kanungo and Misra (1992) suggested a new interpretation of the concept of managerial competencies. Their study revealed that, on the one hand, the skills were the ability to engage specific covert or cognitive actions to accomplish specific, routine and stable tasks while on the other hand, they help in non-routine cognitive intelligent actions which could spread across a number of different, complex tasks and situational environments. Additionally, they also argued that competencies are more generic than skills. Therefore, competencies obtain the shape of generic cognitive actions rather than explicit behavioral classification.

As cited in Barber (2004), Hunt and Wallace (1997) mentioned that competencies refer to generic cognitive capabilities that lead to adaptation to different contexts. To sum, they expressed that the possession of certain skills and attributes alone may not equate to appropriate and effective application of these to result in effective managerial performance. They also stated that having the skills, knowing how to integrate them, and applying them appropriately to different situations were not enough, rather ensuring the manager will put the skills to use these was important.

According to Sanghi (2007), competencies set apart high performers who possess the required skills, their areas of expertise, knowledge, attitudes and capabilities. These characteristics exist beneath the surface and may not be observable without efforts. Enquiring with the right behavioral questions facilitate drawing out

examples of these competencies. Superior and effective performance are the critical criteria of competency. Moreover, only a few competencies can forecast performance. Spencer (1993) made two observations. He says competencies can have two levels:

- **Threshold competencies-** These are the most critical and essential competencies that all employees should possess in order to be minimally effective in any job even though this does not single out superior performers from average performers.
- **Differentiating competencies-** These are the competencies that recognize superior performers.

2.1.3 Types of competency

According to UNIDO (2002), the competencies are classified into three types:

- **Generic –** Crucial to all employees, in spite of their role, function or rank, which may/shall consist of communication, processing tools, program implementation, linguistic, etc.
- **Technical/Functional –** Competencies that are explicit and considered critical to carry out any job in the organization within a defined technical or operational zone of work, i.e. environmental management, human resource management, infrastructure management, etc.
- **Managerial –** For the managerial and the supervisory staff (including directors and senior posts) this competency is the key in any service or program area.

A few of the competencies like analyzing and decision making, team-leadership, change management, etc., pertaining to the managerial level are more applicable to specific work; however, they are employed horizontally throughout the organization.

After 1970, substantial development has taken place based on the concept of competencies; nevertheless the debate continues on the use of the term. According to Rajadhyaksha (2005), these debates are focused on the following themes:

- **Level of competence (individual vs. organizational)**

- Department of competence (observable skills vs. underlying characteristics)
- Degree of competence (effective vs. superior performance)
- Specificity of competence (generic/managerial vs. specific/technical)

2.1.4 Early research work in the area

Boyatzis (1982) maintains that most of the work done in the area focused on leaders and managers in general.

Siddique (2007) mentions three major studies that have been conducted for HR competencies. First, in collaboration with International Business Machine (IBM), Towers Perrin (IBM-Towers Perrin, 1991) explored the HR issues, by surveying 3000 HR professionals, consultants, line executives and academicians. It was observed that line executives indicated computer literacy as the most important HR competency. Academicians wanted HR professionals to demonstrate broad knowledge and vision for HR, and consultants suggested that anticipating the effect of change was most important, while HR executives proposed HR's education and its influence on the line managers as the most critical competency.

Second, there is a study by the Society of Human Resource Management on future oriented competencies of HR professionals. Based on the data from 300 HR professionals in different industries and companies of varying sizes, this study found that a set of core competencies around leadership, management, functional and personal attributes needs to be enhanced with every level and role.

Third, HR competency survey was conducted at the University of Michigan School of Business in three rounds over a ten year period with the involvement of over 20,000 HR and line professionals. This work at Michigan between 1988 and 1998 has identified competencies for HR professionals across functional specialities, industries and firms namely, business knowledge, delivery of the HR practices, management of change, management of culture, and personal credibility.

Spencer (1993) identified the competencies clusters for effective managers which include impact and influence, achievement orientation, teamwork and

cooperation, analytical thinking, initiative, developing others, self-confidence, directiveness, information seeking, team leadership, and conceptual thinking.

Hogg (1989) applied McKinsey's Seven S Framework to the telecommunication industry. This research examined the relative values of 22 management competencies in six European telecommunication companies. He reported that a company achieves competitive advantage over another, with the skills and shared values of the people in an organization which also encourages human resources professionals.

As cited in Dare and Leach (1999), Marquardt and Engel (1993) revealed sixteen competencies that HR practitioners need to have to be effective in cross-cultural settings. They broadly included: respect for other cultures, tolerance of ambiguity, commitment, HR principles and practices, initiative, and a sense of humour. They further argued that even among domestic HR practitioners, many were ignorant about their own firm's corporate culture – their history, rituals, structures, strategies, communication process and symbols.

Tricker and Lee (1993) demonstrated the senior management competencies identified by the Management Charter Initiative, which included, judgment, self-confidence, strategic perspective, achievement focus, communication, information search, building teams, and influencing others.

Conway (1994) identified the competencies for the senior managers of Ocean Group which can be categorized as, managing for results, knowing the market, caring for customers, managing people, analyzing and applying judgment, solving problems and making decisions, planning for the long term, and being effective on individual basis.

As cited in Avkiran (2000), Avkiran and Turner (1996) developed a scale to measure bank managers' competencies. With an aim to bring about an improvement in the competencies identified in literature, they asked for feedback from bank management, branch managers and their immediate subordinates in the pretesting stage of the study. They found that emotional maturity has a direct and positive effect on interpersonal skills and entrepreneurial style. It was also observed that interpersonal skills have a similar effect on entrepreneurial style.

Goffee (1996) reported that the skill requirements get altered as the circumstances change. The successful utilization of technical skills in a firm is even more dependent on suitably developed managerial faculty among large number of professional staff, given the increase in scale, cross-functional interdependence and also product complexity.

As cited by Connerley and Pederson (2005), Aycan (1997) summed up main global leadership competencies namely, business and technical knowledge, managerial competency, ability to cope with uncertainties and conflicts, willingness and ability to embrace and integrate multiple perspectives, communication effectiveness, competence in developing and maintaining good interpersonal relations, willingness and commitment to succeed, ability to motivate and develop people with potential, ability and willingness to learn from experience, and competence in playing the role of an agent of change.

May (1999) identified common management competencies relevant to all managers with responsibility for organizational resources. For operations management, the relevant competencies are time management, planning and decision making, managing change, and quality management. People management requires team leadership, performance measurement, influencing others, and knowledge of legal issues of employment. Financial management includes financial control and financial planning. Information management needs communications, marketing and behavioral competencies.

Allredge and Nilan (2000) developed an executive-level global competency model for company's top executives and a global team of in-house professionals. This study was conducted at Minnesota Mining and Manufacturing Company (3M). This competency model includes twelve competencies and their behavioral anchors. The fundamental competencies are ethics and integrity, intellectual capacity, maturity and judgment. In the essential category the competencies are customer orientation, developing people, inspiring others, business health and results. The visionary competencies are global in perspective, vision and strategy, nurturing innovation, building alliances, and organizational agility.

Hayes et al. (2000), revealed the senior management competencies in the context of large multi-site service organization in four different work environments. The results indicated that “knowledge of relevant legislation” and “communication skills” were relevant for all four work environments.

Virtanen (2000) observed that the significant contents of competencies and the standard features of public managers are not dealt in the text on managerial competencies. The study introduces a model of five competence zones: task competence, professional competence in important policy field, and administration, political and moral competences. Each of the above competence areas consists of both value and influence.

Tornabeni and Longest (2001) discovered six core competencies necessary to manage an integrated health system. These are conceptual, technical-managerial/clinical, interpersonal/collaborative, political, commercial, and governance competencies.

Brophy and Kiely (2002) identified the developmental process of the competency based framework by middle managers of three-star Irish hotels among the rooms division and the food and beverage department. The competency model is outlined by blending individual competencies. Middle management competencies are at first divided into competency clusters that are employed by the Irish Public Service Centre for Management and Organizational Development (CMOD). CMOD researched for three years engaging a number of global consultants in developing the following competency cluster.

The competencies for customer care are leading for results, effective communication, customer service focus, planning and organizing, problem solving and enthusiasm. To maintain the quality and standards, the requisite competencies are to have customer service focus, problem solving and enthusiasm. For staff management, planning and organizing, leading for results, effective communication, enthusiasm and teamwork are required. For sustaining profitability, financial awareness, strategic thinking and enthusiasm are key areas.

O’Carroll and the Public Health Informatics Competencies Working Group (2002), developed the general set of core competencies relevant to public health

professionals. These competencies were clubbed into three classes. The first class is to make effective use of information, which includes analytical assessment skills, policy development/program planning, communication skills, community dimensions of practice, basic public health sciences, financial planning and leadership and systems thinking. The second class is effective use of information technology (IT) which comprises digital literacy, electronic communication, selection and use of IT tools, online information technology, data and system protection, distance learning, strategic use of IT to promote health, and information and knowledge development. The third class is effective management of information technology projects. This includes system development, cross-disciplinary communication, databases, standards, confidentiality and security systems, project management, human resources management, procurement, accountability and research.

As cited in Rausch et al. (2002), Whetten and Cameron (1993) interviewed managers to find out the competencies that constitute effective management. The ten skills for effective managers were listed as verbal communication, managing time and stress, managing individual decisions, recognizing defining and solving problems, motivating and influencing others, delegating, articulating a vision, and setting goals, self-awareness, team building and managing conflict.

Hunt (2003) stated the outcome of the study regarding the perceived level of prerequisite of 91 management and leadership competency items across three nations namely, the USA, Germany and Australia. 61 competencies emerged as significant diverse perceptions amid the managers from these three nations. The variation between the managers from Germany and that of the managers from the USA and Australia were highlighted. The leadership competency relating to motivation and team building, short term planning and asserting control systems are professed as essential to the managers in the USA and Australia whereas for the managers in Germany, avoiding impulsive decisions and sensitivity towards national disparity were deemed as crucial.

Small Business Policy Branch Industry Canada (2003), conducted a pilot study on owners of small and medium size enterprises. The precise research objectives were:

- To gauge the level to which a sequence of exclusive managerial tasks was undertaken by a sample of Western Canadian business owners;
- To explore the relation between owners' success criteria, growth targets, growth tactics and management expertise to management competencies; and,
- To investigate the association of these items to the characteristics of the organizations and their owners.

This was the initial empirical study that delved into the relation between business owners' management competence, perception of success and the firm's functioning along with controlling reasonable variables that included growth objective, owner's age, age of the firm, owner's gender, and prior involvement in business-related training. However, this pilot study was based on a section which did not completely represent the entire population of Canadian SMEs.

Tagliavini et al. (2003) reported the emphasis on the significance of the rapid changes in the Chief Information Officer's function in the organization and the need to gain suitable set of knowledge and managerial competencies to pilot the organization's attempt via the Information Technology.

Koustelios (2003) analyzed and revealed important management competencies in fitness centers in Greece. Four factors consisting of sixteen competency items were identified. Marketing and communication includes persuading media for promotion, having contact and interaction with media, establishing strong relationships with press, and designing promotion material. Human resource management involves co-ordination of related issues, motivating employees, performance evaluation, decision making and supervision. Financial management includes managing financial matters, preparing financial budget and developing financial plan. Administration comprises overseeing the management of the facility, computer operation and management of basic statistical data.

Chang and Tharenou (2004) discovered the competencies required for the managers who have to manage a multicultural group of subordinates. The resultant competencies are: cultural empathy, learning on the job, communication competence, general managerial skills and personal style.

Khandwalla (2004) identified competencies that may enhance effectiveness in given roles at senior managerial levels. 45 senior manager-level competencies have been categorized into six groups as follows: competencies related to contextual sensitivity, management of initiatives, introduction of innovations, resilience and effective coping through problem solving, effective task execution, interpersonal competence, and leadership.

According to MacKinnon et al. (2004), study on Canadian health service managers and executives revealed the importance and proficiency of 31 managerial competencies. The competencies have been ranked and assessed and the respondents also agreed with these. Nine general categories of these competencies include leadership, communication, lifelong learning, community responsiveness and public relations, political and health environment awareness, conceptual skills, results management, resource management, and compliance to standards.

Watson et al. (2004) presented the findings regarding the managerial competence in the Scottish visitor attraction division from his study, giving an insight into the scope, diversity and professed significance of existing and future competencies. This highlighted the distinction based on gender, age, size, place and the order of training. Less stress was laid on strategic competencies whereas the concentration was more on procedural and self management. Managers of medium and large-sized organizations and those in the small scale industries showed major differences. The study also brought to light the difference between those who had undergone training for their current position and those who were under the age group of fifty with no training.

Chen et al. (2005) revealed the Taiwan Human Resource Development (HRD) practitioners' perceived competency levels, and the importance of 52 workplace learning and performance competencies. The six important competency clusters discussed in this study are analytical, technical, leadership, business, interpersonal and technological.

Eck and Verwey (2007) developed a framework comprising a set of leadership competencies required for major change types, which are: ability to create and

execute a clear vision, ability to communicate until understood, ability to buy-in from all levels of staff by creating a willingness in people to change, ability to build credibility with people through integrity, consistency, transparency, ability to lead by example, in other words walk the talk, open minded, flexible i.e. willing to change, empowering people by motivating them to participate which makes people feel that they are part of the process, lead with empathy, ability to recognize that people react to change differently, being attuned to people's feelings, being sensitive to people's needs, and have the relevant technical skills with an understanding of the core business. In this study, views of the managers and employees regarding the importance of each competency as well as the degree to which managers display the competencies were taken.

Lifeng and Kan (2007) developed a competency model for senior managers of family firms in China. This was carried out by conducting critical behavioral event interviews with eighteen senior managers of family firms. This competency model comprises eleven competencies, namely authority orientation, initiative, opportunity-seizing, information seeking, organizational awareness, direction, benevolence orientation, self-control, self-confidence, self-learning, and impact and influence.

2.2 Managerial roles and requirement of competencies

The manager's job is to simply manage subordinates. The manager has to operate within the constraints imposed by the nature of the organization's business, its phase, power structure, culture, objectives, priorities, authority and resources available. This requires high orders of navigational and communication skills, problem solving skills, toughness, persistence, resourcefulness, flexibility, etc.

As cited in Khandwalla (2004), Fayol (1916) mentioned that organizational management had specific and exclusive tasks (unique to the owners or the workers). Controlling functions, coordinating mutually-dependent actions, building and managing the structure of organization to achieve the set tasks put together with leadership and motivation of the employees, are functions of organizational management. Later, Khandwalla (2004) mentioned that Mintzberg (1973), encapsulated that managers should perform different roles such as goal setter, conniver, coordinator, organizer, creator, leaders, etc. Numerous distinctive

roles were discovered by analyzing the work done by senior managers such as the figurehead, leader, and liaising roles, monitor, disseminator, spokesperson, entrepreneur, disturbance handler, and resource allocator, and negotiator. He also cited Kickul and Gundry (2001), who maintained that there are certain roles that are exclusive to the industry and also to the rank of the managers in the organization; nevertheless, there are a few roles that might be common to the managers.

2.3 Managerial competency

The understanding of the concept of managerial competency remains filled with difficulties. To be effective, it is necessary for a manager to be competent. According to McKenna (1999), it is not clear as to what the competent manager needs to be in a particular situation. One of the biggest challenges faced by any organization is developing fundamental values that lead to behavioral outcomes in the course of managing a business.

May (1999) noticed that for certain business sector, a few competencies like the technical, are very unique, say, the regulatory requirements expertise for manufacturing and financial industries. Some of the competencies are explicitly technical, like, human resources managers' knowledge on employment law, grievance handling, etc., whereas for a marketing manager, his core competencies would relate to advertising, market survey, product analysis, and so forth. There are a few technical competencies that are general to all managers that cut across all disciplines and organizations.

In the same manner behavioral competencies are also grouped as "common" or "specific". May (1999) opines that the common competencies like employee administration, communication skills, self-belief and the attitude to work with managers belonging to various disciplines, are expected of all managers.

2.4 Middle-level managers

According to Uytterhoeven (1989), the class of employees who have to hit, field and pitch at the same instant are the middle managers. The direct result of the advancement towards a divisional form of organization is the phenomenon of any

general manager of the middle level, i.e. an intermediate level in the corporate hierarchy with the task of running a business unit.

Like most managers, achievement of goals is largely through managing associations and contacts by the middle managers. These managers can do few things all by themselves but they depend on the assistance, co-operation or consent of a significant number of people. At this level in an organization, managing and building relationship calls for the middle managers to elevate themselves in carrying out a threefold task of acting as a subordinate, equal and superior. As subordinates, they take instructions from their bosses whereas they connect to peers as equals but give directions and guidance to their teams as superiors.

One of the competencies of the middle managers is to change swiftly and regularly within the three roles. They should also distinguish the complete scope of their jobs.

For instance, a middle-level manager should:

- Develop explicit association and network.
- Classify the triple set of requirements in any given situation thereby not only focusing on his individual goals, but also concentrating on the “opposite numbers” at all three levels.
- In situations where achieving consistent behavior is of conflicting nature, he should understand the possible obstacles and be prepared to handle all the jobs at the same time.
- Conveying to others in the organization about his comprehension of the job.

The middle-level managers play the role of allocators, doers, strategy makers and also operators and these multiple roles is a combination of skills and action. At one level, a broad outlook, detachment and a long run outlook is needed, and at the same time, they should possess a thorough knowledge and expertise, recognize the power to get involved promptly and genuinely, and be alive to the sense of need. Mostly middle-level managers get abstract direction from superiors in the form of goals that are to be transformed into definite actions.

To translate goals into action, middle-level managers must:

- Classify the jobs practically and generally, interpret the abstract goals into definite actions through strategic decision making and planning, understand the external and internal aspects of the organizations and assume complete responsibility.
- Successfully communicate the resolutions and plans to the superiors as well as to the subordinates.

Specialization and profound involvement in a narrow area are the skills and actions that show the way to accomplish a manager's functional career- be it marketing, production, research and development, finance or engineering.

Chapman (2001) argued that the middle ground in organization is occupied by the managers, but they also generate and uphold a superstructure despite shaping the behavior of others surrounded by and around it. There is a lack of clarity about the concept as there are many inconsistencies among the various definitions.

Willmott (1984) observed that the knowledge of concept is also vital in a political role. Garvin (1998) referred to the complementary managerial processes as direction-setting, negotiating and selling, monitoring and control processes.

McKenna (1999) stated that according to Burgoyne (1989) and (1994), Caird (1992), Eyre and Smallman (1998) and Hales (1986), identification of managerial competencies was a precondition for any good organization. Robotham and Jubb (1997) opined that during the previous ten years the use of competencies had led to significant growth in management development.

As cited by Tesluk et al. (2009), McCauley et al. (1994) maintained that meeting challenging demands and state of affairs, managing complex and ever changing situations, handling associations which are multi-lateral, displaying cross-culture sensitivity, setting and executing agendas, handling stress and ambiguity, and cultivating self-confidence, self-awareness and persistence for continued development, are the requirements that today's managers must meet.

Recent studies by Culp and Kohlhagen (2004), Deppe and Culp (2000), and King (1989) have investigated the administrative competencies needed by development agents who are responsible for executing programs, coordinating and supervising volunteers.

The review of various literature as referred to above explains to a fair extent the meanings, significance and range of competencies as applicable to a variety of industries in a number of countries around the globe. The roles and responsibilities of middle-level managers have also been dwelt upon emphasizing the conditions under which they are required to perform and hence, the competencies they need to be effective in their jobs. Understanding of the concepts and views as presented by various researchers and authors, paves the way for real time research, survey and study of the competencies needed by the middle-level managers for effective performance in the general insurance industry in the Indian business environment.

3. GENERAL INSURANCE SECTOR IN INDIA

3.1 History of insurance sector in India

The concept of insurance in India came into existence during the British rule. It was in 1818, when Oriental Life Insurance Company came into existence in Calcutta. In the year 1829, Madras Equitable started with its transactions for life insurance business within Madras Presidency. British Insurance Act was enacted in the year 1870. In the last three decades of the 19th century, Bombay Mutual (1871), Oriental (1874) and Empire of India (1897) started business in Bombay Presidency.

Indian Life Assurance Companies Act of 1912 became the first statutory measure for regulating life insurance business. In the year 1928, Indian Insurance Companies Act was enacted. Ordinance about the mode of nationalizing the life insurance sector was passed in less than ten years after independence and as a result of that Life Insurance Corporation came into being on the 19th of January, 1956. Life Insurance Corporation (LIC) amalgamated 154 Indian and 16 non-Indian insurers with 75 provident societies. It enjoyed monopoly till late 90's, especially until the insurance sector opened to the private sector.

In western countries, the history of general insurance can be traced back to the time of Industrial Revolution. There was a steady growth in terms of sea-faring trade as well as commerce during the 17th century. In India, the British introduced general insurance business in 1850 through Triton Insurance Company Ltd., in Calcutta. In 1907, Indian Mercantile Insurance Limited was established and it became the foremost company for transacting all types of businesses in general insurance.

General Insurance Council, which is a part of Insurance Association in India, was formed in the year 1957. During 1972, the Act for General Insurance Business (Nationalization) came into force. At that time there were 107 insurers who were all amalgamated and regrouped to form four companies - New India Assurance Company Ltd., National Insurance Company Ltd., United India Insurance Company Ltd. and Oriental Insurance Company Ltd. General Insurance

Corporation (GIC), the apex body, was formed in 1971 and it commenced its activities on the 1st of January, 1973.

In the year 1993, the government formed a committee under the chairmanship of Shri R.N. Malhotra, former Governor, Reserve Bank of India, which proposed suitable recommendations to bring about reforms in the insurance sector. This committee recommended that foreign companies could be allowed entry into the market in the form of joint ventures with Indian partners.

In accordance with another recommendation, Insurance Regulatory and Development Authority (IRDA) was formed in 1999 as an autonomous body with the power to develop and regulate the insurance industry. IRDA allowed opening of the Indian market to foreign companies in the month of August, 2000 with the condition that they had to partner Indian companies and could hold no more than 26% of equity in the joint ventures.

Subsidiaries related to GIC were all restructured in December, 2000 as independent companies. GIC was converted into a national reinsurance company. The parliament cleared the bill for de-linking the four subsidiaries from GIC in the month of July, 2002.

The insurance sector when managed well turned out as an advantage for the developing economy as it was able to provide long-term funds for infrastructural requirements and also enhanced the risk-taking ability of the country.

3.2 The profile of insurance sector

Insurance business has been traditionally classified into life insurance and non-life insurance (also known as general insurance). General insurance broadly encompasses fire insurance, marine insurance and miscellaneous insurance (including health insurance, motor insurance, burglary insurance, engineering insurance, cattle insurance, etc.). The profile of the general insurance sector as of year 2009 is presented below:

Table 3.1 Profile of General Insurance Industry

Sectors	No. of Companies
Public	4
Private	14

Source ?

GIC is the only insurer in the reinsurance market in India. Besides, there are three specialized general insurers, namely, Agriculture Insurance Company of India Ltd. that provides crop insurance, Export Credit Guarantee Corporation (ECGC) that offers export credit insurance, and Star Health and Allied Insurance Co Ltd. that exclusively underwrites health, personal accident and travel insurance.

3.3 Insurance and its mechanism

From an individual's point of view, insurance is a financial device whereby the individual pays the premium for a large unsure financial loss that would exist if it is not insured. The main function of insurance is to create a counterpart of risk, which is security. From a social point of view, insurance is used for reducing and eliminating risk through the process of combining a sufficient number of homogenous exposures into a group to make the losses predictable for the group as a whole.

People who are exposed to the same risks are brought together. For example, all people who send goods by sea route are exposed to the same risk related to water damage, ship sinking, piracy, etc. Like this, different kinds of risks are identified and separate groups are made. Insurance has two fundamental characteristics:

- Transferring or shifting risk from an individual to a group
- Sharing losses, on some equitable basis, by all members of the group

The members in the group agree that when anyone of them suffers a loss others will share it and make good to the aggrieved person. The manner in which the loss is to be shared can be determined in advance. The loss may be divided among all the members in the group in proportion to the likely loss that each of them might suffer; it is indicative of the benefit he would receive if the peril befell him.

The share could be collected from the members after the loss has occurred or may be collected in advance, at the time of admission to the group. Insurance companies collect in advance and create a fund from which the losses are paid. The share which is collected is called the premium. The premium amount shall be proportionate to the maximum amount that one expects to receive in the event of loss. That maximum amount is called the sum assured. High volume of insurance business helps to spread risks wider and lowers the rates of premium, which eventually result in increase of profit. With increasing base, probabilities have become more predictable and the business more profitable.

Thus, insurance is essentially an arrangement of compensating the losses as and when they occur. It is a risk-financing method, which provides a much needed cover to industry for its growth.

3.4 Importance of general insurance sector in Indian economy

The insurance industry is an important part of a country's economy. It contributes to the mobilization of savings and thus provides long term funds to the capital market. Being rich the sector looks for opportunities for investment. The capital market as well as the government looks up to insurance companies for financial support. Insurers usually support investments in infrastructures like housing, drinking water, drainage, road transport, electricity, etc. Thus insurance:

- Introduces security into business undertakings and increases business efficiency
- Creates equitable distributions of risks and profits
- Enhances credit worthiness, through enhanced security
- Capitalizes earning power and makes savings possible
- Enables investment and promotes thrift
- Encourages and develops long terms views and reduces destitution
- Facilitates better trade and health care by way of employee compensation

General insurance business has a direct linkage to the economy as trade and industry get strength and stability by insurance arrangements to avoid major failures in business. If a cargo ship sinks, the effect of the loss spreads far beyond the owners of the cargo and the ship. Those depending on the cargo for the

uninterrupted run of their businesses also suffer.

The insurance business in India in post-liberalization period of Indian economy has grown at an impressive rate. During Financial Year (FY) 03 to FY09, total premium in the insurance industry has increased at a compounded annual growth rate (CAGR) of 24.6% reaching INR 2523.9 billion, in FY09.

India holds fourth position in insurance penetration. The term 'insurance penetration' refers to the ratio of premium to the gross domestic product (GDP). The penetration in India in the Asian market is led by Hong Kong 11%, followed by Japan 9.9%, and Singapore 6.8%. India's position is fourth, with 5.2%. When compared with the international market, it is way behind UK and South Africa, both 12.9%, and France 10.30%.

Non-life insurance in India

India ranks fifth in the non-life insurance market in Asia and 25th in the global market. According to the IRDA statistics, India's total gross direct non-life insurance premium in FY09 in the public sector companies was INR 218.38 billion, and in the private sector companies was INR 139.77 billion, as compared to INR 159.76 billion in the public sector and INR 53.62 billion in the private sector in FY 05. The insurance density of Indian non-life insurance sector was US \$ 6.7 in FY 09 as compared to US \$ 4.4 in FY 05. Insurance density is measured as the ratio of premium to total population.

The road ahead

India's low insurance density and insurance penetration reflects the fact that India's insurance market is still in its infancy and hence, it provides enormous opportunities for companies operating in this sector.

According to an industry study conducted in the year 2011 by the Federation of Indian Chambers of Commerce and Industry (FICCI) and the US-based Boston Consulting Group, India's insurance industry will outpace economic growth. It is likely to reach \$350-400 billion in terms of premium income by 2020 bringing India among the top 15 non-life insurance markets.

3.5 Dynamic market environment and role of training in insurance sector

The insurance industry has undergone the entire cycle of being a private market to nationalization to privatization again. Globalization has resulted in the convergence of insurance practices world over and Indian insurance market is now receiving tested insurance solutions, which they were unaware of so far. The product designs and contents are getting changed. The demand of inclusion of new perils has become a need in the business world.

There is a demand for the coverage of cyber liabilities, space insurance, the patents, copy rights, designs, trademarks and other related fields of intellectual property rights. Insurance is also being viewed as a risk-mitigating tool in disaster management and terrorism related risks. The product distribution arena is also undergoing complete transformation. The market has multiple distribution agencies like agents, brokers, referral agencies, franchisees and market tie-ups like bancassurance, auto-industry, and cooperatives. Professionalism is increasing day by day and marketing and selling techniques are being improved upon after every transaction.

Developments in genetic engineering, nanotechnology, etc., will increase the demand for new covers. The insurance market has to visualize such situations while planning its future products. Liberalized economy creates competition where the customer is the king. The elevated and widened expectations of the customers can only be catered to with the development of new innovative products. The claims outgo has to be viewed as investment not loss as it was earlier looked upon. Insurance companies are therefore required to respond and address quickly and competitively to new underwriting parameters, marketing techniques and enhanced customer expectations.

The insurance industry has experienced significant change over the past few decades. In the present scenario the changes are well pronounced, pace is more rapid and the scope is broad. In view of this, the insurance companies find themselves in the midst of a true paradigm shift. Their governing rules are changing and their functional bodies are reshaping. Buyers are becoming more sophisticated about services and values, and are ever more demanding. This

heightened form of consumerism is encouraging a new demand pressure on insurance products. At the same time, the industry is experiencing traditional financial pressures, as well as competition from new market entrants, and new substitutes for traditional insurance offerings. The industry is responding in many ways. For example, there is an enhanced focus on market selection, new and varied distribution channels, grouping and regrouping of products and services. Effort is being made to customize and achieve greater value while re-engineering and consolidating for efficiency.

The insurance industry has had to adapt, adjust, restructure and design products and services around the changing market dynamics. Focused marketing, retail partnerships, classification of products, innovative product lines, etc., are some of the measures being adopted. Pricing, value, profitability and service are the new mantras companies are recognizing for the investment on technology and systems to improve processes and enhance efficiency.

All these are leading to an ever increasing need and importance of training in this dynamic sector. Investing in people and their training is being seen as a critical area. Companies are realizing ever so much more the value of a trained workforce.

Training programs across the industry include modules on information technology, investment opportunities, social security, core products, skills and emerging business opportunities. These programs may provide assistance in the face of the evolving global scenario and the changing economic situation in India.

Trainers identify the core need areas and gaps and try to address these through various training modules. These modules are designed keeping in mind the objectives, client inputs and preliminary information, trainers required, training material and training design in terms of the methods of delivery employing various formats to communicate ideas, facts and learnings.

As the purpose of competency based training and development is to enhance skill sets with a view to increase productivity and efficiency of employees, it will be prudent for the insurance sector to adopt competency based training and to add value to their existing system of training.

CHAPTER BIBLIOGRAPHY

History of insurance in India, [3.1] Retrieved on February 22, 2008 from:-

http://www.irda.gov.in/ADMINCMS/cms/NormalData_Layout.aspx?page=PageNo4&mid=2

Non-life Insurers, [3.2] Retrieved on February 22, 2008 from:-

http://www.irda.gov.in/ADMINCMS/cms/NormalData_Layout.aspx?page=PageNo264&mid=3.2.10

Handbook on Indian Insurance Statistics 2009-10, [3.4] Retrieved on November 24, 2011 from:-

http://www.irda.gov.in/ADMINCMS/cms/frmGeneral_Layout.aspx?page=PageNo1092&flag=1&mid=Committee%20reports

Insurance Overview [3.4] Retrieved on February 6, 2006 from:-

<http://www.dnb.co.in/BFSI/-Insurance%Overview.asp>

4. ROLE AND SIGNIFICANCE OF TRAINING

4.1 Introduction

Organizations acknowledge that identification of the aspirational needs of their employees and provision of suitable training, are the most important growth drivers in any business. Training addresses core issues, behavioral issues, soft skills, information and knowledge, team work and industry related competencies to help trainees work and perform better.

For most part training focuses on the gaps in skill sets or new skills. Both formal and informal training methods are used which may be onsite or offsite. Classroom lectures, role plays, case studies, guest lectures, one on one sessions, consulting, coaching, mentoring, etc., are some of the tools and modes used to impart training.

In the environment that is constantly changing training and development assumes greater significance. Needs for development training arise when a candidate is selected for promotion, and the more intricate the role is, the more are the requirements of development training. When knowledge and skills are put into applications, the company's investment in training programs gets recovered many times over.

Training and development are terms that are often used to mean the same thing. However, there are a few differences.

While training involves imparting new skill sets, development looks at building the intangible qualities and changing behavioral patterns of the candidate. Training addresses job needs, whereas development needs may have nothing to do with the role or function. Training addresses immediate concerns whether, technical, functional or skills sets, etc., whereas development looks at overall understanding of the company, objectives, strategies and complex dynamics.

4.2 Definition of training

According to Flippo (1989), "training is the act of increasing knowledge and skills of an employee for doing a particular job." Basic result of training is relevant

learning. The trainee attains knowledge about job-specific skills, and new habits. Training offers an immediate and focused impact over performance of work in accordance with the needs and culture of the organization.

It is the way to bring a person to a desired skillful level through instruction and practice. In training, the trainer provides information to the trainee to develop relevant knowledge, skills or attitudes for better performance.

Training is also identified as a planned program that can bring measurable changes in terms of employees' knowledge, attitudes, skills and social behavior. For attainment of these features, training needs to be continuous as well as systematic. Skill and knowledge alone cannot offer changed behavior unless there exists motivation as well as supportive environment. The effectiveness of any training effort depends on individuals, trainers and the organizational environment.

As cited in Muhammed (2008), Merriam and Leahy (2005) explain that trainees who have positive expectations are more likely to apply learning attained from training in their working environment.

4.3 Objectives of training

In general, the training aims at developing necessary knowledge, attitudes and skills of employees in order for them to perform productively. It can further equip employees with newer techniques in their relevant fields. Training can lead to personal growth besides bringing about increase in productivity and improvement in service, quality, safety, environmental and organizational culture.

Although training has an immediate objective which is to build the knowledge base and empower employees to perform better, it also has a positive effect on people, the company and society as a whole as the workforce gains confidence, and knowledge and skills that can be applied anywhere. It maximizes potential and provides the company with more options to choose from its trained and motivated human resource pool.

4.4 Benefits of training

Organizations that are focused on total quality management consider training as an essential component for continuous development of their employees. Generally, benefits of training can be observed by noticing the employee turnover. As cited by Mäntyneva (2002), Ferketish and Hayden (1992) opine that training is significant for achieving improvement continuously in any organizational culture.

Campbell (1994) and Phillips et al. (2007) suggest that the benefits of training can be measured by observing the key activities which are related to the organization's goals and objectives. According to Campbell (1994), activities related directly to organization are improvements in quality, workforce stability and flexibility, employee morale, lower absenteeism, job satisfaction, supervisory skill development and improved customer relations. According to Phillips et al. (2007), improved organizational commitment, reduced customer complaints and effective teamwork reflect benefits of training. As cited by Hansson (2008), Lengermann (1996) says that benefits of training can be assessed from the increased productivity of firms.

4.5 Training process

Training is a process. It involves several steps.

Step 1: Organizational objectives and strategies: It is important to first understand the company's goals and its objectives. Macro goals and targets together with micro objectives to achieve desired outputs, quality, performance, etc., have to be mapped so as to ensure that training goals may be met.

Step 2: Needs assessment: Trainers analyze needs and gaps by reviewing current issues and the potential problems that may occur in the future. These needs and gaps are assessed both for teams as well as individuals. Training programs are then designed and conducted to address those needs.

Step 3: Training and development objectives: Just as the company has its objectives, training programs also have objectives and goals which must be clearly defined so as to ensure that there is no ambiguity or disconnect between actual and

desired outputs. These goals must be measurable so that progress can be monitored.

Step 4: Designing training and development program: This is a sophisticated task and is done after completing initial assessments and deciding the goals of the program. Trainers then identify the training methods and aids they think will work best.

Step 5: Implementation of the training program: Organization of the program requires venue selection and scheduling before it can be executed.

Step 6: Evaluation of the training programs: The final step involves evaluation, assessments and report writing to judge if the participants performed satisfactorily or if further training would be required. Overall assessment in relation to the training goals is also made to gauge the extent to which the objectives were achieved.

4.6 Types of training

There are many types of programs that an organization can choose from. Some of these are discussed below.

- **Orientation training**

New employees are typically taken through an orientation program which introduces them to the company, its philosophy, goals and culture. This helps them adjust to the new job. This process makes it easier for them to get familiarized with the practices and procedures even before they start working. They also get an opportunity to meet their colleagues, supervisors and managers during the course of the program.

- **Remedial training**

In this case, the focus is on preparing employees with skill sets to perform their jobs better. It addresses specific issues and aims to deliver solutions quickly with real time goals and clear objectives.

- **Higher qualification training**

Personnel look for opportunities to perform better in their jobs. Attaining higher qualifications is one of the requirements to achieve this. These training programs help to build capacity and knowledge aiding individuals to attain personal goals. They are motivating and enhance employee productivity, which eventually contribute towards reducing costs.

- **Second-chance training**

These opportunities are provided to such personnel who are likely to be fired from their jobs or transferred from their current position because they are not as productive as the company expected them to be. It also gives employees looking for alternative careers a chance to choose from various options.

- **Cross training**

It refers to training of employees who are looking at developing new skills to work in new assignments totally different from what they have been accustomed to. Cross training opportunities can be availed within the department or at other departments or in different functions. This also gives management additional options to choose from, if and when needs arise. Assigning responsibility for different roles can be a very powerful tool to motivate managers.

- **Retraining**

Retraining is frequent in areas where technology is constantly changing, where personal skill levels need to be refined, and when business environments change requiring economic and market realities to be factored in. As parts of retraining, skills are refined, new perspectives are introduced, latest developments are showcased and processes and systems are discussed to meet the new challenges. Retraining helps drive up efficiency especially during times of flux.

- **Outplacement training**

Some companies conduct training programs for employees leaving the company, either due to retirement or other reasons like restructuring, downsizing, etc. These

employees are trained to help them take on suitable assignments after their departure from the company.

4.7 Methods of training

There are many approaches that trainers adopt to build capacity and enhance performance. Training aids are employed to conserve time and create impact. Methods differ depending on nature of program, group size, etc. Successful programs lead to higher performance levels as employees are infused with new energy and skills to be effective at their jobs or take on new challenges or assignments. Participants are asked to get involved in programs and the feedback sessions that follow prove invaluable in their development and growth.

According to Amagada (2006), training programs are either conducted on the premises or offsite in which case the group is taken to another location. Training could be of on-the-job type wherein employees are trained through demonstrations, instructions, lectures, discussions, presentations, etc. Off-the-job training implies particular kinds of program that do not deal with functional responsibilities but look at concepts, problem solving, and other such skills.

Training tools

As cited in Read and Kleiner (1996), Joinson (1995) mentions the top ten training methods used in business day, as reported by Lakewood Research and Training magazine, are focused here. These, listed in order from highest to lowest use, are as follows: videotapes, lectures, one-on-one instructions, role plays, games/simulation, case studies, slide shows, computer-based training, audio tapes, and films. Training programs adopt one or a combination of some of these to make them dynamic and interesting.

- **Videotapes**

Presentations are usually enhanced with videos to register maximum impact as just plain lectures may not get the desired results and attention. It is a simple but effective tool as the old adage 'a picture is worth a thousand words' still applies. As cited by Read and Kleiner (1996), Mayo and Dubois (1987) emphasize

pausing of the video at places and asking questions is important to ensure participation.

- **Lectures**

Lectures are simple and effective. Concepts, guiding principles, factual knowledge, theory and behavioral aspects of the module can easily be taught through lectures. Trainers thoroughly research the topic, prepare modules and take questions. Its advantage lies in the fact that large number of people can be trained at a time with cost effectiveness. Lecture models can be used to address individual and group issues and topics.

- **On-the-Job and Off-the-Job sessions**

On-the-job training sessions deal with regular matters that relate to work. The objective is to transfer one's learning to application, because the knowledge gained in the training room needs to be applied in real situations. These sessions help employees to get acquainted with issues that might come up in their respective jobs and how these could be resolved. They help develop skill sets and strategies to cope with the day to day demands of the job. Most on-the-job sessions happen in lecture rooms. However, in certain cases vestibule training is used wherein the same machines that a person uses in the job are made available for familiarization.

Off-the-job training provides for learning of concepts, analytical skills, problem solving techniques, strategic planning, etc., which are not part of any function or specific job skill set. These programs may be conducted on or off-site.

- **Role plays**

This method involves participants in performing roles that reflect real life situations or possible scenarios. This helps employees get a firsthand experience of the kind of situations that might come up and the ideal responses to them. The advantage of role plays is that the process allows people to participate freely and be more interactive. Collective experiences are recorded and analyzed. In this

method, interactions are more effective than case study discussions, and foster team spirit through a process of learning and sharing.

- **Games/Simulation**

Games and simulation do not mean the same thing. They are different tools used in conjunction or separately, and at times they might even overlap. Games are techniques to foster team spirit or competition, or encourage creative problem-solving skills, which focus on the choices that create particular results. Games have certain contexts which have applications in real life situations.

Simulation requires planning and selecting the right concepts. Here, initiatives led by the trainer play a key part in briefing the participants at the beginning of the program and debriefing at the end of it. It is a technique used to convey ideas in a relaxed and informal atmosphere.

- **Case studies**

Case studies are effective tools in training room situations and help discussions, stimulate creative thinking, and foster team work. Cases presented relate to actual scenarios built around current issues. Problem solving techniques, lateral thinking, analysis and review, conceptual understanding are all tested. Case studies help employees gain insights into making effective decisions.

- **Slides**

Slides are an effective visual training tool. These help convey information with graphical representation, images and color to achieve the objectives. Slide presentations typically form part of the lecture and certain points are emphasized with their use. During presentations attention spans are likely to be longer as the eyes and ears are both engaged.

- **Computer-based training**

Computer-based training methods are programs using computers either online or through disks. These are either computer-assisted or computer-managed. Computer –assisted methods have no physical instructor and the employee

interacts with the computer via a set of pre-coded and designed modules whereby learning is transferred and progress recorded via questions and responses entered into the computer. Evaluations and assessments are made by the computer and gaps, if any, are identified.

- **Audiotapes**

Audiotapes are used at times to drive home certain facts or convey a message or an idea from someone in authority. They complement slide presentations and printed matter. With judicious use of these aids, modules can be creatively designed for maximum effect. Tapes are easy to create and are cost effective as well.

- **Films**

As mentioned by Read and Kleiner (1996), Mayo and Dubois (1987) say that the use of films and video has additional advantage that relate to the subject being taught. These presentations are effective tools as well, but there is a danger of the visual content overpowering the content of the program if the trainer is not careful. If the participants are not actively engaged and remain mute spectators, the purpose of the program may be lost. The advantage of the medium however is that with the correct intervals and interjections, a trainer can engage the group in broader discussions after viewing a section of the film and getting them to talk about it or drawing questions from them. The speed of learning can be increased or decreased and the pace can be adjusted if learners require more time to grasp key concepts. Additionally, graphics, animation, 3-D imagery all help in transmitting ideas that cannot be described adequately in words.

Apart from these methods, the following are the other methods that are generally used in off-the-job programmes.

- **Conferences**

Conferences are formal meetings wherein participants are encouraged to share thoughts and ideas. Focused discussions driven by the lead trainer are held to raise knowledge base and expand perspectives. Groups benefit from this method as

commonalities, differences, and learning from experiences are recorded. Attendees are encouraged to participate actively in the process to register maximum gains.

- **Group discussions**

This is an effective training tool. It involves active participation and encourages interaction, debate and creative thinking. Experiences are shared, solutions suggested, guidance given and results mapped to ensure the process delivers meaningful results. The leader observes the group and records the proceedings, reactions, initiatives and overall quality of the discussion. He also sets the tone, pace and agenda of the discussion, and finally sums up the entire proceedings.

- **Programmed instructions**

The training objective is incorporated in the program by sequentially setting up instructions. The trainee acquires the knowledge and skills simply by following the instructions. The design of the program ensures that the trainee completes each module before proceeding to the next one.

Picking an effective method

As cited in Read and Kleiner (1996), Sims (1990) observed that all methods serve their purpose and no technique is better than any other. Selecting a technique requires detailed information on variables such as objectives, group size, issues, capabilities of the trainees, time frames, etc., and the constraints of the firm.

Training techniques that encourage involvement and active participation may register better results as knowledge is likely to get transferred more easily and retained longer. Trainees have rated case studies, computer aided instructions, role plays and games as preferred modes of training. Even lecture driven programs and other such modules can be designed creatively to encourage involvement, discussion and make the experience worthwhile.

Evaluation and assessment gauge efficacy of the program and track progress of the employees. An effective training program is one that helps employees transfer

the learnt skills into their everyday lives as the knowledge without application is of little use.

According to Lynton and Pareek (1990), individual training programs allow trainees to set their own pace. They can manage time by focusing more on polishing their rough edges or weaknesses and spending less time on skills and knowledge they can acquire easily.

Program length

Program length should be determined by training goals and should also meet organization's time constraint. Multiple full days, multiple half days, one half or full day, are some of the useful durations of training program.

4.8 Training need analysis

Organizations need to identify the critical areas they feel that training may be able to address. These are then assessed and examined carefully and mapped in terms of desired skill sets, knowledge and performance levels of the selected employees. New requirements are added, upgrades and refresher courses recommended and new parameters and metrics for evaluation are set, before structuring the training calendar.

At the outset, needs are evaluated to judge requirements. These are the gaps that companies feel exist between where they are and where they want to be, a rule which applies to employees as well. The company determines the skill levels required to carry out functional and managerial tasks and then structure the programs to bridge gaps between existing and desired status.

Training needs are analyzed systematically and when gaps are identified between current and expected levels, suitable training programs are designed and implemented. Managers identify the employees who in their assessment would benefit from particular programs.

Training needs analysis encompasses the following:-

- **Organizational analysis** – Company’s mission statement, philosophy and culture are all studied along with the objectives, methodologies and growth strategies.
- **Operational analysis** – This is a concrete assessment of overall operational resources. Desired and current levels of departmental and functional skill sets are assessed. It charts out gaps in functional knowledge, skill, experience and behavior expected from each job.
- **Human resource analysis** – The training needs of employees in different functions are analyzed through HR reports, performance records and employee files and each employee’s capacity for being trained is reviewed.

4.9 Competency based training and development

Competency based training came into being from vocational training initiatives that started around 1980. These initiatives were inspired by Tyler (1949) at the University of Chicago who advocated that education is effective if the results are measurable and students have absorbed and applied the knowledge gained. The competencies of people and functions were analyzed and training programs were designed around them to create result oriented competency based training modules that could be measured. The Royal College of Physicians and Surgeons of Canada drew up a program around core medical competencies in the 1990’s.

This method is therefore focused on results that are measurable. Standards are set for the participants to meet them. Performances are compared with required standards and gains or shortfalls are determined. Constant feedback is given to participants while the training is on.

The conventional outlook on training which is often not seen as a top priority area is one of the biggest problems faced by training departments and companies. Managements are not enthusiastic about it and training calendars are not organized or planned efficiently. Programs sometimes do not match the organization’s goals and objectives. Sometimes training may not be enough and an all round inclusive approach may be required to increase productivity.

Conventional programs generally do not focus on core competencies and are not considered as effective. They are at most times created to address immediate requirements, business issues or current scenarios. The deficiencies of such ad hoc and short term outlook to training are addressed by competency development where key areas are focused on and correct approaches taken to fix them. Because these programs are result oriented, they have been accepted widely. Some of the advantages are as under:

- **Focuses on relevant behaviors and skills**

Competency based training evaluates performance needs and their constituent factors, required skill sets and knowledge base and the attitudinal approach required for the task. It also maps these and their impact on performance and productivity. It enables employees to judge their own training needs to improve their performance, and thus take initiatives to address their own development needs.

- **Matches training and development with organizational goals**

Company's objectives, job functions, key requirements, performance levels, attitude, culture, etc., are all factored in to create highly effective competency development programs across the organization in consonance with corporate goals. Planning and aligning training needs to organizational goals also helps to identify if more modules or programs are required to fill certain gaps.

- **Increases training and development efficacy**

Competency based models help allocate resources to programs that will bring maximum results and weed out programs that have little impact on performance. They identify skill sets required by employees during the course of their career, and as they move into different positions, the required training is provided to prepare them for their next role.

- **Provides feedback**

Due to the objectivity of this result oriented model, management will have enough data to provide feedback, support and identify needs throughout an employee's career. It creates an environment of openness and trust, and positive discussions are possible concerning attitude, approach and the training needs.

- **Focuses on Result**

Competency based programs are result oriented and are based on application of knowledge. These involve employees in actively identifying their own training and development needs which impact their performance. The performance based evaluation is a transparent process and hence, immediate and constructive feedback are important in the process. Employees become more accountable as their performance is measured. With growth in technology development and scale of operations, as economies grow, competency based programs seem indispensable, and these can play a huge part in helping organizations achieve their objectives.

4.10 Training scenario in the general insurance sector

Insurance in India for a long time has been governed and managed by public sector enterprises under government control. The recent policy changes allowed private players to enter the industry. There are over 150,000 employees in the public sector insurance companies and these employees are trained along with agents, brokers, etc. Training methodologies developed by these companies have generally been designed and conducted internally across all companies. Using external consultants and trainers is not a normal practice as most public sector companies have their own training and development centers. Private companies however do use external training resources for this purpose.

There are a few institutes specializing in insurance related training like the National Insurance Academy, Pune and the College of Insurance, Mumbai, operating under the Insurance Institute of India.

The structure for training in general insurance is shown in figure 4.1

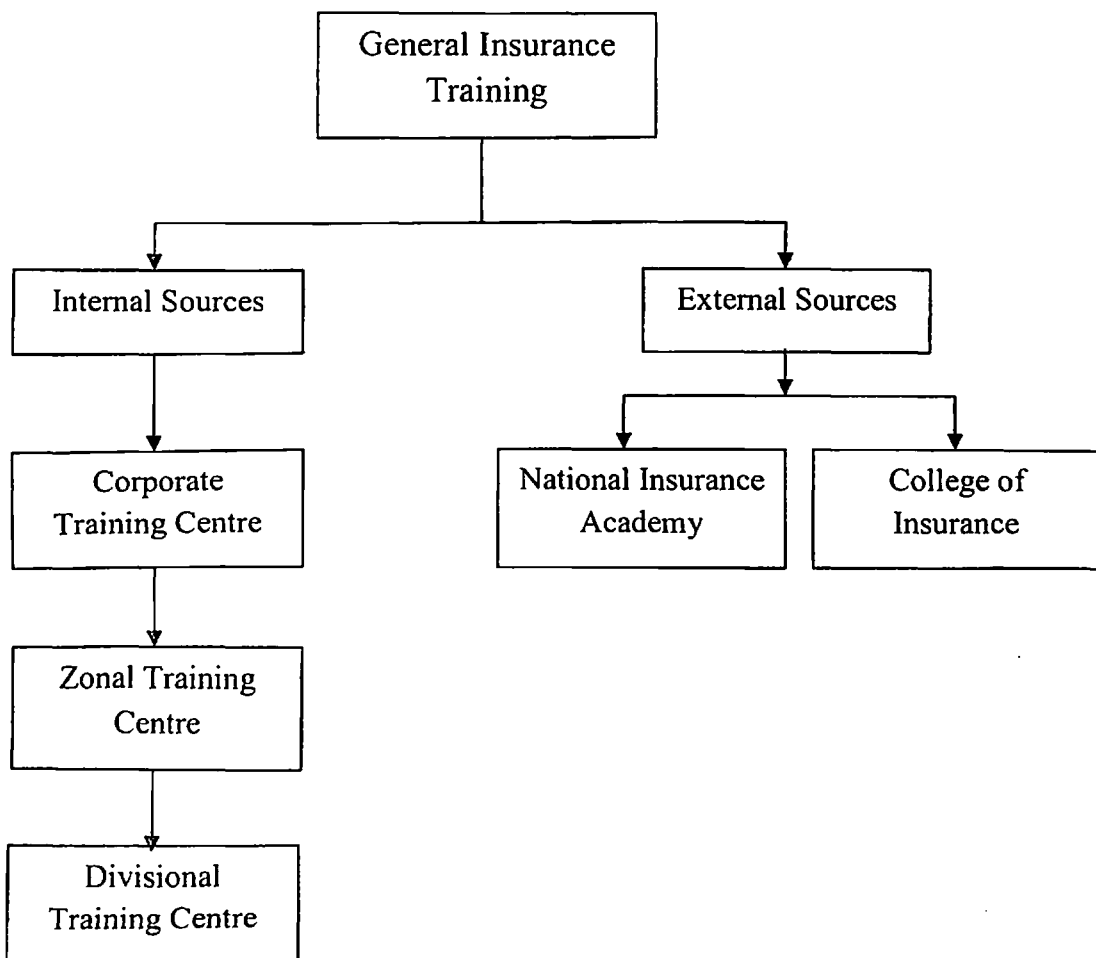


Fig. 4.1: General Insurance Training Structure

The National Insurance Academy, Pune, has programs on insurance, information technology, legal & compliance and management methodologies. Top management and middle management cadres are trained by the academy. It designs customized training solutions to suit clients' needs and address specific issues. It has a client base of international and local companies and conducts programs onsite as well as offsite.

The College of Insurance, Mumbai, was founded in 1966 to address the training requirements of various levels of management. It is a Government recognized training institute. The Government has sponsored trainees from Africa and Asia under the Special Commonwealth African Assistance Program (SCAAP). The college is used by public sector insurance companies to train their employees and

managers. With an experienced group of professional trainers from the industry, the institute has created a rich resource base of experience, materials, and a guest faculty network of highly experienced professionals from the industry.

Corporate training centers run by general insurance public sector companies conduct training programs for lower management cadres whilst the regional centers address training needs of supervisors and clerks. These centers work along an annual calendar for their fixed and normal training programs and also include new modules on technology, products, promotions, etc. Some senior managers are also sent to programs and conferences by other agencies in India as well as abroad.

In a bid to increase its resource base of management and technical knowledge, the center has forged partnerships and alliances with reputed management training institutes. Online training modules have also been introduced in association with professional training companies and institutions conducting management development programs. These programs are structured to suit specific requirements and are conducted by reputed institutions and faculty.

CHAPTER BIBLIOGRAPHY

Dubois D. D., Rothwell W. J., Stern D. K., and Kemp L. K. (2004), Competency-Based Human Resource Management. Palo Alto: Davies-Black Publishing, Chapter-6 [4.9]

Mahapatro B.B. (2010), Human Resource Management, New Delhi: New Age International Limited, Publishers, pp. 286, 292, 294 [4.3, 4.4, 4.5, 4.6, 4.7]

5. RESEARCH DESIGN

5.1 Problem definition

The research work relates to the identification of competencies required for the middle-level managers in the general insurance sector and the design of suitable training modules to develop such competencies.

5.2 Research design

The target population for the research was identified and the necessary data was collected. As part of the research, two surveys were conducted, which were named as Survey-1 and Survey-2. These surveys led to the identification of requisite competencies. The training modules on these competencies were developed and forwarded to various Human Resource (HR) management experts for their review and comment. This exercise was carried using Delphi technique. Details of the research design are outlined below.

5.2.1 Target population

The middle-level managers of the general insurance companies in the public and private sectors in India were taken as the population for the study. The confederation of IRDA was used as the source for identifying target population for the research study. It provided a comprehensive record of membership of 18 general insurance companies as of year 2009.

5.2.2 Details of the respondents

Managers from all the 18 insurance companies were approached for the purpose of primary survey. However, respondents from 16 of these showed willingness to participate in this activity. Quota sampling was used, and responses were collected over a period of approximately one year. Certain difficulties were encountered in the process as many individuals were not able to immediately complete and return the questionnaire. Most of the individuals who agreed to share their opinion did so under requests for varying conditions of confidentiality. In deference to the wishes of the respondents, therefore, their names have not been mentioned anywhere in this report.

5.2.3 Data collection

This study is based on the data collected from both primary and secondary sources. For the purpose of primary data collection, respondents were either personally visited or contacted through mail.

Secondary data was extracted from various published reports and documents through desk research. Major sources included the Insurance Regulatory and Development Authority (IRDA) Hyderabad, National Insurance Academy (NIA) Pune, National Law College Jodhpur, Indian Society for training and Development (ISTD) New Delhi, National College of Insurance Learning (NCIL) Kolkata, and a few others.

5.3 Research methodology

The initial data for this research study was collected through two structured questionnaires. In the first part, using an open ended questionnaire (Questionnaire A, a copy of which is provided as Appendix-I), responses were sought from middle level managers, asking them to identify ten general and five specific competencies required for effective performance in their jobs.

The respondent managers holding office in different departments were categorized on the basis of region and city. Quota sampling method was used to ensure that all regions and metro/non-metro cities were equally represented. From each region, one metro city and four non-metro cities were selected. From each metro city 40 respondents were asked to fill the questionnaire. From each of the non-metro cities, the number of respondent managers was 10. In total, from each region 80 responses were sought. Hence, the total number of desired sample was 320. The distribution details of the sample are presented below:

Table 5.1: Quota Sampling

Region \ Cities	Metro Cities	Non-metro Cities
Northern	1 * (40) = 40	4 * (10) =40
Eastern	1 * (40) = 40	4 * (10) =40
Southern	1 * (40) = 40	4 * (10) =40
Western	1 * (40) = 40	4 * (10) =40
TOTAL	160	160

The responses were filled in by the managers themselves without any prompt from the researcher. This exploratory study, named as Survey-1, eventually covered 308 respondents. Based on the frequency analysis of this exercise, the competencies identified formed the basis for the second questionnaire (Questionnaire B, a copy of which is provided in Appendix-II). This questionnaire was designed to ask the respondents to rank the listed competencies in order of their importance as applicable to their respective work situations. The objective of this survey was to narrow down the list to a final set of generic and specific competencies. As all respondent organizations had offices in metro cities and there was no insurance company, which was confined only to non-metro cities, Survey-2 was focused only on the metro cities. There were 160 respondents from the metro cities who had participated in Survey-1. Out of these, 115 respondents participated in Survey-2, as some respondents were not available for varying reasons such as promotions, transfers or not being in that place and the like. The total number of managers who participated in Survey-1 and Survey-2 is presented in the table below:

Table 5.2: Distribution of Respondents of Questionnaire A and Questionnaire B in Metro and Non-metro cities

Questionnaire	Metro	Non-metro
A	160	148
B	115	0 →

The 'step by step' research methodology followed for the study is presented below:-

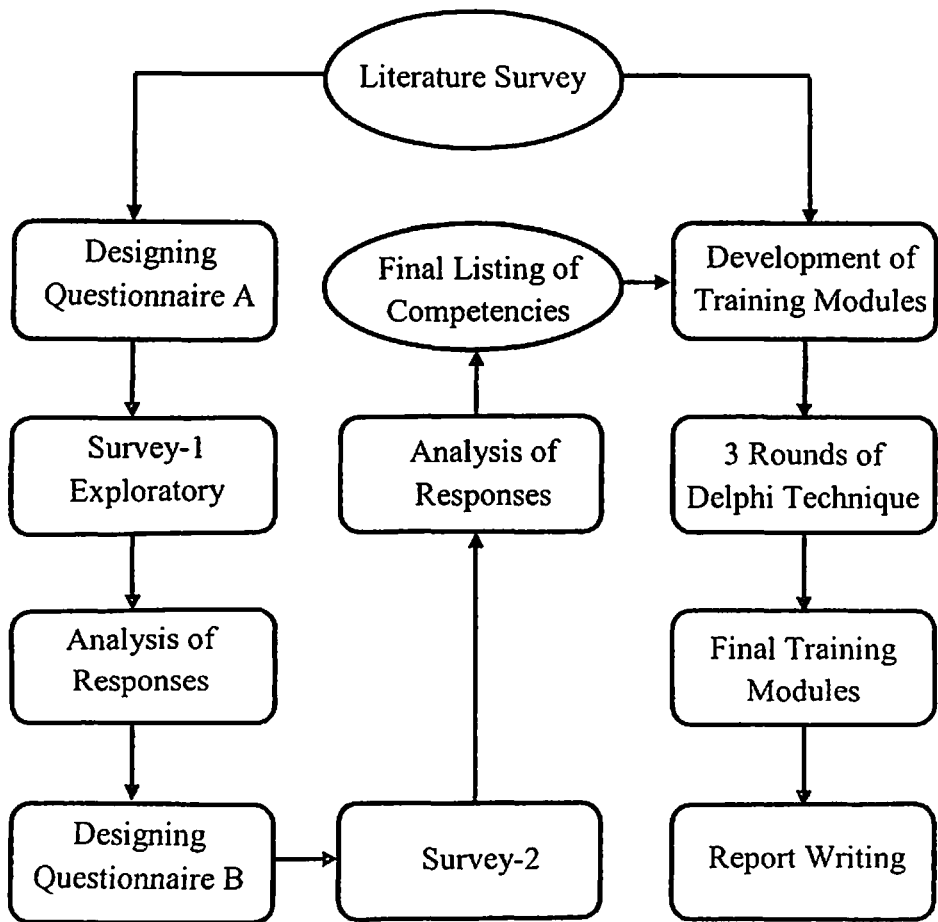


Fig. 5.1: Research Methodology

5.4 Development of training modules

Finally, a training module was designed for each of the identified generic and specific competencies. Each of these modules consisted of the specific objectives and contents considered relevant for comprehensive training in that area. The Delphi technique was employed to determine the final version of the modules. The ten general competencies were divided into groups of three, three and four. However, the four modules of training for the specific competency were kept separate in a group. Each of the general competency training modules was sent to three HR experts for their views with the purpose of arriving at a consensus in regard to their objectives and contents. These experts included the HR heads of various leading companies in their respective sectors. The comments of each of these experts were circulated among the rest of them. The details were frozen once all the experts had their say and the first expert had the final opportunity to review

and decide on the ultimate content. Nine experts were involved in the process of arriving at the final contents of the training modules for the general competencies.

An identical procedure was adopted for the specific competencies. As for the competency related to job knowledge, experts had to be identified exclusively from the general insurance industry. In this case, three national or zonal training heads of the general insurance companies were contacted for the same, and the training modules were finalized based on the comments obtained from them.

6. PRIMARY SURVEYS AND ANALYSIS OF DATA

6.1 Survey-1: Preliminary identification of required managerial competencies

Nearly 700 middle level managers were personally approached with a request to participate in the survey. While 400 of them agreed to do so, only 308 of them finally filled in and returned the Questionnaire A. The respondents were from 20 cities across the country. The locations included four metro and 16 non-metro cities.

Questionnaire A required the respondents to identify no more than ten general competencies and five specific competencies and describe the meaning of each of these in accordance with their own understanding. The data when received were analyzed on the basis of frequencies and meaning of each competency. Wherever the meanings were identical or largely similar, they were combined. The analysis resulted in identification of a total of fourteen competencies. All the respondents did not mention ten general and five specific competencies and left some blank spaces in the questionnaire. The blank responses were termed as “no response” (NR) for the analysis. The response rate for the general competencies was 70.13%. 12.53% responses given by the managers could not be considered as competencies and were discarded and not used for the analysis. Such responses were termed as “discarded responses” (DR). For the specific competencies the response rate was relatively lower i.e. 64.42% and the DR was 13.05%. The total number of respondents across sectors, cities, regions, departments and genders are denoted as N in the tables below.

There were 308 managers who participated in the primary survey. The profile of the respondents, based on sector, city, region, department and gender are presented below.

6.1.1 Profile of respondents: Survey-1

The distribution of respondents based on various criteria is presented below:

(a) Public/Private sector: Public sector organizations are essentially those where the government has major shareholding and are managed by boards appointed by the government. Private sector organizations are owned and managed by

individuals in their private capacity. Equal number of respondents were approached from the public and private sector.

(b) Metro/Non-metro cities: The respondents were from metro and non- metro cities. In the survey, 52% managers were from the metro cities and 48% were from non-metro cities.

(c) Geographical region: As shown in Table 6.1, the study covered organizations across India to ensure a fair representation of respondents.

Table 6.1: Survey-1 Distribution of Managers: Region-wise

Region	No. of Respondents	%
Northern	78	25
Eastern	80	26
Southern	70	23
Western	80	26
Total	308	100

(d) Functional departments: In order to analyze the responses based on the enterprise functions, the survey covered the departments shown in Figure 6.1. The other departments not mentioned in the figure include public relations, vigilance and IT. Training modules were not developed for these departments because the number of persons working here was not large enough to merit special consideration for competency development through training.

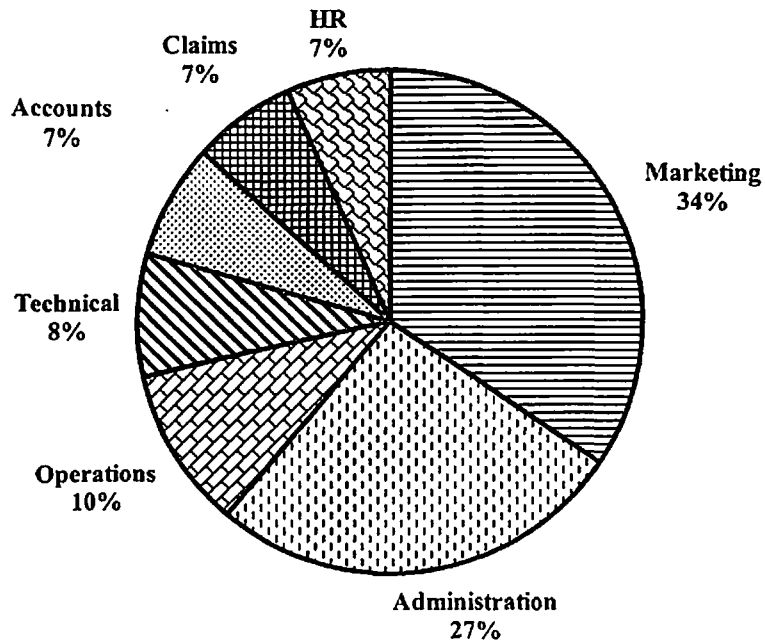


Fig. 6.1: Survey-1 Distribution of Managers: Functional Department-wise

(e) **Distribution by gender:** In the survey 87% happened to be male respondents and 13% were female.

6.1.2 General competencies

The results of Survey-1 excluding the NR and DR are presented in the form of distribution of frequencies in the following tables. As may be observed from these tables, the single most significant competency identified by the respondents was ‘job knowledge’. ‘Initiative’ and ‘creativity’, regardless of the parameter, i.e. general or specific competency score the least in all the distributions.

Relative importance of all the competencies is shown in Table 6.2.

Table 6.2: Survey-1 Distribution of General Competencies

S. No.	General Competencies	Freq (N=308)	%
1	Job knowledge	415	23.39
2	Managerial skills	236	13.30
3	Interpersonal skills	195	10.99
4	Communication skills	177	9.98
5	Leadership	136	7.67
6	Team Management	127	7.16
7	Ability to Plan	97	5.47
8	Ability to Motivate	96	5.41
9	Decision making	72	4.06
10	Ability to Delegate	72	4.06
11	Flexibility	53	2.99
12	Analytical skills	43	2.42
13	Initiative	31	1.75
14	Creativity	24	1.35
	Total	1774	100

Table 6.3 indicates that the pattern of all the competencies appears to be somewhat but not too much different. Responses for the public sector show that ‘ability to motivate’ and ‘ability to delegate’ score higher than those for ‘ability to plan’ and ‘decision making’. As far as the private sector is concerned, ‘team management’ is valued more than ‘leadership’ while ‘flexibility’ shows a slight edge over the ‘ability to delegate’. Also, it appears that ‘managerial skills’, ‘interpersonal skills’, ‘leadership’ and the ‘ability to delegate’ are focused more by the managers in the public sector. ‘Job knowledge’ is valued more among the private sector respondents.

Table 6.3: Survey-1 General Competencies: Sector-wise

S. No.	General Competencies	Public Sector (N=154)		Private Sector (N=154)	
		Freq	%	Freq	%
1	Job knowledge	212	22.40	203	24.52
2	Managerial skills	133	14.10	103	12.44
3	Interpersonal skills	110	11.60	85	10.27
4	Communication skills	92	9.73	85	10.27
5	Leadership	78	8.25	58	7.00
6	Team Management	59	6.24	68	8.21
7	Ability to Plan	48	5.07	49	5.91
8	Ability to Motivate	55	5.81	41	4.95
9	Decision making	42	4.44	30	3.62
10	Ability to Delegate	50	5.29	22	2.65
11	Flexibility	21	2.22	32	3.86
12	Analytical skills	24	2.54	19	2.29
13	Initiative	12	1.27	19	2.29
14	Creativity	10	1.06	14	1.69
	Total	946	100	828	100

As shown in Table 6.4 metro city respondents indicated that the need for the 'ability to delegate' was more important than the 'decision making' ability. For respondents from non-metro cities, 'ability to motivate' appears to be more important than 'ability to plan'. It is also noted that only in the case of 'communication skills' the need in non-metro cities is considerably more than that in the case of metro cities.

Table 6.4: Survey-1 General Competencies: Metro and Non-metro Cities

S. No.	General Competencies	Metro Cities (N=160)		Non-metro Cities (N=148)	
		Freq	%	Freq	%
1	Job knowledge	221	22.95	194	23.92
2	Managerial skills	126	13.08	110	13.56
3	Interpersonal skills	100	10.38	95	11.71
4	Communication skills	82	8.52	95	11.71
5	Leadership	74	7.68	62	7.65
6	Team Management	71	7.37	56	6.91
7	Ability to Plan	61	6.33	36	4.44
8	Ability to Motivate	52	5.40	44	5.43
9	Decision making	40	4.15	32	3.95
10	Ability to Delegate	45	4.67	27	3.35
11	Flexibility	31	3.22	22	2.71
12	Analytical skills	26	2.70	17	2.10
13	Initiative	21	2.18	10	1.23
14	Creativity	13	1.35	11	1.36
	Total	963	100	811	100

Table 6.5 shows no significant difference in regional responses. However, 'job knowledge' has been identified by the northern region respondents as more relevant in comparison to the other regions. In northern and southern regions it is observed that 'team management' has been rated more important than 'leadership'. In eastern region more value has been given to 'ability to motivate' and 'ability to plan' than 'team management'. Southern region managers rated 'ability to delegate' more than 'decision making'. However, 'ability to motivate' outscored 'decision making' in western region. 'Interpersonal skills' has been valued more by eastern region managers and 'team management' appears to be a little more focused by the southern region managers, in contrast to other regions.

Table 6.5: Survey-1 General Competencies: Region-wise

S. No.	General Competencies	Northern Region (N=78)		Eastern Region (N=80)		Southern Region (N=70)		Western Region (N=80)	
		Freq	%	Freq	%	Freq	%	Freq	%
1	Job knowledge	130	28.70	106	22.60	86	20.24	93	21.78
2	Managerial skills	63	13.90	64	13.65	61	14.35	48	11.24
3	Interpersonal skills	39	8.61	65	13.86	43	10.12	48	11.24
4	Communication skills	41	9.05	54	11.51	39	9.18	43	10.07
5	Leadership	32	7.06	35	7.46	33	7.77	36	8.43
6	Team Management	39	8.61	19	4.05	39	9.18	30	7.03
7	Ability to Plan	22	4.86	25	5.33	23	5.41	27	6.32
8	Ability to Motivate	21	4.64	32	6.82	26	6.12	17	3.98
9	Decision making	17	3.75	20	4.26	15	3.53	20	4.68
10	Ability to Delegate	14	3.09	18	3.84	23	5.41	17	3.98
11	Flexibility	14	3.09	10	2.13	11	2.59	18	4.23
12	Analytical skills	10	2.21	11	2.35	10	2.35	12	2.81
13	Initiative	5	1.10	4	0.85	9	2.12	13	3.04
14	Creativity	6	1.32	6	1.28	7	1.65	5	1.17
	Total	453	100	469	100	425	100	427	100

Table 6.6: Survey-1 General Competencies: Functional Department-wise

S. No.	General Competencies	Administration (N=77)		HR (N=19)		Marketing (N=99)		Accounts (N=21)		Technical (N=23)		Claims (N=19)		Operations (N=30)	
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1	Job knowledge	100	22.32	22	25.00	141	25.13	24	21.43	35	23.97	21	19.09	31	19.50
2	Managerial skills	73	16.29	14	15.91	79	14.08	9	8.04	20	13.70	10	9.091	20	12.58
3	Interpersonal skills	50	11.16	11	12.50	58	10.34	8	7.14	17	11.64	14	12.73	10	6.30
4	Communication skills	44	9.82	10	11.36	57	10.16	9	8.04	15	10.27	13	11.82	16	10.06
5	Leadership	35	7.81	5	5.68	39	6.95	11	9.82	13	8.90	6	5.46	18	11.32
6	Team Management	29	6.47	7	7.96	40	7.13	6	5.36	9	6.16	8	7.27	18	11.32
7	Ability to Plan	33	7.37	3	3.41	27	4.81	6	5.36	7	4.80	5	4.55	7	4.40
8	Ability to Motivate	22	4.91	7	7.96	32	5.70	11	9.82	6	4.11	8	7.27	5	3.15
9	Decision making	19	4.24	2	2.27	22	3.92	7	6.25	7	4.80	5	4.55	7	4.40
10	Ability to Delegate	14	3.13	5	5.68	20	3.57	7	6.25	8	5.50	5	4.55	5	3.15
11	Flexibility	15	3.35	0	0.00	17	3.03	0	0.00	1	0.69	3	2.73	11	6.92
12	Analytical skills	4	0.89	2	2.27	14	2.50	8	7.14	5	3.43	4	3.64	1	0.63
13	Initiative	5	1.12	0	0.00	7	1.25	6	5.36	2	1.37	6	5.46	4	2.52
14	Creativity	5	1.12	0	0.00	8	1.45	0	0.00	1	0.69	2	1.82	6	3.77
	Total	448	100	88	100	561	100	112	100	146	100	110	100	159	100

In Table 6.6 also, no significant difference is observed. However, 'managerial skills' were stated by less number of accounts managers and 'interpersonal skills' were regarded as relatively less important by operations managers in comparison to the managers from other departments. 'Leadership' and 'team management' were valued more by managers in operations department than those in other departments.

For HR managers, 'interpersonal skills' appears to be very important. The 'ability to motivate' outscores the 'ability to plan' in the case of both, the HR and marketing managers. 'Analytical skills' has been found most important for accounts managers.

Table 6.7: Survey-1 General Competencies: Gender-wise

S. No.	General Competencies	Male (N=269)		Female (N=39)	
		Freq	%	Freq	%
1	Job knowledge	360	23.23	55	24.55
2	Managerial skills	211	13.61	25	11.16
3	Interpersonal skills	175	11.29	20	8.93
4	Communication skills	151	9.74	26	11.61
5	Leadership	120	7.74	16	7.14
6	Team Management	108	6.97	19	8.48
7	Ability to Plan	82	5.29	15	6.70
8	Ability to Motivate	88	5.68	8	3.57
9	Decision making	62	4.00	10	4.46
10	Ability to Delegate	66	4.26	6	2.68
11	Flexibility	46	2.97	7	3.13
12	Analytical skills	35	2.26	8	3.57
13	Initiative	23	1.48	8	3.57
14	Creativity	23	1.48	1	0.45
	Total	1550	100	224	100

Table 6.7 presents the comparative results of the male and female respondents. In the case of male respondents, 'ability to motivate' appears slightly more important than the 'ability to plan'. Also, the 'ability to delegate' is voted more than

‘decision making’. Female respondents have stressed ‘decision making’ more than the ‘ability to motivate’.

6.1.3 Specific competencies

Table 6.8: Survey-1 Distribution of Specific Competencies

S. No.	Specific Competencies	Freq (N=308)	%
1	Job knowledge	342	37.87
2	Managerial skills	122	13.51
3	Interpersonal skills	74	8.20
4	Communication skills	78	8.64
5	Leadership	54	5.98
6	Team Management	38	4.21
7	Ability to Plan	35	3.88
8	Ability to Motivate	31	3.43
9	Decision making	25	2.77
10	Ability to Delegate	22	2.44
11	Flexibility	18	1.99
12	Analytical skills	36	3.99
13	Initiative	9	0.99
14	Creativity	19	2.10
	Total	903	100

In the part of the Survey relating to the Specific Competencies, as shown in Table 6.8, ‘job knowledge’ again appears to be the most significant competency. This compares well with the finding observed in table 6.1, which explained the distribution of general competencies. Similarly, ‘initiative’ and ‘creativity’, regardless of the parameter, score the least in all the distributions.

Table 6.9 shows that for the public sector, ‘communication skills’ has been valued more than ‘interpersonal skills’, and the ‘ability to plan’ is more important than ‘team management’. ‘Analytical skills’ has the higher percentage of the responses as compared to ‘flexibility’. In the case of the private sector, it is noted that ‘flexibility’ has been valued more than the ‘ability to delegate’ which in turn is outscored by ‘analytical skills’.

Further, it is noticed that the 'ability to plan' is more important for the public sector while 'team management' is more important for the private sector.

Table 6.9: Survey-1 Specific Competencies: Sector-wise

S. No.	Specific Competencies	Public Sector (N=154)		Private Sector (N=154)	
		Freq	%	Freq	%
1	Job knowledge	166	37.99	176	37.77
2	Managerial skills	58	13.27	64	13.73
3	Interpersonal skills	33	7.55	41	8.80
4	Communication skills	38	8.70	40	8.58
5	Leadership	26	5.95	28	6.01
6	Team Management	13	2.98	25	5.37
7	Ability to Plan	23	5.26	12	2.58
8	Ability to Motivate	18	4.12	13	2.79
9	Decision making	17	3.89	8	1.72
10	Ability to Delegate	17	3.89	5	1.07
11	Flexibility	5	1.14	13	2.80
12	Analytical skills	16	3.66	20	4.29
13	Initiative	2	0.46	7	1.50
14	Creativity	5	1.14	14	3.00
	Total	437	100	466	100

Table 6.10 shows that respondents from the non-metro cities value 'job knowledge' more than their counterparts from the metro cities. Among both metro and non-metro managers 'analytical skills' has been valued more than 'flexibility'.

Table 6.10: Survey-1 Specific Competencies: Metro and Non-metro Cities

S. No.	Specific Competencies	Metro Cities (N=160)		Non-metro Cities (N=148)	
		Freq	%	Freq	%
1	Job knowledge	162	32.99	180	43.69
2	Managerial skills	66	13.44	56	13.59
3	Interpersonal skills	44	8.96	30	7.28
4	Communication skills	45	9.17	33	8.01
5	Leadership	28	5.70	26	6.31
6	Team Management	26	5.30	12	2.91
7	Ability to Plan	22	4.48	13	3.16
8	Ability to Motivate	17	3.46	14	3.40
9	Decision making	17	3.46	8	1.94
10	Ability to Delegate	17	3.46	5	1.21
11	Flexibility	9	1.83	9	2.18
12	Analytical skills	22	4.48	14	3.40
13	Initiative	4	0.82	5	1.21
14	Creativity	12	2.44	7	1.70
	Total	491	100	412	100

Table 6.11 shows that ‘job knowledge’ has been mentioned more often by respondents of the northern region as compared to other regions. ‘Analytical skills’ scores over ‘flexibility’ in eastern and southern regions. ‘Leadership’ is valued more than ‘communication skills’ by the managers of southern region.

Table 6.11: Survey-1 Specific Competencies: Region-wise

S. No.	Specific Competencies	Northern Region (N=78)		Eastern Region (N=80)		Southern Region (N=70)		Western Region (N=80)	
		Freq	%	Freq	%	Freq	%	Freq	%
1	Job knowledge	98	47.57	88	33.98	90	36.59	66	34.38
2	Managerial skills	25	12.14	35	13.51	37	15.04	25	13.02
3	Interpersonal skills	13	6.31	25	9.65	17	6.91	19	9.90
4	Communication skills	15	7.28	28	10.81	17	6.91	18	9.36
5	Leadership	6	2.91	16	6.18	22	8.94	10	5.21
6	Team Management	10	4.85	11	4.25	10	4.07	7	3.65
7	Ability to Plan	8	3.88	11	4.25	9	3.66	7	3.65
8	Ability to Motivate	6	2.91	10	3.86	9	3.66	6	3.13
9	Decision making	5	2.43	7	2.70	7	2.85	6	3.13
10	Ability to Delegate	3	1.45	7	2.70	10	4.07	2	1.04
11	Flexibility	7	3.40	3	1.16	1	0.41	7	3.65
12	Analytical skills	3	1.46	13	5.02	13	5.29	7	3.65
13	Initiative	2	0.97	0	0	3	1.22	4	2.08
14	Creativity	5	2.43	5	1.93	1	0.41	8	4.17
	Total	206	100	259	100	246	100	192	100

Table 6.12: Survey-1 Specific Competencies: Functional Department-wise

S. No.	Specific Competencies	Administration (N=77)		HR (N=19)		Marketing (N=99)		Accounts (N=21)		Technical (N=23)		Claims (N=19)		Operations (N=30)	
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1	Job knowledge	77	39.69	7	13.73	70	26.42	31	50.82	21	34.43	12	29.27	23	29.11
2	Managerial skills	32	16.49	10	19.61	37	13.96	8	13.11	10	16.39	3	7.32	15	18.99
3	Interpersonal skills	16	8.25	15	29.41	27	10.19	3	4.92	3	4.92	4	9.76	4	5.06
4	Communication skills	18	9.29	5	9.80	28	10.57	2	3.28	5	8.20	5	12.2	6	7.59
5	Leadership	10	5.16	5	9.80	25	9.43	3	4.92	2	3.28	1	2.44	5	6.33
6	Team Management	8	4.12	2	3.92	14	5.28	0	0	2	3.28	3	7.32	6	7.60
7	Ability to Plan	9	4.64	2	3.92	12	4.53	3	4.92	0	0	1	2.44	4	5.06
8	Ability to Motivate	8	4.12	2	3.92	8	3.02	1	1.64	3	4.92	1	2.44	2	2.53
9	Decision making	4	2.06	1	1.96	6	2.26	2	3.28	6	9.84	2	4.88	2	2.53
10	Ability to Delegate	3	1.55	1	1.96	7	2.64	2	3.28	2	3.28	0	0	1	1.27
11	Flexibility	4	2.06	1	1.96	10	3.77	0	0	0	0	0	0	3	3.79
12	Analytical skills	2	1.03	0	0	9	3.40	4	6.56	5	8.20	6	14.63	4	5.06
13	Initiative	2	1.03	0	0	2	0.76	0	0	0	0	1	2.44	3	3.79
14	Creativity	1	0.52	0	0	10	3.77	2	3.28	2	3.28	2	4.88	1	1.27
	Total	194	100	51	100	265	100	61	100	61	100	41	100	79	100

As shown in Table 6.12, managers from HR and Claims departments have respectively focused more on ‘interpersonal skills’ and ‘analytical skills’ in comparison to those from the other departments. Marketing managers emphasized more on ‘interpersonal skills’, ‘leadership’ and ‘communication skills’.

Table 6.13: Survey-1 Specific Competencies: Gender-wise

S. No.	Specific Competencies	Male (N=269)		Female (N=39)	
		Freq	%	Freq	%
1	Job knowledge	309	39.11	33	29.20
2	Managerial skills	99	12.53	23	20.35
3	Interpersonal skills	64	8.10	10	8.85
4	Communication skills	70	8.86	8	7.08
5	Leadership	47	5.95	7	6.20
6	Team Management	34	4.30	4	3.54
7	Ability to Plan	31	3.92	4	3.54
8	Ability to Motivate	26	3.29	5	4.43
9	Decision making	21	2.66	4	3.54
10	Ability to Delegate	19	2.40	3	2.66
11	Flexibility	13	1.65	5	4.43
12	Analytical skills	33	4.18	3	2.66
13	Initiative	8	1.01	1	0.89
14	Creativity	16	2.03	3	2.66
	Total	790	100	113	100

Table 6.13 shows that ‘job knowledge’ scores higher among the male respondents. However, ‘managerial skills’ have been assigned more importance by the female managers. Among the male respondents, ‘communication skills’ has been valued more than ‘interpersonal skills’. ‘Analytical skills’ also holds more importance than ‘flexibility’ for male respondents.

Summary of findings

‘Job knowledge’ has been listed as the most important competency by the respondents in the present survey. Researchers in studies conducted in the past also revealed that, for various sets of people or managers, this is one of the more important competencies. Yeung (1996), as cited by Ramlall (2006) and Connerley

& Pederson (2005), also mentions about similar findings. Kochanski (1997), May (1999), Siddique (2007), Eck and Verwey (2007), have also found knowledge as an important competency.

The second most important competency for the managers was 'managerial skills' as reported by a few researchers like Kochanski (1997), as cited by Connerley and Pederson (2005). Tornabeni and Longest (2001), O'Carroll and Public Health Informatics Competencies Working Group (2002), Koustelios (2003) Siddique (2007), are also among these few researchers.

The other competencies mentioned were: 'communications skills' which was found as a relevant competency by Tricker and Lee (1993), May (1999), Brophy and Kiely (2002), O'Carroll and Public Health Informatics Competencies Working Group (2002), Koustelios (2003), MacKinnon et al. (2004), as cited by Connerley and Pederson (2005), Kochanski (1997), as cited in Ramlall (2006), Yeung (1996), and Eck and Verwey (2007). According to Connerley and Pederson (2005), Kochanski (1997), Tornabeni and Longest (2001), Khandwalla (2004), Chen et al. (2005) in their studies have identified 'interpersonal skills' as a requisite competency.

'Leadership' has been reported important in the studies by Yeung (1996), as cited in Ramlall (2006), May (1999), Brophy and Kiely (2002), O'Carroll and Public Health Informatics Competencies Working Group (2002), Khandwalla (2004), MacKinnon et al.(2004), Chen et al. (2005), Siddique (2007), and Eck and Verwey (2007).

'Ability to plan' was found important as a competency by Conway (1994), May (1999), Brophy and Kiely (2002), O'Carroll and Public Health Informatics Competencies Working Group (2002). Spencer (1993), Tricker and Lee (1993), Brophy and Kiely (2002) have also found 'team management' as a requisite competency. 'Analytical skills' was found relevant by the following researchers: Spencer (1993), O'Carroll and Public Health Informatics Competencies Working Group (2002), Chen et al. (2005).

In addition to these studies, Conway (1994), Yeung (1996) as cited in Ramlall (2006), and May (1999) considered 'decision making' as an important

competency. Eck and Verwey (2007) found 'flexibility' in the same category. According to Connerley and Pederson (2005), Kochanski (1997) found 'ability to motivate' as an important competency. 'Initiative' was considered important by Spencer (1993), as cited in Dare and Leach (1999), Marquardt and Engel (1993), and Lifeng and Kan (2007).

6.2 Meaning of the requisite competencies

The analysis of survey-1 revealed 14 competencies required of middle level managers in the general insurance sector. The meaning of each of these competencies, which has been culled out from various secondary sources, is described below in alphabetical order. Among the sources, UNIDO, Wilkes University Competency Dictionary and British Council Competency Dictionary were consulted.

6.2.1 Ability to delegate

Delegation is the process of empowering an individual or a group with the responsibility and the authority to formulate decisions that amplify one's own and the organization's efficacy by allocating specific tasks. Delegation can be both provisional and permanent. In reality, this is the transfer of authority in decision making from the higher organizational level to the subordinate level.

Delegation is one of the most significant skills in management. It is a basic principle in managing for organizational effectiveness. The procedure of delegation of power involves sharing and division of authority among the subordinates. However, when a manager delegates a task to the subordinates, the responsibilities continue to remain with him. At the same time, sharing of responsibilities keeps the members involved and concerned about the group's performance. Enhassi and Kaka (1997) state that in the process of delegation, the seniors tell their employees about the goals to be achieved. The subordinates are free to choose the methodology to achieve those goals.

The process of delegation leads to the division of work and its allocation by the manager to the lower level. As it reduces the workload of the manager, he can use that time and energy in key activities like planning, business analysis, policy

formulation, etc. Adequate opportunity and freedom is bestowed to the subordinates to help improve their abilities and skills through delegation of authority.

In planning succession, developing employees, seeking and encouraging their elevation in the organizational hierarchy, the capacity to delegate is seen as an effective tool. It facilitates the delegatee to acquire experience and prepares him for greater responsibilities. Delegation reduces stress across the workforce. Effective delegation can save numerous hours of unnecessary effort, increase productivity and provide precious training to the employees.

In a growing organization one of the major responsibilities of a manager is to develop a successor. Job satisfaction, motivation and self-esteem of employees can be enhanced by delegation of authority. Enhassi and Kaka (1997), believe that delegation also gives the subordinates more control over the work.

According to González and Münch (2000), the delegation of authority must be worked with an authentic and a complete system of accountability and responsibility. An indication of performance requirements, in terms of totality and quality must be part of the delegated task. Pech (2009) says that delegation of authority allows the business to expand thereby conveying to the subordinate staff an intuit of confidence and assist them in career development.

Indeed, a manager's key to efficiency, which benefits all including subordinates, supervisor and the organization, delegation requires dedicated effort. It calls for effective communication, motivation, goal setting and behavioral modification. It provides job recognition and satisfaction to the subordinates, who feel motivated and inspired to work more effectively and efficiently.

6.2.2 Ability to motivate

Motivation generates the covet to perform, acknowledges the achievements and gratifies the employees for their contributions. It supports one's desire to achieve personal as well as organizational objectives. The word motivation has its origin in the word motive, which means need or desire. Mitchell (1982) states, that the process of inspiration, direction and resolution of voluntary actions, which are

oriented towards achieving the set goals, are psychological depictions of motivation.

Motivation is the group of reasons that persuade one's behavior in a particular fashion. The diligence, intensity and the direction of a person's effort applied at work, point to the distinctive force referred to as motivation. It is also the sum of desire and energy aimed at achieving a goal. An individual has to be adequately inspired and energized to accomplish the goals. This is achieved with an unmistakable focus and the willingness to perpetrate one's energy for an extended period to achieve one's aim. A critical role of management is to influence others towards organizational goals and motivation is an important aspect of that role.

Motivation is a critical factor for both the employee and the business. To an individual, motivation aids to attain personal goals leading to job satisfaction. For an organization, this is essential as it places human resources into actions, enhances the level of employee efficiencies, gives power to teams, directs adaptability, creativity and tests attitudes at work place.

The limitless needs are the basis that makes motivation a constant process. The compelling forces for performance are needs, wants and desires which are closely related. Osteraker (1991) noted that in order to augment the use of knowledge, organizations should possess the power to motivate its employees. Therefore, the challenge is to unearth the continuous learning factors that motivate the employees in an organization.

Managers are responsible for creating the climate in which employees can develop their potential to the fullest. Failure to provide such a climate would result in poorer performance, lower job satisfaction and increased withdrawal from the organization.

As cited in Kooij et al. (2008), Lord (2002) opines that the function of workers' motivation is their retention and productivity. By improving the job satisfaction, successful motivators further enhance productivity. The performance of both, the organizations and managers is probably greater for those who have the knowledge and the skill to motivate their employees.

6.2.3 Ability to plan

Setting up a methodical course of action for self and others, prioritizing, defining objectives, scheduling, optimizing productivity and making sure that the objectives are accomplished within existing and probable availability of resource is considered as the ability to plan.

Planning is selecting the best option among many to perform different managerial roles in order to accomplish predetermined objectives. According to Koontz & O'Donnell (1972), planning is deciding beforehand what to do, how to do and who should do it. It makes things happen which would not have happened otherwise. According to Urwick (1956a), "planning is a psychological predisposition to do work in methodical way, to think before taking action and to take action after analyzing the facts".

For managers, planning is the most crucial of all managerial functions as it encompasses deciding of future courses of action. Planning rationally precedes the execution of all managerial roles. Persistent and continuous managerial role or behavior connecting complex processes of perception, scrutiny, conceptual thought, communication, decision and actions is the process of planning. Planning is a choice from alternatives of future possibilities for the organization as a whole and for each department within it. Planning is flexible and is based on evidence. It is a lucid action mixed with forethought. It is a management skill. As explained by Koontz and O'Donnell (1972), planning relates to a future course of action. Knippen and Green (1995) argue that it has to be based on participative approaches. Informed decision making is also based on the structure offered by planning, minimizing the doubts and aiding co-ordination.

Planning is the basis of actions of all successful enterprises. Planning involves ascertaining the goals or objectives, devising strategies to accomplish them, and generating the means necessary to execute all actions in their rational sequence. With an ability to plan, a manager conserves resources, prevents waste of efforts, saves time and money, and prevents small problems from assuming bigger proportions. Proper planning may also bestow a competitive advantage.

6.2.4 Analytical skills

It is the ability to view a problem by using a logical, systematic and sequential approach so as to identify the cause and effect relationship, and to use it in taking effective decisions.

Analytical skill is the ability to envisage, articulate and solve intricate problems and concepts, to take sensible decisions based on the accessible information. Analytical skills are associated with the talent to demonstrate the application of rational thinking for gathering and assessing information, creating and testing outcomes of problems, and putting plans in order. Analytical skill encompasses the ability to identify major issues, relationships or objectives, analyze opportunities, make sound inferences from available data, and draw conclusions. Analytical skills is also defined as the ability to reason in an insightful way, to examine, classify facts and judgement, and recollect and use information.

One of the main skills for managers is the ability to think analytically. Managers have to perform a variety of tasks which require analyzing. These tasks may vary from simple decision-making to complex participation in group discussions. With the help of analytical skills, a judgement can be methodically arrived at from several alternatives. Managers approach complex assignments or challenges by breaking them into smaller modules and specifically studying each part. This skill also enables a manager to identify the possible causes of a problem, prioritize the issues and take important decisions based on assessment of the desired outcomes.

As cited by Pinto (2003), McEwan (1994) maintains that analytical thinking is essential for managers as it helps in solving problems and leads to success. It provides a framework to obtain results and helps managers in circumstances where the information is too large or not clearly defined. According to Cools and Broeck (2007), analytical skills are considered as one of the major strengths by many managers. Islam et al. (2010), propagate that analytical skills also help in handling the resistance to change. Hence, analytical skills play an important role in the managerial functioning of both the organization as well as the individual.

6.2.5 Communication skills

This is the ability to organize and present information through effective verbal presentations so that the receivers get the meaning as intended. The two-way process of exchange and advancement of thoughts, feelings or concepts towards a mutually acknowledged goal or direction is also described as communication skills.

Barrett (2006) says that communication is the broadcasting of meaning both verbally and non-verbally between people. Communication between persons is normally represented as a simple process consisting of the context, the dispatcher, the message and the recipient. Communication skills of managers involve the capacity to answer the employees' requirements encouragingly and promoting an unbiased work environment in which employees can advance to their full potential. Communication involves various elements such as speaking, listening, observing, analyzing and evaluating.

Communication leads to collaboration and co-operation which further facilitate a manager to carry out his task effectively. Good communication skills mean making a greater impact using fewer words. Effortless flow of information up and down, inside and outside the organization can create an atmosphere which encourages open expression of thought and opinion, enabling a manager to communicate and analyze ideas and situations in a clear and persuasive manner.

Beta Research Corp. (1998), invited hundreds of hiring managers to list the most significant behavior that job aspirants should exhibit during an interview, on behalf of the New York Times. The managers' records were topped by effective communication skills and confidence in their aptitude. The ability to communicate effectively with other people is a significant skill. In an experiential study, as cited by Matin et al. (2010), Unalan et al. (2009) established that communication skills were essential for success and satisfaction in most professions.

Skills in communication include the ability to express and understand others correctly. Through communication people can develop understanding and learn to live with each other, persuade one another, build faith, and learn more about each other's perception. People who understand how to network in an adaptable,

skillful and reliable manner are those who can communicate effectively. Effective communication skills are necessary for social interaction and to maintain all relationships. Bonding at work, productivity, job satisfaction, performance, self-esteem, confidence, deference and self confidence can be improved through communication skills.

In today's team-oriented work environment, the development of excellent communication skills is necessary for success. A manager must communicate effectively in order to develop the competency and commitment of employees. Communication evidently plays a major role in a manager's job.

A manager can get the workforce behind an organization's vision and make a conscious and determined team effort to accomplish the vision through successful communication. Managers ought to provide elucidation of work, resolve problems and come up with novel ideas, including ideas to train, and give the employees feedback on their performance. All these activities require communication skills. In any business, the success to a large extent depends on the manager's communication ability and skills.

6.2.6 Creativity

Creativity means the ability to develop new, uncommon, original or unique ideas, using imagination, and perceiving relationships not noticed by others. Any deed, deliberation or product that modifies an existing sphere or that converts the present domain into a novel one is called creativity. It simply means looking at what everyone has already seen, but to perceive in a way as nobody has done before.

The origination of new concepts or perceptions, or novel relations of the creative intelligence among existing ideas or concepts, is the process that pilots creativity. It is also known as the work of formulating something new. As cited by Turkson and Appiah (2009), Goodman (1995) mentions the use of ingenious contemplation that results in innovative solution to many challenges is creativity.

Creativity refers to the natural power to think in an uncommon way from others, visualizing things in a distinctive manner, forming connections and understanding

relationships that others fall short to figure out. It is the ability to create something that meets a specific challenge, thereby by making it a useful quality for a good manager. The manager's knack to reposition from one idea to another is the core of creative thinking. As cited by Brown (2005), Pryce (2005) says, creativity is the fabrication of new ideas that are fit for a certain business function. Reorganizing our understanding in order to explore the unknown is creativity.

Creativity is an important facet of business organization. This is important as companies face changes all the time. Change is a phenomenon that constantly influences organizations both internally and externally. Organizations are required to make creative plans and strategies towards expected or unexpected situations. As cited by Zampetakis et al. (2007), Proctor (2005) comments that an imperative element of managerial job is creativity. Creative problem-solving techniques to surmount difficulties are of supreme importance. As cited by Turkson and Appiah (2009), Henry (1991) associated a number of traits in creative individuals: tolerance for uncertainty, sensitivity, free thinking, imagination and a high level of acumen.

The manner in which mind works and to formulate it to think differently to figure out abstract problems is the management analysis of creativity. The creative power is the source behind the newly invented and innovated products. Thus, successful managers are those who not only partake in the existing markets, but also have the potential to create new markets.

6.2.7 Decision making

Decision making is the capacity to detect and comprehend issues, problems and possibilities, evaluate data from different resources, and arrive at conclusions after considering accessible facts, limitations and possible consequences.

Duncan et al. (2007) reveal that a conscious selection to perform or to imagine in a unique or particular circumstance is decision making. It is also a process by which a course of action is selected as the way to deal with a specific problem. Koontz et al. (1978) opine that decision making is the genuine selection from alternatives for a course of action.

Every decision ends up with an absolute choice. Decision making is the effort which managers make to reach a conclusion. This outcome can be an action or a suggestion. As cited by Eilon (1969), Ofstad (1961) in his definition states that to make a decision means to make a judgement regarding what one ought to do in a certain situation after having deliberated on alternative courses of action. Decision making consists of three principal parts: detecting events, finding distinctive courses of action and selecting from them.

Decision makers select the finest technique of doing any job, use the most favorable resource available with the organization, which in turn promotes efficiency. Maddalena (2007) mentions that before deciding, decision making involves collecting information and analyzing the merits and possible implications of each available option.

Decision making skills enable managers to make timely and sound decisions. A good manager is informed and decisive. He makes decisions after a full research of all possible angles and after discussing the implications with the related stakeholders. He identifies and comprehends issues, problems and possibilities. At the same time, he can compare data from different sources to draw conclusions. He takes action that is consistent with existing facts, constraints, and possible consequences. He takes calculated risks and also takes responsibility for decisions. He needs to generate significant options for tackling problems and opportunities in accomplishing the preferred outcomes.

Decision making is one of the crucial tasks for all managers. According to Cornell (1980), of all the managerial functions that managers perform, decision making is of utmost importance. Mintzberg (1973) identifies four of the ten management roles as decision making roles. Decision making is not a function in itself but is a critical part of all management functions.

Decision making is an organic unit of both pre-decision and post-decision stages. No doubt, decision making is one of the most important skills that are required in daily routine, in all organizations for all managers.

6.2.8 Flexibility

The talent to adjust to a task with its varying situations, persons and groups in different circumstances and contradicting perspectives is known as flexibility. It is an attribute that facilitates the management to take action in the face of new circumstances and problems.

Flexibility means the adaptability to an existing situation, but in a reversible mode. This displays the faculty of the manager to continue operations in varying conditions, whether they are predictable or not. Many intellectuals and managers have formulated various descriptions for flexibility. Massie (1958) writes that flexibility refers to the response of one or more variables in reaction to change in one or more related variables. In management, it means the responsiveness of managerial plans and actions with respect to change in the environment. Golden & Powell (2000) write that it implies adapting to changing circumstances. Bucki and Pesqueux (2000) say that to be flexible means to have the capability to change according to the needs.

Flexibility is a notion that relates to various elements in an organization. It is the ability to work effectively in various situations and with different individuals or groups. It includes understanding and appreciating diverse and dissenting perspectives on a subject, adapting one's thought process to the changes at hand and easily accepting such changes. It can also be termed as candidness to adapt to different and new ways of doing things and the willingness to change one's preferred way of doing them. Flexibility requires a continual inspection of situations and swift acclimatization to changing conditions.

As cited by Scarnati (1999), Roberts (1993) states that changing and adapting to change gives many opportunities to progress along a career. Flexibility in understanding and application of rules, procedures and policies is essential for managers to produce services that are best suited to local needs. Flexibility at job implies readiness to adapt and accept change in role. Flexibility also means the manager is proactive and assertive. It leads to reduction in operating cost, enhance quality and service, improve productivity, protect against change and meet supply requirements.

In order to outdo the competitions and to counter changes, organizations have to be flexible. This had been upheld as one of the most essential building blocks of performance and endurance. According to Hitt et al. (1998), several performance outcomes like gaining and supporting a competitive lead has been associated with flexibility. According to Zajac et al. (2000), flexibility is one of the dynamic skills through which organizations tackle change. Grewal & Tansuhaj (2001) call it the ability to manage chaos and adversity. Volberda (1998) states that an essential element for the survival of an organization where the outside environment is competitive, vague and ever- changing, is flexibility.

Readily acknowledging change of work or schedule or to substitute a colleague is all done by a manager who is flexible. Rapid changes in the work environment place extreme demands on individuals to adapt and cope with situations thereby making flexibility an integral part of an employee's work. Therefore, flexibility is often mentioned as a desirable characteristic in an employee and considered a necessary trait for job and career success.

6.2.9 Initiative

It is the ability to identify what needs to be done and, as a self-starter, acting on it to achieve improved output, contributing new ideas, taking independent action, proactively doing things. West et al. (2004) state that proactive action is associated with innovative work. Crant (2000) also concurs that proactive behavior is described as taking steps in enhancing the current situations or creating new ones. Pro-activeness is led by initiative. These initiatives imply challenging the status quo rather than dutifully acclimatizing to the current environment.

Managers are required to be proactive. The ability to take decisions preempting adverse situations is a hallmark of successful managers. In the words of Bernard Shaw: "The reasonable man adapts to the ways of the world. The unreasonable man strives to make the world adaptable to himself. Therefore, all progress is due to the unreasonable man." Initiative and, therefore, proactiveness is a mark of successful managers.

The ability to take timely action to achieve objectives is termed as initiative. A manager with high degree of initiative generates fresh and valuable thoughts and uses these to build up new or superior processes, methods, systems, products or services. He can do more than what is compulsory or expected in the job. He can do things that will improve and enhance products and services, and generate entrepreneurial opportunities. He can identify and plan ahead for potential problems or opportunities and take appropriate action. This trait of managers allows things to get done.

As cited by Turkson and Appiah (2009), Morgan (1991) in his study revealed that there are six new competencies required by the managers to lead their organizations which included the ability to be innovative and initiate change. Seibert et al. (2001) discovered that individuals with proactive nature will have to employ particular behaviors and cognitions such as career initiative and innovation.

As stated by Fay and Frese (2001) and Frese et al. (1997), an individual's skill to accept a lively and self-starting method to work inside and outside of what is formally necessary for a given job is personal initiative. As Frese et al. (1997) say personal initiative is correlated to job performance, change and developmental work, success in securing employment, need for achievement and making career plans and executing them. A workforce, that is motivated and eager to take initiative when an opportunity arises, is an immense advantage for any organization.

6.2.10 Interpersonal skills

It is the ability to recognize the feelings, outlook, motives, behavior, and the skill to work together in achieving common objectives. Hayes (2002) defines interpersonal skills as "goal-directed behaviors used in face-to-face interactions in order to bring about a desired state of affairs". In business perspective, interpersonal skills are commonly referred to as a measure of a person's capacity to function within the organization through social communication and contacts. It is understood that good interpersonal skills at the place of work will enable one to

reduce disagreement and increase involvement or assistance in completing the tasks.

Wooten and White (1980) mention that interpersonal skills include the ability to build acceptance, reduce conflict and aggression, reduce prejudice; ability to provide empathy and understanding, ability to facilitate decisions, ability to motivate, learning from others, and reduce anxiety. With the help of interpersonal skills, managers are able to understand rational and communicative thought process which is useful for social communication and relations. In order to communicate, inspire, systematize, advise and negotiate, it is essential that the managers possess these skills.

As cited by Hayes (2002), Mangham (1986) says that a manager is more successful with the abilities such as controlling oneself in the complexity of the organization as a subtle, insightful, incisive performer. In addition to these abilities a successful manager should also possess the ability to understand the behavior of others. Managers need to have interpersonal skills to make use of their employees' skills, knowledge and attitudes to ensure better output in every facet of work. Behavior, mind-set, demeanor and appearance are included in interpersonal skills.

Interpersonal skills help the managers to identify, interpret and control the emotions and behaviors of self and others during social or business interactions. Managers in the corporate sector are operating in a swiftly changing, unstable and extremely competitive environment. The interactions have increased with e-mail, voice mail, audio and video conferencing and hence demand an improved understanding of nuances of interpersonal relations. In view of the same, managers need certain important interpersonal competencies for their own and the organization's success. These include good negotiation skills, conflict resolution skills, listening skills, etc.

Frequent and significant interactions are required when working with assorted groups to help develop the right workplace climate, faith, attitudes and outlook. The interpersonal skills are helpful in many ways in such situations. Some of the benefits of interpersonal skills here are that they help in clarifying the actual

issues and roadblocks by solving problems and curtailing conflicts, influencing and inspiring others towards profitable accomplishments. With good interpersonal skills a managers is more comfortable in admiring and criticizing whenever essential, implementing strategies with no strong-arm approach, building integrity based on respect and faith, and finding options to work with tough people.

Interpersonal communication is the basis for all actions in the workplace. Therefore, it is the first skill for managers to understand and appreciate. It gives managers the chance to build relationships within the workgroup without isolating anyone.

6.2.11 Job knowledge

Knowledge of scientific, professional or administrative domain of work through the use of associated principles, hypothesis, ideas or methods implies the manager's job knowledge.

It is a thought that includes capacity to learn. Job knowledge means possession of a certain level of professional skill and knowledge in specific areas which is updated with current developments as they take place. It is usually acquired through education and experience. Nonaka et al. (1992) opine that organizational knowledge is created by middle management. It helps to cultivate a rational approach to deal with problems or opportunities, to manage the current situation by using knowledge and experience and calling on other resources as required. A manager, who has sound job knowledge, applies it effectively and creditably to perform in a timely and efficient manner. He remodels and uses systems to maintain track of information or work progress.

Johannessen et al. (1999) express that to accomplish a prolonged competitive edge, job knowledge and innovation are a must. According to Dierdorff and Rubin (2007), employees who lack clear understanding of how their jobs fit into the overall framework of their organization are more likely to demonstrate negligence and lack the ability to differentiate between various aspects of their job.

Possessing job knowledge means that the manager and those who report to him understand their respective jobs, duties and responsibilities, and have the ability to

deliver satisfactory job performance. They also understand the organization's rules, regulations, goals and purpose as may be applicable to the job.

Managers who possess good job knowledge are looked upon as experts who can offer advice and clarifications in respective areas. These managers establish procedures to ensure work of high quality, supervise and check information, and verify the exactness of their own and others' work.

6.2.12 Leadership

Leadership means exhibiting judgment in guiding others towards meaningful objectives, defining their roles and responsibilities, and sustaining their interest through constant support and encouragement. A process by means of which one persuades the opinions and actions of others in a major way is known as leadership. As cited by Mullins (2004), Sieff (1991) maintains that leadership is fundamentally important at all levels within the company. It is the ethical and intellectual ability to imagine and work for the betterment of the company and its employees.

Leadership may include character, principal objectives, an official position and a collection of behaviors in particular. As cited by Mullins (2004), Dearlove (2001) upholds that there is a definite association linking management and leadership and it is difficult to split them as separate activities despite their differences. Increasingly, management and leadership are being seen as closely linked. To create a better future for the organization by directing people is the leadership mission of the manager. Organizations which understand that leadership can be taught, devote enough time in developing leadership skills in managers whom they want to see becoming leaders. Facing important objectives, a manager who displays judgment in guiding others, giving role clarity by identifying roles and responsibilities to team mates, offering support and emphasizing high degree of performance in attaining the objectives, is a successful leader.

Managerial leadership is inherently multidimensional. As a middle manager in an organization, one has to face leadership challenges in managing the subordinates, along with challenges of interacting with the senior executives above and peers across the company.

A successful combination of individual qualities and the capacity to think is known as leadership. In order to develop leadership qualities, an individual needs a willful commitment and continuous effort. A manager who is willing to make such an effort can become a good leader.

As cited by Mullins (2004), Levine (2000) states that leaders must concentrate on increasing the expertise of the employees by fostering cooperation among team members for the overall organizational efficacy. Leaders create environments that encourage skills, learning and commitment. Leaders set a direction, assist in understanding what lies in the future and picture what one might be able to accomplish. Without leadership, people in a group often generate friction, argument and conflict, because they see things in different ways and propose different solutions. Leadership facilitates directing and channelizing efforts. This skill allows managers to carry out something noteworthy that they otherwise might not do.

Good leadership is vital to business success. Leadership involves bringing about modification in an organization by creating suitable and logical choices. The quality of leadership and the linking factor that impact relationship among people are subjects that a manager needs to understand.

6.2.13 Managerial skills

This is the art of accepting accountability of one's own accomplishments and that of the subordinates by setting distinct goals and placing expectations for them, following improvements, rightly focusing on challenges and issues relating to performance, and facilitating improvements in individual competencies. The knowledge of relevant guidelines and procedures for recruitment, selection, upgradation, regulation and performance evaluation of employees to maintain a distinct workforce are the skills included in managerial skills. These also include the capacity to oversee and ensure compliance with human resource policies and procedures, to monitor and measure work, to give feedback, to develop strategies for employees to add necessary knowledge, skills and capability, and to prepare and support employees in career development opportunities.

As cited in Al Madhoun (2005), Livingston (1971), Katz (1974), Albanese (1989) and Analoui and Hosseini (2001) propose that all managers need management skills as they are critical for their success. Managerial skills are listed as the efficient staffing, selection, promotion, retention of proficient staff, giving appropriate assignments and managing their functioning. All this requires managers to improve skills in leadership, communication and strategic thinking. Managers are also required to coach their own team members and help them in learning. Periodic stock taking of managerial skills and competencies is necessary for effective management.

Managers essentially have some understanding of what skills are crucial in their managerial role to be effective. They also need to have a common understanding of proficiencies and responsibilities essential for other managers across organizational ranks and functions. They need a way to manage and influence their superiors so as to be able to cope with the pressures and demands emanating from the top. They also need to engage and enlist the support and commitment of the members of their own teams.

The various needs for managerial skills and knowledge grow as the organization grows and this need and scope depend on several aspects. Therefore, it is difficult to standardize the required managerial skill sets. Gentry et al. (2008) detailed that the significance of managerial skills depends on the managerial function and its relevance.

Success of a manager is measured not only by his own output but also by the output and productivity of the people he supervises. An efficient manager ensures that the team members stay competent, committed and keen while the team or the unit achieves its objectives consistently.

Many respondents in Survey-1 mentioned 'managerial skills' as one of the general competencies required of a manager. In addition, they had also listed several other competencies such as the 'ability to plan', 'ability to analyze', 'ability to delegate', etc., which technically fall within the domain of 'managerial skills'. With a view to steer clear of this dichotomy, the respondents of Survey-2 were provided with broad description of all the competencies identified from Survey-1.

In these descriptions, 'managerial skills' was redefined to ensure that its meaning did not clash with those of any other competencies listed in Questionnaire B. As a result, therefore, it can be assumed that the respondents, while ranking the identified competencies, were fully aware of the meaning of 'managerial skills' as distinctly different from those of all other competencies.

6.2.14 Team management

Based on the outputs of Survey-1, team spirit was identified as one of the 14 competencies. The meanings conveyed by the respondents were summarized to define "team spirit". In effect, what they seemed to mean was more akin to "team management" than "team spirit". Although the phrase "team spirit" was retained as such in Questionnaire B, the description provided for it clearly meant "team management". For all purposes of analysis, therefore, "team spirit" has been replaced by "team management".

Team management means working effectively in groups to accomplish organizational goal, recognizing the needs and contributions of group members, subordinating own objectives to those of the group, taking actions that respect the requirements and contributions of others, and contributing to and accepting consensus. It can also be defined as the ability to effectively work and complete assignments in group settings.

Ashmos and Nathan (2002) claimed that the capacity to work as a team is the most generic and mandatory skill as per the new work practice. According to Guirdham (2002), the growth of teamwork has led to an increased interest in work. Teamwork not only depends on technical competence of the individuals composing the team, but also on their ability to gel with others. To work well together, the team members must have more than just team spirit. They also need collaborative skills and must be able to support one another. They should handle conflict in such a way that it becomes constructive rather than destructive. A team with high team spirit willingly cooperates and works in collaboration towards solutions that accomplish group objectives.

Working closely as opposed to working single-handedly or in rivalry with others refers to robust teamwork and co-operation. Demonstrating a high level of

personal commitment to achieve team goals, and exploring opportunities to challenge and motivate the team to perform better are the key characteristics of a manager with team management skills.

Organizational changes that are unavoidable as part of the projects and tasks, can be carried out by teams that are prepared with skills, insights, aptitude and opinions. A team manager should be in a position to take charge of situations when things do not go according to the plan. To manage the team, a manager with good team management skills examines the demeanor and quality of its members, sees their strong points and weaknesses and then organizes them in a way that complements their individual competences.

Team management entails working cooperatively with assorted teams across the organization to achieve group and organizational goals. A major advantage of this concept is that unhealthy rivalry among colleagues is abridged as they concentrate on different aspects of the same job. Birdi et al. (2008) also found that the performance of all practices was enhanced by teamwork. A recent survey conducted by the American Society for Training and Development, which polled organizations that adopted a team management approach, concluded that 77% of responding companies reported improvements in productivity. It was also found that 72% of responding companies reported general improvements as a direct result of adopting team management practices. Improvements were also reported in customer satisfaction by 57% of these companies.

As cited by Natale et al. (1995), King (1989) says that team work offers extra liveliness to team members, leading to improved productivity, product excellence, employee dedication and flexibility. Membership of a team not only improves the day-to-day activities of the employee but also enhances the outcome of those efforts.

6.3 Survey-2: Final identification of required managerial competencies

The competencies identified on the basis of analysis of Survey-1 were given to 115 respondents to rank them. These managers, were required to rank these competencies according to their importance as perceived by them. The meaning of each competency was provided along with the Questionnaire-B.

6.3.1 Profile of respondents: Survey-2

The respondents profile for Survey-2 is presented below:

- (a) **Public/Private sector:** Equal number of managers from the public and private sector organizations participated in the survey.
- (b) **Geographical region:** The regions were more or less evenly represented, as shown in Table 6.14.

Table 6.14: Survey-2 Distribution of Managers: Region-wise

Region	No. of Respondents	%
Northern	34	29
Eastern	26	23
Southern	30	26
Western	25	22
Total	115	100

- (c) **Functional departments:** Because of their strength, the marketing and administration departments had greater representation in the survey. The distribution is shown in Figure 6.2.

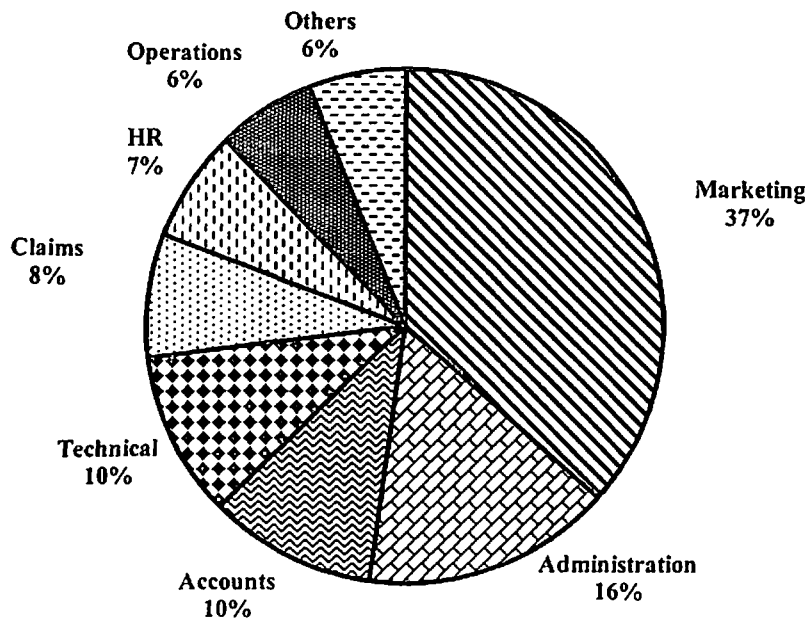


Fig. 6.2: Survey-2 Distribution of Managers: Functional Department-wise

(d) Distribution by gender: In the survey 87% happened to be male respondents and the rest were female.

The results from this Survey are shown in Table 6.15. It may be noted that the highest ranked competencies are ‘job knowledge’, ‘leadership’, ‘managerial skills’ and ‘communication skills’.

Table 6.16 presents the progressive cumulative frequencies for each competency. Cumulative frequency of a competency at any rank is the sum of its frequencies at all previous ranks and inclusive of that rank.

Table 6.15: Position-wise Analysis of Competencies

S. No.	Competencies	Positions														NR
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	
01	Analytical Skills	3	10	12	7	7	12	9	9	7	5	5	2	3	0	24
02	Communication Skills	16	10	22	13	14	10	8	8	6	3	1	1	0	0	3
03	Creativity	2	1	4	5	7	4	4	5	8	6	7	11	6	9	36
04	Decision Making	9	10	19	20	14	13	9	8	3	7	1	0	0	0	2
05	Delegation	0	1	3	4	10	9	10	12	14	10	8	7	1	7	19
06	Flexibility	1	0	2	4	2	6	6	5	5	14	5	11	7	15	32
07	Initiative	1	3	2	6	6	4	9	7	16	12	6	7	10	2	24
08	Interpersonal Skills	3	10	5	12	11	6	3	7	7	8	4	4	5	8	22
09	Job Knowledge	36	20	15	10	5	3	3	5	4	5	4	1	1	0	3
10	Leadership	21	18	12	8	7	6	7	6	13	6	0	2	2	0	7
11	Managerial Skills	16	16	6	9	12	10	3	3	6	7	4	2	5	1	15
12	Motivation	2	4	5	5	6	14	11	16	11	12	4	5	5	3	12
13	Planning	3	11	5	7	5	8	22	9	10	7	6	4	3	1	14
14	Team Management	2	1	3	5	9	10	11	15	5	13	10	4	8	2	17

Table 6.16: Progressive Cumulative Frequencies of Competencies

S. No.	Competencies	Positions													
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
01	Analytical Skills	3	13	25	32	39	51	60	69	76	81	86	88	91	91
02	Communication Skills	16	26	48	64	75	85	93	101	107	110	111	112	112	112
03	Creativity	2	3	7	12	19	23	27	32	40	46	53	64	70	79
04	Decision Making	9	19	38	58	72	85	94	102	105	112	113	113	113	113
05	Delegation	0	1	4	8	18	27	37	49	63	73	81	88	89	96
06	Flexibility	1	1	3	7	9	15	21	26	31	45	50	61	68	83
07	Initiative	1	4	6	12	18	22	31	38	54	66	72	79	89	91
08	Interpersonal Skills	3	13	18	30	41	47	50	57	64	72	76	80	85	93
09	Job Knowledge	36	56	71	81	86	89	92	97	101	106	110	111	112	112
10	Leadership	21	39	51	59	66	72	79	85	98	104	104	106	108	108
11	Managerial Skills	16	32	38	47	59	69	72	75	81	88	92	94	99	100
12	Motivation	2	6	11	16	22	36	47	63	74	86	90	95	100	103
13	Planning	3	14	19	26	31	39	61	70	80	87	93	97	100	101
14	Team Management	2	3	6	11	20	30	41	56	61	74	84	88	96	98

The final ranking of competencies was determined based on the highest cumulative scores under each rank, beginning with the first rank. Table 6.17 provides the final rankings.

Table 6.17: Final Ranking of Competencies

Rank	Competencies
01	Job knowledge
02	Leadership
03	Communication skills
04	Decision making
05	Managerial skills
06	Analytical Skills
07	Planning
08	Motivation
09	Interpersonal skills
10	Team management
11	Delegation

In this study, the top 11 competencies were identified after excluding ‘initiative’, ‘creativity’ and ‘flexibility’, which were the three least scoring competencies as per their progressive cumulative frequencies. These had scored relatively low frequencies even in Survey-1.

According to Kelner (2001), a competency model for a middle-level manager is usually defined within ten to twelve competencies. Of those, two are relatively unique to the given role. Similar findings have been observed in other studies. Spencer (1993) developed a managerial competency model for general managers with 11 competencies namely: impact and influence, achievement orientation, teamwork and cooperation, analytical thinking, initiative, developing others, self-confidence, directiveness/assertiveness, information seeking, team leadership and conceptual thinking. Here, specialized knowledge has been identified as the base requirement.

There is yet another example. As reported by Sanghi S. (2007), the Lancaster Model of Managerial Competencies is a universal management competency framework, developed by Burgoyne and Stuart (1976). The 11 qualities were separated into three groups, which represent three different levels. The details of the same are presented below:

Table 6.18: Levels and Competencies in Lancaster Model of Managerial Competencies

Level	Competencies
Knowledge	<ul style="list-style-type: none"> • command of basic facts • relevant professional knowledge
Skills and attributes	<ul style="list-style-type: none"> • continuing sensitivity to events, analytical, problem solving • decision/judgment making skills • social skills and abilities • emotional resilience • proactive or inclination to respond purposefully to events
Meta qualities	<ul style="list-style-type: none"> • creativity • mental agility • balanced learning habits and skills • self-knowledge

Similar to the findings of the other two researches, the present study also has conclusively arrived at 11 competencies. 'Job knowledge', in consistency with the findings of Survey-1 which separately focused on general and specific competencies, once again topped the ranks. As imparting of 'job knowledge' would require job-specific training, this competency needed to be separated from the rest. Therefore, in the present study only 'job knowledge' has been found as the specific competency. The remaining 10 are the general competencies.

CHAPTER BIBLIOGRAPHY

Behavioural Competency Dictionary of The British Council (2004). [6.2.1, 6.2.6, 6.2.10, 6.2.14] Retrieved on February 26, 2008 from:-

<http://www.britishcouncil.org/teacherrecruitmentcompetencies-dictionary.doc>

Case Study: Progressive County Department of Children Services. [6.2.2, 6.2.4, 6.2.7, 6.2.13, 6.2.14]. Retrieved on April 08, 2008 from:-

http://portal.cornerstones4kids.org/stuff/contentmgr/files/1ae9b5d51720310361684cb8c09deb51/folder/case_study__supp_dem_gap.pdf

Competency Dictionary of National Institute of Health, Maryland, USA. (2010). [6.2.4, 6.2.5, 6.2.7, 6.2.8, 6.2.11, 6.2.12, 6.2.13, 6.2.14] Retrieved on February 26, 2008 from:- <http://hr.od.nih.gov/workingatnih/competencies/core/default.htm>

Core Competency Model for Managers (2005), US Geological Survey Report. [6.2.2, 6.2.3, 6.2.4, 6.2.6, 6.2.8, 6.2.13, 6.2.14] Retrieved on February 08, 2007 from:-

<http://training.usgs.gov/MngmtComps/USGS-CCMM-2005.pdf>

Dictionary of competency, Wilkes University. [6.2.1, 6.2.2, 6.2.3, 6.2.4, 6.2.5, 6.2.6, 6.2.7, 6.2.8, 6.2.10, 6.2.11, 6.2.13] Retrieved on February 26, 2008 from:-

http://www.wilkes.-edu/include/aboutwilkes/hr/perfmngmt_dictionary.doc

Dictionary of Functional Competencies for Career Banding (2007). [6.2.1, 6.2.5, 6.2.7, 6.2.8] Retrieved on March 10, 2008 from:-

www.osp.state.nc.us/CareerBanding/Competency-%20Dictionary.doc

First in Line Leadership (2010). [6.2.10, 6.2.11, 6.2.14,] Retrieved on August 07, 2010 from:-

http://www.tmtctata.com/progs/First_in_Line_leadership_ebro.pdf

Robbins S. P., Coulter M., and Vohra N. (2010), Principles of management, 10th edition, New Delhi: Prentice hall publications. [6.2.2, 6.2.5, 6.2.10, 6.2.11, 6.2.12, 6.2.13, 6.2.14]

UN Competencies for the Future (2002). [6.2.2, 6.2.3, 6.2.5, 6.2.10, 6.2.13, 6.2.14] Retrieved on November 19, 2008 from:-

<http://unpan1.un.org/intradoc/groups/public/documents/unssc-/unpan008600.pdf>

UNIDO-CompetencyModel-Part1 (2002). [6.2.1, 6.2.3, 6.2.4, 6.2.10, 6.2.13, 6.2.14] Retrieved on January 29, 2006 from:-

<http://www.unido.org/fileadmin/media/documents/pdf/Employment/UNIDOCCompetencyModelPart1.pdf>

Workitect Competency Dictionary (2007), [6.2.2, 6.2.4, 6.2.6, 6.2.7, 6.2.8] Retrieved on February 26, 2008 from:-

http://www.workitect.com/pdf/Competency_Dictionary.pdf

7. DEVELOPMENT OF TRAINING MODULES FOR MIDDLE-LEVEL MANAGERS

Training modules for the middle level managers were developed on the competencies compiled from the two surveys. The final output showed 11 generic competencies. 'Job knowledge', by definition, being specific to each job, was set aside as a specific competency. The rest of the ten generic competencies are:

Table 7.1: List of Identified Competencies

Ability to Delegate	Decision Making
Ability to Motivate	Interpersonal Skills
Ability to Plan	Leadership
Analytical Skills	Managerial Skills
Communication Skills	Team Management

Training modules consisting of objectives and contents were developed for each of these competencies. For this purpose, training programs of different organizations were studied and analyzed. One specific training module (Job Knowledge) and ten general modules were developed. The modules were divided into four sets.

Table 7.2: List of Training Modules Sets

Set #	Training Modules
01	<ul style="list-style-type: none"> • Ability to Delegate • Ability to Motivate • Ability to Plan
02	<ul style="list-style-type: none"> • Analytical Skills • Communication Skills • Decision Making
03	<ul style="list-style-type: none"> • Interpersonal Skills • Leadership • Managerial Skills • Team Management
04	<ul style="list-style-type: none"> • Job Knowledge

In the case of the fourth set, specific competency modules were developed for marketing, finance, HR and technical functions. Modules for public relations, vigilance, IT and reinsurance were not developed as training in these areas is provided by specific training agencies such as National Insurance Academy. Internal training for these competencies cannot be cost effective, as very few managers are involved in these areas.

The views of various experts were collected through Delphi technique. Each of these four sets of competency training modules was sent to an expert separately. Confidentiality was maintained about the identities of experts throughout the process. The results of the two surveys have led to the development of the following three training modules.

- Generic training modules (for all managers)
- Generic training modules with greater emphasis on specific skills viz. ‘managerial skills’ (for all managers), ‘analytical skills’ for claims managers and ‘interpersonal skills’ for HR managers
- Specific training modules on ‘Job Knowledge’ for four functional areas viz. finance, HR, marketing and technical.

In consultation with those incharge of training, HR managers, and supervising seniors of respective functional departments, these training modules may be used for training of concerned managers.

In imparting training, methods to be used must be carefully chosen. Broadly, these would include one or more of the following: lectures, case studies, business games, in-basket exercises, etc.

7.1 Generic training modules

Participants Profile	:	All middle-level managers
Areas of Emphasis	:	Ability to delegate, ability to motivate, ability to plan, analytical skills, communication skills, decision making, interpersonal skills, leadership and team management
Objectives and	:	Described below in detail for each of the above

Contents	competencies
Program Duration	: 5 Days
Training Schedule	: Presented in Appendix-V

7.1.1 Ability to delegate

Objectives: The managers need to understand the process of delegation, assess the most appropriate level of delegation in a given context, outline and implement the steps necessary to delegate a task successfully. They should be able to devise and implement a plan to work more effectively and make decisions about what may or may not be delegated. They are also required to learn to choose the right delegatee, when to delegate, and how to use delegation skills effectively. The objectives would also include exchange of feedback on the work delegated, and the barriers to delegation.

Contents:

- Meaning of delegation
- Why is it important to delegate; consequences of poor delegation
- Establish what is best to delegate and determine who to delegate to
- When is the best time to delegate
- Establish a process for delegating
- Delegation to the level where work will be effectively done
- Avoiding micro management when delegating – delegation has to come with suitable empowerment where needed
- Create delegation plan
- A model for effective delegation
- Stages of delegation
- Effective delegation techniques
- Key factors in the delegation process
- Methods by which delegation can be reviewed
- The barriers in delegation
- Awareness of avoidable upward delegation

7.1.2 Ability to motivate

Objectives: The managers must understand the meaning of motivation and be able to articulate its impact on performance. Some idea about the theories of motivation and their application in practice would also be in order. The module will help them to understand the factors that affect employee motivation and incorporate techniques to create an environment conducive to motivation.

Contents:

- Meaning of motivation
- Role of motivation
 - Benefits to managers
 - Benefits to employees
 - Benefits to the organization
- Theories of motivation-
 - Need theories of motivation
 - Process theories of motivation
- Motivational checklist
- Creating a motivating climate
- Role of awards and recognition
- Need for multiple positive strokes
- Role of continuous competency upgrades
- How to handle scenarios where factors affecting team member motivation are not in one's control (e.g. certain organization policies / compensation related policies)

7.1.3 Ability to plan

Objectives: The managers should be able to internalize the concept of planning, its process and identify the planning parameters. The module will enable them to understand the benefits of planning, define future activity levels and initiate demand for new skills. The managers should also be able to plan for competitive advantage and find ways to overcome the barriers for effective planning.

Contents:

- Definition of planning

- The nature of planning
- Steps in planning
- Purposes of planning
- Importance of planning
- Responsibilities for planning
- Why managers hesitate to plan
- Barriers to goal setting and planning
- Work allocations – clearly defined responsibilities for team, balancing load
- Monitoring plans
- Role of risks and how to plan to mitigate risks
- Understanding psychology with respect to how people work, and incorporating the same into plans
- Using appropriate planning tools
- Right level of planning for a given activity

7.1.4 Analytical skills

Objectives: Complex problems need to be broken down into logical parts to understand and solve them satisfactorily. The elements of analytical skills and their relationships need to be understood. Managers should be able to develop a logical argument based on relationship between elements and propositions. They should sustain a consistent approach in analyzing and solving complex, multi-step problems. They should be able to approach problems in a systematic and rigorous manner, figure out the essentials of a problem and develop suitable solutions, use logic to develop and test a range of potential solutions to a given problem and formulate a logical plan based on proposed solutions.

Contents:

- Overview of analytical skills
- Critical thinking skills
- Cause and effect relationships
- Writing skills for analysts
- Useful strategies, tools and techniques
- Analytical reports

7.1.5 Communication skills

Objectives: The managers should be able to understand basic human communication techniques, process and styles of communication. They should be able to recognize the strengths and weaknesses of each style, improve communication and apply it in upgrading management skills. They should be able to communicate effectively using simple, concise and direct language and learn to eliminate barriers to communication.

Contents:

- Introduction to communication
- Types of communication
- Importance of communication
- Communication at work- listening, speaking, reading and writing
- Non-verbal communication
- Conversation technique
- Business presentation
- Group discussion, meetings and briefings
- Barriers to Communication
- Overcoming barriers to communication

7.1.6 Decision making

Objectives: The managers need to understand the meaning and process of decision making. They should be able to identify factors that influence the quality of decision, analyze problems, assess situations, and develop winning strategies. They should understand ways to avoid common pitfalls and traps in decision making. They must establish an organizational decision making framework and develop consistency in achieving quality decisions.

Contents:

- Meaning of decision making
- Steps in decision making
- Structured and unstructured decision making
- Programmed and un-programmed decision making

- Intuitive and reasoned decision making
- Investigating steps in the decision making process
- Designing a checklist for making wise decisions
- Managerial decision making
- Ethics in managerial decision making
- How to decide who should decide: groups as aids to decision makers
- Group decision making and the management of committees: planning, organizing, and staffing
- Predicting and influencing organizational decision
- Creative decision making

7.1.7 Interpersonal skills

Objectives: The managers should be able to understand key concepts of interpersonal skills and identify preferred interpersonal styles. They need to learn to develop competencies to deal with different personalities effectively, identify barriers and build trust and respect. They should be able to accept personal responsibility for building interpersonal skills, become a better observer of self and others' behavior – understand how perceptions, verbal and non-verbal behavior affect interpersonal relations.

Contents:

- Identify personal needs in an interpersonal relationship
- Identify and establish methods for developing interdependence and trust
- Develop negotiation skills
- Identify and manage misunderstandings
- Conflict management
- Stress management
- Develop credibility based on respect and trust
- Understand perception, self-concept and role of emotions

7.1.8 Leadership

Objectives: The managers must understand leadership behaviors and the difference between leadership and management. They should learn to examine

and evaluate different theories and approaches to leadership. They should be able to apply these theories to a range of business cases that exemplify the challenges and responsibilities leaders face in specific organizational contexts. They should also be able to lead by example, enhance leadership strengths and improve in areas of deficiency, maximize effectiveness and business abilities, analyze any challenging leadership situation and make plans of action for improving leadership.

Contents:

- Meaning of leadership
- Benefits of effective leadership
- Defining and identifying leadership qualities
- Defining leadership in relation to management and governance
- Transformational, charismatic and transactional leadership
- Approaches to leadership development
- The role of leadership in organizational change
- Exploring leadership perspectives and philosophies
- Exploring one's own leadership mindset
- Developing leadership capacity within organizations
- Assessing and evaluating leadership development
- Assessing the interrelationship of the leader's personal qualities, the characteristics of the followers and the needs of the situation

7.1.9 Team management

Objectives: The managers should be able to plan, develop, manage and monitor the success of teams. They should be able to develop skills for over viewing team performance and improve processes to reach goals, deal with problem members, help teams by identifying, prioritizing, and solving job related problems, demonstrate methods of building commitment to a course of action, recognize team conflicts, develop mediation skills, and help teams develop a 'win-win' approach to conflict resolution.

Contents:

- Meaning of team

- Advantages of team and team-based organization
- Identifying effective and systematic team behavior
- Understanding effective team communication
- Team dynamics, team processes, and team meeting skills
- Team problem solving skills
- Diagnosing team problems
- Solving team conflicts
- Understanding role and skills of a facilitator
- How facilitators help teams
- Understanding why teams fail and learning ways to avoid mistakes

7.2 Generic training modules with greater emphasis on specific skills

Program Duration : 3 Days

Schedule : Presented in Appendix-VI

Modules for three specific skills viz. 'Managerial Skills', 'Analytical Skills' and 'Interpersonal Skills', are discussed below.

7.2.1 Managerial skills

Area of Emphasis : Managerial Skills

Participants Profile : All middle-level managers

Objectives: The managers should be able to align motivation with work goals and personal goals and ensure satisfying long-term business needs by focusing on employee development. They should also be able to anticipate and resolve conflict situations, review feedbacks for optimum managerial effectiveness and satisfactorily handle office administration.

Contents:

- Concepts of goal setting
- Importance and process of training and induction
- Techniques of handling grievances

- Process, steps and techniques of negotiation
- Process, steps and techniques of performance appraisal
- Administration: time management, supervision, conducting meetings and interviews

7.2.2 Analytical skills

Area of Emphasis : Analytical Skills

Participants Profile : Claims Managers

Objectives: These are the same as mentioned in paragraph 7.1.4. However, there needs to be greater emphasis on the topics already covered and additional topics would need to be included as listed below.

Contents:

- Validity of arguments
- Implications, relationships, redundancies and contradictions
- Probe for consistency/ inconsistency
- Probe for ambiguities in statements
- Logical connections between a hypothesis and supporting data
- Systematic comparisons of two or more alternatives
- Discrepancies in available information
- Features and parameters to be considered in analyzing a situation or making a decision
- Approaching a complex task or problem by breaking it down into its component parts and considering each part in detail
- Weighing the costs, benefits, risks, and chances of success, in making a decision
- Identifying possible causes for a problem
- Prioritizing decisions

7.2.3 Interpersonal skills

Area of Emphasis : Interpersonal Skills

Participants Profile : HR Managers

Objectives: These are the same as mentioned in paragraph 7.1.7. However, there needs to be greater emphasis on the topics already covered and additional topics would need to be included as listed below.

Contents:

- Understanding the interests and concerns of others
- Noticing and interpreting what others are feeling, based on their choice of words, tone of voice, expressions, and other non-verbal behavior
- Anticipating how others would react to a situation
- Listening attentively to people's ideas and concerns
- Understanding both the strengths and weaknesses of others
- Understanding the unspoken meaning in a situation
- Saying or doing things to address others' concerns
- Finding non-threatening ways to approach others about sensitive issues

7.3 Job knowledge based specific training modules

The contents for training on 'job knowledge' being substantial, it is recommended that the program be split into a few 3-day capsules and these be delivered one at a time, spaced suitably so that participants may get enough time to absorb and internalize their learning.

Objectives and Contents : Described below in detail for each of the area

Program Duration : 3 Days

Training Schedule : Presented in Appendix-VI

Modules for the following four departments viz. finance, HR, marketing and technical are discussed below.

7.3.1 Finance

Area of Emphasis : Finance

Participants Profile : Finance Managers

Objectives: To understand basic concepts in fund management, importance of cash, to determine the company's financial strengths and weaknesses, to examine the role of audit-internal checks and controls, to acquaint with investment management, to know about the basics of capital budgeting and approaches to analysis and control.

Contents:

- Financial and economic environment
- Study of financial statements
- Insurance accounting
- Financial analysis of insurers
- Solvency analysis
- Long term financing
- Investment management of insurance companies
- Internal checks and control - role of audit
- Capital budgeting
- Cash flow
 - Impact of idle fund
 - Impact of cash crisis

7.3.2 Human resource management

Area of Emphasis : Human Resource Management

Participants Profile : Human Resource Managers

Objectives: To develop better understanding of the mission and corporate goal of the organization, organizational strategies and plans, market and the organizational environment. To develop and improve the required skill-sets enabling the HR Managers to create more effective, motivated and dedicated team in the competitive scenario, enable the managers to harness the human potential effectively. The objective is also to restructure the HRD and organizational development systems to suit the demands of the changing market. The managers should be able to understand various critical strategic issues in the field of industrial relations and design suitable HRD interventions. They should learn to

develop strategies for enhancing the capabilities of executives in establishing harmonious employee relations. They would need to learn to develop employees with respect to work ethics, knowledge and skills in the de-tariffed scenario.

Contents:

- Vision, mission and goals of the organization
- Ones' role in the organization
- Understanding the market as well as the organizational environment
- Counseling and mentoring
- Role of exemplary leadership in HRD
- Training and performance appraisal
- People, process, and technology integration in HRD
- Action plan for HRD
- Industrial relations - legal aspects
- HRD interventions and industrial relations
- Strategic issues in industrial relations - people development, employee relations, systems for conflict resolution, negotiation skills
- Employee welfare schemes

7.3.3 Marketing

Area of Emphasis : Marketing

Participants Profile : Marketing Managers

Objectives: To understand current business environment, emerging socio-economic scenario, the market spread, and analysis of customers' expectations as nucleus of the market. The managers would also need to understand the key concepts necessary to formulate strategies, marketing plans, market segmentation and competitors' analysis. The focus would be on product knowledge, skill enhancement, implementation and monitoring of effective channels to reach the customer. They would need to learn the use of tools, techniques and trends to explore market potential, so as to be able to suggest new and innovative products.

Contents:

- An overview of the current international and national economic and emerging market scenario
- Industry Structure Analysis – Unique characteristics of insurance sector vis-à-vis the other players in financial services sector; competitive forces in the industry; strategic issues
- Emerging customer profile, marketing concepts and services marketing
- Various marketing channels and conflicts
- Market research, segmentation and marketing intelligence
- Marketing communication and public relations
- Trends in insurance marketing
- Building competencies and multi-skilling
- Information technology for decision support internet and e-commerce
- Re-engineering business processes and practices to meet the current and future competitive pressures
- Customer loyalty

7.3.4 Technical

Area of Emphasis : Technical

Participants Profile : Technical Managers

Objectives: To acquaint the participants with the principles and practice of insurance, to make them understand the theoretical framework of insurance cover and application in day to day operations, enhance underwriting and claims processing skills of insurance covers. They would need to be aware of data warehousing and data mining, evaluation and designing new insurance covers, actuarial basis of rating the product and the concepts of reinsurance.

Contents:

- Historic overview and basic principles of insurance
- Overview of all insurance classes underwriting wordings and claims processing as per conditions /warranties:
 - Motor
 - Health

- Fire
- Marine
- Engineering
- Miscellaneous
 - ❖ Personal accidents
 - ❖ Workmen compensation
 - ❖ Traditional
 - ❖ Insurance of non-traditional events / Wedding insurances, etc.
 - ❖ Rural non-traditional insurance
 - ❖ Tailor made products
- Collection of underwriting and claim data at micro level
- Analysis of profitable underwriting and loss making cover and causes
- Modifying policy cover/conditions/warranties on the basis of data analysis
- Designing new cover as per market need and on the basis of data mining
- Legal aspects of wordings of covers
- Actuarial concepts pertaining to finance
- Analysis of performance of class of insurance and improvement in policy wordings
- Concepts of reinsurance

These training modules may provide the basis for the competency based training in the general insurance companies. Training can be imparted using these as a general guideline for the identified gaps during training need analysis, which is generally carried out by the HR managers. These modules can be used by the companies in various combinations for different sets of managers as per their requirement.

CHAPTER BIBLIOGRAPHY

Behavioural Competency Dictionary of The British Council (2004). [7.1.4, 7.1.8, 7.1.9]
Retrieved on February 26, 2008 from:-

<http://www.britishcouncil.org/teacherrecruitment-competencies-dictionary.doc>

Calender of Training Programs 2006-2007, National Insurance Academy. [7.3.1, 7.3.2, 7.3.3, 7.3.4]

Case Study: Progressive County Department of Children Services. [7.1.3, 7.1.5, 7.1.6, 7.1.9] Retrieved on April 8, 2008 from:-

http://portal.cornerstones4kids.org/stuff/contentmgr/files/1ae9b5d51720310361684cb8c09deb51/folder/case_study__supp_dem_gap.pdf

Competency Dictionary of National Institute of Health, Maryland, USA (2010). [7.1.1, 7.1.2, 7.1.3, 7.1.6, 7.1.7, 7.1.9,] Retrieved on February 26, 2008 from:-

<http://hr.od.nih.-gov/workingatnih/competencies/core/default.htm>

Core Competency Model for Managers (2005), US Geological Survey Report. [7.1.3, 7.1.5, 7.1.6, 7.1.7, 7.1.9,] Retrieved on 8 February 08, 2007 from:-

<http://training.usgs.gov/MngmtComps/USGS-CCMM-2005.pdf>

Dictionary of competency, Wilkes University. [7.1.3, 7.1.4, 7.1.5, 7.1.6, 7.1.7, 7.1.8]
Retrieved on February 26, 2008 from:-

http://www.wilkes.edu/include-/aboutwilkes/hr/perfmgmt_dictionary.doc.

Dictionary of Functional Competencies for Career Banding (2007), [7.1.2, 7.1.8]
Retrieved on March 10, 2008 from:-

www.osp.state.nc.us/CareerBanding/Competency%20Dictionary.doc

First in Line Leadership (2010). [7.1.3, 7.1.8, 7.1.9]

Retrieved on August 07, 2010 from:-

http://www.tmtctata.com/progs/First_in_Line_leadership_ebro.pdf

Robbins S. P., Coulter M., and Vohra N. (2010), Principles of Management, 10th edition, New Delhi: Prentice hall publications. [7.1.2, 7.1.3, 7.1.5, 7.1.6, 7.1.8, 7.1.9]

Strategic planning and management. [7.1.3] Retrieved on January 16, 2010 from:-
<http://www.kia.ac.ke/-strategic-planning-and-management.html>

UN Competencies for the Future. [7.1.3, 7.1.5, 7.1.6, 7.1.8, 7.1.9] Retrieved on November 10, 2008 from:-
<http://unpan1.un.org/intradoc/groups/public/documents/unssc/-unpan008600.pdf>

Tata Gems - Tata Group Essentials of Management Seminar. [7.3.1, 7.3.2, 7.3.3] Retrieved on January 11, 2009 from:-
<http://www.tatagems.com/ebrochure/7th%20Tata%20Gems%20-brochure.pdf>

UNIDO-CompetencyModel-Part1 (2002). [7.1.3, 7.1.4, 7.1.6, 7.1.8, 7.1.9] Retrieved on January 29, 2006 from:-
<http://www.unido.org/fileadmin/media/documents/pdf/Employment/UNIDOCCompetencyModel-Part1.pdf>

Workitect Competency Dictionary (2007), [7.1.3, 7.1.4, 7.1.6] Retrieved on February 26, 2008 from:-
http://www.workitect.com/pdf/Competency_Dictionary.pdf

8. SUMMARY AND CONCLUSIONS

8.1 Summary of research findings

The findings from the two surveys are separately presented in the sub-sections below.

8.1.1 Conclusions from the analysis of Survey-1

The middle-level managers of the general insurance sector were asked to mention the requisite managerial competencies and their meanings. 308 responses from all over India were received. After grouping the responses on the basis of their general meanings, it was found that 'job knowledge' was listed as the most important generic competency by 23.39% of the respondents. The second most important generic competency was 'managerial skills' stated by 13.3% of the managers. The other generic competencies mentioned were: 'communications skills', 'interpersonal skills', 'leadership', 'ability to plan', 'team management', 'analytical skills', 'decision making', 'ability to delegate', 'flexibility', 'ability to motivate', 'creativity' and 'initiative'.

While mentioning the specific competencies required, 37.87% managers emphasized on the 'job knowledge'. 13.51% managers mentioned 'managerial skills' as a requisite competency. The other competencies were 'communications skills', 'interpersonal skills', 'leadership', 'ability to plan', 'team management', 'analytical skills', 'decision making', 'ability to delegate', 'flexibility', 'ability to motivate', 'creativity' and 'initiative'.

8.1.2 Conclusions from the analysis of Survey-2

115 respondents were provided with the list of competencies and their broad meanings, and asked to rank these in order of their importance as they saw. The analysis revealed that the competencies necessary in the decreasing order of importance (beginning with the most important) were: 'job knowledge', 'leadership', 'communication skills', 'decision making', 'managerial skills', 'analytical skills', 'ability to plan', 'ability to motivate', 'interpersonal skills', 'team management', 'ability to delegate', 'initiative', 'creativity' and 'flexibility'.

Among these the last three were dropped because very few respondents ranked them as important.

8.1.3 Final conclusions

Training modules for ten generic competencies and for 'job knowledge' as a specific competency were developed using Delphi technique. Initially, training modules were developed for each competency with the specific objectives and contents based on review of literature and existing training programs. These modules were reviewed by various HR experts. Finally, three types of training modules were developed. First, nine (five –day) generic training modules were developed, each with a focus on 'leadership', 'communication skills', 'decision making', 'analytical skills', 'ability to plan', 'ability to motivate', 'interpersonal skills', 'team management' and 'ability to delegate'. Second, three (three-day) generic training modules were developed: one, entirely focused on 'managerial skills', and the other two specifically for claims managers and HR managers. Third, 'Job knowledge' based three-day modules were developed separately for finance, HRM, marketing and technical managers.

8.2 Limitations of the study

The main limitation of the study is that not every respondent stated the meanings of the competencies they chose in the exploratory survey. In several cases the meanings were not as elaborate as would have made the inputs more robust.

8.3 Scope for further research

Some suggestions for further research are given below:

- 1 Similar studies of the competency requirements and training needs can be conducted in other financial sectors such as life insurance, banking, etc.
- 2 A comparative study of the competency requirements can be done between the life and general insurance companies.
- 3 Competency based training programs can be developed for the life and general insurance sector, banking, etc.
- 4 Research may also be conducted to identify the appropriate pedagogy to impart training on topics related to the business of insurance.

8.4 Specific contributions

The specific outputs of the research are as follows:

- 1 Study of the competency requirements revealed the necessary sets of generic and specific competencies at workplace for the middle-level managers of general insurance sector.
- 2 Generic training modules and Job-specific training modules for the same clientele have been developed.

Appendix I: Questionnaire A

MANAGERIAL COMPETENCY SURVEY

What are the general competencies required for effective performance of the tasks assigned to you?

General Competency refers to “a cluster of related knowledge, skills and attitudes that affects performance of middle-level manager’s job role or responsibility across functions”.

GENERAL COMPETENCIES REQUIRED

S. No.	Competency	Meaning
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		

What are the specific competencies required for effective performance of the tasks assigned to you?

Specific competency refers to “a cluster of related knowledge, skills and attitudes that affects performance of middle-level managers job or responsibility in their specific function viz. Marketing , HR, Finance etc “.

SPECIFIC COMPETENCIES REQUIRED

S. No.	Competency	Meaning
01		
02		
03		
04		
05		

Name: _____

Designation: _____

Name of the Company: _____

Branch: _____

Department: _____

(_____)

Signature

Appendix II: Questionnaire B

MANAGERIAL COMPETENCY SURVEY

- Listed below are fourteen (14) competencies. The meaning of each of these is explained overleaf.
- Please identify ten (10) competencies from this list which, according to you, are important in any managerial job. Mark these from 1 to 10 alongside in the table below, the most important being marked as 1 and the least important as 10.
- Four (4) competencies that do not find place in your list may please be marked as zero (0).

Competency	Priority
Analytical skills	
Communication	
Creativity	
Decision making	
Delegation	
Flexibility	
Initiative	
Interpersonal skills	
Job knowledge	
Leadership	
Managerial skills	
Motivation	
Planning	
Team Spirit	

In case you believe that the above list does not include some of the competencies that you consider relevant and important, you may mention these in the table below in order of your preference. If you so wish, some or all of the competencies which have been marked as zero (0) above, may also be considered for inclusion here.

11	
12	
13	
14	

Name: _____

Designation: _____

Name of the Company: _____

Branch: _____

Department: _____

(_____)

Signature

Competency Descriptions

Analytical Thinking – Ability to view a problem by using a logical, systematic, and sequential approach, so as to identify the cause-effect relationship, and to use it to make effective decisions.

Communication – Ability to organize and present information through effective verbal presentations so that the receivers get the meaning as intended.

Creativity – Ability to develop new, uncommon, original or unique ideas, using imagination, and perceiving relationships not noticed by others.

Decision making – Ability to identify and understand issues, problems, and opportunities; comparing data from different sources, and arriving at conclusions after taking into account available facts, constraints, and probable consequences.

Delegation – Allocating tasks together with decision making authority and responsibility to specific individuals or groups so as to maximize one's own and the organization's effectiveness.

Flexibility – Ability to adapt to and work with a variety of situations, individuals and groups, in the face of different and opposing perspectives.

Initiative – Ability to identify what needs to be done and, as a self-starter, acting on it so as to achieve improved output or contribute new ideas.

Interpersonal Skills – Ability to understand the feelings, attitudes, motives, and behavior of others, and to cooperate with them in accomplishing common objectives.

Job Knowledge – Demonstrating an understanding of knowledge specific to a technical, professional, or administrative field of work, through the application of related principles, theories, concepts or procedures.

Leadership – Exhibiting judgment in guiding others towards meaningful objectives, defining their roles and responsibilities, and sustaining their interest through constant support and encouragement.

Managerial Skills – Taking responsibility for one's own and the subordinates' performance by setting clear goals and expectations, tracking progress, promptly addressing performance problems and issues, and developing their individual competencies.

Motivation – Possessing an inner force to accomplish personal and organizational goals, creating in people the desire to perform, recognizing their achievements, and rewarding them for their contributions.

Planning – Establishing systematic courses of action for self and others, to ensure accomplishment of specific objectives; setting priorities, goals and timetables to achieve optimum productivity, given the existing and expected availability of resources.

Team Spirit – Working effectively in groups to accomplish organizational goals; recognizing the needs and contributions of group members, and subordinating own objectives to those of the group.

Appendix III: List of Cities Covered in the Survey

Region	Metro	Non-metro
North	New Delhi	Bhopal Chandigarh Gwalior Jaipur
East	Kolkatta	Bhubaneswar Guwahati Lucknow Patna
South	Chennai	Bangluru Coimbatore Hyderabad Trivendrum
West	Mumbai	Ahemdabad Baroda Nagpur Pune

Appendix IV: List of Respondent Companies

01	Bajaj Allianz General Insurance Company Limited.
02	Bharti Axa General Insurance Company Limited
03	Cholamandalam MS General Insurance Company Limited.
04	Future Generali India Insurance Company Limited
05	HDFC Ergo General Insurance Company Limited.
06	ICICI Lombard General Insurance Company Limited.
07	IFFCO Tokio General Insurance Company Limited.
08	National Insurance Company Limited.
09	Reliance General Insurance Company Limited.
10	Royal Sundaram Alliance Insurance Company Limited
11	Shriram General Insurance Company Limited,
12	Star Health and Allied Insurance Company Limited
13	Tata AIG General Insurance Company Limited.
14	The New India Assurance Company Limited.
15	The Oriental Insurance Company Limited.
16	United India Insurance Company Limited.

Appendix V: Schedule for Generic Competencies based Training Modules

Day	09:00 – 10:30		11:00 – 12:30		13:30 – 15:00		15:30 – 17:00
1	Introductory Session	Tea-Break	Session -1 (Ability to Delegate)	Lunch-Break	Session -2 (Ability to Delegate)	Tea-Break	Session -3 (Ability to Motivate)
2	Session -1 (Ability to Motivate)		Session -2 (Ability to Plan)		Session -3 (Ability to Plan)		Session -4 (Analytical Skills)
3	Session -1 (Analytical Skills)		Session -2 (Communication Skills)		Session -3 (Communication Skills)		Session -4 (Decision Making)
4	Session -1 (Decision Making)		Session -2 (Interpersonal Skills)		Session -3 (Interpersonal Skills)		Session -4 (Leadership)
5	Session -1 (Leadership)		Session -2 (Team Management)		Session -3 (Team Management)		Session -4 Valedictory Session

Appendix VI: Schedule for Specific Skills and Job knowledge based Training Modules

Day	09:00 – 10:30		11:00 – 12:30		13:30 – 15:00		15:30 – 17:00
1	Introductory Session	Tea-Break	Session-1	Lunch-Break	Session-2	Tea-Break	Session-3
2	Session-4		Session-5		Session-6		Session-7
3	Session-8		Session-9		Session-10		Valedictory Session

List of Publications

1. Sharma A. (2011), Requisite Managerial Competencies of Middle-level Managers in General Insurance Sector in India, *Siddhant- A Journal of Decision Making*. Volume 11, Number 1, pp. 27-39.
2. Sharma A. (2011), Managerial Competencies of Middle-level Managers in General Insurance Sector in India. *The Insurance Times*. Volume 31, Number 2, pp. 35-39.

Biography of the Candidate

Aparajita Sharma is a full time research scholar in management studies group, BITS, Pilani since August 2004. She holds B.A. (Hons.) degree in Psychology from Jai Narayan Vyas University, Jhodpur and M. Sc. Applied Psychology from Guru Jambheshwar University, Hisar. She is pursuing her Ph.D. in the area of Managerial Competency based training. She has over 5 years of teaching experience in Management, Human Resource Management, Organizational Behavior and Psychology. She is also a member of Indian Society for Training and Development.

Biography of the Supervisor

Dr. Bhaskar Bose is an eminent consultant in management with nearly 35 years standing. His academic qualification includes a degree in Mechanical Engineering from I.I.T., Kharagpur, a Post- graduate Diploma in Systems Management, from the University of Bombay followed by a Master's Degree in Management, from the Asian Institute of Management, Manila. He has a Doctorate in Philosophy from the Birla Institute of Technology and Science, Pilani.

After a thirteen years stint at Esso Eastern, Inc., he spent close to 20 years with the Development Consultants Group of Companies and nearly eight years with Four Sigma Management Pvt. Ltd. as their Chief Executive. He has executed assignments for a large number of clients in India and abroad, including the World Bank and the UNIDO. At the present time, he is an Advisor to several large groups of companies, educational institutions and social organizations.

Besides being on the board of several public limited companies, Dr. Bose has been an Advisor to the Government of Western Australia.

Dr. Bhaskar Bose is attached to several ^{P.} to several Universities and National Institutes as a Visiting Professor. He has taught several subjects and delivered lectures at a numerous forums. The Indian National Academy of Engineering nominated him as a Distinguished Professor. He has been deeply involved in the training function at various multinational companies and corporate houses.

He has extensively travelled in many countries. His current interests include reading, writing and teaching.

REFERENCES

- Allredge M. A., and Nilan K.J. (2000), 3M's Leadership Competency Model: An Internally Developed Solution, *Human Resource Management*. Volume 39, Number 2and3, pp. 133-145.
- Al Madhoun (2005), Training Under Fire: The Relationship Between Obstacles Facing Training and SE's Development in Palestine, *Journal of European Industrial Training*. Volume 30, Number 2, pp. 100-116.
- Amagada G. O. (2006), Training Needs and Methods of Training in Information Technology in the Oil Industry Libraries, *The Electronic Library*. Volume 24, Number 1, pp. 11-19.
- Ashmos D. P., and Nathan M. L. (2002), Team Sense-Making: A Mental Model for Navigating Uncharted Territories, *Journal of Managerial Issues*. Volume 14, Number 2, pp. 198.
- Avkiran N. (2000), Interpersonal Skills and Emotional Maturity Influence Entrepreneurial Style of Bank Managers, *Personnel Review*. Volume 29, Number 5, pp. 654-675.
- Barber C.S. and Teijte B.C. (2004), Competency Requirements for Managerial Development in Manufacturing, Assembly, and/or Material Processing Functions, *Journal of Management Development*. Volume 23, Number 6, pp. 596-607.
- Barber E. (2004) 'Benchmarking the Management of Projects: A Review of Current Thinking', *International Journal of Project Management*, Volume 22, Number 4, pp. 301-307.
- Barrett D. J. (2006), Strong Communication Skills a Must for Today's Leaders, *Handbook of Business Strategy*. Volume 7, Number 1, pp: 385-390.
- Birdi K., Clegg C., Patterson M., Robinson A., Stride C. B., Wall T. D., and Wood S. J. (2008), The Impact Of Human Resource and Operational Management Practices on Company Productivity: A Longitudinal Study, *Personnel Psychology*. Volume 61, pp. 467-501.

- Boyatzis R. (1982), *The Competent Manager: a Model for Effective Performance*, New York, John Wiley, pp. 192.
- Brophy M., and Kiely T. (2002), Competencies: A New Sector, *Journal of European Industrial Training*. Volume 26, Number 2, 3 and 4, pp. 165-176.
- Brown H.G. (2005) Creativity, Design and Business Development, *DTI Economics Paper*. November, Number 15, Retrieved on March 9, 2009 from: http://www.hm.treasury.gov.uk/newsroom_and_speeches/press2005/press_15_05.cfm
- Bucki J., and Pesqueux Y. (2000), Flexible Workshop: About the Concept of Flexibility, *International Journal of Agile Management Systems*. Volume 2, Number 1, pp. 62-70.
- Burgoyne J., and Stuart R. (1976), The Nature, Use and Acquisition of Managerial Skills and Other Attributes, *Personnel Review*. Volume 5, Number 4, pp. 19-29.
- Campbell C. (1994), A Primer on Determining the Cost Effectiveness of Training – Part 1, *Industrial and Commercial Training*, Volume 26, Number 11, pp. 32-38.
- Chang S., and Tharenou P. (2004), Competencies Needed for Managing a Multicultural Workgroup, *Asia Pacific Journal of Human Resources*. Volume 42, Number 1, pp. 57- 74.
- Chapman J.A. (2001), The Work of Managers in New Organizational Contexts, *Journal of Management Development*. Volume 20, Number 1, pp 55-68.
- Chen A.S., Bian M., and Hom Y. (2005), Taiwan HRD Practitioner Competencies: An Application of the ASTD WLP Competency Model, *International Journal of Training and Development*. Volume 9, Number 1, pp. 21-32.
- Cools E., and Broeck H.V.D. (2007), Managing With Style: What Does it Mean in Practice Having a Knowing, Planning, or Creating Style? *Working Paper*. Retrieved on March 9, 2009 from: http://www.feb.ugent.be/nl/Ondz/wp/Papers/wp_07_439.pdf

Connerley M.L. and Pederson P.B. (2005), *Leadership in a Diverse and Multicultural Environment- Developing Awareness, Knowledge, and Skills*. Sage Publications, New Delhi, pp.70.

Conway C. (1994), Developing Senior Management Competences at Ocean Group, *Management Development Review*. Volume7, Number 1, pp. 7-12.

Cornell A.H. (1980), *The Decision Maker's Handbook*, Englewood Cliffs, NJ, Prentice-Hall, pp. 13.

Crant J.M. (2000), Proactive Behavior in Organizations, *Journal of Management*. Volume 26, Number 3, pp. 435-462.

Culp K., and Kohlhagen B. S. (2004), Kentucky 4-H agents' Perceptions of their Level of Competency and Frequency of use of Volunteer Administration Functions. *The Journal of Agricultural Education*, Volume 45, Number 2, pp. 1-13.

Dare D.E., and Leach J.A. (1999), Preparing Tomorrow's HRD Professionals: Perceived Relevance of the 1989 Competency Model, *Journal of Vocational Training and Technical Education*. Volume 15, Number 2, pp. 5-18.

Deppe C. A., and Culp III K. (2000), Ohio 4-H agents' Perceptions of the Level of Importance and Frequency of use of the Eighteen Components of the Gems Model of Volunteer Administration, *The Journal of Agricultural Education*. Volume 42, Number 4, pp. 33-43.

Dierdorff and Rubin (2007), Carelessness and Discriminability in Work Role Requirement Judgments: Influences of Role Ambiguity and Cognitive Complexity, *Personnel Psychology*. Volume 60, Number 3, pp.597-625.

Duncan S. M., Wengrovitz S. M., Sedlovskaya, A., and Patalano A. L. (2007), Weighing Waiting: The Influence of Information Certainty and Delay Penalty on Waiting for Non-instrumental Information, *Judgment and Decision Making*. Volume 2. pp. 351-358.

Eck C.V., and Verwey A. (2007), Change Dynamics and Related Leadership Competencies, *Journal of Human Resource Management*. Volume 5, Number 2, pp. 44 – 51.

Eilon S. (1969), What is a Decision? *Management Science*. Volume 16, Number 4, pp. 172- 189.

Enhassi A., and Kaka A.P. (1997), Delegation and Span of Management in the Construction Industry, *Islamic University Journal*. Volume 5, Number 2, pp. 7-21.

Fay D., and Frese M. (2001), The Concept of Personal Initiative: An Overview of Validity Studies, *Human Performance*. Volume 14, Number 1, pp. 97-124.

Fields G., and Varo J.D. (2004), One Talent or Many? Million-Dollar Variables and Statistically Insignificant Indexes. pp. 3. Retrieved on February 12, 2009 from:

<http://www.ilr.cornell.edu/directory/gsf2/downloads/onetalentormany,Jun04.pdf>

Flippo E. B. (1989), *Principles of Personnel Management*, McGraw-Hill, Tokyo, pp. 209.

Frese M., Fay D., Hilburger T., Leng K., and Tag A. (1997), The Concept of Personal Initiative: Operationalization, Reliability and Validity in two German Samples, *Journal of Occupational and Organizational Psychology*. Volume 70, Number 2, pp. 139-161.

Garvin D.A. (1998), The Processes of Organization and Management, *Sloan Management Review*. Volume 39, Number 4, pp. 33-50.

Gay P.D., Salaman G., and Rees B. (1996), The Conduct of Management and the Management of Conduct: Contemporary Managerial Discourse and the Constitution of the Competent Manager, *Journal of Management Studies*. Volume 33, Number 3, pp.263-282.

Gentry W. A., Harris L. S., Baker B. A., and Leslie J. B. (2008) Managerial Skills: What Has Changed Since the Late 1980s, *Leadership & Organization Development Journal*. Volume 29, Number 2, pp. 167-181.

Goffee R. (1996), Managerial Capability in the Professional Firm: Assessing Competences in the City, *Journal of Management Development*. Volume 15, Number 7, pp. 4-15.

Golden W., and Powell P. (2000), Towards a Definition of Flexibility: in Search of the Holy Grail? *OMEGA- The International Journal of Management Science*. Volume 28, pp. 373-384.

González and Münch (2000), Delegation of Authority for the Management of Human and Financial Resources in the United Nations Secretariat. *A report by Joint Inspection Unit, Geneva*. Retrieved on June 16, 2010 from: http://www.unjiu.org/data/reports/2000/en2000_6.pdf

Grewal R., and Tansuhaj P. (2001), Building Organizational Capabilities for Managing Economic Crisis: The Role of Market Orientation and Strategic Flexibility, *Journal of Marketing*. Volume 65, Number 2, pp. 67-80.

Hamel G., and Prahalad C. K. (1990), The Core Competence of the Corporation, *Harvard Business Review*. Volume 68, Number 8, pp. 79-91.

Hansson B. (2008), Job-related Training and Benefits for Individuals: A Review of Evidence and Explanations, *OECD Education Working Papers*. Number 19, pp 1-10.

Hayes J., Quirie A.R., and Allinson C.W. (2000), Senior Manager's Perceptions of the Competencies they Require for Effective performance: Implications for Training and Development, *Personnel Review*, Volume 29, Number 1, pp.92-105.

Hayes (2002), *Interpersonal Skills at Work*. Second Edition. New York, Routledge, pp. 2-3.

Hevey D. (1997), The UK National (and Scottish) Vocational Qualification System State of the Art or in a State? *International Journal of Training and Development*. Volume 1, Number 4, pp. 242.

Hitt M.A., Keats B.W., and De Marie S. M. (1998), Navigating in the New Competitive Landscape: Building Strategic Flexibility and Competitive

- Advantage in the 21st Century, *The Academy of Management Executive*. Volume 12, Number 4, pp. 22.
- Hogg B. (1989), European managerial competences, *European Business Review*. Volume 93, Issue 2, pp. 21-26.
- Hunt J.B. (2003), A Comparative Analysis of the Management And Leadership Competency Profiles Reported by German, US and Australian Managers, *International Journal of Organizational Behavior*. Volume 5, Number 9, pp. 263 – 281.
- Islam M.A., Ali A.J., and Wafi S.M.S. (2010), Resistance to Change Among First Line Managers in Multinational Organizations in Malaysia, *International Review of Business Research Papers*. Volume 6, Number 4, pp.232-245.
- Johannessen A., Olaisen J., and Olsen B. (1999), Managing and Organizing Innovation in the Knowledge Economy, *European Journal of Innovation Management*. Volume 2, Number 3, pp. 116 -128.
- Kelner S.P. (2001), A Few Thoughts on Executive Competency Convergence. *Centre for Quality of Management Journal*. Volume 10, Number 1, pp. 67-72.
- Kenworthy J. and Wong A. (2003), A Study of the Attributes of Managerial Effectiveness in Singapore: Implication for a Competency Model for Managers in Singapore, *Corporate Edge Asia*. Volume December, pp. 1-28.
- Khandwalla P.N. (2004), Competencies for Senior Manager's Roles, *Vikalpa*. Volume 29, Number 4, pp. 11-24.
- Knippen J.T., and Green T.B. (1995), How to Use Participative Planning, *Management Development Review*. Volume 8, Number 4, pp. 32-35.
- Kooij D., Lange A.D., Jansen P., and Jikkers (2008), Older Workers Motivation to Continue to Work: Five Meanings of Age, A Conceptual Review, *Journal of Managerial Psychology*. Volume 23, Issue 4, pp. 364 – 394.

- Koontz H., and Donnell C.O., (1972), *Principles of Management: An Analysis of Managerial Functions*. 5th edition, New York: McGraw-Hill, pp.113.
- Koontz H., O' Donnell C., and Wehrich H. (1978), *Essentials of Management*. 3th edition, New Delhi: Tata McGraw-Hill, pp. 104-105.
- Koontz H. and Wehrich H. (1990), *Essentials of Management*. 5th edition, New Delhi: Tata McGraw-Hill, pp. 4-10.
- Koustelios A. (2003), Identifying Important Management Competencies in Fitness Centers in Greece, *Managing Leisure*. Volume 8, July, pp. 145-153.
- Lau, T. & Chan, K. F. (2002). Managerial Competence of SME Owner/Manager - Does Regional Context Really Matter? *Journal of Small Business & Entrepreneurship*, Volume 16, Number 2, pp. 77-93.
- Lifeng Z., and Kan S. (2007), Assessment on the Competency Model of Senior Managers of Family Firms in China, *Frontline Business Review*. Volume 1, Number 4, pp. 544-557.
- Lynton R.P., and Pareek U. (1990), *Training for Development*. West Hartford: CT, Kumarian Press, pp. 152.
- MacKinnon N. J., Chow C., Kennedy P. L., Persaud D.D., Metge C. J., and Sketris I. (2004), Management Competencies for Canadian Health Executives: Views from the Field. *Health Care Management Forum*, Volume 17, Number 4, pp. 15-20.
- Maddalene V. (2007), A Practical Approach to Ethical Decision Making, *Leadership in Health Services*. Volume 20, Number2, pp. 71-75.
- Mahmood A., Hamidaddin A.M. A. and Shafiei M.W.M. (2006), What Competencies do Project Managers Need, ICCI. *2nd International Conference on Built Environment in Developing Countries* (ICBEDC 2008) Retrived on June 16, 2009 from:-
<http://www.fab.utm.my/download/ConferenceSemiar/ICC12006S1PP13.pdf>

- Management Competencies and SME Performance Criteria: A Pilot Study (2003), Retrieved on July 27, 2009 from:-
<http://dsp-psd.pwgsc.gc.ca/Collection/Iu188-11-2006E.pdf>
- Marrelli A.F., Tandora J. and Hoge M.A. (2005), Strategies for Developing Competency Models, *Administration and Policy in Mental Health*. Volume 32, Number 5/6, pp. 533-561.
- Massie J.L. (1958), Flexibility in Management: A Concept in Economic Decision-Making, *Southern Economic Journal*. Volume 24, Number 4, pp. 447-457.
- Matin H.Z., Jandagni G., Karimi F.H. and Hamidizadeh A. (2010), Relationship Between Interpersonal Communication Skills and Organizational Commitment (Case Study: Jahad Keshavarzi and University of Qom, Iran), *European Journal of Social Sciences*. Volume 13, Number 3, pp. 387-398.
- May A. (1999), Developing Management Competencies for Fast-Changing Organizations. *Career Development International*. Volume 4, Number 6, pp. 336-339.
- Mäntyneva M. (2002), Customer Satisfaction Related Competence Development, *Academy of Marketing Studies Journal*. Volume 6, Number 2, pp. 73- 87.
- McClelland D. (1973), Testing for Competence Rather than for Intelligence, *American Psychologist*. Volume 28, Number 1, pp. 1-14.
- McKenna S. (1999), Storytelling and “Real Management Competence, *Journal of Workplace Learning*. Volume 11, Number 3, pp. 95-104.
- Mintzberg H. (1973), *The Nature of Managerial Work*. US: Harper and Row, pp. 9.
- Mitchell T.R. (1982), Motivation: New Direction for Theory, Research, and Practices, *Academy of Management Review*. Volume 7, Number 1, pp. 80-88.
- Muhammed K.A. (2008), Factors Affecting Training Transfer: Participant’s Motivation to Transfer Training, Literature Review. *Paper presented at the*

Academy of Human Resource. International Research Conference in the Americas (Panama City, FL, Feb 20-24, 2008).

Mullins L.J. (2004), *Management and Organizational Behavior*. Seventh Edition. Essex: Prentice Hall Publications, pp. 282, 285, 523,581.

Natale S.M., Libertella A.F. and Rothschild B. (1995), Team Performance Management, *Team Performance Management*. Volume 1, Number 2, pp. 6-13.

Nonaka B., Amikura H., Kanai T. and Kawamura T. (1992) Organizational Knowledge Creation and the Role of Middle Management, *Paper Presented at 1992 Annual Conference of Academy of Management*. Retrieved November 22, 2010 from:

http://www2.bus.osaka-cu.ac.jp/~kawamura/papers/KC_Mdlmgmt.pdf

O'Carroll P.W. (2002), Informatics Competencies for Public Health Professionals. *Northwest Centre for Public Health Practice*.

Retrieved on May 19, 2009 from:-

www.nwcphp.org/docs/phi/comps-/phi_print.pdf

Osteraker M.C. (1999), Measuring Motivation in a Learning Organization, *Journal of Workplace Learning*. Volume 11, Number 2, pp. 73-77.

Pech R.J. (2009), Delegating and Devolving Power: A Case Study of Engaged Employees, *Journal of Business Strategy*. Volume 30, Number 1, pp. 27-32.

Phillips P.P., Phillips J., Stone R. and Burkett H. (2007), *The ROI Field Book: Strategies for Implementing ROI in HR and Training*. Amsterdam: Elsevier, pp. 29.

Pinto L.E. (2003), Critical Thinking: An Overview, *Critical Thinking for Business Studies. Presented at the Fall 2003, Ontario Business Educators' Association Conference*, London, Ontario

Rajadhyaksha U. (2005), Managerial Competence: Do Technical Capabilities Matter? *Vikalpa*. Volume 30, Number 2, pp.47-56.

Ramlall S.J. (2006), Identifying and Understanding HR Competencies and their Relationship to Organizational Practices, *Applied HRM*. Volume 11, Number 1, pp. 27-38.

Rausch E., Sherman H. and Washbush J.B. (2002), Defining and Assessing Competency-based, outcome-focused Management Development, *Journal of Management Development*. Volume 21, Number 3, pp. 184-200.

Read C.W. and Kleiner B.H. (1996), Which Training Methods are Effective? *Management Development Review*. Volume 9, Number 2, pp. 24-29.

Robotham D., and Jubb R. (1996), Competencies: Measuring the Un-measurable, *Management Development Review*. Volume 9, Number 5, pp. 25-29.

Robotham D., and Jubb R. (1997), Competency in Management Development: Challenging the Myths, *Journal of European Industrial Training*. Volume 21, Number 5, pp. 171-175.

Sanghi S. (2007), *Handbook of Competency Mapping*. Second Edition, New Delhi, Sage Publications, pp.11, 32.

Scarnati J.T. (1999), Beyond Technical Competence: The Fundamentals of Flexibility, Participation and Empowerment: An International Journal. Volume 7, Number 7, pp. 194-200.

Seibert S.E., Kraimer M.L., and Crant J.M. (2001), What do Proactive People Do? A Longitudinal Model Linking Proactive Personality and Career Success, *Personnel Psychology*. Volume 54, Number 2, pp. 845-874.

Siddique Z. (2007), The Influence of Strategic Human Resource Management on Emotional Competencies, *Internal Review of Business Research Papers*. Volume 3, Number 4, pp. 294-305.

Shippman J.S., Ash R.A., Battista M., Carr L., Eyde L.D., Hesketh B., Kehoe J., Pearlman K., Prien E.P. and Sanchez J.I. (2000), *The Practice of Competency Modeling*, *Personnel Psychology*. Volume 53, pp. 703-740.

- Spencer L.M. (1993), *Competency at Work*. First edition, John Wiley. pp. 9, 15, 201.
- Tagliavini M., Maro J., Ravarini A., and Guimaraes T. (2003), *Shaping CIO's Competency and Activities to Improve Company Performance: An Empirical Study*. Proceedings of the Eleventh European Conference on Information Systems. Retrieved on August 11, 2009 from :-
<http://is2.lse.ac.uk/asp/aspecis/20060105.pdf>
- Tannous G.F. (1996), Capital Budgeting for Volume Flexible Equipment, *Decision Sciences*. Volume 27, Number 2, pp. 157-184.
- Tesluk P.E., Dragoni L. and Russell J.E.A. (2009), Growing Managerial Talent: Role of Developmental Work Experiences, Learning Orientation, and Access to Opportunities in Shaping Competencies and Advancement Potential, Accepted for publication in *Academy of Management Journal*.
- Tornabeni J. (2001), The Competency Game: My Take on What it Really Takes to Lead, *Nursing Administration Quarterly*. Volume 25, Number 1, pp. 1-13.
- Tricker B. and Lee K. (1993), Case Study Assessing Directories Case Competencies - The Case of the Mass Transit Railway Corporation, *Hong Kong Case Study*. Volume 5, Number 2, pp. 87 - 102.
- Turkson J.K. and Appiah K.O. (2009), Managerial Creativity and Innovation: A Panacea for Organizational Change and Development, *Global Business and Economics Anthology*. Volume 2, pp. 117-126.
- Tyler R. (1949), *Basic Principles of Curriculum and Instruction*. Chicago: University of Chicago, pp. 1-9.
- UNIDO (2002) Competency Model-Part I. pp. 10.
 Retrieved on January 29, 2006 from :-
<http://www.unido.org/fileadmin/media/documents/pdf/Employment/UNIDOCmp etency Model-Part 1.pdf>

- Urwick L.F. (1956a), *The Pattern of Management*. London: Sir Isaac Pitman & Sons, pp. 85.
- Uyterhoeven H. (1989), General Managers in the Middle, *Harvard Business Review Classic*. September-October, pp. 1-11.
- Virtanen T. (2000), Changing Competences of Public Managers: Tensions in Commitment, *International Journal of Public Sector Management*. Volume 13, Number 4, pp. 333-341.
- Volberda H. (1997), Building Flexible Organizations for Fast-Moving Markets, *Long Range Planning*. Volume 30, Number 2, pp. 169-183.
- Watson S., McCracken M., and Hughes M. (2004), Scottish Visitor Attractions: Managerial Competence Requirements, *Journal of European Industrial Training*. Volume 28, Number 1, pp. 39-66.
- West M.A., Hirst G., Richter A., and Shipton H. (2004), Twelve Steps to Heaven: Successfully Managing Change Through Developing Innovative Teams, *European Journal of Work and Organizational Psychology*. Volume 13, Number 2, pp. 269-299.
- Willmott H.C. (1984), Images and Ideas of Managerial Work: A Critical Examination of Conceptual and Empirical Accounts, *Journal of Managerial Studies*. Volume 21, Number 3, pp. 349-368.
- Wooten and White (1980), CBID: Cognitive, Behavioral and Interpersonal Development- A Social Learning Approach to Skill Development, *Journal of Experiential Learning and Simulation*. Volume 2, pp. 89-99.
- Zajac E.J., Kraatz M.S., and Bresser, R.K.F. (2000), Modeling the Dynamics of Strategic Fit: A Normative Approach to Strategic Change, *Strategic Management Journal*. Volume 21, Number 4, pp. 429-453.
- Zampetakis L.A. and Tsironiis L. and Moustakis V. (2007), Creativity Development in Engineering Education: The Case of Mind Mapping. *Journal of Management Development*. Volume 26, Number 4, pp. 370-380.