

A Comparative Study on Growth and Performance of Public and Private Insurance in Indian Insurance Sector

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Abstract:

The paper probes into the Indian Economy and observes the features of Insurance Industry in India based on Strength and Weakness of Insurance Industry in India economy. Further making literature survey, it is essential to re-look into the Private and Public Players in insurance industry in India as insurance companies are mushrooming after liberalization. Further, increase in the foreign direct investment from 26% to 49% shows that insurance business will grow in India. Thus, in this study, an attempt has been made to make the comparison of Private and Public firms in Insurance industry in India. The performance will be evaluated using the Key Performance Indicators (KPIs) in the Insurance Industry such registered insurers, new policies, penetration and density, number of offices, operating expenses and incurred claims ratios. The period of study has to be taken from 2015 to 2020. An attempt is made to clarify the results and generalize them to insurance industry performance. The study will be carried on making content analysis from the data collected from various secondary sources such as annual reports of insurance companies, Insurance Regulatory Development Authority (IRDA) journal, and insurance journal. The statistical tools used in the study will be descriptive statistics, percentage analysis, growth trends. The study is explorative, descriptive and empirical in nature.

Keywords: Insurance, Private sector, Public sector, Penetration, Operating expenses, Density.

Introduction

The financial service industry has made significant changes after liberalization and globalization. Among all, insurance sector is also one of the important sectors in India. The Private and Public companies in insurance industry in India are rapidly increasing after liberalization. Further, increase in the foreign direct investment from 26% to 49% says that

“A Conceptual Study on the Role of Social Media Networks in India”

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Abstract

“Social Media Networks are touching and turning Human Lives” –*Aman Zunaid*

In today’s society, the use of social media has become a necessary daily activity. Social media is typically used for social interaction and access to news and information, and decision making. It is a valuable communication tool with others locally and worldwide, as well as to share, creates, and spread information. Social media can influence consumer’s purchase decisions through reviews, marketing tactics and advertising. Essentially, social media vastly impacts our ability to communicate, form relationships, access and spread information, and to arrive at the best decision. Perhaps the most influential social media tool is social networking sites WhatsApp, Youtube, Facebook, Twitter, Instagram, Blogger, LinkedIn, and Google + are few familiar apps used by majority of society. In this conceptual paper we try to explore how social media practices influencing businesses in India.

Key words: social media, marketing tactics, networking,

Introduction:

One of the largest industries that social media has had an effect on is every industry. Since, the internet is now the fastest and easiest way to get news, print media is diminishing and publications are being forced to post their articles online. Another effect of this advanced technology is that virtually anyone can now deem themselves a “journalist” and produce news that they feel is accurate and credible. Almost instantly we can create, share, and spread newsworthy or gossip stories across the globe. Social media has only made this easier. Top news stories are being broken via Twitter and other social networking sites and people worldwide are made aware of them almost instantaneously. The power of social media has allowed our society to be more knowledgeable of worldwide affairs and news.

In addition, social media tools have become the new must have tool in the marketing world. Digital and internet marketing are on the rise, and those with no presence on social media will slowly become extinct. Entrepreneurs and small business owners are beginning to rely on social media sites to spread the word about their companies. Internet marketing at this point is almost synonymous with social media because it is almost guaranteed to reach the largest audience and produce the greatest effects.

Objective:

1. To study the various social media networks in Indian.
2. To examine the impact of Social media in Indian lives.

Data Collection:

The data was collected for this conceptual study through secondary source like website, annual reports, social media news, Journals, articles Etc.

A Study on 360 Degree Performance Appraisal With Reference To Heritage Foods (India) Limited, Hyderabad

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ABSTRACT

People differ in their abilities and their aptitudes. There is always some difference between the quality and quantity of the same work on the same job being done by two different people. Performance appraisals of Employees are necessary to understand each employee's abilities, competencies and relative merit and worth for the organization. Performance appraisal rates the employees in terms of their performance.

Performance appraisals are widely used in the society. The history of performance appraisal can be dated back to the 20th century and then to the second world war when the merit rating was used for the first time. An employer evaluating their employees is a very old concept. Performance appraisals are an indispensable part of performance measurement.

The latest mantra being followed by organizations across the world being – "get paid according to what you contribute" – the focus of the organizations is turning to performance management and specifically to individual performance. Performance appraisal helps to rate the performance of the employees and evaluate their contribution towards the organizational goals. It helps to align the individual performances with the organizational goals and also review their performance. Performance appraisal takes into account the past performance of the employees and focuses on the improvement of the future performance of the employees.. An attempt has been made to study the current global trends in performance appraisal.

Keywords: 360 degree, performance, appraisals, employees, organization.

A STUDY ON IMPACT OF REWARD SYSTEMS ON JOB SATISFACTION OF EMPLOYEES IN SELECT RETAIL OUTLETS, KURNOOL, ANDHRA PRADESH

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Abstract:

This study explored the impact of reward systems on job satisfaction among employees in select retail outlets in Kurnool, Andhra Pradesh. The objectives of this study were to determine the impact of reward systems on job satisfaction. The study utilized a quantitative research design and 96 employees were randomly selected as respondents. Self-administered questionnaires were administered to respondents. This study confirmed that rewards are important for employee job satisfaction. The data was analyzed using Statistical Package for the Social Sciences (SPSS), version 20.0 and WrapPLS. As the results revealed that Monetary rewards has a slight positive correlation to job satisfaction ($P= 0.529$). Whereas, the relationship between non-monetary rewards and job satisfaction has no linear correlation ($P=0.150$) and also the relationship between employee recognition programs and job satisfaction has no linear correlation ($P= 0.289$). However, the study confirmed that monetary rewards will have a more significant impact on job satisfaction comparing to other rewards.

INTRODUCTION:

The reward system of an organization is a tool of recognizing talent. Reward system includes 'group incentive plan' which means giving bonuses to workers in a team. The group incentive schemes are designed to promote teamwork, encourage synergy, and making the team work effectively. The concept and definition of reward management Reward management is defined as "the strategies, policies and processes required to ensure that the value of people and the contribution they make to achieving organization, departmental and team goals is recognized and rewarded"

Reward is an objective way to describe the positive value an individual ascribes to an object, behavioral act or an internal physical state. Primary rewards include those that are necessary for the survival of species, such as food and successful aggression. Secondary rewards can be derived from primary rewards. Money is a common type of reward. Most of

**A study on the impact of Emotional Intelligence
in work life Balance to reduce Family-Work Conflict**

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Abstract

After LPG policy (liberalization, Privatization and Globalization) of Indian Government, the face of Indian Industry is changed. This change brought huge burdens with lots of stress and dissatisfaction among employees due to lack of work-life Balance. It affects both family and work life of employees. Previous studies have identified the significance of Emotional Intelligence in many facets of work and life. The research tries to identify the impact of Emotional Intelligence in work-life balance; as well as it also tries to reveal the relationship between work-family and family work conflict. The primary study is conducted on banking employees working in Public and private sector banks in Mumbai as Mumbai is a financial capital City of Indian Banking Industry is earning maximum revenues here and also generating huge revenues. Banks are coming up with latest tools and services through competitive and skilled people, it develops competition among employees for securing their jobs. This effects employee in terms of stress, pressures, lack of personal life, physical health etc. In this research data is collected from 90 bank employees from the age group between 25-60 years by using stratified sampling. Cronbach Alpha is used to test the reliability of questionnaire. Hypotheses testing is done by using Pearson correlation as a non-parametric testing. The study reveals the significance of emotional intelligence in work life balance. It shows positive relationship between work-life balance and WFC & FWC. Key Words: Banking Sector, Emotional Intelligence, Family-Work Conflict, Work-Life Balance, Work-Family Conflict.

Key Words: Banking Sector, Emotional Intelligence, Work-life Balance, Work life conflict, family-work Conflict.

Introduction:

The face of Indian business has changed drastically. Banking sector is not an exception. After Liberalization, Privatization and Globalization policy (LPG) of Indian Government (1991), banking sector changed in terms of Products, services, behavior of employees and challenging demands of environment. Forceful competition is the major cause of new product and service development (Pooja Kura, 2011). It brought huge pressure on banking employees to improve financial outcome of business (Ritu Theya, Renu Arora 2013). Banking sector is changed in tier 1 cities like Mumbai due to centralization of pharmaceuticals. Working class is more conscious about its fund management (K. Purushothamwan, 2012). The growth of banking sector resulted into occupational stress, fear of losing

Comparative Analysis of Economic Value Addition of Selected Automobile Companies

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Abstract

Economic Value Added (or) Addition (EVA) is a value based financial performance measurement tool used to assess the true economic profit of an enterprise. It is the performance measure directly linked to the creation of shareholders wealth over time. Shareholders are much choosy for their interest into the business and they like management to come up with very specific solution. Automobile sector as a vital sector of economy has been known for wealth creation for shareholders and economic upliftment of society through employment creation on large scale. Hence, I have selected 3 major two-wheeler companies viz. Hero Motors, Bajaj Motors, & TVs Motors for the study.

Keywords: EVA, Shareholders, Automobile sector

Introduction

Economic Value Addition (EVA) is an estimate of a firm's economic profit, or the value created for the company's shareholders. EVA is the net profit less the opportunity cost of the firm's capital. The idea is that value is created when the return on the firm's economic capital employed exceeds the cost of that capital. This amount can be determined by making adjustments to GAAP accounting.

Economic Value Added (EVA)

EVA is superior to accounting profits as a measure of value creation because it recognizes the cost of capital and, hence, the riskiness of a firm's operations. Under conventional accounting, most companies appear profitable but many in fact are not. As Peter Drucker put the matter in a Harvard Business Review article, "Until a business returns a profit that is greater than its cost of capital, it operates at a loss. Never mind that it pays taxes as if it had a genuine profit. The enterprise still returns less to the economy than it devours in resource. Until then it does not create wealth; it destroys it." Company may intentionally pay tax to



Entrepreneurship Development of Small and Medium Scale Enterprises in Backward Districts of Andhra Pradesh

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ABSTRACT

Entrepreneurship is the most common phenomenon now days in the developed nations. An attempt is made in this paper to explore the small and medium enterprises problems in backward districts of Andhra Pradesh which includes Anantapuramu, Chittoor, Kurnool, Srikakulam, Vizayanagaram and YSR Kadapa. Enterprises' problems across the value chain of their businesses have been studied. The problems covered includes; inbound logistic, operations/production, out bound logistics, marketing & sales, finance, infrastructure, human resource and technological problems.

KEYWORDS

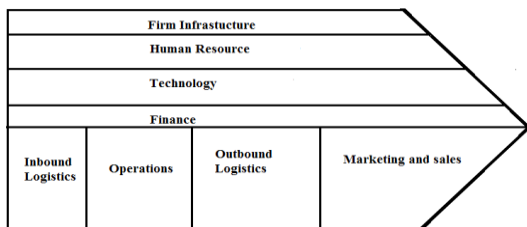
Entrepreneurship, Backward districts, Andhra Pradesh

INTRODUCTION

According to Porter, business achieves success through value chain. Value chain focuses on all the value addition activities of the enterprise. Hence, understanding the problems with respect to value chain has a great significance. Value chain includes the primary activities (Through which enterprise produce value for customers-inbound logistics, operations outbound logistics, marketing and sales and service) and supporting activities (These are supportive for primary activities- infrastructure, human resources, technology and procurement).

Problems of Enterprises in Value addition

Problems of Entrepreneurs in Value Addition



Source: Modified version of Porter's value chain

For the present study Porter's framework has been modified based on pilot study and studied the problems of small and medium enterprises in terms of includes inbound logistic, operations/production, out bound logistics, marketing & sales, finance, infrastructure, human resource and technology.

METHODOLOGY

Enterprises problems are assessed by using categorical scale (questionnaire). The categories include YES (Enterprise have problem) and NO (Enterprise don't have problem). Further, chi-square test is performed for testing relationship between problems and nature of enterprise. Chi-square value has been calculated through the following formula;

$$\chi^2 = \sum \left[\frac{(O_{ij} - E_{ij})^2}{E_{ij}} \right]$$

O_{ij} = Observed frequency of the cell in the i row and j column

(Given/Collected data)

E_{ij} = Expected frequency of the cell in the i row and j column

(Need to calculate with the following formula)

$$\text{Expected frequency} = \frac{\text{RowTotal} \times \text{ColumnTotal}}{\text{GrandTotal}}$$

DATA ANALYSIS

Problems of small and medium enterprises in terms of inbound logistic, operations/production, out bound logistics, marketing & sales, finance, infrastructure, human resource and technology have been studied.

Inbound Logistics Problems

Enterprise value addition in business starts with inbound logistics. Inbound logistics refers to the transport, storage and delivery of raw materials coming into a business. Inbound logistics activities includes sourcing of raw materials, transportation of raw materials and warehousing of raw materials hence inbound logistics problems have studied with respect to sourcing of raw materials, transportation of raw materials and warehousing of raw materials. Table shows small and medium scale enterprises inbound logistics problems.

Inbound Logistics Problems

Status of enterprise	Inbound logistic Problems		
	Yes	No	Total
Small	214 (54.88)	176 (45.12)	390 (100)
Medium	65 (43.33)	85 (56.67)	150 (100)
Total	279 (51.67)	261 (48.33)	540 (100)

Note: Figures in brackets indicate the percentage to total.

Source: Primary data

The perusal of the Table reveals that, if all the enterprises are taken together, 51.67 percent of enterprise have the inbound logistics problems and 48.33 don't have the problems. In case of small scale enterprises, 54.88 percent have inbound logistics problems and 45.12 don't have the problems. With regard to medium scale enterprises, 43.33 percent have inbound logistics problems and 56.67 percent don't have the problems. On an overall basis, it may be said that inbound logistics problems are high in small scale enterprises compare to medium scale enterprises.



Entrepreneur’s Motivational Factors : An Empirical Study

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ABSTRACT

In recent years, there has been a growing focus on entrepreneurship because of entrepreneurship is the principal source for economic growth and employment. The present study is aimed to know the motivational factors for Entrepreneurs. A Convenient sample of 286 respondents was taken for data collection. For analysis mean, rank method, manwhitny u test, kruskalwallis test were employed. The findings revealed that Income, Self employment, Support of family and friends, Reputation for Honesty, Government support and previous business Experience are the major motivational factors for Entrepreneurs. The Study is confined to Small scale Entrepreneurs in Andhra Pradesh.

KEYWORDS

Entrepreneur, Motivation, Entrepreneurship, Economic growth, Manwhitny u test, Kruskalwallis test.

INTRODUCTION

The term “entrepreneur” is a French word derived from the verb “entreprenre”, which means to do or to undertake. It can be divided into two parts, “entre”, meaning “between”, and “preneur” meaning “taker”. Literally, then, an entre-preneur is a “between-taker”, or “go-between”. Entrepreneurship –the entrepreneurial function- can be conceptualized as the discovery of opportunities and the subsequent creation of new economic activity, often via the creation of a new organization (Reynolds, 2005).In 1734 Richard Cantillon defined Entrepreneurs are non-fixed income earners who pay known costs of production but earn uncertain incomes and In 2013 Ronald May defined An Entrepreneur is someone who commercializes his or her innovation. From past few years many studies were dedicated to Entrepreneurial Motivational factors. A study of entrepreneurs in Kenya and Ghana (Chu, Benzing andMcGee 2007) found that the strongest two motivators were to increase income and to provide employment to themselves. Roy and Wheeler (2006) found that microenterprise owners in West Africa were motivated by a desire to satisfy basic psychological needs– food and shelter. Numerous comparative studies of entrepreneurs and managers showed that entrepreneurs are moderately higher in achievement motivation than are managers(Stewart & Roth 2007; Collins, Hanges &Locke 2004; Begley & Boyd 1987; Ahmed1985; Lachman 1980).

Need of the Study:

In recent years, there has been a growing focus on entrepreneurship because of entrepreneurship is the principal source for economic growth and employment. Hence there is a need to study Entrepreneur’s Motivational Factors

Objectives: The following are the main objectives of the study

- 1) To know Socio-Economic Profile of the respondents
- 2) To study Entrepreneur’s Motivational Factors for Entrepreneurship

Methodology of Study

For this study the following methodology is followed

Sampling Method : Convenience sampling

- Sample Size : 286
- Primary Data : Questionnaire
- Secondary Data : Journals, Magazines, Books, Websites....etc
- Data analysis : Percentages Rank method, Manwhitny u test and Kruskalwallis test.

Data Analysis & Interpretation:

The method of data collection includes a combination of both the primary (questionnaires) and the secondary method (this includes periodicals, journals and other related materials). Survey research approach will be used, using questionnaires .The researcher administered questionnaires on 292 respondents, out of these 286 were dully filled and returned. Demographics of the respondents for this study are as follows. Demographics of the respondents for this study are as follows. Gender: Males 196, Females 90: Education: Up to Inter/Diplo-ma=74, UG=136, PG and above=76, Age 30 and below =92, 31-40years=151, 41 and above=43, Income Levels: Below 200000= 114, 200001-300000=92, 300001 and above=80, 400001, Marital Status: Married= 194, unmarried=92

Motivational Factors

The findings revealed that Self employment is the prime motivator for Entrepreneurship followed by, Income, Support of family and friends, Reputation for Honesty, Government support and previous business Experience.

Table-1 Motivational Factors

Motivational Factors	Weighted Average	Rank
Self employment	1297	1
Income	1123	2
Support of family and friends	976	3
Reputation for Honesty	752	4
Government support	681	5
Previous business Experience	567	6

Source: Primary data

IMPERATIVE ROLE OF EMPLOYEE ENGAGEMENT IN THE 21ST CENTURY

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ABSTRACT

Employee engagement is the level of commitment and involvement an employee has towards his organization and its values. It is a measureable degree of an employee's positive or negative emotional attachment to their job, colleagues and organization which profoundly influences their willingness to learn & perform at work. Employee engagement has a direct impact on the employee's productivity. Understandably, the most productive employees are those that are not only committed and loyal; but also but also those whose outputs are healthy and gratifying both for themselves as well as for the organization they work for. Obviously, these are the employees who can be called 'engaged'. In almost a bottom up fashion, the organization as a whole benefits from employees that are committed, loyal, productive, and engaged. Moreover a satisfied employee may yield good job satisfaction, team building and organizational growth. This article is going to explain the importance of the employee engagement and its determinants and what strategies the organizations need to consider in order having a strong committed motivated human resources, which transforms organizational citizens into corporate citizens.

Keywords: Employee engagement, Human resources, Organizational citizens, satisfaction.

INTRODUCTION

The first published use of the term employee engagement was made by Kahn in 1990, who described it as being different from other employee role constructs such as job involvement, commitment or intrinsic motivation, asserting that it focused on how psychological experiences of work shape the process of people presenting and absenting themselves during task performances (Kahn, 1990). Since then the term has been variously defined by scholars. Employee Engagement is the positive feeling that employees have towards their jobs and also the motivation and effort they put into it (Macey & Schneier, 2008). Engagement goes beyond satisfaction and commitment. To be fully engaged is to be involved in and

SERVICESCAPES INFUENCE ON BRAND LOYALTY

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Abstract:

The “Servicescape” is a term popularized Zeithaml and Jo Bitner. Servicescape is nothing but sixth- P in service marketing mix .i.e. Physical Evidence. The Servicescape are important both from the point of view of customers and employees. Well-designed Servicescape can attract customers, induce positive feelings in them, enhance credibility perceptions, and generally increase satisfaction with the service experience. The main objective of this study is to know Servicescape influence Brand Loyalty. For this study Percentage method, Rank method, Correlation analyses were employed. The findings revealed Positive relation between Servicescape and Brand Loyalty.

Key words:

Servicescape, Perceived quality, service marketing mix, Brand Loyalty, Percentage method, Rank method, Correlation analyses

Introduction

The “Servicescape” is a term popularized Zeithaml and Jo Bitner. Servicescape is nothing but sixth- P in service marketing mix .i.e. Physical Evidence. Philip Kotlar has used the term “Atmospherics” in one of his paper to describe the effect of a Servicescape. Like a landscape, the Servicescape creates a mood, a longing, an attraction or a desire to visit the service provider, in the context of a service purchase. Oliver (1997) defined loyalty as a “Deeply held commitment to rebuy or repatronized a preferred product or service consistently in future, despite situational influence and marketing efforts having the potential to cause switching behavior. Brand Loyalty is a deeply held commitment to re buy a preferred brand or service consistently in future. Brand Loyalty play vital role in success of the organization

Statement of the Problem:

Retail Business is also one of the Businesses which contribute to growth of the Economy. In Present it registered a mark of growth and also competition because of organized retailer entry in

The Effect Of Training And Development on Employee Performance With Mediation of Employee Satisfaction

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Abstract: Employees are one of the most critical assets in the company. Training and development are needed to have good resources to increase employee satisfaction and provide the best performance-one of the state-owned companies, namely PT. Hutama Karya has a policy in which a minimum of 5% of the total cost of Human Capital in 1 year must be budgeted for programs/activities in the fields of Learning and Development, as well as Research and Innovation. Therefore, this study analyzed the effect of training and development on employee performance mediated by worker satisfaction. The employees studied in this study were 301 employees at PT Hutama Karya, whose position is no more than manager level. Data was collected by distributing online questionnaires with answers using a Likert scale. This research is quantitative research, which was analyzed using the SEM-PLS method. The results of this study, namely training and development, respectively, have a direct positive and significant effect on employee job satisfaction; training and development, respectively, have an immediate positive and significant effect on employee performance; employee job satisfaction has a direct positive and significant impact on employee performance; and job satisfaction mediates training and development, respectively, positively, and significantly influence employee performance.

Keyword: Development, Employee Performance, Employee Satisfaction, Training.

INTRODUCTION

Company resources are found in the assets attached to the agency, which can be humans as workers, the technology used, the facilities provided, and the materials the company will use. According to Ardana et al. (2012), the resources owned by the company are an example of prosperity and welfare that has good prospects for the future. The company gives heavy tasks to employees to compete with other competitors. This is demanded by the company to achieve goals and fulfill the vision and mission of the agency. To fulfill the achievements desired by the company, employee performance is required to be better.

Training Need Assessment – Key Driver for Organizational Success

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ABSTRACT

In the era of decision making, every company or a corporate looks to have a cutting edge over competitors. It is all about human resources who play a pivotal role in enriching the organization towards its goals and winning the brand image of the organization in the market. But in order to have a strong and potential manpower means we need to enrich the skills sets based on the changes in the environment through potential training and development interventions based on the requirement of the organization. Training and development plays an important role in the effectiveness of organizations and to the experiences of people in work. At present, majority of the corporate and industries are investing huge investment in training and development in order to develop their human resources. But after having the training and development programmes, the organizations are not coming with successful results in terms of their expectations. This is due to lack of training need assessment by the organizations. This paper will begin with an overview of the training and development function and how the needs assessment fits into this process, followed by an in-depth look at the core concepts and steps involved in conducting a training need assessment.

Keywords: Employee training needs, training and development, organizations, training need assessment.

INTRODUCTION

The training needs assessment is a critical activity for the training and development function. Training needs assessment is an ongoing process of gathering data to determine what training needs exist so that training can be developed to help the organization accomplish its objectives. Conducting needs assessment is fundamental to the success of a training program. Often, organizations will develop and implement training without *first* conducting a needs analysis. These organizations run the risk of overdoing training, doing too little training or missing the point completely.