

**Report
on
Restructuring of the Sanctioned Posts
and
Filling up of the Vacant Posts
in
NSIDC**

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Modernization of Public Administration demands restructuring of organizations for better public service delivery. Restructuring is an interesting aspect of organizations, which has acquired new meaning in the current context where economy and efficiency are the emphasis areas and rightsizing the buzzword. Restructuring in NSFDC is a step in that direction and the leadership in the organization deserves credit for initiating the much desired reforms.

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ABBREVIATIONS

Addl. GM	Additional General Manager
AGM	Assistant General Manager
AM	Assistant Manager
AZM	Assistant Zonal Manager
C	Central
CCT	Clerk cum Typist
CDA	Central Dearness Allowance
CMD	Chairman cum Managing Director
DEO	Data Entry Operator
DGM	Deputy General Manager
DM	Deputy Manager
DZM	Deputy Zonal Manager
ED	Executive Director
GM	General Manager
IDA	Industrial Dearness Allowance
JE	Junior Executive
MIS	Management Information System
MOU	Memorandum of Understanding
MPDF	Management Position Description Factors
NEW	North-East-West
NGO	Non-governmental Organization
OL	Official Language
RMC	Record Management Cell
SC	Scheduled Castes
SCA	State Channelising Agency
SHG	Self Help Group
SHT	Senior Hindi Translator
SM	Senior Manager
SW	South West
ST	Scheduled Tribe
TOR	Terms of Reference
ZO	Zonal Office

Chapter - I

Introduction

1.1 The National Scheduled Castes Finance and Development Corporation (NSFDC), a public sector undertaking, was set up in 1989 to provide concessional channel finance and skills training to persons belonging to the Scheduled Castes and Scheduled Tribes. On 10th April, 2001, the organization was bifurcated and the mandate was confined to SC beneficiaries only.

1.2 This study has been undertaken by Indian Institute of Public Administration at the behest of NSFDC to examine the proposal on "Restructuring of Sanctioned Posts and Filling up of the Vacant Posts". Specific Terms of Reference (TOR) for examination are –

- (i) What should be the "Organization Structure" of NSFDC keeping in view its mandate and operational requirements?
- (ii) What should be its hierarchical set up, keeping in view its present areas of operations and future needs for expansion?
- (iii) What should be the ideal strength of the Corporation, keeping in view the main Departments/Wings (namely Projects, Finance, Personnel, Administration, Corporate Services, Legal, Vigilance, Internal Audit, MIS, Monitoring & Evaluation) and Zonal Offices (7)?
- (iv) How the sanctioned posts in different cadres can be reorganized/restructured to solve the problems of widespread stagnation and manpower deficiency in the Corporation?

Methodology

1.3 As per the TOR, the focus of the study is on the restructuring of manpower positions. Restructuring requires a study of the objectives of the organization, the existing structure and manpower positions, including the rationale for the set-up at present. It is also necessary to analyse the process through which it attempts to achieve those objectives. An in depth study of these aspects as well as identification of gaps in the functioning and surplus/shortfalls in manpower at each position enabled the study team to arrive at the conclusions. The study consists of three parts. The first part deals with the organizational analysis – its context, policy environ and performance so far. This part also includes the scope of NSFDC in future and likely expansion of its activities. Standard management techniques were applied for organizational analysis. Organizational analysis is important and the first step to assess the manpower required, as it enables determining whether:

- the existing structure is appropriate to the needs of the organization,
- it supports the mission and strategy,
- it provides the most logical and cost effective grouping of functions, and
- it is a structure that gets the best out of the people in the organization.

1.4 The design criteria is based on the model prescribed by Richard L. Daft. The analysis has been attempted at three levels- (i) individual level, (ii) group level, and (iii) organization level. After analyzing the structure of NSFDC, the organizational effectiveness has been assessed by applying the Resource-Based Approach, as this approach is useful when other indicators of performance are difficult to obtain. In

many non-profit and social welfare organizations, for example, it is hard to measure output goals or internal efficiency.

1.5 The Second part of the study deals with the manpower aspect of NSFDC. The job designs of the incumbents are analyzed and the work of each functionary is measured and job analysis performed. Work measurement was essential to find the workload of each employee, as well as to locate position of hierarchy.

1.6 Work load analysis has been attempted by studying job descriptions, subjective assessment of their comparative values, informed views of officials about their work as well as that of their subordinates, information collected about the time consumed in various activities, questionnaires administered to all the employees, personal observations of the study team, especially of the officials in the executive cadre. Comparative values of jobs were assessed along the Management Position Description Factors (MPDF), suggested in the job taxonomy by Tornov and Pinto.¹ Analysis along these factors was partly due to they being behaviourally defined rather than anchored in terms of job titles and partly due to work allocation pattern obtaining in NSFDC. However, no scale was used to quantify the results due to nature of these factors and their applicability in the context of NSFDC. So these were subjectively analyzed. For non-executive cadre, where output measurement is quantifiable to some extent, information collected through daily log-sheets was also taken into account. The questionnaire had both open ended as well as close-ended questions to elicit responses about various indicators

¹ Tornov, W.W. & P.R. Pinto (1976) 'The Development of a Managerial Job Taxonomy System for Describing, Classifying and Evaluating Executive Positions' Journal of Applied Psychology. Vol. 61.

1.7 Third part of the study focuses on the incentive structure operating in NSFDC to find out the level of job satisfaction of the employees. The incentive structure has been discussed along the standard indicators available in organizational behaviour literature. The analysis and findings have been discussed in the respective parts. The sources of information on which the analysis has been based were the records collected from NSFDC, elaborate personal discussions with the officials up to the Manager level and the questionnaires, administered to all the employees present. Daily log sheets were also distributed to the staff members to record their daily activities. The period for filling up daily log sheets was from December 23rd, 2002 to January 3rd, 2003. Two members of the study team visited NSFDC daily during this period. Questionnaires were also sent to officials of zonal offices, who sent the filled up questionnaires to the IIPA by post. Elaborate discussions were held with CMD and ED of the Corporation, which provided relevant information on key issues. During this period, informal discussions were also held with other members of the staff at various levels, which gave insight into many aspects of importance. Personal observations of the team members also form the basis for discussion on various points.

1.8 Information received from 54 questionnaires has been recorded, which is a sufficient sample size in view of the staff of 66 to whom the questionnaire was administered, as it was not administered to Group D employees. These responses form the basis of many arguments.

1.9 Various details about activities of the officials were also collected from records for the period April, 2002 to December 2002. Zonal offices at Lucknow, Kolkata and Chandigarh were also visited by the team to have a first hand assessment at the zonal

level. Members met the officials of State Channelising Agencies and some beneficiaries, with whom informal discussions were held.

1.9 Secondary sources, for the study, were various management books and articles dealing with Human Resource Management. The study also benefited from discussion with experts on the subject.

Chapter - II

NSFDC in Perspective

2.1 The National Scheduled Castes Finance and Development Corporation (NSFDC) was set up on 8th February 1989, as a Company owned by the Government of India under Section 25 of the Companies Act, 1956. NSFDC works under the purview of the Ministry of Social Justice and Empowerment. While announcing the setting up of a National Scheduled Castes and Scheduled Tribes Finance and Development Corporation in the Central Government Budget for 1988-89, the then Finance Minister entrusted the Corporation with the following functions:

“This Corporation will play a catalytic role in developing schemes for employment generation and financing pilot programmes which can then be taken up by the state level Corporations and other agencies in this field. This Corporation will also work with nationalized banks and NABARD in improving the flow of financial assistance to the SCs and STs. The objective would be to *innovate, experiment and promote* rather than replicate the work of the existing agencies.”

Rationale

2.2 Prior to the establishment of NSFDC, Scheduled Castes Development Corporations and Scheduled Tribes Finance and Development Corporations (STFDC) were providing assistance to SC and ST families. The average assistance provided by the State Government's Corporations during the sixth plan was of the order of Rs. 2014/- per family, which rose to Rs. 3014/- during 1985-86, Rs. 4336 in 1986-87 and Rs. 4673 during 1987-88. The average margin money assistance provided to ST beneficiaries in 1985-86 was Rs. 636 and Rs. 792 in 1986-87. Even a cursory perusal of the statistics tells us that state level SC/ST development corporations were performing a very insignificant and limited role. In fact, they had been primarily

involved in formulating schemes and providing margin money assistance wherever necessary. Their working suffered from the following shortcomings:

- Formulation of schemes was not comprehensive and suffered from several inadequacies. For example, no SCDC or STFDC had promoted any input supply, marketing and processing activities in support of self-employment workers of SC or ST.
- project preparation was not proper and inadequate monitoring of implementation resulted in poor recovery of the margin money loans advanced by the Corporations. For example, the recovery of margin money loan was as low as 0.24% in Orissa. The highest recovery was in Tripura and there too it was only 49.33%.

2.3 The above-mentioned factors contributed to the failure of schemes of these Corporations and the unsatisfactory working of state level finance development corporations thus led to the establishment of NSFDC. The idea behind establishing a Central Corporation for Scheduled Castes and Scheduled Tribes was that this Corporation could take up pilot projects in certain areas and also certain National level schemes of assistance and programmes which will catalyze the process of development and growth of SCs/STs. This central level Corporation was to be the prime-mover in the field of development of SCs and STs and was to make the activities of the state Corporations more meaningful and effective by making successful pilot projects in selected areas like infrastructural or conjunctional activities cattle feed plants, agro-service centers, raw-material supply and marketing drives etc. At the same time, the existing lines of credits to the state Corporations would continue and not be replaced by this new central Corporation. Thus, this new central Corporation was expected to *innovate, experiment and promote* rather than replicate the working of the existing

agencies and to fill the critical gaps in the programmes for SCs/STs, thereby making the functioning of the existing state/UT level Corporations more effective.

2.4 The Corporation, besides the above-mentioned mandate and role, was given an indicative list of functions, which can be divided into the following groups:

- a) Activities supportive and conjunctive to the programmes of states SC/ST Corporations so as to fill the critical gaps and render those programmes more effective;
- b) Identification of trades/business/professions and other economic activities of importance to SCs and STs and undertaking supportive projects so as to generate employment and/or raise their income levels;
- c) Upgradation of skills and processes used by SCs and STs by providing training, both institutional and on the job, and also setting up, running and managing common technological facility centers, either directly or in collaboration with the agencies in the field;
- d) Setting up and running pilot projects involving primary processing or storage so as to catalyse the processes of development and growth of SCs and STs and make the lending programmes of SCDCs and STFDCs more likely to be successful.
- e) Improving the flow of financial assistance to SCs and STs, as far as necessary, through the SC/ST Corporations in the States/UTs by liaising with other financial institutions like NABARD, IDBI, IFCI, SFCs and National as well as other Scheduled Banks, Regional Rural Banks and Cooperative Banks. The Corporation may also raise funds from International bilateral/multilateral aid-cum development agencies. The Corporation may also give assistance on commercial basis to state Corporations in order to enable them to get funding assistance from other financial institutions;

f) Assisting State Corporations on setting up their projects by way of preparation, training of staff and margin money assistance for obtaining commercial funding. This would include as a priority item, activities by state level Corporations for STs, taken up as a part of marketing schemes supported by TRIFED;

g) In blocks with very high concentration of SCs and STs and having generally low income levels the Corporation may undertake setting up of conjunctional/infrastructural activities which would enable a large number of SC/ST entrepreneurs to take up selected activities deriving support from the infrastructure set up. These would include functions like agro-service centers, poultry/cattle feed supplies, marketing of agriculture/horticulture/animal husbandry/fishery produce, setting up of industrial estates, skill development and technology and process development;

h) Selecting certain activities at the national level with a view to helping SC/ST population in various parts of the country. In this, activities will have to be selected with care so that the procurement of their raw material supplies, technology, process design and marketing can be organized better.

i) The Corporation would play both promotional as well as commercial roles and it would try to achieve a balance between these two.

2.5 In order to realize its mandate and to perform the functions entrusted to it, the Corporation, initially, decided to have an elaborate structure. The details of the structure are given in Annexure I. Basically, the Corporation was to be managed by a Board of Directors with representation from Central Government, State Level Channelising Agencies, Financial Institutions and eminent public bodies recognized for their services to Scheduled Castes and Scheduled Tribes etc. The day-to-day activities

of the Corporation are to be carried out under the supervision of a Chairman-cum-
Managing Director. The Corporation was divided into six divisions namely:

- i. Policy, Planning and Evaluation
- ii. Projects
- iii. Personnel, Administration and Services
- iv. Finance
- v. Corporate and Legal Services and
- vi. Vigilance

2.6 The above structure (Annexure I) was passed in the 5th Board Meeting of NSFDC, held on 19.6.89. As the mandate of creation of NSFDC itself had made it clear, NSFDC was to work through the already existing state level development Corporations. Hence, NSFDC decided to realize its missions and objectives with the help of the above structure rather than reaching out to the beneficiaries directly. Later in order to bring about desired changes in organizational structure necessitated due to changed circumstances and increased activities, the Board decided that a Manpower Development and Placement Division be opened in NSFDC. A proposal was passed by Board of Directors in its 21st Board Meeting, held on 27.12.90. The proposed Manpower Development and Placement Division was to have the following Managerial, Technical and Supporting Staff.

Deputy General Manager	-	One
Manager	-	One
Deputy Manager	-	One
Assistant Manager	-	One
Senior Investigator	-	One
Junior Investigator	-	One

Supporting Staff

Personnel Staff (Grade I/Grade II)-	-	Two
Clerk-cum-Typist	-	Two
Messenger-cum-Typist	-	one

2.7 Next year, a need was felt to have 3 new posts of junior investigators, which was sanctioned by Board of Directors in its 22nd meeting of 22.2.91. Another change in manpower strength of NSFDC took place in 1992 when the Board of Directors decided to surrender 23 surplus posts. A resolution to this effect was passed in the 32nd Board Meeting, held on 30.3.92.

2.8 The next major organizational change in NSFDC occurred in 1995, when NSFDC Board decided to create 8 new posts of Assistant Managers and decided to restructure the existing posts. It was felt that NSFDC did not have a pyramid-type structure/hierarchy, which was needed to give due promotions to its employees. Proper career progression is one of the most important motivational factors for employees of any organization. The details of this restructuring are attached in Annexure II. At present the NSFDC has the organizational structure as attached in Annexure III.

Zonal Offices

2.9 As already pointed out, the Corporation was to have no direct contact with the beneficiaries and had to work through existing SCAs. However, to have a better co-ordination and to monitoring the on-going schemes more closely, the Corporation decided to open zonal/regional offices at Delhi/Chandigarh, Lucknow, Calcutta, Hyderabad/Bangalore, Mumbai/Ahmedabad and Regional Offices at Guwahati/Shillong. A proposal for this was passed in its 15th Board Meeting, held on

8.6.90. For every Zonal Office, the following structure was sanctioned:

Manager	-	One
Deputy Manager	-	One
Assistant Manager	-	One
Assistant-cum-Accountant	-	One
Stenographer	-	Two
Junior Assistant-cum-Typist	-	One
Messengers	-	Two

Regional Office at Guwahati/Shillong was to have the following Structure

Deputy Manager	-	One
Assistant Manager	-	One
Assistant-cum-Accountant	-	One
Stenographer	-	One
Junior Assistant-cum-Typist	-	One
Messengers	-	One

2.10 Furthermore, each Zonal or Regional Office was to be provided with one vehicle and a driver. Thus, initially NSFDC planned to give Zonal/Regional offices major roles in identification of beneficiaries and in monitoring of NSFDC schemes, which is self evident from the proposed elaborate structures of Zonal/Regional offices. Every Zonal Office was supposed to have staff strength of 9 and every Regional office was to operate with the help of staff strength of 6, details of which have already been given. But it needs to be pointed out that Zonal/Regional Offices have no direct role in the identification of beneficiaries, though the Zonal Office heads do go to the districts for on the spot identification and verification of beneficiaries. Expanding further the official structure of Zonal offices, the Board of Directors, in its 23rd Board Meeting which was held on 20-3-1991, passed the following resolution:

“Resolved that creation of 2(two) posts of Junior Investigators and one post of Safaiwala-cum-Farash be and are hereby approved in each Zonal office of NSFDC.”

This resolution increased the total staff strength of Zonal offices to 11. However, this recommendation was not implemented. Zonal offices were further reorganized in 25th Board Meeting, held on 4.9.1991. A resolution was passed which re-organized the Field offices into 6 Zonal Offices. Another reorganization of the Zonal Offices took place in 1995. During the 45th Board Meeting, held on 28.9.1995, a proposal was considered for the opening up of 4 new Zonal Offices in the states of Rajasthan, Tamil Nadu, Orissa and North-Eastern States. The reason being the manifold increase in the

number of beneficiaries covered and funds disbursed over the years. It was felt that evaluation, monitoring and co-ordination of projects, particularly in the geographically isolated parts of States, would be done quickly and accurately with the help of these Zonal Offices.

2.11 At present, after bifurcation, the NSFDC is operating with the help of 7 Zonal Offices which are located at Lucknow, Chandigarh, Patna, Calcutta, Bangalore, Mumbai and Guwahati. The total staff strength in each Zonal Office is three and they are being headed by either Assistant Zonal Managers or Deputy Zonal Managers. Having gone through the history of creation and evolution of Zonal offices structures, one can conclude that they are, indeed, short on staff strength. NSFDC Board had from time to time, sanctioned total staff strength of between 9 to 11 people for the Zonal Offices. But they are presently being run with the help of 3 persons only. So, there seems to be an immediate need for restructuring of Zonal Offices.

Bifurcation of NSFDC

2.12 In December 2000, the Government of India decided that a separate National Finance Development Corporation for Scheduled Tribes would be set up for development of the Scheduled Tribes by bifurcating the existing National Scheduled Castes and Scheduled Tribes Finance and Development Corporation (NSFDC). Accordingly, the NSFDC would look after only the Scheduled Castes. As per the directives of Government of India, Ministry of Social Justice and Empowerment, National Scheduled Castes and Scheduled Tribes Finance and Development Corporation (NSFDC) was bifurcated into National SC Finance and Development Corporation and National ST Finance and Development Corporation w.e.f. 16.2.2002.

All assets and liabilities were divided in the ratio of 2:1 in respect of bifurcated Corporation dealing with SC and new Corporation dealing with ST respectively.

2.13 At present, the Corporation is operating with a network of 35 State Channelising Agencies in 25 states of the country, with the help of 7 Zonal Offices of the Corporation.

Procedure for Allocation of NSFDC Funds

2.14 Structure, Process and Behaviour are three integral and very important features of any organization. In order to realize its missions and objectives, every organization has to first devise an elaborate plan for a perfect co-ordination among its structure, processes and behaviour of the people operating these structures and processes. Since funds allocation is the primary task of NSFDC, their procedure needs to be studied in detail. The detailed procedure obtaining at the NSFDC for allocation of funds to State Channelising Agencies and then onwards to beneficiaries may be summarised as follows:

- Each year funds mobilized by NSFDC are notionally allocated to State Channelising Agencies in proportion to the SC population of the country represented by the respective State/UT. Then, each channelising agency is intimated the amount of allocation sanctioned in the beginning of financial year. Furthermore, SCAs are advised that flow of funds in the states/UTs be such that in each region/district, sector wise and gender wise balance is maintained and also the population of each district/region with respect to concerned State/UTs SC population is kept in view.
- Before the actual disbursement of funds to SCAs, they are asked to complete necessary formalities. First, they have to select the beneficiaries. The beneficiary should be from Scheduled Caste Community. Annual family income of the

beneficiary(ies)/members of Co-operative Society or any other form of Association should not exceed double the poverty line (DPL) income limit (presently Rs.39,308/- p.a. for rural areas and Rs.54,494/- for urban areas). After the selection of beneficiaries, SCAs have to do the tie-up of their shares i.e. Margin Money/ Subsidy, then, they have to identify supplier of assets and have to make arrangement of Government Guarantee/Bank Guarantee etc. so that the funds are utilized timely upon receipt of the same from NSFDC.

- State Channelising Agencies have to utilize funds drawn from NSFDC within 120 days of its release. However, NSFDC funds released by the SCA to the beneficiaries or advances towards procurement of assets under the projects alone are considered as funds utilized. Moreover, funds transferred by SCA to its Branch/District offices, are not considered as funds utilized.
- The SCA has to send a Progress Report, in the format prescribed by NSFDC, within 120 days from the date of release of funds by NSFDC
- Funds are recalled from SCAs in case same are not utilized within a period of one year from the date of its release by NSFDC.

This, in brief, is the procedure for allocation and disbursement of funds to SCAs by NSFDC, which can be summed up thus:

- NSFDC does not reach out directly to the beneficiaries.
- NSFDC works only through the SCAs.
- Involvement of other state level developmental agencies is absent
- The roles of Zonal offices are not well-defined vis-à-vis SCAs and their involvement is unsatisfactory in the process of project formulation under the schemes.

2.15 Coverage of Beneficiaries

- The Corporation, from its inception till 31.12.2002, has done a cumulative loan-disbursement of Rupees 906.61 crores including expenditure for skill training. The loan-disbursement of Rs. 906.6 crores has benefited about 5.13 lakhs SC/ST people.
- The Corporation has signed 3 MOUs with the Government of India. A copy of these plans and Performance Reports of the first two are appended in Annexure IV.

Some Observations

2.16 Up to what extent has NSFDC been successful in realizing its objective? What are the problems being faced by NSFDC in the changed policy-environment? What has been the impact of bifurcation on the motivation and morale of NSFDC employees? These are some of the important questions, which come into one's mind after going through the literature of NSFDC. Some of the critical issues that can be raised are as follows:

1. Set up in 1989, NSFDC till 31.3.2002 has done a cumulative loan disbursement of Rupees 906.61 crores including expenditure for skill training. About 5.13 lakhs SC/ST people have been beneficiaries of these funds. If a perusal is made of the MOUs that NSFDC has signed with the Ministry of Social Justice and Empowerment then we find that it has succeeded in achieving the agreed targets – marked excellent – despite several constraints being faced by it currently.

Thus, it has been performing splendidly. But this depicts only one side of the reality. Out of 17.97 crores of SC population, the beneficiaries reached out have been only 5.13 lakh in number. This accounts for about 0.29% of the SC population. Definitely, this should be an issue of concern for NSFDC. Although NSFDC can be described as an

efficient organization could it be called effective as it has failed to cover the SC population adequately.

2. The existing mechanism of reaching out to beneficiaries only through SCAs has its own problems. SCAs are possibly busy in pursuing other state level developmental activities and may not show a desired level of seriousness for NSFDC schemes. This may lead to poor utilization of NSFDC funds by SCAs which, indeed, has been the case in some states. For example, states like Bihar, MP and Rajasthan have utilized only 51.29%, 68.17% and 67.03% of the funds allocated to them respectively. Furthermore, the recovery of loans by SCAs leaves much to be desired. Though, NSFDC disburses funds only after getting the prescribed guarantee from SCAs, this does not solve the problem completely. If SCAs fail to recover their loans, they would not be sustainable in the long run and hence would create problems for NSFDC also.

3. The monitoring and evaluation mechanism of NSFDC schemes is poor at the field level. As already pointed out, Zonal offices suffer from a shortage of manpower and hence are unable to monitor and evaluate the schemes up to the desired extent. However, it needs to be pointed out that apart from manpower deficiency, Zonal Offices suffer from lack of equipments like computer, filing cabinets etc.

4. NSFDC, it seems, does not have an elaborate system for disseminating information. NSFDC needs to increase its public visibility.

5. The spatial distribution of SC population in some leading states, in descending order, is Uttar Pradesh, West Bengal, Bihar, Tamil Nadu, Andhra Pradesh, Maharashtra, Rajasthan and Karnataka. However, the percentage wise distribution of SC population is maximum in Punjab. Some of the states having significant percentage of SC population are as follows

State	SC population (in percent)
Punjab -	28.31
Himachal Pradesh -	25.3
West Bengal -	23.6
Uttar Pradesh -	21.1
Haryana -	19.75
Tamil Nadu -	19.18

2.17 If we prepare a table of NSFDC's total disbursement of funds and coverage of beneficiaries, then some of the states covered significantly, in decreasing order are:

State	Number of beneficiaries	Disbursements (in lakhs)
Andhra Pradesh	118513	15023.65
West Bengal	37798	3133.84
Karnataka	28958	7763.64
Uttar Pradesh	27913	6915.06
Gujarat	15929	6537.56
Madhya Pradesh	14824	10604.51
Maharashtra	11768	7731.45
Tamil Nadu	7687	3417.24

2.18 Now if we do a comparative study of NSFDC's loan disbursement and beneficiaries' coverage with spatial distribution of target groups, some critical issues, which can be raised, are as follows:

(i) Though it is not necessary that coverage of beneficiaries and disbursement of funds should strictly be based on population distribution of the target groups, yet it is expected that coverage should be higher in states having a higher density of SC population. To some extent, this is lacking in NSFDC's case. For example, Bihar, which has third highest number of SC population in the country, has not been covered accordingly. On the other hand, Andhra Pradesh has got maximum disbursement and has maximum number of beneficiaries in one state, while in terms of SC population it ranks 5th in the country.

Similarly, Uttar Pradesh ranks 5th in terms of loan disbursement, while it has maximum number of SC population in the country. NSFDC may need to keep these anomalies in mind while disbursing funds to SCAs.

(ii) The coverage of beneficiaries, in terms of loan disbursement also needs to be looked at again. In some states, for example in West Bengal 37798 people have been provided assistance by a cumulative loan disbursement of Rupees 3133.84 lakhs while in states like Maharashtra only 11768 people have been provided assistance by a cumulative loan disbursement of Rupees 7731.45 lakhs. NSFDC needs to devise new strategies to achieve a just balance between the loan disbursement and the number of beneficiaries covered.

(iii) However, the most important problem that NSFDC seems to face is related with its human resource planning and management. Manpower deficiency at the functional level and widespread stagnation of employees are some of the important problems which led to this study.

Trends and Projections

2.19 This part makes an attempt to analyze the future trends for NSFDC's activities keeping in mind the rapidly changing socio-economic reality of the country. The analysis is primarily based on the past patterns and trends of the NSFDC's activities. But before making a detailed analysis of its activities, it is imperative for us to first analyze the changing context in which NSFDC would have to operate. The last decade was the decade of liberalization, privatization and globalization of the Indian economy. The Indian state is in a process of continued withdrawal from so many sectors, in which till now it has been playing a major role. But, time and again, it has been emphasized

by the government that Indian state has not and would not abdicate its welfare responsibilities. In fact, the Central Government's expenditure on Social and Welfare Sectors (Plan and non-plan expenditure) has increased significantly from Rs. 9608 crores in 1992-93 to Rs. 40,206 crores in 2001-2002. As a ratio to total expenditure, the combined plan and non-plan expenditure of the Center on these areas rose from 8.1% in 1992-93 to 10.7% in 2001-2002. Expressed as a ratio to GDP at current market prices, the expenditure on Social and Welfare services of the Central Government increased from 1.3% in 1992-93 to 1.8% in 2001-2002 (Economic Survey - 2001-2002). Thus, despite the severe budgetary constraints being faced, the government has enhanced the allocation for the social and welfare sectors.

2.20 What is its significance for our study or rather for NSFDC? The Constitutional obligations to pursue welfare policies for Scheduled Castes, Scheduled Tribes and socially and economically backward classes remain the guiding principles for the policies of the government. We can assume for the purpose of the study that the Indian government would continue to fulfill its welfare responsibilities assigned in the constitution, despite the rapidly changing national as well as global economic context.

2.21 It also needs to be mentioned that through out the period of economic reforms, there has been a continuous and steady increase in the social and welfare expenditures of government. Hence, it can be assumed safely that there would be continuous increase in the government's financial support to NSFDC. However, in order to devise a strategy for the future course of action, it is necessary to assess the performance of NSFDC.

- i. The Corporation has till 31.12.2002. done a cumulative loan disbursement of Rupees 906.61 crores. It has benefited 5.13 lakhs SC/ST people. If the per

capita disbursement is calculated, it comes to Rupees 17638.32 per beneficiary approximately. The maximum income limit for getting assistance from the corporation is Rupees 39,308 for people living in rural areas and Rupees 54,494 for people living in urban areas. Thus, we see that quantum of assistance given to each beneficiary is very small. After seeing statistical details it is also possible that the larger number of beneficiaries may have received loan amounts much lower than the average per capita disbursement of Rs. 7638.32. Apparently, NSFDC needs to work out appropriate strategies in order to provide more meaningful assistance to its beneficiaries. But for this, it needs to have more financial support from the government.

- ii. According to 2001 census, the SC population in the country is 179.7 million, which is 17.5% of the total population. Out of these 179.7 million SC people, 81% population lives in rural areas. Rest 19% live in urban areas. The SC people are spread all over the country except in the state of Nagaland and Union Territories of Andaman and Nicobar and Lakshadweep.

2.22 According to latest survey data on consumer expenditure made available by the National Sample Survey Organization (NSSO) from its 55th Round Survey, the poverty ratio, on a 30 day recall base, is estimated at 36.25% for SC people in rural areas (which is 9.16% higher than national average) and 38.47% for SC people in urban areas (which is 14.85% higher than the national average). If we calculate the number of SC people living below the poverty line then the total number of SC population living below the poverty line comes out to be 6,58,99,224 i.e. approximately 6.58 crores SC people are living below the poverty line.

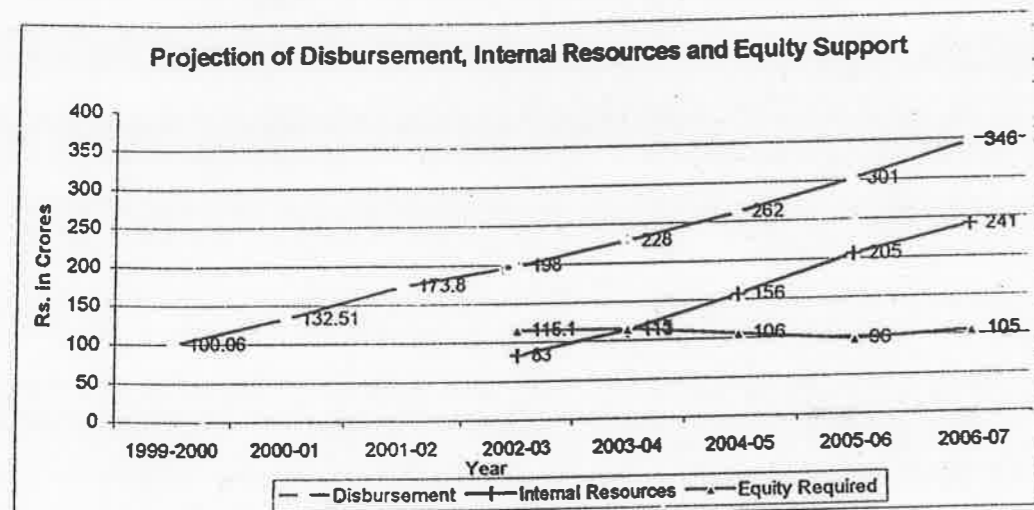
2.23 As already pointed out, NSFDC since its inception has provided assistance to 5.13 lakhs SC people, which is 0.29% of SC population. Though, NSFDC provides assistance to only people living below double the poverty line, in the absence of credible data it is not possible to calculate the percentage coverage of NSFDC to its target groups. Hence, for all future projections, calculation has been done on the basis of total SC population.

2.24 However, what is definite is that NSFDC's coverage of its target group leaves much to be desired. It seriously needs to devise new strategies to reach out to greater number of people. We can make future projections for NSFDC based on the above analysis. Suppose NSFDC wants to reach out to one percent of the targeted SC population, a credible financial calculation can be done on the following assumptions:

- a) The total SC population living in the country is 179.7 millions i.e. NSFDC would have to provide assistance to 17.97 lakhs SC people to cover one percent of its clientele group. Since it has already provided assistance to 5.13 lakhs people, it would have to provide assistance to 12.84 lakhs people to meet this target.
- b) From its inception to 31.12.2002, NSFDC has done a cumulative loan disbursement of Rupees 906.61 crores covering 5.13 lakhs people. This gives us per capita disbursement to beneficiaries which comes to about Rupees 17638.32 per beneficiary.
- c) Assuming that NSFDC gives out per capita assistance of Rupees 17638.32 to each beneficiary, then the total amount required to cover 12.84 lakhs people would be about Rupees 2263 crores.

2.25 Thus, if in the 10th Five Year Plan period, NSFDC wants to cover even one percent of the SC population in the country, it would have to disburse about Rs 2263

crores to its beneficiaries. How is NSFDC going to meet out this financial requirement? To answer this question, let us first have a look at the NSFDC's own projections of disbursement, internal resources and equity support assumptions for the 10th five year plan period.



The following points are noticeable from the chart:

- a) NSFDC plans to disburse Rupees 1335 crores in assistance to its beneficiaries.
- b) Out of the total requirement of Rupees 1335 crores, NSFDC hopes to mobilize Rupees 798 crores from its internal resources.
- c) It needs Rupees 535.10 crores from the government as equity support.

2.26 If, however, NSFDC plans to disburse rupees 2263 crores to its beneficiaries to cover one percentage of SC population, then it would need an additional support of Rupees 928 crores. How is NSFDC going to get this additional fund? One way would be raise funds from other national as well as international agencies which are working in the same sector.

2.27 This planned increase in the scope and activities of NSFDC and its wider coverage to reach a much larger number of beneficiaries has significant implications for its future staff strength requirements. Since its inception, NSFDC has changed its staff strength quite a few times to meet its organizational objectives. To begin with, the Board of Directors in its 5th Board Meeting, held on 19.6.1989, sanctioned a staff strength of 127 to realize the mandate of NSFDC. From time to time, the Board of Directors changed this sanctioned staff strength as per the requirements. Before bifurcation the total sanctioned staff strength of NSFDC was 231. At present, in post bifurcation period, the sanctioned staff strength of NSFDC is 154. However, the incumbency is only 88. This staff strength has to be reassessed to cope-up with the future demands.

2.28 Since its inception i.e. from 1989 to 31.10.2002 NSFDC has done a cumulative loan disbursement of Rupees 906.61 crores and plans to increase this disbursement of funds significantly. As mentioned earlier, NSFDC, as per its own estimates, plans to disburse funds to the tune of Rupees 1335 crores in the 10th Plan period. For disbursing this amount NSFDC would need enhanced staff strength. Should the NSFDC plan to cover at least one percent of the present SC population, it would need to disburse an amount of Rupees 2263 crores during the 10th Plan period. In that eventuality, NSFDC would certainly need a much larger staff strength than is being presently envisaged. The proposed fund disbursement would put two fold pressures on its staff strength. Firstly, the amount to be disbursed is significantly large. Secondly, the time period in which the funds are to be disbursed is only five years while, up to now, NSFDC has disbursed

Rupees 906.61 crores in about 13 years. Therefore, NSFDC needs to plan its increased manpower requirements, in advance, to meet the future targets.

Chapter III

Organizational Analysis

3.1 Organizations are goal directed and are designed as deliberately structured and coordinated activity systems. The mission of NSFDC is to play a catalytic role in developing schemes for employment generation and finance pilot programmes for the benefit of poorest of the poor SCs. NSFDC covers the people living below double the poverty line as poor. To operationalize this mission the system that was put in to place in 1989 is given in Annexure I. After bifurcation the organization was reorganized as given in Annexure III.

Strategy

3.2 NSFDC collaborates with SCAs to finance programmes which can then be taken up by the state level corporations and other agencies in this field. It also made NGOs and Self Help Groups (SHGs) partners in this effort. In fact, the Corporation introduced Micro-Credit Finance Scheme during 2000-01 in order to provide small group loans to poorest of the poor. After an year's experience further changes were made. This reflects that innovative strategies are adopted to achieve the organizational goal.

Organizational Analysis

3.3 As each system is composed of sub-systems, NSFDC has been analyzed at three levels

- I. Individual level of analysis
- II. Group level of analysis
- III. Organization level of analysis

I. Individual level of analysis

All the employees individually are the basic building blocks of the organization. Each employee is given certain tasks to perform which help the organization to achieve its objectives. So, it is vital that jobs are described in objective terms with clearly defined outputs. Job Analysis of each existing position becomes crucial. Job analysis consists of two parts – job descriptions and job specifications. The information collected through records, questionnaires and discussions reveal the following:

- Job descriptions need to be more elaborate and specific
- Job specifications are appropriate and attract suitable candidates for each position.
- Duplication is noticed in the activities in many cells. For example, there is duplication in the activities of Parliamentary work and MIS Cell.
- There are some positions where job specifications do not match job descriptions. Corporate services require services of an individual who is a member of Institute of Company Secretaries of India.
- Of 55 respondents only 28 said they received the job descriptions in written and of these 28 the executives numbered 13.
- 80% of all the respondents feel that more training can better equip them to handle their tasks, while employees in the non-executive cadre feel the need more (87%).

II. Group Level of Analysis

A group is a collection of individuals who work together to perform group tasks. Grouping affects employees because they share a common supervisor and common

resources, are jointly responsible for performance, and tend to identify and collaborate with one another (Mintzberg, 1979)². In NSFDC, functional grouping is done, which places employees together who perform similar functions. There are ten functions – Projects, Finance, Corporate Services, Administration, Internal Audit, Vigilance, Legal, Personnel, MIS and Monitoring & Evaluation. This could have helped in consolidating all knowledge and skills with respect to specific activities and effecting economy of scale. However, the organizational structure at present, creates obstacle in this. Lack of manpower has created a situation where incumbents are handling dual and different responsibilities. In other words, work allocation is not rational due to shortage of staff.

Moreover, while the bifurcation has resulted in the strength of the manpower been reduced by one-third, the number of departments, their functions and activities remain the same. That means while the size of the target population is reduced, everything else remains the same, i.e. NSFDC has to coordinate with all the states and UTs and perform all the previous functions. A look at the budget is sufficient to assess that it has to maintain and in fact increase the level of activities. Consequently, it needs to increase the present staff strength.

The main weakness of the functional structure is a slow response to changes that require coordination across departments. Coordination also suffers as similar activities at lower levels converge only at ED level or CMD level. However, NSFDC being a small organization, informal ties (what Barnard called Informal Organizations) reduce the level of lack of coordination.

² Mintzberg, Henry (1979) 'The Structuring of Organizations'. N.J. : Prentice-Hall.

III. Organization Level of Analysis

We can analyze the organization in two dimensions:

(1) Structural dimension

They provide labels to describe the internal characteristics of an organization. They also create a basis for measuring and comparing organizations

- (a) Formalization:*** As a Government Company the written documents include procedures, job descriptions, regulations and policy manuals. Rules of the Companies Act apply to NSFDC. The Board of Directors of the Company is authorized to take the policy and administrative decisions in the overall contextual framework of governmental policies. However, there are certain activities, which are conventionally followed.
- (b) Specialization:*** Degree of specialization is high as the organizational tasks are subdivided into separate jobs. NSFDC has separate divisions like projects finance, corporate services etc. Employees have been given specific tasks and job specifications are pretty detailed. However, the work allocation is erratic.
- (c) Hierarchy of authority:*** There is a clear hierarchy as far as reporting pattern is concerned and as found in the government departments. (Organizational chart is given in Annexure III). However, due to insufficient staff the coordination is not at appropriate levels and convergence is achieved only at the top of the hierarchy. Also, there are some officials who report to two superiors. There are gaps in the proper hierarchy too, when compared to similar other organizations. Below ED, there is no GM or DGM and all the managers report to ED or CMD. Span of control in NSFDC is low. but that is due to it being comparatively a small organization

(d) *Centralization*: Centralization refers to the hierarchical level that has authority to make a decision. Information made available to the study team reveals that major decision-making powers are vested in the top managerial (as classified in NSFDC) positions. Decisions studied included purchasing equipment, establishing goals, choosing suppliers, hiring employees etc. (Annex V).

(e) *Professionalism*: Level of formal education in NSFDC is very high. Job specifications and details of qualification of incumbents make it abundantly clear. Periodic training is also imparted to the employees. However, selection of personnel for training at the moment is slightly haphazard. Information collected through questionnaires and from the organization reveals that some employees have attended more training courses than the others at the same level. Of late, it seems to have been streamlined, but the results are yet to show. One reason that was given is that due to shortage of staff, sometimes employees could not be spared.

2. *Contextual Dimensions*

They characterize the whole organization and describe the settings that influence and shape the structural dimensions. They interact with structural dimensions and can be adjusted to accomplish the organizational objectives. They are:

- (a) *Environment*: Environment includes all elements outside the boundary of the organization that affect it. In the context of NSFDC the major elements are:
- i. *Government* : Government policies and directives have a major bearing on the NSFDC. Though functional autonomy has been given to the corporation, decisions have to be taken in the overall context of the

governmental policies. One such instance is the policy decision of the government to bifurcate the corporation.

i. *SCAs* : As a refinancing institution, the clients of NSFDC are SCAs, which are controlled by the respective state governments. Their policies and rules also have impact on the functioning of NSFDC. For example the Double the Poverty Line limit in Uttar Pradesh is lower than the national average or that accepted by NSFDC, which restricts it to reach some more beneficiaries. The impact can be considered greater in view of the higher population of SCs in the state.

(b) *Economic Activities*: India is a large country and some states are comparatively more developed than the others. This restricts the opportunities for the beneficiaries to access the resources in comparatively backward states. Some activities, which may be viable in some states, may prove to be a failure in others. A look at the disbursement pattern shows that major financing of SCAs is for regular schemes, which are comparatively smaller loans in comparison to the limit of Rs.30 lakhs.

(c) *Financial Resources*: Financial dependence of the corporation on the government restricts it in reaching a larger number of beneficiaries. Despite showing excellent results (as per the records), NSFDC is unable to reach a higher number of beneficiaries because of budgetary constraints.

(d) *Size*: the organization's magnitude is reflected in the number of employees. Despite the growth in the activities of the Corporation, its manpower strength is at the same level and in fact always less than the sanctioned strength. Even

after bifurcation, the present staff strength (88) is less than the sanctioned staff strength (154).

- (e) *Organizational Culture*: It is defined by the underlying set of key values, beliefs, understanding and norms shared by employees. As assessed through the questionnaire, the executive cadre is comparatively more satisfied with the organizational culture than the non-executive cadre. However, their commitment to the organizational goal is reflected in the results of the Corporation, despite being short on staff.

Organizational Effectiveness

3.4 Resource-based approach to measure organizational effectiveness focuses on different parts of the organization and assesses it by observing the process and evaluating whether the organization effectively obtains resources necessary for high performance. In other words, it looks at the input side of the transformation process and assumes organizations must be successful in obtaining and managing valued resources in order to be effective (Barney et al. 1998.).³

Indicators of effectiveness according to the resource-based approach encompass the following dimensions

- i. *The ability of the organization to obtain from its environment, scarce and valued resources, including financial and human resources.* As analysed earlier, NSFDC is to a great extent dependent on budgetary allocations by the

³ Barney, J.B. et al. (1998) 'Organizational Identity Within the Strategic Management Conversation : Contributions and Assumptions', in D.A. Whetten & P.C. Godfrey (eds) 'Identity in Organizations: Building Through Conversations'. CA : Sage

Central Government. To reach a larger number of beneficiaries it will need more financial resources. So far it has been able to achieve its objectives, but the number of beneficiaries that have benefited through the schemes of NSFDC is too insignificant in terms of larger context of socio-economic development of the SC population in the country. If the organization is able to garner more financial resources as projected, it will need greater manpower. Even currently, the employees have to put in extra hours to achieve those objectives.

- (ii) *The abilities of the organization to perceive and correctly interpret the real properties of the external environment and respond to changes in the organization.* Strategic planning is required to effect it. At the moment, planning is primarily confined to top managerial positions and hierarchically coordination pattern is not effective, which actually needs to be across the departments and down the line. In the present situation the organization can be described as not being proactive and rather being incremental.
- (iii) *The abilities of employees to use tangible and intangible resources in day-to-day organizational activities to achieve superior performance.* Non-descript nature of jobs makes it difficult for them. However, performance of tasks assigned by superiors enables NSFDC to achieve its objectives, but has its effect on the morale and motivation of employees. In the longer run the output may decrease as a result of frustration and boredom among employees.

Chapter - IV**Human Resource Planning in NSFDC**

4.1 Any organization can survive only if it has right people at the right places and at the right time. However, there is no single right approach to manpower planning. Keith Davis recommends all organizations to identify their short-term and long-term manpower requirement by examining their strategy. Short term plans require filling up of the positions within a period of one year and long term plans estimate manpower needs over a three to five years time period. A detailed analysis of the work pattern department-wise is attempted below:

Processes and Procedures of Works in NSFDC

4.2 There are three Senior Managers and three Manager level officials heading the departments of Projects, Finance, Personnel, Administration, Corporate Services, Legal, Vigilance, Internal Audit, MIS and Monitoring & Evaluation. There are three desks for Projects, two being handled by Senior Managers and one by a Manager level official. One Senior Manager is looking after MIS and official language. One Manager is managing all matters related to Finance & Accounts and another is managing four departments of Corporate Services, Personnel, Legal and Vigilance. Internal Audit, Administration and Parliament Work are the additional responsibilities of three Projects Managers.

4.3 As, there is no standard format of workload analysis of managerial positions except certain conventionally followed techniques, the study team too followed the same path. Management Position Description Factors (MPDF), as identified by Tornov and Pinto, have been used in limited manner for the analysis. Reliance was placed on job descriptions, comparative values of the works, information like tours undertaken by

various executives, overtime records etc, informed views of the executives through discussion and personal observations of the study team. We take them department-wise:-

Projects :

4.4 SM (South West) is handling 7 states, while another SM (North-East-West) is handling 17 states. Manager (Central Zone) is looking after 4 states. Responsibilities as per job descriptions are the same. Going by the concentration of the SC population in each state, it appears that the distribution of states among officials is disproportionate. Further, the subordinate staff to assist them is also not proportionately assigned and work allocation to them is on the basis of the incumbent's judgment. In the absence of any work measurement techniques being practiced in the organization, the incumbent has only to rely on his assessment of workload of each of his staff attached to him and assign works..

4.5 Moreover each of these three officials is handling some additional responsibility. Most importantly SM (NEW) who is looking after 17 states is taking care of the entire department of Administration as well, while subordinate staff in the executive cadre is less than that with SM (SW), who is handling coordination and Parliament work. If the works are measured SM (NEW) is entrusted with more responsibility. Similarly, Manager (Central) is also handling disproportionate responsibilities.

4.6 Adding to the work measurements, the records of tours undertaken by the three officials in the last nine months reveal that touring too is not in proportion to the number of states or target populations in those states. While SM (SW) was on tour for 27 days, SM (NEW) toured for 55 days and Manager (Central) for 54 days. So.

average for each month is 3 days, 6 days and 6 days respectively. If we take 22 working days a month and reduce two leaves/holidays, there will be 17, 14 and 14 working days each month for them to work on their desks. In addition each working day they spend on an average about 20% of their time in discussions, 10% on meetings, 10% on other organizational works and they being the head have to attend to telephone calls as well (internal and external both). The result is that quite often they have to work overtime. Overtime records made available to the study team reveal that these three officials SM (SW), SM (NEW) and M (C) have worked for extra 22 days, 30 days and 14 days respectively in the period from April 2002 to December 2002. Despite that sometime works are pending and are disposed off on the basis of priority. With the additional responsibilities, the workload becomes more acute. Additional responsibilities are mainly due to lack of adequate manpower at the senior level in whom the authority can be vested.

4.7 In fact, if the additional work is analysed in terms of line, staff and auxiliary departments, the work allocation comes out to be irrational. Consequently, there might arise a situation where the focus of officials may shift from being proactive to just becoming concerned with disposing off works, that too works which need priority. This causes undue stress to the incumbents. Significance of the relationship between stress and performance demands due consideration in work allocation. In fact work allocation should be more inclined towards job enrichment instead of additional responsibilities which may cause distraction from the main responsibilities.

4.8 Coming down to the dealing hands level at the non executive cadre it was found that the manpower allocation was again disproportionate. While SM (SW) is assisted by one Clerk-Cum-Typist and SM (NEW) has one senior assistant attached to his cell. M(C) has no assistance at that level. Apparently, DMs and JEs are performing tasks

that can be done at non executive level. In fact, some DMs are performing tasks appropriate to be performed at AM and JE levels.

Finance

4.9 There are two divisions in this department. One is concerned with General Accounting and the other deals with Loan Accounting. A Manager level official is in charge of the department. He is assisted by two JEs, two Accountants, two Junior Accountants and one Cashier besides one PA and one Steno. Loan accounting is looked after by one JE, one Accountant and Junior Accountant. The same dispensation is there for general accounting.

4.10 The total strength of the department is almost half of what it used to be in mid 1990s. Despite bifurcation the MOU targets have increased on a regular basis, implying that the work has not reduced. Consequently, the work is delayed and there is a lot of pending work in the department, despite a lot of its staff working overtime. The executive cadre staff together has put in more than 115 days equivalent work as overtime. Additionally, the four accountants have put in more than 71 days equivalent work. Though, there is a lot of scope for delegation of authority and sharing of responsibilities, there is not enough manpower at the requisite level to effect this as there is no DM or AM level officials. As a result, the manager has to perform tasks like scrutinizing the files which can be done at the lower levels. The manager Finance conceded that there is a lot of pending work, which was also observed by the study team members.

4.11 Apparently, there is shortage of staff at processing level. Proper work measurement can only help assess the requirement of extra hands. However, given that there used to be more than double the present staff at one point, sometime around mid-

1990s. it certainly requires more dealing hands. It is intriguing why the staff was withdrawn from the department especially when there is still a lot of pending work. More so, in view of continuously increasing targets as found in projections.

MIS

4.12 Analysis of the job descriptions related with MIS related works along MPDF makes it amply clear that it can be handled at a lower level. Currently, an SM level official is in charge of the Cell. He is assisted by one DM along with one Sr. PA. The DM is also reporting to Manager Internal Audit. SM has additional responsibility of Official Language Cell. There he is being assisted by one Sr. HT.

4.13 It seems intriguing that an SM level official is handling MIS, which can be performed at Manager level, while other works appropriate to be looked after by Senior Manager level official are being handled by manager level officials. In fact Systems and MIS need to be put together. As of now they are separate and the reporting is dual.

Corporate, Legal, Personnel and Vigilance

4.14 The reason for discussing the four departments together is that they are being handled by one manager level official. For his responsibilities related with personnel department, he is being assisted by two AMs, while for the others he has one Assistant, one Steno and one PA attached to his position. This is grossly inadequate, as the activities are of varied nature and their clubbing at one position cannot be termed rational. This may be because there are not many officials at that level who can be entrusted to share the responsibilities of these departments. As per the works requirements in Legal and Vigilance departments, there has to be some processing which should be done at assistant level. Even if it is argued that the works of corporate services are of routine nature and are periodical, there is certainly need for another

helping hand, whom he can guide. As a result he has to work overtime. In the nine months' period he has worked for 73 days extra which is more than eight days a month. The two AMs of the Personnel department have put together extra 31 mandays in the past nine months. These are in addition to the Casual Leaves that have lapsed for these officials. There is some anomaly in work allocation as well. Liaising responsibilities are more appropriate for Administration department, though some of these are part of the Personnel Department works.

4.15 Apparently, with the increased activities in the organization, much more helping hand will be required, which needs to be spruced up even for the current level of activities.

Administration

4.16 This department is the responsibility of an official at SM level, who is also handling Projects in 14 states. Clearly, the onus of proper functioning falls on the shoulders of one DM, who is assisted by one Jr. Assistant, one Clerk-cum-Typist, one Despatch Rider cum Store Keeper and one Sr. MO. All the auxiliary services of the organization are tendered by this department. However, it lacks the requisite staff. The Despatch Rider works as the Store Keeper as well. The study team found that the despatch staff was always under stress and had a lot of work to do.

4.17 Work measurement of DM makes a strong case for the creation of a level between him and Jr. Assistant. It was observed that some of his responsibilities were being shared by other officials as well, though informally. Some of his responsibilities can also be delegated to an official at junior level.

Internal Audit

4.18 It is an activity which occurs across all the departments. It would not be proper if the internal audit cell is handled by an official, who is also in charge of the main activity (projects) of the organization. Besides, due to holding dual responsibilities, the official is not able to give adequate time and attention to the work. Consequently, the whole staff in this cell is working overtime as per the records.

Analysis of Questionnaires

4.19 After the analysis of questionnaires, some more conclusions emerged:

At the Executive Level:

- 47.8% respondents said they were overburdened
- 43.5% felt that the work load was adequate
- 60.9% felt the need for either delegation of work or creation of new posts
- 69.6% respondents had received trainings for their skill development. At the same time, they feel that they need more such training.

At the Non-Executive Level:

- 53.7% respondents said that they were over burdened
- 42.6% found the work load adequate
- 51.9% respondents felt that new positions be created to handle the extra work load.
- 79.6% employees have received training but still they feel the need for more training

Informal Discussions

4.20 From the informal discussions with the staff of NSFDC the study team found that:

- Some of the staff of NSFDC are quite over loaded and the extra works would be handled better by new positions;
- There is need of re-organisation of some positions to avoid procedural delays and to expedite the decision making process;
- There seems to be a problem of motivation for employees, the important factor being the delay in expected promotions;
- The identification of employees for training and skill development is not systematic and needs to be streamlined.

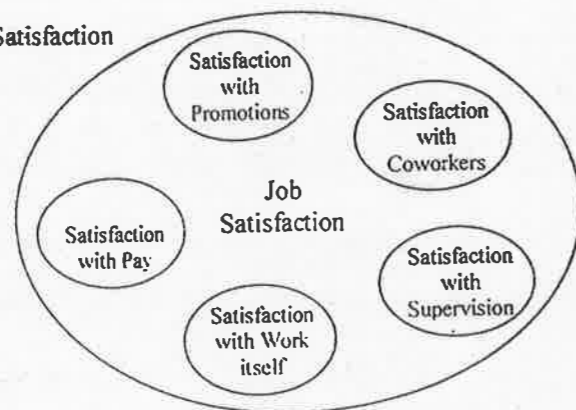
Chapter - V

Job Satisfaction and Motivation in NSFDC

5.1 Contribution-satisfaction equilibrium of Chester I. Barnard propounds that 'the satisfaction which an individual receives in exchange for his contributions to the organizational purpose may be regarded from the viewpoint of organization as inducements or incentives'. These incentives, if adequate, motivate employees otherwise dissatisfaction creeps in. In fact, the practice of management is largely concerned with motivating employees to work harder, more efficiently and more intelligently.

5.2 However, salary package is ineffective beyond a point in terms of keeping employees motivated. This has been confirmed by many studies including the famous Hawthorne Studies. Theories on motivation suggest economic rewards are ineffective beyond subsistence level. Maslow kept it at the lowest two levels in the need hierarchy theory. Herzberg also kept it as the hygiene factor. Motivation requires arousal to initiate behaviour towards achievement of organizational goals. Employee effectiveness depends on the job satisfaction, indicators of which can be understood from the following diagram:

Fig : Overall Job Satisfaction



Source: Aldag and Kuzuhara, 2002⁴

⁴ Aldag, R.J. & L. W. Kuzuhara (2002) 'Organizational Behaviour and Management: An Integrated Skills Approach'. Ohio: South-Western

Satisfaction with Pay

5.3 This is the first and foremost important element. NSFDC follows the DPE guidelines based on the recommendations of Justice Mohan Committee set up to suggest revision of pay and allowances for the executives, as it is a government company.

5.4 However, there is a mixed feeling in the organization regarding salary structure. While 46% are satisfied with their pay package, 44% feel that they are not well paid for the job they do. In discussions with the officials it came out that there are gaps at some places in the hierarchy, which alters the salary structure to their disadvantage. Moreover, analysis of job descriptions reveals that for the same job people get paid differently. For example, at the DM-AM levels or Asstt./Sr. Asstts., the job content is same, while their salaries are different. Apparently, due to overlapping and duplication in job descriptions, salary structure does not correspond to job evaluation.

(a) Comparison with other similar organizations: DPE guidelines regarding salary are followed by all government companies and therefore the salary structure corresponds well with similar other organizations. However, employees of NSFDC feel otherwise. Of 23 executive respondents 56% believe that they receive less pay than they can earn elsewhere for the same job content. Similar figure for non-executives is 35%, whereas 48% are uncertain about this. In all, majority of the employees are not satisfied.

5.5 A look at the turnover information reveals that in the past 12 years only 20 people have left the organization. Among these 20 vacancies, two were due to death of incumbents and the contract of one person was only for one year. 14 of the remaining 17 were in the executive cadre. This can be explained by the theory of

motivation that some employees are of high potential and will be recognized and therefore will leave for better opportunities. It is for the organization to devise mechanisms to retain them. However, in general this is a low turnover to be considered significant. Extending the argument we can say that the salary structure corresponds with the general standards of organizations of similar nature. But gaps in the scales need to be removed.

(b) Other Material Inducements – Benefits other than salary are good in NSFDC. For example House Building Advance Rules – 2000 were modified to benefit more employees. Features of these rules are also favourable. Similarly other benefits like Conveyance, Medical, Canteen, Subsidy, etc. also match the general standards of industry. However, there is lack of performance-based incentives in monetary terms. 55% of the employees feel that there are no incentives for better performance. Among executives the figure is 52% and among non-executives the figure is 58%. If we add the response 'uncertain', 76% do not find existence of any such incentive for better performance. However, management can devise other ways to reward performing employees. For this, there is need for more specific job descriptions, so that works and consequently performance can be measured.

Satisfaction with Promotions

5.6 When a job vacancy exists, the first replacement source to consider is within the organization. A study by Sweeney and Teel (1979) found that almost 80% of the organizations filled more than half of their supervisory and managerial vacancies via

internal promotion.⁵ So the organizations need to offer enough promotion opportunities to its employees as it involves a change to a bigger job with a higher salary range. Employees view it as career advancement and recognition of their contributions and enough opportunities keep them motivated. NSFDC is a small organization and many employees are due for promotion. Many of them are eligible for promotion as per conditions laid down for their upper levels. However, at the moment incomplete hierarchy and not filling up of sanctioned vacant posts deny them this opportunity.

5.7 Unless a pyramid shaped structure is created, there will never be sufficient promotional opportunities. Bifurcation of the corporation distributed the manpower in 2:1 ratio. However, this distribution has created anomalous situation as sanctioned posts at some positions have come in a manner that restrict the proper promotional avenues for the employees. For example, sanctioned posts for E-1 level officials are 25, while 10 for E-2 level. We discuss the promotional opportunities category-wise.

Promotional opportunities for Executives

5.8 The pay scales that were suggested by Justice Mohan Committee for executives were not adopted by NSFDC in entirety, as some of them did not correspond to suggested scales. Though, one of the scales was adopted later, E-2 and E-9 scales have yet not been adopted, even if we do not consider the case of E-7b as it is equivalent to E-7a. Absence of E-2 has created a large gap between E-1 and E-3 and restricts promotional avenues. Similarly, absence of E-9 implies that an employee after reaching E-8 cannot aspire for any more promotion, if he is not selected for a Board level position.

⁵ J.H. Sweeny & K.S. Teel (1979). 'A New Look at Promotion From Within'. *Personnel Journal*, Vol.58, No.8, pp.531-5.

Promotional opportunities for Supervisory Cadre

5.9 There is only one scale at the supervisory level i.e. S-2. This implies that employees in this cadre have to wait till there are vacancies in the executive cadre. However, at the moment adoption of S-3 (6000-160-9200) can enable giving a time scale to employees working at S-2 level. This will also reduce the large gap between S-2 and E-0 pay scales.

Promotional opportunities for non-executive cadre

5.10 The problem for the employees of this cadre is that there are many categories of jobs, which require altogether different job specifications. For example, Programmer, Machine Operator, Receptionist, and the Hindi translator. This limits the promotional avenues for them. There is need to devise ways for career development of employees in this cadre. In these positions time-bound promotions can be one remedy.

5.11 Promotions need to be carefully planned and efforts should be made to have sufficient opportunities, as besides monetary gains to employees they also help employees to satisfy their self-esteem needs.

Satisfaction with Coworkers, Supervisors and Working Conditions

5.12 Opportunities for distinction, prestige and personal power, work as inducements and motivate employees to contribute effectively and in more significant ways. Despite constraints due to nature of work of NSFDC, the leadership has been able to offer such opportunities as reflected by the following:

- 55% of the total respondents feel that they receive sufficient recognition and credit for the work they do. The figure for executives is 65% and 48% for non-executives.

- 79% of the total respondents are satisfied that they are involved in the decision-making process. Corresponding figure for executives is 89% and 74% for non-executives.
- 74% of the total respondents feel themselves as part of the organization team. Executives (82%) feel it more than the non-executives (67%)
- Slightly less figures in the above three for non-executives can be attributed to the job content.
- 55% of all the respondents find working conditions of the organization satisfying. If we include the response 'average', we can say 92% respondents are not dissatisfied.

Chapter - VI**Some Observations and Concepts Important for Manpower Planning**

6.1 Following are some important concepts relevant in the context of NSFDC, which were applied while making recommendations.

Professional Mobility

6.2 Horizontal linkages are required for better coordination. To compensate for vertical functional hierarchy, horizontal linkages across the departments are suggested. This will allow better coordination and consequently face challenges thrown by dynamic external and internal environment. Mobility, vertical as well as horizontal, helps in developing careers and enables grooming of employees for their future roles. This also helps in placing an employee at a place where he/she can contribute optimally. This is more significant in case of NSFDC, as it is comparatively a smaller organization. Employees remaining in the same position for long years will be affected by boredom and frustration. Since vertical mobility is possible only when the employee is promoted, a periodical horizontal movement will encourage them. This will also help NSFDC in the long term. Though, this practice exists there, it should be part of a plan.

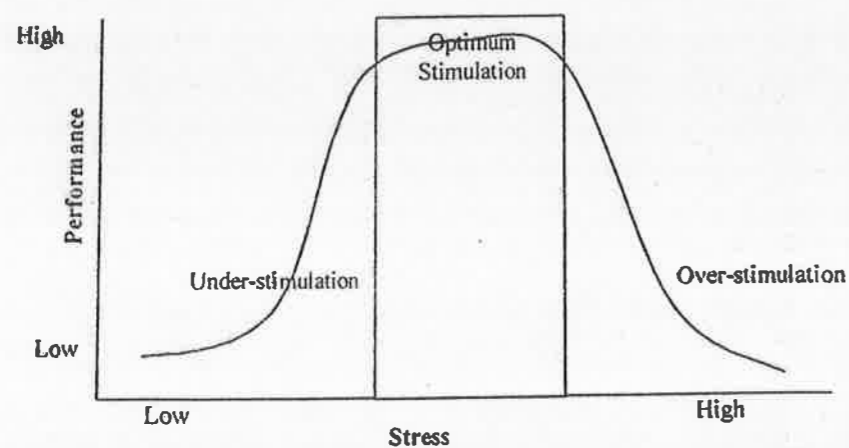
Role Ambiguity

6.3 Unclear expectations about what an employee is supposed to do at work is Role Ambiguity. As mentioned earlier, majority of employees, both in executive as well as non-executive cadre have not received their job descriptions in written form. Consequently they are simply disposing off their assigned tasks. Moreover, due to lack of clear guidelines they don't know what particular costs or benefits are associated with meeting particular expectations.

Stress and Job Performance

6.4 Stress has been considered good (researches to this effect have been conducted in psychology) up to a point. As stress increases, performance tends to improve as the employee calls up physical and mental resources to meet the challenges of the job. However, if the amount of stress exceeds the optimum and starts to place excessive demands on the employee, the result will be lower performance. At this point the employee loses the ability to cope and demonstrates erratic behaviour. The following figure shows the relationship between stress and job performance.

Fig : Stress and Performance Curve



Source : Raymong J. Stone, 1998⁶

6.5 Though, this study did not attempt to find the stress levels of officials as this was beyond the scope of TOR, the significance of stress factor has implications for the manpower. Too many responsibilities at a time, non-descript jobs and assignment of jobs of different job families as found in NSFDC may result in low performance in not so distant future.

⁶ Stone, R.J. (1998). 'Human Resource Management'. Singapore: John. Wiley & Sons

Career Identity

6.6 One measure of career success is whether the work is consistent with the self identity. If an employee in the executive cadre is doing routine, low-level tasks, then job dissatisfaction may creep in. Many responses to our questionnaire and observations of the study team reveal that this is a regular feature in the NSFDC rather than an exception, especially at Jr. Managerial level and supervisory level. In fact, many of them are doing jobs which should (as per value of the works) actually be done at Assistants' levels. Many AMs and DMs are doing the same jobs (Annexure VI). Similarly, JEs and Assistants are doing works of the same nature. Most of the times the reason is shortage of staff at lower levels and sometimes it is due to lower staff already occupied by works given by superiors.

Job Enrichment

6.7 Apparently, efforts are required to enrich the job contents of employees in NSFDC to keep them motivated. They need to be given more power and autonomy. Delegation of authority may help in view of organizational constraints. For this purpose, a leaf can be taken out of the recommendations of the Fifth Central Pay Commission (1997), which suggests that "a file need not be screened by more than three levels in order to ensure speedy disposal. Moreover, two people within the same level should be dissuaded from looking at the same file". However, these things can be worked out when the proposed structure is put into place.

Career Plateau

6.8 The career plateau is the point in a career where the likelihood of further promotions is very low (FERENCE et al., 1977)⁷. This may come, if there is no place they can go, i.e. there are no openings at higher levels, which has nothing to do with his/her performance. Only 39% of respondents in executive cadre believe that there are enough promotional avenues, while 48% of the respondents in non-executive cadre find enough promotional opportunities. There are many employees who are due for promotion for the past many years at almost all the levels. Apparently, leadership in NSFDC needs to develop career paths for its employees so that they remain motivated. Moreover, if employees find that their superiors do not have enough promotional opportunities they also feel demotivated thinking that future holds the same position for them too. A rational organizational hierarchy and sufficient promotional avenues need to be charted out in NSFDC.

⁷ Ference, T.P. et al. (1977) 'Managing the Career Plateau' Academy of Management Review, Vol.2, p.602

Chapter - VII**Recommendations****7.1 Adoption of E-2 Pay Scale (10750-300-16750) and change in nomenclature of designations.**

7.1.1 E-2 pay scale, as suggested by Justice Mohan Committee, was not adopted by NSFDC. However, in the current context this scale may be adopted to improve the promotional avenues without affecting the service conditions of other scales. For promotion, experience of 3 years at E-1 level may be considered appropriate. Similarly, to reach E-3 level, an employee should be required to have experience of at least 3 years at E-2 level.

7.1.2 But, adoption of E-2 scale would have implications for the current incumbents at E-1 level. For them it is suggested that whosoever has completed 3 years at E-1 level can be given E-2 scale now and for promotion to E-3 scale, experience of E-1 and E-2 both be considered. To elaborate it, suppose one incumbent in E-1 position has completed six years of service in that cadre and is due for promotion to E-3 level and is otherwise eligible should be immediately given E-2 and the Departmental Promotion Committee should consider his candidature for E-3 level and his elevation should be seen in proper perspective. This is necessary because his graduating to E-2 level is incidental to adoption of this scale and efforts need to be made that the proposal has no detrimental effect on the career prospects of current incumbents.

7.1.3 This will also give advantage of one year (from E-1 to E-3 requires 5 years of experience) to the organization. This proposal will require change in the nomenclature of designations too. The following nomenclature, as is in practice in many other public sector organizations, is suggested.

E-0	6550-200-11350	Executive
E-1	8600-250-14600	A.M.
E-2	10750-300-16750	D.M.
E-3	13000-350-18250	M
E-4	14500-350-18700	AGM
E-5	16000-400-20800	DGM
E-6	17500-400-22300	Addl. GM
E-7	18500-450-23900	GM
E-8	20500-500-26500	ED
E-9	23750-600-28550	Sr. ED/Addl. MD

7.1.4 However, the organization can adopt any other nomenclature also, while retaining the other service conditions of each scale. This nomenclature will also help the staff to partially fulfill their social and esteem needs.

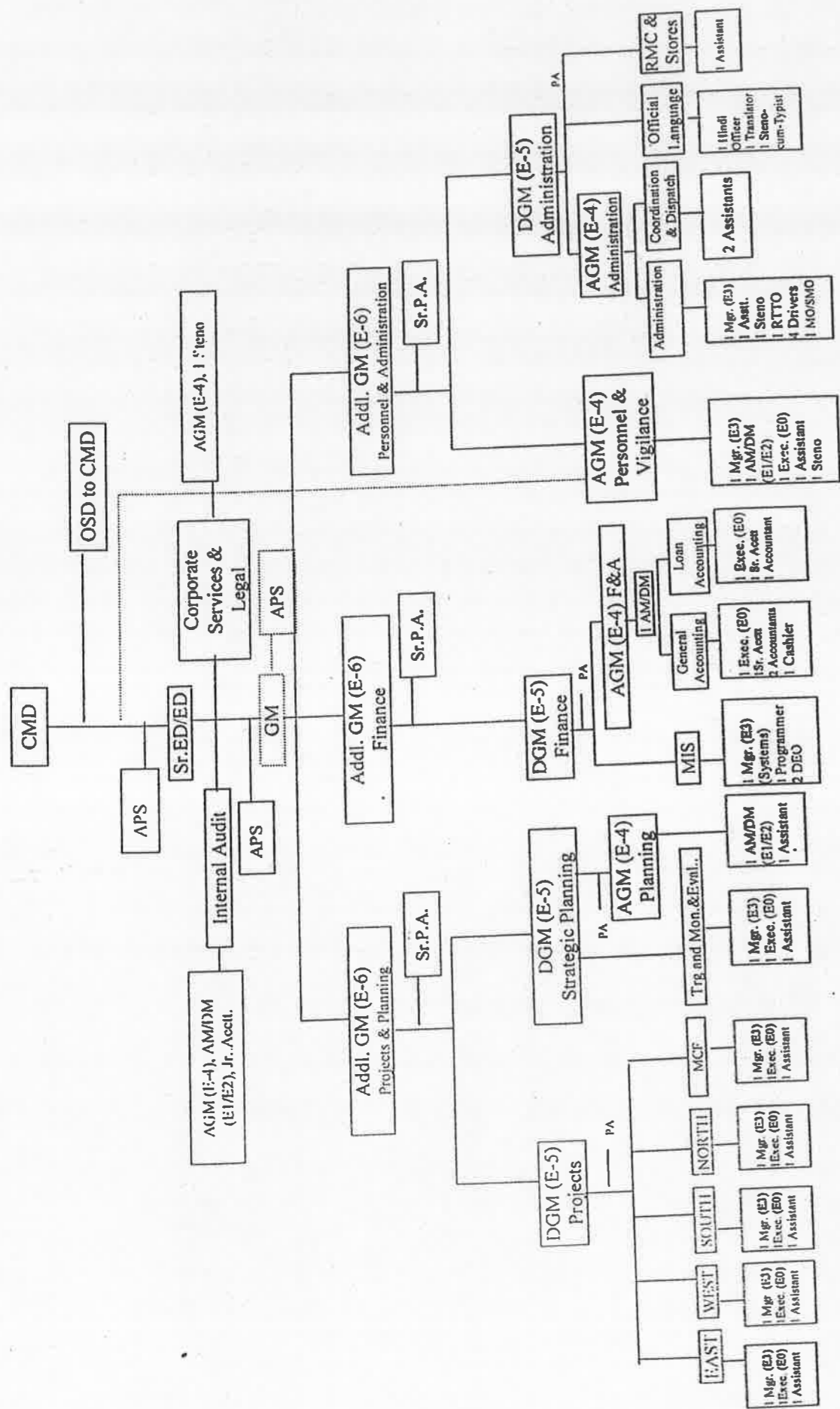
7.2 Organizational Structure

7.2.1 The structure is being proposed on the basis of line, staff and auxiliary services in NSFDC. While designing the above organizational structure the following criteria were taken into account:

- (i) It integrates all activities across the departments to ensure conformity to organizational strategy;
- (ii) It provides for rapid and effective decision-making;
- (iii) Different job families converge in a manner that time and resources are used optimally;
- (iv) Effective communication is facilitated;

- (v) Performance or output can be measured;
- (vi) Employees have fair scope of career development and advancement;
- (vii) Swift response to new opportunities becomes part of the organization culture.

7.2.2 Thus there are three main departments- (i) Projects and Planning, (ii) Finance, and (iii) Personnel & Administration. The study team suggests the diagram on the next page as appropriate organizational structure and hierarchy for NSFDC. This diagram be read with the Recommendation No. 1, as the nomenclature is in accordance with that.



Proposed strength of each job category

S.No.	Name of the Post	Sanctioned	Proposed
1.	CMD	1	1
2.	Sr. ED / ED (E-9/E-8)	2	1
3.	GM - E-7	-	1
4.	Addl. GM - E-6	-	3
5.	DGM - E-5	8	4
6.	AGM - E4		7
7.	M - E-3	10	11
8.	DM/AM - E2 and E-1	25	16
9.	Hindi Officer (E-1)	-	1
10.	Executives E0	8	9
11.	PS/APS	5	3
A.	Sub-Total (Executives)	59	57
12.	Sr. PA	3	5
13.	Sr. Assistant	3	5
14.	SHT/HT	1	1
15.	Programmer	1	1
16.	PA	7	6
17.	Assistant.	9	6
18.	Jr. Assistant	7	8
19.	RTTO/ATTO	1	1
20.	Steno	12	7
21.	Sr. Driver	4	3
22.	Driver	-	1
23.	DEO/CCT	19	10
24.	SMO	1	-
25.	Messengers (SG)/Messenger	27	17
B.	Sub-Total (Non-executives)	95	71
	Grand Total (A+B)	154	128

7.2.3 Reiterating that the proposed strength is to be read with the Recommendation No. 1. As there is difference in the sanctioned and proposed strength of each cadre, they can be adjusted with the positions available in the same cadre (i.e. executive and non-executive). It is to be noted again that the sanctioned strength was obtained on the basis of distribution of manpower in the ratio of 2:1 after bifurcation, which has created anomalous situation. A rational organizational structure is required for smooth functioning of the organization. Another consideration, which the study team

attempted, is to have enough and appropriate promotional opportunities to overcome the problem of widespread stagnation at various positions.

7.2.4 One more aspect which weighed heavily in restructuring is to introduce the trend, which is now being increasingly used in modern organizations and which is equally applicable in the context of NSFDC and that is to create a horizontal structure as far as possible and different divisions working as a group of activities and where responsibilities of each position is clearly defined without depending upon the helping hands. Thus, posts at the lowest levels need to be done away with gradually. It implies that no more positions need to be created at CCT/DEO level. Increasing automation will further reduce their role.

7.2.5 Moreover, it may be pointed out that it is not necessary that the job content is changed while promoting an employee, but in that case care should be taken that it is across the organization, i.e. all the employees at the same level have equal job responsibilities and equal job values. To elaborate it further, number of the total staff strength remains same, unless there is change in the mission or the strategies itself. The explanation is that promotion should be viewed as an incentive and need not always be accompanied by job enlargement. However, this can be ascertained only after job descriptions have been developed properly.

7.2.6 While proposing the manpower strength the positions of Accountants and Assistants have been clubbed, due to reasons explained in another recommendation of the study team. Further it is recommended that future vacancies be filled on promotion basis rather than direct recruitment, unless there is shortage of deserving candidates within the organization. As mentioned in the earlier chapter this is the trend in modern organizations and because this keeps the employees motivated.

7.2.6 In the organizational structure, the positions of AM and DM have been clubbed because DM in the proposed structure is an E-2 level official, which is not present in the organization at the moment. Their distribution is left to the organization on the basis of job description of each position and eligibility of employees for promotion at E-3 level.

7.2.7 Department-wise rationale of the suggested structure is given below:

Projects

7.2.8 Currently, the work related to Projects, the main activity of NSFDC, is being looked after by two Senior Managers and one Manager level official. Number of states being looked after by each desk is too large to be handled effectively as analysed earlier. In addition, these three officials are handling other organizational responsibilities as well like Parliamentary Work, Administration and Internal Audit, which are equally important from organizational point of view. This situation has arisen due to lack of senior level officials, in whom these responsibilities can be vested as their handling requires commensurate authority.

7.2.9 A cursory perusal of economic developmental schemes gives us the impression that assistance on individual basis through Self-help Groups is an effective strategy and therefore NSFDC may emphasize on Micro Credit Finance (MCF). Thus, instead of the present set up of three desks, the Corporation can have five separate desks - four dealing with Projects in States and one dealing with MCF. A clearer nomenclature of East, West, North and South is suggested. Since the responsibilities are being divided, each desk can be handled by one E-3 level official. The other staff is given in the diagram.

Strategic Planning Cell

7.2.10 Strategic planning is essential for achieving organizational goals, especially in view of, as mentioned earlier, continuously changing external environment. If management in any organization does not have a clear sense of goal, how would it know what to do. Even after devising strategies the problems of implementation are encountered by executives in any organization, so one can imagine what would happen in the absence of the above. The benefits of a good strategic plan far outweigh the time and resources needed to develop it. This cell is also required in view of proactive approach that is required in the functioning of NSFDC.

7.2.11 In developing a strategic plan, management must consider NSFDC's past performance, current position, goals and strategies. A separate cell in close coordination with Projects department (as they can help in identifying the gaps in view of their field experience) is essential. Therefore a Strategic Planning Cell is recommended to be headed by an AGM level official and having a team of one manager, one DM or AM as the management deems fit after developing a detailed job description and one JE. An AGM level official to head this cell is recommended to have the clear authority to coordinate with AGM Projects and receive inputs from Projects Desks and have horizontal communication with other departments at AGM level. The cell would plan to

- respond to new opportunities in the environment
- lessen the impact of threats from the environment
- assign the resources among the various departments
- coordinate with SCAs to reach a larger number of beneficiaries and in significant ways

- manage organizational activities

7.2.12 Some additional functions of relevance can also be entrusted to the cell by the management. To remove the perception among other employees that strategic planning is only the concern of the top management and is related with projects only, layers of goals and strategies need to be developed. With this, output at each level can be measured and strategic planning will occur across all levels of management, i.e. middle-level managers, lower level managers and supervisors, will all contribute to develop strategic plans for their departments that support the strategic plan of the organization.

Internal Audit needs to be separate under the supervision of ED

7.2.13 Internal Audit takes place across all the departments and therefore it needs to be separate from all of them. Since IA Cell is working directly under ED and so the current arrangement can be continued. However, the strength of this Cell can be in accordance with the strength as shown in the Chart. The Cell can consist of one AGM (E-4), one AM/DM (E-1/E2), one Junior Accountant and one Stenographer.

Official Language Cell

7.2.14 Availability of sufficient number of Hindi posts is necessary for the implementation of Official Language Policy of the Central Government and various guidelines have been issued from time to time in this regard. As per the recommendations being made by the study team, the number of employees of NSFDC will become more than 100. Therefore, in accordance with the guidelines of the government there has to be one Hindi Officer. Additionally one Hindi translator and one Hindi Steno-cum-Typist should be part of the Cell.

Each desk could have two officers and two multi-skilled assistants.

7.2.15 Fifth Central Pay Commission recommended an efficiency promoting advice "that each desk could have two officers and two multi-skilled assistants. The executive assistant could look after noting, filing, styling and stenography. A multi-skilled office attendant could take up various other tasks". This has been part of designing the structure.

7.2.16 In the chart given above, the distribution is done on the basis of dealing hands, while the numbers in the table are mentioned, keeping in view the criterion of promotional opportunities. The cadre-wise allocation to different cells can be made by the Personnel Department after developing the job descriptions.

Post of GM (E-7) be created to have a proper organizational structure

7.3 However, it may be left vacant at the moment given the current level of activities of NSFDC. The creation of this post will enable offering promotional opportunity to incumbents at lower level. As there are two sanctioned posts of ED, one of them can be downgraded to operate at GM level.

Delegation of authority and responsibilities

7.4 Only such authority must be delegated that is commensurate with the responsibility. Currently, all the authority is vested in the top-managerial positions. Delegation would become more important in view of greater number of levels in the hierarchy proposed in this organizational structure. The Central Fifth Pay Commission recommended level jumping, suggesting that a file need not be screened by any more than three levels in order to ensure speedy disposal.

Adoption of E-9 Pay Scale and promotional opportunity for the incumbent at E-8 level

7.5 Significance of promotional avenues as motivator has been discussed earlier. The study team found that the present incumbent has been serving in the E-8 scale since June 1996. Adoption of E-9 scale [as contained in the recommendations of Justice Mohan Committee Report], which is a 'below Board level' position, would enable offering a promotional opportunity. The designation as suggested could be Sr. ED/Addl. MD.

S-3 scale should be adopted

7.6 It is required to provide incentive to employees of S-2 scale and reduce the large gap between S-2 and E-0 scales. Therefore, from the present criteria of S-2 to E-0 which requires enhanced skill and job responsibilities, a reasonable time period is required to train and groom the potential executives. So, during this period, it is also suggested that they should be encouraged to develop capabilities (read qualifications) to be eligible for promotion to executive cadre. This will also enrich their jobs.

Horizontal Movement

7.7 Career development of the employees is the responsibility of the management. Movement of employees across the department should be encouraged. This will bring change as well as groom future professionals. One measure which will have major impact on the exercise related with professional mobility is clubbing of some designations in the same scales. For example, the following three clubbing are suggested-

- i. Sr. Assistant and Sr. Accountant - Sr. Assistant
- ii. Assistant and Accountant - Assistant

iii. Jr. Assistant and Jr. Accountant - Jr. Assistant

7.7.1 This clubbing would also expand the base and there will be more promotional avenues. However, it should be clearly verified that the person to be moved has appropriate qualification. For example, Accountants are required to possess degree in Eco/Stat./Com., whereas Assistants are required to have degree in Art/Science/Com. So unless an Assistant has the degree in Eco/Stat./Com., he should not be moved to the position of Accountant. For fresh recruitment in this category a graduate degree should be sufficient, but at least one third of the selection should be of the candidates with Eco./Stat./Commerce degree.

7.7.2 This principle should be applied at all levels. For example, a Manager level official should not be entrusted with the responsibilities of the Legal Department, unless he/she has degree in law.

Job descriptions need to be elaborate and work reallocation is required

7.8 In view of the suggested organizational structure, jobs need to have specific descriptions to determine any overlaps in tasks and accountabilities, both vertically with subordinates or superordinates and horizontally with colleagues across the organization structure. The job descriptions furnished by NSFDC for the purpose of this study were found to have ambiguities. The suggested restructuring offers an opportunity to develop proper job descriptions. This will become necessary when the suggested organizational structure is put into place. Work reallocation will be part of this exercise. For example in Projects department, some functions like undertaking tours of the states/SCDCs for ensuring that the funds disbursed by the NSFDC are properly and timely utilized by the SCDCs can be entrusted to monitoring and Evaluation Division.

7.8.1 When considering vertically overlapping jobs, it may be useful to take help of the three criteria developed from the Wardale Report on top UK Civil Servants.⁸ They are the following:

- (i) there should be a clear difference in the weight of jobs done at different levels;
- (ii) the jobs at different levels should add some value to the overall organization; and
- (iii) there needs to be a demonstrable requirement in the content of the job to integrate the work of the levels below and coordinate it with other areas of activity.

7.8.2 This exercise will help in finding overlaps, fix accountability and measure output/performance objectively.

Work Measurement techniques need to be applied.

7.9 Currently, the manpower is moved depending on the exigencies of the work. Apparently, no work measurement technique is applied, which hampers the assessment of required manpower strength in a department. Personnel department will have to implement such measures in consultation with each individual employee and the departmental head. This will soon acquire more importance, when the organizational activities increase and manpower strength enhanced.

Performance based incentives

7.10 Once the ways have been devised to measure the works of each employee, it would be better to link performance with some incentives and it be known to all the employees as well. NSFDC provides many other benefits besides salary. Those can be

⁸ Civil Service Department (1981). 'A Chain of Command Review' (Unpublished)

linked with performance with variable level of incentives. Moreover, these incentives should be given to the team as a whole. Different parameters would be required to assess this as there are different type of activities that different departments are to perform.

Restructuring of Zonal Offices

7.10 There are seven zonal offices of NSFDC operating from Chandigarh, Lucknow, Patna, Kolkata, Bangalore, Guwahati and Mumbai. Though, the scope of the study does not cover restructure of the zonal offices as that involves cost-benefit analysis also, but its implications for manpower were taken into consideration. Discussion with officials revealed that after bifurcation there is a strong case for the exercise.

7.10.1 Zonal offices, at the moment, are basically doing liaison sort of work. However, the staff strength of three seemed to be less than required. This was worked out on the basis of time required for discharging work. Each zonal manger (whether DZM or AZM) has to spend three days for on-the-spot verification of applicants under various schemes, two days with the state level committee to select beneficiaries, and one day for processing for each state. So, activities in one state require six days every month. Now each zonal manager will be looking after at least four states, if there are five states. Thus he will require at least twenty-four days. In addition he will need at least four days of touring. Job descriptions of zonal managers also tell that they have to meet officials and ministers in the secretariat also to sort out policy matters. They have to accompany the officials from the Head Office too. Thus they have to work for more than thirty days a month. Apparently, additional workforce is required.

7.10.2 Moreover, if the suggestion for greater visibility and grievance redressal mechanism is taken into consideration, the workforce will have additional works.

Recruitment of one Driver

7.14.1 There are three vehicles with NSFDC and three Drivers. As, we have seen that a lot of staff has to work over-time including CMD and ED, which puts pressure on the drivers as well. Besides, their working hours are such that they are under stress. Moreover, they are not entitled for overtime beyond a limit. In case any of these is on leave, there is shortage of a driver.

7.14.2 This is also true that an additional full time driver will have some surplus time with him. So, it is proposed that a driver with some additional skills, which can be useful in the office, may be recruited. Since, the sanctioned posts of Sr. Drivers are four, one of them can be downgraded to recruit the new driver.

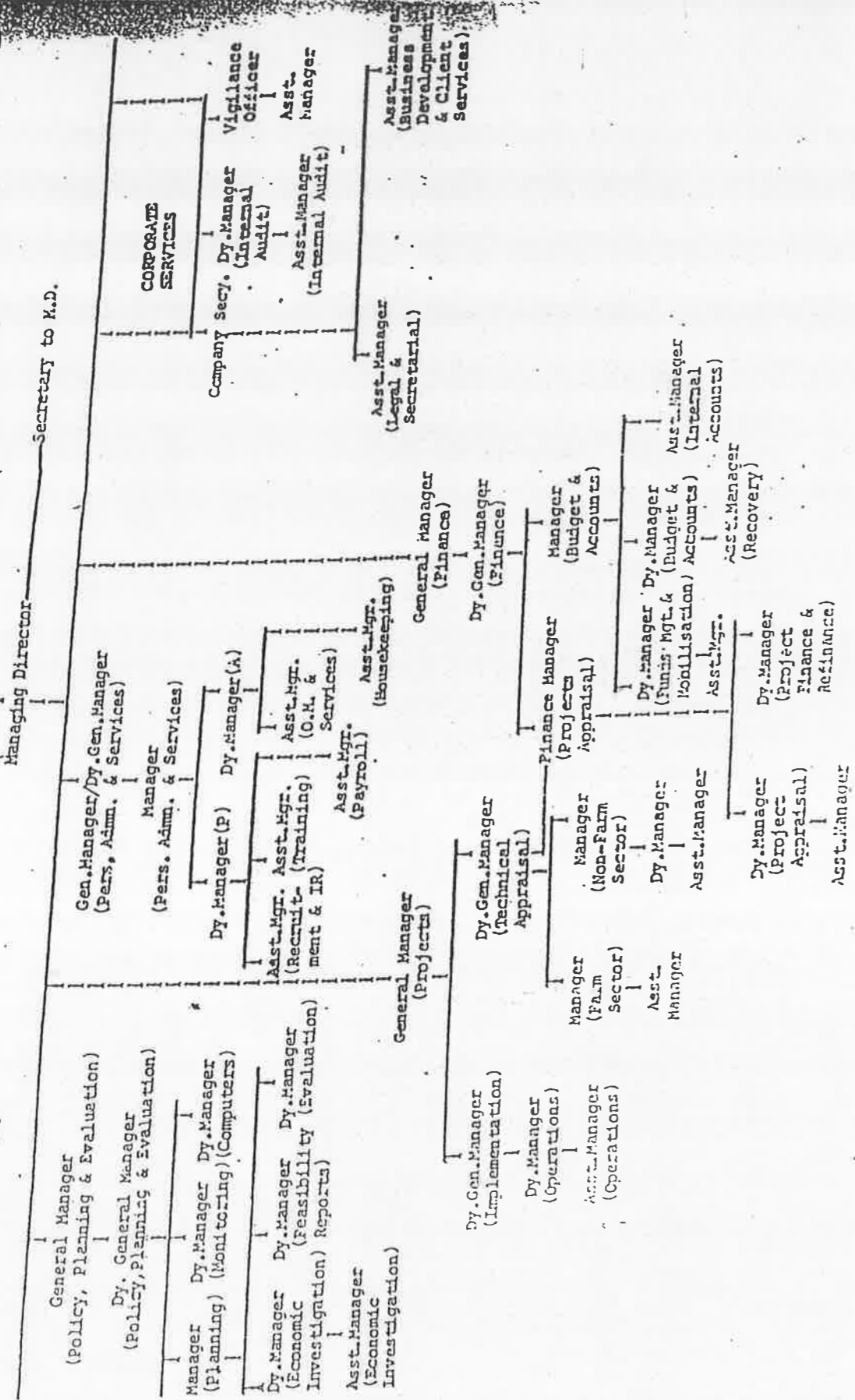
Modifications are required in the recruitment policy

7.15 The new recruitment policy should be such that incumbents can handle diverse responsibilities as increasing automation and networking is going to put the pressures on Managers on upgrading skills.

Career Development of all the employees should be planned

7.16 NSFDC is a small organization and career development opportunities are limited. New initiatives are required. Therefore, the Personnel Department may develop a system to help employees to attain self-actualization. For the purpose, employees should be encouraged to acquire relevant qualifications, so that they can be placed in different departments in various capacities. Developing a system of Departmental Examination can be one of the ways to assess the suitability of deserving employee for a particular position. Such opportunities should be open for the employees at all levels.

5th BOARD MTG.
19.06.89



EXECUTIVE CADRE

S.No.	Name of the post and Pay Scale	Approved old structure	Financial implication involved per month (Basic)	Proposed New structure	Financial implication involved per month (Basic)
(1)	(2)	(3)	(4)	(5)	(6)
1.	Executive Director (Below Board level) (7250-8250)	-	-	3	21,750/-
2.	General Manager (6250-7475)	3	18,750/-	-	-
3.	Deputy General Manager (5550-6870)	3	16,650/-	3	17,350/-
4.	Company Secretary (5050-6468)	1	5,050/-	-	-
5.	Senior Manager (5050-6468)	-	-	4	20,200/-
6.	Manager/Geny to CMD CS (4400-6225)	18	79,200/-	7 MGR. <i>DL</i>	35,200/- 30,800/-
7.	Deputy Manager (3700-5300)	24	88,800/-	15 <i>DL</i> -DM ; -CS ;	70,300/- 55,500/-
8.	Secretary to CMD/MD (3700-5300)	-	-	1	3,700/-
9.	Assistant Manager/ Asstt. Zonal Manager (2400-4320)	27	64,800/-	45 <i>DL</i>	4,15,200/- 1,08,000/-
10.	Private Secretary (2400-4320)	6	14,400/-	4	9,600/-
Total :		82	2,87,650/-	82 <i>DL</i>	2,93,300/- 2,66,900/-

Posts were re-structured (-) 20,750/- by the Board as corrected above.

DL
(DEVANAND)
A.P. (Vigilance)

S.No.	Name of the post and Pay Scale	Approved old structure	Financial implication involved per month (Basic)	Proposed New structure	Financial implication involved per month (Basic)
(1)	(2)	(3)	(4)	(5)	(6)
1.	Jr. Executive (2100-3600)			2 -JE(P&A)) 3 -JE(Fin.)) 8 3 -APS)	16,800/-
2.	Sr. Investigator (1900-3040)	1 ; 1	1,900/-	2 -Sr.Asstt.) 5 -Sr.Acctt.) 12 5 -SPa)	22,800/-
3.	Assistant (1410-2330)	7 ;		3 -Asslt.)	
4.	Accountant (1410-2330)	10 ;		4 -Acctt.)	
5.	Personal Assistant (141C-2330)	13 ;		11 -PA)	
6.	Librarian (1410-2330)	1 ; 33	46,530/-	1 -Hind: Transl.) 20	28,200/-
7.	Receptionist (1410-2330)	1 ;		1 -Recept.& Tel.Oper.)	
8.	Telephone Operator (1410-2330)	1 ;			
9.	Jr. Investigator (1245-1969)	13 ;		5 -Jr.Asstt.) 8 -Jr.Acctt.)	
10.	Stenographer (1245-1969)	27 ; 40	49,800/-	18 -Steno) 37 1 -Asslt.Rep; -cum-T.O.) 5 -Driver) (S.G.))	46,065/-
	CCT (1135-1707)	23 ;		30 -CCT)	
	Driver (1135-1707)	4 ; 28	31,780/-	1 -Jr.Recep.) -cum-T.O.) 37 5 -Driver-) cum-D.R.) 1 -Sr.M.O.)	41,995/-
	Despatch Rider (1135-1707)	1 ;			

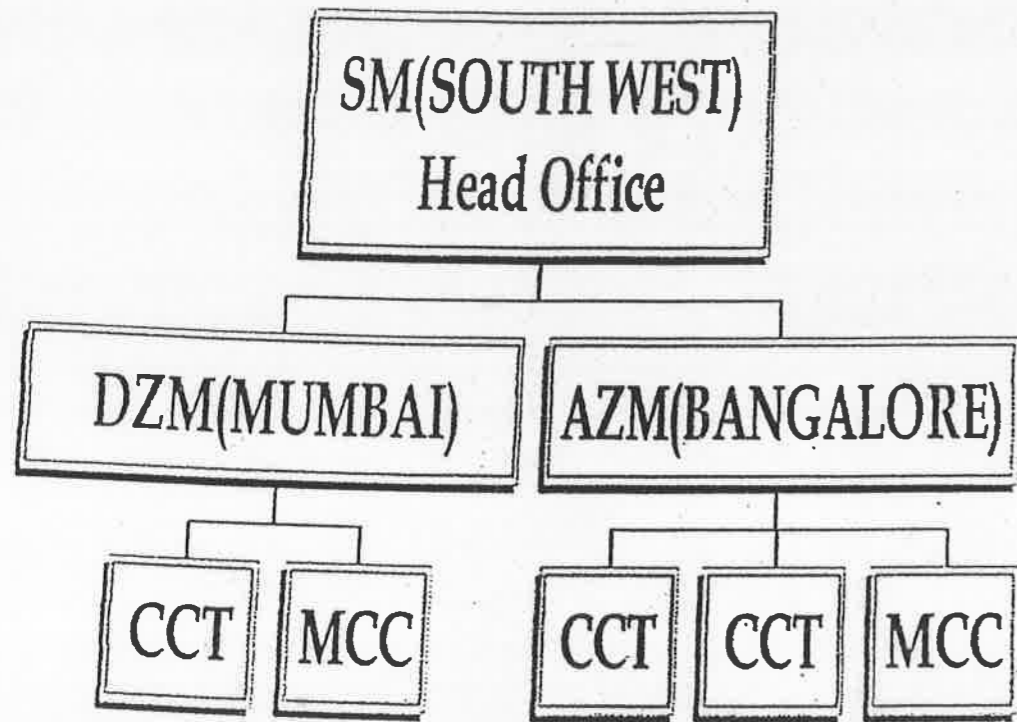
Contd.....



(1)	(2)	(3)	(4)	(5)	(6)
14. Machine Operator (1065-1415)	1) 1)	1	1,065/-	1 -H.O.) 3 -Messenger) (S.G.)) 6 2 -Watchman) (S.G.))	6,390/-
15. Messenger (1035-1345)	42)			23-Messenger) Attendant)	
16. Watchman (1035-1345)	2) 45		46,575/-	5 -Watchman)	28,980/-
17. Attendant (1035-1345)	1)				
Total :		<u>148</u>	<u>1,77,650/-</u>		<u>148</u> <u>1,91,230/-</u>

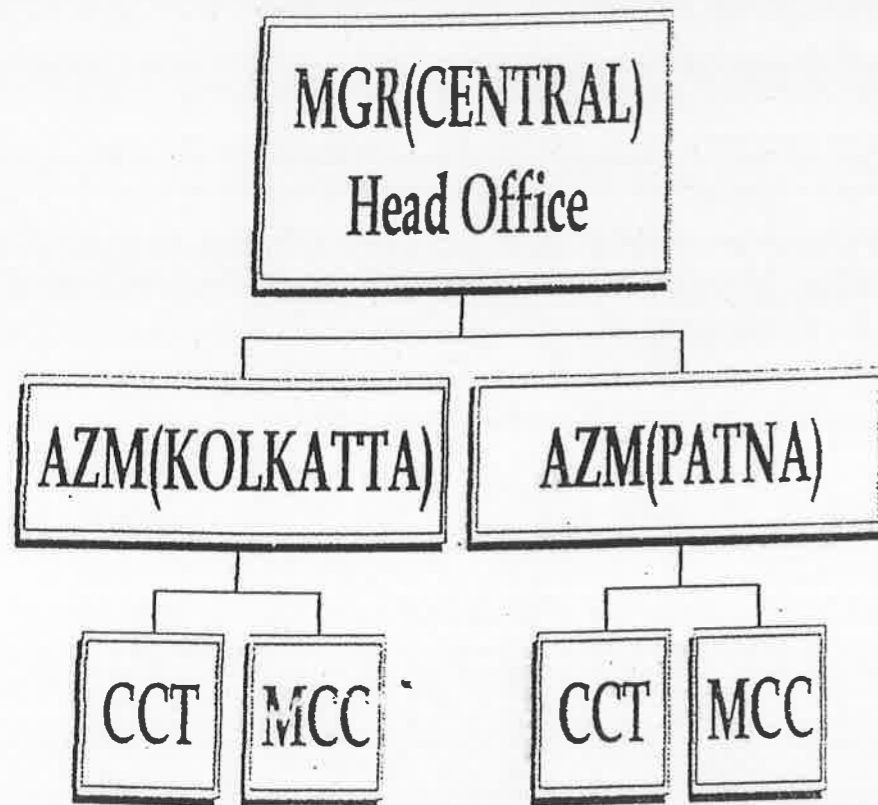
*Oragnisation set-up of the ZONAL OFFICES of
NSFDC*

SOUTH-WEST ZONE



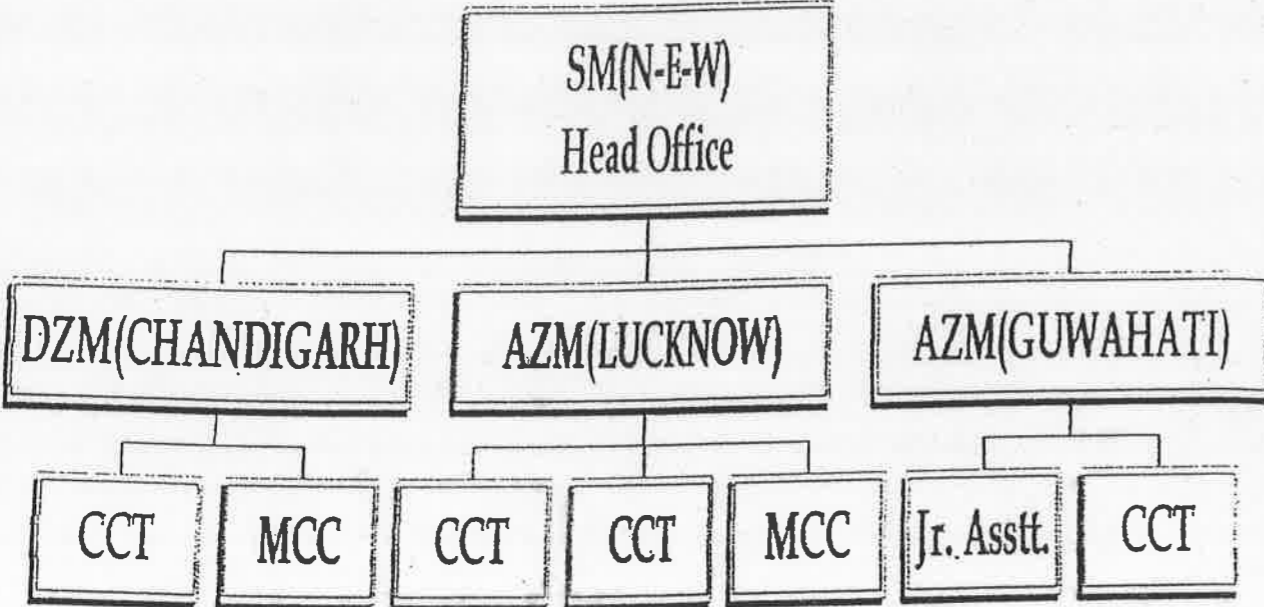
*Oragnisation set-up of the ZONAL OFFICES of
NSFDC*

CENTRAL ZONE



Oragnisation set-up of the ZONAL OFFICES of NSFDC

NORTH-EAST-WEST ZONE



N.S.F.D.C.

ACHIEVEMENTS AGAINST MOU TARGETS FOR 2002-2003

Sl. No.	Criteria	Weightage	Unit	Targets (2002-2003)	Criteria Value for 'Excellent'	Achievements (1.04.02 to 31.08.02)
A.	Financial Parameters					
i.	Gross Margin	05	Crores	13.00	14.30	6.33
ii.	EOI over expdr./capital employed	05	%age	2.58%	2.83%	1.50%
B.	Physical Parameters					
i.	Sanction					
i.	Regular Schemes	05	Crores	170.00	187.00	86.33
j.	M.C.F.	05	Crores	30.00	33.00	15.22
ii.	Disbursement					
i.	Regular Schemes	10	Crores	150.00	165.00	36.70
j.	M.C.F.	10	Crores	30.00	33.00	9.12
iii.	Coverage of Beneficiaries					
i.	Regular Schemes	05	Nos.	29500	32400	5851
j.	M.C.F.	05	Nos.	40000	44000	24004
iv.	Recovery					
i.	Regular Schemes					
-	For NSFDC	08	%age	85.00%	88.00%	90.11%
-	For SCAs	02	%age	45.00%	49.50%	45.14%*
j.	M.C.F. (For NSFDC)	05	%age	80.00%	85.00%	82.38%
v.	Efficiency Parameter					
	Estb. Cost/disbursement	04	Ratio	0.021	0.018	0.027
C.	Dvnamic Parameters					
i.	Innovative Schemes	05	Nos.	12	14	10
ii.	Training Programmes for Officials of NSFDC	03	Nos.	10	12	05
iii.	Training Programmes for Officials of SCAs	03	Nos.	08	10	04
iv.	Skill Training/EDP	05	Nos.	58	60	05

* Cumulative Recovery of SCAs as on 31.3.2002

ACHIEVEMENTS AGAINST MOU TARGETS FOR 2001-2002

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Sl. No.	Criteria	Weightage	Unit	Targets (2001-2002)	Criteria Value for 'Excellent'	Achievements (1.4.01 to 31.03.02)
A.	Financial Parameters					
i.	Gross Margin	05	Crores	8.75	9.18	14.58
ii.	EOI over expdr./capital employed	05	%age	2.22%	2.33%	3.56%
B.	Physical Parameters					
i.	Sanction					
a)	Regular Schemes	05	Crores	150.00	157.50	204.01
b)	M.C.F.	05	Crores	20.00	21.00	29.91
ii.	Disbursement					
a)	Regular Schemes	10	Crores	130.00	136.50	149.61
b)	M.C.F.	10	Crores	15.00	15.75	24.19
iii.	Beneficiaries					
a)	Regular Schemes	05	Nos.	34000	35700	46596
b)	M.C.F.	05	Nos.	25000	26000	48249
iv.	Fund Utilisation					
a	For NSFDC Avg. Funds lent/Avg. funds available	05	%age	90%	95%	93.52%
b)	For SCDC Cum. Utilisation	05	%age	75%	80%	84.44%
v.	Recovery					
a	Regular Schemes					
-	For NSFDC	08	%age	83%	88%	88.25%
-	For SCAs	02	%age	42%	48%	45.14%
b)	M.C.F. For NSFDC	05	%age	80%	85%	85.51%
C.	Efficiency Parameter					
	Estb. Cost/disbursement	04	Ratio	0.027	0.023	0.022
D.	Dynamic Parameters					
i.	Innovative Schemes	05	Nos.	10	12	12
ii.	Training Programmes NSFDC Officials	02	Nos.	08	09	09
iii.	Training Programmes SCA Officials	03	Nos.	07	08	14
iv.	Skill Trg./EDP Target Group	05	Nos.	40	46	57
v.	Preparation of Corporate Plan	03	The ATF, DPE in its MOU Negotiation Meeting advised the NSFDC to prepare Strategic Plan in place of Corporate Plan by January, 2003 which has been incorporated in the MOU for 2002-2003.			
vi.	Timely submission of Draft MOU for 2002-2003	01	-	By Jan. 15, 2002	Before Jan. 8, 2002	Submitted.
vii.	Timely submission of Self Evaluation for 2000-01	01	-	By 02.05.01	Before April 2001	Submitted.
viii.	Timely signing of MOU for 2001-2002	01	-	By 31.07.01	Before July 25, 2001	MOU for 2001-02 signed on 06.07.01

TARGETS
(2000-2001)

ACHIEVEMENTS
(2000-2001)

170 - 175%

A. FINANCIAL PARAMETERS		TARGETS (2000-2001)	ACHIEVEMENTS (2000-2001)	REMARKS
i)	Gross Margin	2550.00	2571.00	Reduction in availability of fund due to no release of budgetary support from the Government. Tentative figure subject to audit and further provision including transfer to NSTFDC.
ii)	EOI over Expend./Capital Employed	4.60%	*1.96%	-do-
B. PHYSICAL PARAMETERS				
i. Sanction				
a.	Regular Schemes	12500.00	13933.67	Exceeded Target by 11.47%
b.	Micro Credit Finance	2500.00	1559.91	
ii. Disbursements				
a.	Regular Schemes	11000.00	11748.48	Exceeded Target by 6.80%
	Micro Credit Finance	1000.00	1502.98	Exceeded Target by 50.30%
iii. Coverage of Beneficiaries				
a.	Regular Schemes	19000	25551	Exceeded Target by 34.64%
b.	Micro Credit Finance	6000	27280	Exceeded Target by 455%
iv. Fund Utilisation				
a.	For NSFDC (Average funds lent/Avg. funds available)	92.93%	86%	
b.	For SCDCs (Cumulative Utilisation)	76.00%	70.51%	
v. Recovery				
a.	Regular Schemes			
	- For NSFDC	90.00	80.55	
	- For SCAs (Estimates)	42.00	39.47	
b.	Micro Credit Finance			
	- For NSFDC	90.00%	1.77%	Recovery less as MCF was newly introduced during 2000-2001.
	- For SCAs	42.00%	39.47%	
C. EFFICIENCY PARAMETERS				
	Estb. Cost/Disbursement	0.03	0.028	Favourable as expenditure reduced beyond target.
D. DYNAMIC PARAMETERS				
i.	Innovative Schemes	10	19	Exceeded Target by 90%
ii.	Training Programmes for Officials of NSFDC	08	02	Non achievement of target due to shortage of staff on account of bifurcation.
iii.	Training Programmes for Officials of SCAs	07	05	One programme scheduled at Gandhinagar had to be cancelled due to Gujarat Earthquake and further due to bifurcation of NSFDC.
iv.	Skill Training/EDP	18	50	Exceeded Target by 178%

After provision for bad & doubtful deposits amounting to Rs.15.40 Crores.

Note: i) Out of 19 parameters, we have exceeded targets in respect of 9 crucial parameters.

ii) No budgetary support was provided as per Clause 1.1 (Part-II) of the MOU, by the Ministry, during 200-2001.

iii) Since MOU was considered and finally signed on 20.12.2000, hence due to paucity of time, some of the parameters could not be achieved.

iv) Considerable time was consumed in bifurcation exercise of NSFDC & NSTFDC which also affected overall achievement of several parameters.

v) Since scheme of MCF was introduced quite late (Sept., 2001), hence rate of recovery was slow.

PROPOSED DELEGATION OF POWERS TO MANAGING DIRECTOR AND
DIVISIONAL HEADS

S.NO	NATURE OF POWERS	(2)	(3)	(4)	(5)	(6)
			MANAGING DIRECTOR (extent of power)	GM(P&A) (extent of power)	GM(F) (extent of power)	GM(PROJECTS)/ (Policy Planning) (extent of power) REI RK
			<u>ADMINISTRATION</u>			
	Appointment to all posts the maximum of which does no exceed Rs.4500/-p.m.		Full Powers	Full Powers in respect of categories C & D	-	-
	Fixation of any pay on initial appointment		Full powers	-	-	-
	a) To extend the period of probation		Full powers	Full powers upto equivalent to categories C & D staff.	-	-
	b) To declare satisfactory completion of probation		Full powers	-do-	-	-
	1) To down grade the post		Full powers	-	-	-
	Grant of leave in accordance with rules.		Full powers	Full powers in respect of staff under him.	Full powers in respect of staff under him.	Full powers in respect of staff under him.
	2) Acceptance of certificates when return from leave		Full powers	-do-	-do-	-do-

DS

JOB DESCRIPTION OF DM / AM (PROJECTS)

NATURE OF JOB : Technical

REPORTING AUTHORITY : Mgr / Sr. Mgr (PROJECTS)

JOB CONTENTS

1. Preparation / Checking of Appraisal Note mentioning the COP supporting all annexures of cost of capital, including details of working capital and profitability mentioning DSCR and ROI.
2. Verifying the rates of the capital items required for setting up of the Project proposed to be financed by the NSFDC.
3. Correspondence with the SCDC regarding sanctioning / cancellation/ clarification on project related matters.
4. Review of schemes by sending MIS-VI to the MIS Cell for deleting the scheme from the pending list.
5. Revising the schemes as requested by the SCDC on account of cost escalation or variation in the no. of units
6. Monitoring of the ongoing schemes through correspondence, field visits as per the need.
7. Processing of tour reports of the Zonal Officers
8. Maintenance of all types files and records related to documentation of related desks.
9. Preparing LOI, PCC note, providing relevant data for preparation of Parliament Questionnaires etc.
10. Reporting to concerned State Deptt. regarding the complaints received from individuals regarding functioning of the SCAs.
11. Processing the cases for closure after studying the facts of the case.

12. Deriving the year-wise notional allocation of funds to be earmarked to various SCDCs on the basis of SC population of the Country.
13. Assessment of viability of the proposal in the light conformation of the NSFDC guidelines.
14. Reconciliation of records with the SCDCs.
15. Preparation of material for conducting EDP-i.e. copies of Notes/Guidelines/Feed Back Reports etc.
16. Seeking Progress reports of EDPs.
17. Submission of files for reimbursement of expenditure incurred on EDP, after seeking clarifications/additional detail, if any required.

Work of Hindi Department – Official Language

18. Preparation of details of work done in Hindi in the concerned Desk on monthly basis.
19. Maintenance of photocopies of Hindi Letters/Reports.
20. Preparation of reports & forwarding of same to official language cell.
21. Any other work assigned by the seniors as & when required.

JOB DESCRIPTION OF Jr. Asstt. / Asstt.

NATURE OF POST : Clerical

REPORTING AUTHORITY : JE / AM / DM

JOB CONTENTS :

1. Typing of the documents, preparing drafts, rectification of errors.
2. Opening of files, numbering, maintaining of diary register
3. Processing of documents with inputs like highlighting of important points/issues, reference to rules and regulations, eligibility etc.
4. Proper upkeep of office equipments, like typewriters, computer, printer etc.
5. Maintenance of files / records pertaining to area of his/her activities.
6. Setting out the priority of the work as per the office needs.
7. Preparation of sets of documents/papers for the meetings/conferences/seminars etc.
8. Coordinating with other deptts. for collection of data, desired informations, photocopying of documents etc.
9. Any other work assigned by the superiors.

Annexure VII
Questionnaire for the Officials of NSFDC

1. Incumbent :

2. Qualification :

3. Location :

4. Division :

5. Department :

6. Position : Since:

7. Grade :

8. Whom do you report to:

1. What are the objectives of NSFDC?
2. Do they need redefining?
3. What is the scope for expansion of NSFDC in future?
 - Do you foresee increased activities in the organization?
4. What has been proposed in the Xth Draft Plan Document for NSFDC?
5. Please enumerate the work allocated to you.
6. Have these tasks been given to you in writing?
 - If no, how did you come to know about these?
7. Can you handle more responsibilities?
8. If your responsibilities are categorized, how much of your daily time is consumed in –
 - Meetings
 - Discussions
 - Telephonic conversation
 - Any other organizational work
 - Personal needs like tea etc.
10. At what position did you join NSFDC and when?
11. How were you recruited to the present position?
12. Did you have any prior working experience?

- If yes, reasons for leaving the previous job.

13. Do you face any problem in the execution of your job?

- If yes, give details.

14. Were you given any training to upgrade your skills?

- If yes, which training programme did you attend and when?

15. Has that training helped you?

16. Do you feel the need for more training?

17. How do you find the workload:

Overburdened

Adequate

- If overburdened, which of the functions would you like to be relieved of and why?

- Can the extra work be delegated to your subordinates?

- or should there be a new position created?

18. Does the present work load cause delays in the completion of tasks?

Yes No

- If yes, how much delay occurs

1 week 2 weeks 1 month more than one month

19. Would you like to suggest some procedural changes to avoid delays?

20. How is your workload measured?

21. Are you satisfied with your service conditions?

- what changes would you suggest for improving them?

22. Do you have enough promotional avenues?

- If no, what are your suggestions to increase such opportunities.

Please tick (✓) in the appropriate box to give your opinion:

1. Are you clear what your superior expects from you in your job?

Yes No Uncertain

2. Do you understand how your job contributes to the organization's objectives?

Yes No Uncertain

3. Do you know what your superior thinks of your performance?

Yes No Uncertain

4. How is your performance measured?

Results

Personal Relationship

Do not know

Other (please specify) _____

5. When did you last sit down with your immediate superior to discuss:

a. Your performance

Within last 6 months last 12 months More than an year Never

b. Your training development

Within last 6 months last 12 months More than an year Never

c. Your career aspirations

Within last 6 months last 12 months More than an year Never

7. Do you feel you are well paid for the job you do?

Yes No Uncertain

8. Are there any incentives for better performance?
 Yes No Uncertain
9. Does your superior share information with you and keep you fully informed of what is going on?
 Yes No Uncertain
10. Do you feel your superior is interested in you and your career?
 Yes No Uncertain
11. My superior is aware of the problems existing at my level in the organization?
 Yes No Uncertain
12. Does your superior do a good job of motivating you?
 Yes No Uncertain
13. My earnings are better than I would receive for similar work elsewhere
 Yes No Uncertain
14. I receive sufficient recognition and credit for the work I do
 Yes No Uncertain
15. I feel secure in my job
 Yes No Uncertain
16. Decisions are made without my participation when I think I should be involved
 Always Frequently Sometimes Never
17. I feel really involved as part of the organization team
 Yes No Uncertain
18. Working conditions in this organization are
 Excellent Good Average Below average

20. Social activities in this organization are:

Excellent Good Average Below average

21. Creative thinking and innovation by employees is encouraged by this organization

Yes No Uncertain

22. This organization is concerned with improving conditions and benefits for its employees.

Yes No Uncertain

Annexure VIII

The following tables reflect the opinion of the employees of NSFDC as furnished in the questionnaires:-

Table 1: Problems in execution of Job

Employees	Yes		No		No Response	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	12	52.2	11	47.8	0	0
Non-Executive	12	38.7	14	45.2	5	16.1
Total	24	44.4	25	46.5	5	9.3

Table 2: Need for more training

Employees	Yes		No		No Response	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	16	69.6	2	8.7	5	21.7
Non-Executive	22	71.0	8	25.8	1	3.2
Total	38	70.4	10	18.5	6	11.1

Table 3: Workload

Employees	Overburdened		Adequate		No Response	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	11	47.8	10	43.5	2	8.7
Non-Executive	18	58.1	13	41.9	0	0
Total	29	53.7	23	42.6	2	3.8

Table 4: Delay in Completion of tasks due to Workload

Employees	Yes		No		No Response	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	14	60.8	8	34.8	1	4.3
Non-Executive	19	61.3	11	35.5	1	3.2
Total	33	61.2	19	35.2	2	3.7

Table 5: Extent of Delay

Employee	1 Week		2 Weeks		1 Month		More than one Month		No Response	
	No.	%age	No.	%age	No.	%age	No.	%age	No.	%age
Executive	2	8.7	7	30.4	2	8.7	2	8.7	9	39.1
Non-Executive	7	22.6	3	9.7	1	3.2	4	12.9	16	51.7
Total	9	16.7	10	18.5	3	5.6	6	11.1	25	46.3

Table 6: Adequacy of Promotional Avenues

Employees	Yes		No		No Response	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	9	39.1	8	34.8	6	26.0
Non-Executive	15	48.4	10	32.3	6	19.4
Total	24	44.4	18	33.3	12	22.3

Table 7: Being clear about expectations of superiors for performance

Employees	Yes		No		Uncertain	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	22	95.7	1	4.3	0	0
Non-Executive	30	96.8	0	0	1	3.2
Total	52	96.3	1	1.9	1	1.9

Table 8: Importance of contribution towards organizational purpose

Employees	Yes		No		Uncertain	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	23	100	0	0	0	0
Non-Executive	31	100	0	0	0	0
Total	54	100	0	0	0	0

Table 9: Knowledge of perception of superiors about incumbents' performances

Employees	Yes		No		Uncertain	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	18	78.3	1	4.3	4	17.4
Non-Executive	18	58.1	5	16.1	8	25.8
Total	36	66.7	6	11.1	12	22.2

Table 10: Discussion with superior about performance, training development and career aspirations

Issues		In last 6 months		In last 12 months		More than an year		Never	
		No.	%age	No.	%age	No.	%age	No.	%age
Performance	Executive	14	60.9	3	13.0	0	0	5	21.7
	Non-Executive	12	38.7	3	9.7	16	51.6	0	0
	Total	26	48.1	3	5.6	3	5.6	21	38.9
Training Development	Executive	7	30.4	6	26.1	3	13.0	6	26.1
	Non-Executive	6	19.4	2	6.5	5	16.1	15	48.4
	Total	13	24.1	8	14.8	8	14.8	21	38.9
Career Aspirations	Executive	6	26.1	3	13.0	1	4.3	10	43.5
	Non-Executive	6	19.4	0	0	4	12.9	16	51.6
	Total	12	22.2	3	5.6	5	9.3	26	48.1

Table 11: Adequacy of Compensation

Employees	Yes		No		Uncertain	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	14	60.9	7	30.4	2	8.6
Non-Executive	11	35.5	17	54.8	3	9.7
Total	25	46.3	24	44.4	5	9.4

Table 12: Existence of incentives for better performance

Employees	Yes		No		Uncertain	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	6	26.1	12	52.2	5	21.7
Non-Executive	6	19.4	18	58.1	7	22.6
Total	12	22.2	30	55.6	12	22.3

Table 13: Employees' opinion about superiors sharing information with them

Employees	Yes		No		Uncertain	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	17	73.9	2	8.7	3	13.0
Non-Executive	13	41.9	8	25.8	10	32.3
Total	30	55.6	10	18.5	13	24.1

Table 14: Employees' perception of interest of superiors in their careers

Employees	Yes		No		Uncertain	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	21	91.3	2	8.7	0	0
Non-Executive	15	48.4	10	32.3	6	19.4
Total	36	66.7	12	22.2	6	11.1

Table 15: Is superior aware of the incumbent's problems

Employees	Yes		No		Uncertain	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	21	91.3	1	4.3	1	4.3
Non-Executive	24	77.4	1	3.2	6	19.4
Total	45	83.3	2	3.7	7	13.0

Table 16: Is superior motivating the incumbent

Employees	Yes		No		Uncertain	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	18	78.3	3	13.0	2	8.7
Non-Executive	16	51.6	9	29.0	6	19.4
Total	34	63.0	12	22.2	8	14.8

Table 17: Better earnings compared to other similar organizations

Employees	Yes		No		Uncertain	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	5	21.7	13	56.5	5	21.7
Non-Executive	5	16.1	11	35.5	15	48.4
Total	10	18.5	24	44.4	20	37.1

Table 18: Sufficient recognition and credit for the job performance

Employees	Yes		No		Uncertain	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	15	65.2	5	21.7	3	13.0
Non-Executive	15	48.4	10	32.3	6	19.4
Total	30	55.6	15	27.8	9	16.7

Table 23: Social Activities in the Organization

Employees	Excellent		Good		Average		Below Average	
	Number	%age	Number	%age	Number	%age	Number	%age
Executive	4	17.4	7	30.4	7	30.4	4	17.4
Non-Executive	3	9.7	7	22.6	10	32.3	11	35.5
Total	7	13.0	14	25.9	17	31.5	15	27.8

Table 24: Encouragement for Creative Thinking and Innovation

Employees	Yes		No		Uncertain	
	Number	Percentage	Number	Percentage	Number	Percentage
Executive	17	73.9	5	21.7	1	4.3
Non-Executive	10	32.3	6	19.4	15	48.4
Total	27	50.0	11	20.4	16	29.6

**Annexure IX
Daily Log-sheet**

Instructions for filling up the daily log-sheet-

1. Kindly fill up the log-sheet for continuous ten days.
2. In the first available row please write the date and day.
3. From the next row onwards use the codes given below.
4. Next day if some files are pending from the previous day, please use the previous reference number.
5. For personal work details need not be given.
6. For your convenience an Example is given below:

Example

Code	Nature of Activity	Action taken	Starting Time	Finishing Time	Remarks
Monday, 22.12.2002					
F1	xyz	abc	9.55 a.m.	10.10 a.m.	ui
F2	ijk	rst	10.10	10.20	Koui
M1	board	policy	10.25	11.15	none
P1	-	-	11.25	11.45	-
M2	gey	hkjh	11.45	12.05	dgh
D1	iki	uyk	12.05	12.10	juj
F3	Liu	uku	12.11	12.20	uhiuy
T1	Iju	kjurt	12.22	12.26	ggjhj
O1	gigu	iui	12.27	1.00	ili
P2	Lunch	-	1.00	2.00	-
F4	iuy	uiy*	2.00	2.25	hiu
And so on					
Tuesday, 23.12.02					

Code: File – F, Discussions – D, Meetings – M, Telephones – T.
Any other organizational work – O, Personal Works - P

Daily Log-sheet

Instructions for filling up the daily log-sheet-

1. Kindly fill up the log-sheet for continuous ten days.
2. In the first available row please write the date and day.
3. From the next row onwards use the codes given below.
4. Next day if some files are pending from the previous day, please use the previous reference number.
5. For personal work details need not be given.
6. For your convenience an Example is given below:

Example

S. No.	Nature of Activity	Action taken	Average time taken	Remarks
Monday, 22.12.2002				
F1	xyz	abc	15 minutes	ui
F2	ijk	rst	20 min.	Koui
M1	board	policy	45 min.	none
P1	-	-	23 min.	-
M2	gey	hkjh	12 min.	dgh
D1	iki	uyk	20 min.	juj
F3	Liu	uku	32 min.	uhiuy
T1	Iju	kjurt	25 min.	ggjhj
O1	gigu	iui	12 min.	ili
P2	Lunch	-	10 min.	-
F4	iuy	uiy	10 min.	hiu

Code: Code: File - F, Discussions - D, Meetings - M,
Telephones - T, Any other organizational work - O, Personal Works - P

