

THE IMPACT OF ATTITUDES OF THE EMPLOYEES ON TEAM PERFORMANCE WITH SPECIAL REFERENCE TO INSURANCE INDUSTRY IN TAMILNADU

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Abstract- Team building events must be complemented with meaningful workplace practice. Effective team building geared up with proper HR practices will be complimented with increased performance and job satisfaction. The entire organization ranging from the team members, supervisors, managers, the organizational structure, culture, work processes, methods, and social relationships are affected. The depth and scope of the changes implies that team building and implementation is a lengthy process presenting many challenges. However the benefits are enormous and those implementing teams have no plans to revert to their previous structures. Despite the challenges, effective teambuilding provides many benefits to organizations. Hence this study explores the performance through team effectiveness.

Index Terms- Attitudes, Performance, Team, Insurance Sector

I. INTRODUCTION

Human resources are the most valuable resources, but their value and effectiveness is possible only with their efficient management, otherwise the vast potential and energy present in them is wasted. The other resources the financial & material howsoever, may be abundant, hid results only with proper application of the important approach of HRM. Renis Likert was right in opining that " Every aspect of a firm's activities is determined by the competence, motivation and general effectiveness of its human organization of all took of management, managing the human component is the central and most important task, because all else depends upon how well it is done." HRM is the systematic planning, development and control of a network of interrelated process affecting and involving all members of an organization. These processes include: Human Resource Planning, Job and work design, staffing, Training and development, Performance appraisal and review, compensation and reward, Employee protection and representation, Organization improvement. To effectively manage these processes, human resources systems are planned, developed and implemented through the combined efforts of all managers and human resources specialists and frequently all employees in an organization. So it is quite evident that HRM is a very comprehensive and multifaceted approach directing towards the managements of the overall functions of an organization through it most valuable assets i.e. human resources which include wellbeing and growth of both organization and its people.

Human resources have been recognized as an indispensable input for the organizational effectiveness and efficient management of this resource has assumed a critical role to play in the performance and success of the organizations. The effectiveness of management depends upon optimum utilization of different resources such as men, money, material, machines, methods, marketing etc. From the many factors listed above, Human Resource is an important factor because they can think, plan & arrange the work successfully towards the predetermined goals & objectives. Human resources are not only an important factor of management but they also play an important role in executing different functions such as planning, organizing, staffing, directing, coordinating & controlling. In total, these functions represent the management process.

Motivated human resources play key role in the success of an organization. Optimum utilization of this valuable resource becomes specialized branch of Management i.e. Human Resource Management. The simplest definition of management is to get the work done from others. That means for completion of work one has to get positive response from the work force. Motivated work force cans produce wonders for the organization. Human Resource is the common factor for any kind of industry. Hence in the insurance industry also the role of HRM is the same. Effective human resource management is about enabling each & every member of staff to reach his or her potential & make key contribution to words company survival and growth in an increasingly competitive world. This can be achieved through HR practices like Team building, Motivation, Interpersonal relationship and Training & development.

Team building and collaboration are becoming increasingly important as a result of globalization, their primary goals being to enhance work effectiveness and productivity. Working in distributed teams is a collaborative activity that, if not carried out efficiently, will hamper performance. One possible reason for a lack of productivity is that in the past teams have not received the appropriate training needed to function well. Teambuilding is especially important and necessary when a team faces problems of low production or output, increasing numbers of complaints from team members, conflicts or hostilities among team members, ineffective team meetings, and decisions that are misunderstood or not carried out properly. However, training for distributed teams is becoming expensive and time-consuming because of the

increase in globalization. The trend toward dispersed teams necessitates new communication techniques through new channels. As a result, researchers are exploring team-building sessions using different communication modes as teams have fewer opportunities to interact face-to-face in the current business environment.

Since face-to-face meetings, the traditional and frequently used mode for team building activities, are costly and time-consuming in globally distributed organizations, virtual meetings have become widely used. However, current two-dimensional online meeting tools may not convey the sense of proximity and togetherness essential for working in a team.

Team building involves a wide variety of activities, presented to organizations and aimed at improving team performance. It is a philosophy of job design that sees employees as members of interdependent teams rather than as individual workers. Team building is an important factor in any environment, its focus is to specialize in bringing out the best in a team to ensure self-development, positive communication, leadership skills and the ability to work closely together as a team to solve problems. While work environments often target individuals and personal goals, with reward and recognition singling out the achievements of individual employees, with good team-building skills, employees can be united around a common goal to generate greater productivity. In the absence of teams, employees are limited to individual efforts alone but with teambuilding, workgroups evolve into cohesive units and share expectations for accomplishing group tasks, added to trust and support for one another and respect for individual differences.

From the early 1980s team-based structures have been replacing the highly formalized, centralized and departmentalized mechanistic structures that were previously the norm in work organizations. The use of teams has spread rapidly arising from the belief that the development of strong and effective production and managerial teams will lead to the potential for higher performance and increased job satisfaction. There are synergies to be gained from greater levels of involvement in the workforce. The team builder leads the team towards cohesiveness and productivity. A team takes on a life of its own and has to be regularly nurtured and maintained like individual employees. In a team-oriented environment, individuals contribute to the overall success of the organization.

They work with other members of the organization to produce these results. While they have specific job functions and belong to specific departments, they are unified with other members to accomplish the overall objectives. The bigger picture drives their actions; and their functions exist to serve the bigger picture. Teamwork is fostered by respecting, encouraging, enthusing and caring for people, rather than exploiting or dictating to them. Heap (1996) affirms that the crux of the team building approach is love and spirituality which results in mutual respect, compassion, and humanity to work. People working for each other in teams are a more powerful force than skills, processes, and policies, annual appraisals, management-by-objectives etc. Teams usually become great teams when they decide to do it for themselves.

Fostering teamwork involves creating a work culture that values collaboration; where people understand and believe that thinking, planning, decisions and actions are better when done cooperatively. Creating a culture of teamwork is dependent on management communicating clearly the expectation that teamwork and collaboration are expected; modelling teamwork in their interaction with each other and the rest of the organization; members talking about and identifying the value of a teamwork culture; rewarding and recognizing teamwork; people discussions within the company emphasizing teamwork and the performance management system emphasizing and valuing teamwork.

II. STATEMENT OF THE PROBLEM

The study attempts to determine the impact of the HR practices that gears up team building in to effectiveness in the performance of the employees in the insurance sector. A recent report produced by the Lowe indicated that the team performance can be increased by keeping basic teamwork principles at the forefront. To expedite this matter, it is vital to examine different factors associated with effectiveness of team building and to what extent these factors can lead to create effective team performance. This study also seeks to provide an understanding on what team effectiveness means to people in the insurance business. The key to successful team building is to form teams that are cohesive and highly effective. The goal for a team is to showcase its desirability of cooperative relationships through target performance. To ensure the employees in the insurance industry successfully complete their set target, it is necessary for the insurance companies to promote, measure, and evaluate their teams' effectiveness. By all means, it is a challenging task to perform, but there are underlying reasons why these companies need an effective measurement system for teams.

As stated by *Mohrman (1995)*, measurement of individual performance is still the focus of most research, and many appraisal and reward systems, despite the increase in team usage. According to *Cantu (2007)*, some of the reasons for an effective measurement in teams are based on the probability that the more effectively a team functions, the more benefits they are likely to realize from the work team structure. Team structures alone are not sufficient to create successful developments in workplace efficacy, quality, productivity, and employee attitudes. Although there are numerous effectiveness measurements for teams, there is not one measurement tailored specifically including HR practices in the teams. Since any team in workplace comprise individuals with diverse backgrounds, each possesses a unique set of requirements he/she wishes to achieve. *Cohen and Bailey (1997)* indicated it is often impossible for researchers and managers to compare teams in different functional areas, departments, or facilities. Therefore, it is crucial for team leaders to determine the best way to ensure all team players' expectations are aligned with the overall project's goals and objectives.

Busseri et al. (2000) suggested it may be useful for team members to reflect on how well they are working together from time-to-time. This can be addressed by conducting assessment and evaluation among team members and by the team heads on what they think is working well, what is not working well, and how it

can be improved. By developing sound measurements, it is hoped team effectiveness can assist in quality improvements (*Manz and Sims 1993*), productivity (*Ray and Bronstein 1995*), and safety, absenteeism, and employee attitudes (*Beyerlein and Harris 1998*) throughout the business process. This study contributes towards the knowledge on HR practices relating to Team building in the organization, specifically on teams and team practices. Besides focusing on the performance aspects of the employees in the insurance sector, this study will explore the factors that contribute to create an effective teamwork.

Team building events must be complemented with meaningful workplace practice. Effective team building geared up with proper HR practices will be complimented with increased performance and job satisfaction. The entire organization ranging from the team members, supervisors, managers, the organizational structure, culture, work processes, methods, and social relationships are affected. The depth and scope of the changes implies that team building and implementation is a lengthy process presenting many challenges. However the benefits are enormous and those implementing teams have no plans to revert to their previous structures. Despite the challenges, effective teambuilding provides many benefits to organizations. Hence this study explores the performance through team effectiveness.

III. OBJECTIVES OF THE STUDY

The following are the objectives of the study

1. To identify the socio-economic factors influence the team performance in the selected insurance companies in Tamilnadu.
2. To examine the various attitudes of the employees on team performance in the study area.

IV. REVIEW OF LITERATURE

Argote and McGrath (1993) suggests that coordination needs effective team leadership and team performance requires a balance between autonomy and decentralization of power on the one hand, for the sake of both motivation and flexibility, and centralized control on the other hand, for the sake of coordination and predictability. Employee attitudes about teams determine the likelihood of success. *Carr (1992)* observes that successful team implementation involves an extension of existing values but team implementation may also be useful for desired culture change.

According to *Gagne and Medsker (1996)* attitude is defined as an internal state that influences an individual's choices of personal action, or a response tendency. Therefore, attitude toward teamwork is defined as the individual willingness (internal state) to continue working together with the same team as well as in other teams (personalisation) (*Gardner and Korth, 1998*). There are few studies about students' attitudes toward teamwork, and findings from these studies show contradictory results. For instance, *Gardner and Korth (1998)*, and *Scaraffiotti and Klein (1994)* in their study with graduate students and engineering employees respectively found that even though the results were not statistically significant, individuals' attitude changed positively after their participation in teams. By contrast, *Porter*

(1993), *McCorkle et al. (1999)* and *Buckmaster (1994)* found that students that participated in their studies were frustrated by the teamwork experiences. Although students recognized that the experience improved their interpersonal skills, they still preferred to work individually.

The role of research has greatly increased in the field of business and economy as a whole. The study of research methods provides us with the knowledge and skills you need to solve the problems and meet the challenges of today's modern pace of development. The usefulness and contribution of research in assisting management decisions is so crucial that it has given rise to the opening of a new field altogether called 'research methodology'. Research in common context refers to a search for knowledge. It can also be defined as a scientific and systematic search for gaining information and knowledge on a specific topic or phenomena. It requires a strong base to research and it leads to a reliable as well as valid interpretations. In this sense, the research methodology acts as a basement of any type of research. A qualitative research study is undergone in the natural settings, by making sense of or interpreting phenomena in terms of the meanings people bring to them.

For instance, team leaders may be focused on short-term, instrumental leadership, arising from the relatively short duration of relations between team leaders and their subordinates (*Boerlijst, 1994*). This may imply that they are not too interested in stimulating further development of the capabilities, performance, and development of their team members (people management), or lack the know-how to do so. After all, it is the "here-and-now" output of the team they supervise that counts, which may result in serious neglect of team learning behaviors aimed at future performance (*van der Heijden et al., 2009*).

The research was conducted in six residential homes for the elderly in northern Germany. Management of these organizations faces difficulties in dealing with age-related attitudes as well as with the process of building quality relationships affecting performance. Since the work settings in these organizations are physically and mentally demanding, smoothly running interactions are required (relationship factors) that lead to a high level of performance. In addition, there are calls for studies on the effects of relationship development among employees to substantiate the effects of age diversity on performance (*Uhl-Bien, 2006; Van Knippenberg and Schippers, 2007*) in which age-related attitudes can play an important role.

V. RESEARCH METHODOLOGY

The role of research has greatly increased in the field of business and economy as a whole. The study of research methods provides us with the knowledge and skills you need to solve the problems and meet the challenges of today's modern pace of development. The usefulness and contribution of research in assisting management decisions is so crucial that it has given rise to the opening of a new field altogether called 'research methodology'. Research in common context refers to a search for knowledge. It can also be defined as a scientific and systematic search for gaining information and knowledge on a specific topic or

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Sources of data used

Both types of data i.e., secondary and primary data have been used in the present study. The secondary data was collected at first form the text books, web sites, journals and other secondary sources. The primary data was collected from the sample of 100 employees in the selected insurance companies considered for the study and was put into reliability test accordingly.

Dimensions of the study

The present study takes the following dimensions for its analysis.

- Demographic profile of the employees
- Employee Attitude towards HR practices and Team Building

Population and sampling procedure

Population of the study accounts the insurance organizations of Thanjavur district, Tiruchirapalli district and Madurai District that bestows its implications on the whole of Tamil Nadu while considering the sample size of respondents. Thanjavur district, Tiruchirapalli district and Madurai District are determined as the potential representative population for this study. The study consists of employees from five insurance companies in Thanjavur district. The research study takes up five insurance companies, namely LIC, HDFC Standard Life, ICICI prudential, Tata AIA and Bajaj Alliance in the selected Thanjavur district, Tiruchirapalli district and Madurai District. The table 1 shows the total population of the employees and the sample considered for the study. In the process of study the objectives are pre-determined. The methodology has been designed to fulfill the objectives for the study. Form the large population of employees working under different cadres in the selected insurance companies, the study includes a sample of 100 employees as respondents. The sample was obtained with the help of convenience sampling technique.

Questionnaire

A structured questionnaire is constructed to get the primary data from the sample respondents. It includes socio economic profile of the employees and all other dimensions of the study. The present study is highly based on primary data. The data were collected through the constructed questionnaires. The questionnaires were prepared for the respondents indicating their organizational characteristics involved in the study. The questionnaire for respondents consists of six important parts including the demographic profile of the employees and information about the organization. The first part includes the information about the employees and the organization, the second part includes the employees attitude towards the HR practices and Team building effectiveness, the third consists of the sub dimensions of HR practices adopted in the selected insurance companies, the fourth part includes the Team building practices followed in the organization, the fifth part includes the Team effectiveness towards team building and the final aspect is the performance of the employees towards the team building effectiveness.

Measurement Scale

Apart from the Socio demographic profile of the employees that are analyzed with nominal scaling, Employee Attitude is measured by five point scaling such as strongly disagree, disagree, neither agree nor disagree, and strongly agree.

VI. RELIABILITY AND VALIDITY OF DATA

As the Cronbach's alpha of parameter Attitudes of the employees reveal .732 as alpha. So, it is confirmed that the data are highly reliable and valid for analysis. The following table shows that, the Cronbach's alpha value for every dimension of attitudes of the employees on team performance.

Table – 1
Reliability and validity of the data

Dimensions	Reliability	No. of items
Attitudes of the employees	.732	8

Source: Output generated from SPSS 21

VII. LIMITATIONS OF THE STUDY

The following are the limitations of the present study.

1. The Thanjavur district, Tiruchirapalli district and Madurai District are taken into account as the potential representative implying Tamil Nadu as the study area and the samples are determined surmounting the respondents from Thanjavur district.
2. Gaining the cooperation of the employees was difficult at the initial stages of the study as the employees were not having knowledge on the topic of the study. Some employees were not able to understand the questionnaire as it was new to the organization.

VIII. ANALYSIS AND FINDINGS

TREE STRUCTURED ANALYSIS FOR ATTITUDES OF THE EMPLOYEES

Graphical tree model displays are among the most useful, because they allow navigation through the entire tree as well as drill-down to individual nodes. Classification and regression trees are becoming increasingly popular for partitioning data and identifying local structure in small and large datasets. Classification trees include those models in which the dependent variable (the predicted variable) is categorical. Regression trees include those in which it is continuous. Trees can be used to model functions though each end point will result in the same predicted value, a constant for that end point. Thus regression trees are like classification trees except that the end pint will be a predicted function value rather than a predicted classification. Instead of using the Gini Index the impurity criterion is the sum of squares, so splits which cause the biggest reduction in the sum of squares will be selected. In pruning the tree the measure used is the mean square error on the predictions made by the tree. Tree analysis model summary, gain node summary and Risk of the model are presented in the below table. Tree Diagram for attitudes of the employees is shown in the below figure 1.

Table – 2
Model summary of attitudes of the employees

Specifications	Growing Method	CHAID
	Dependent Variable	Overall Team performance
	Independent Variables	Believe in organizations HR practices, Competent HR management, No act of exploitation of the employees, Respects each employees ability, Employees perform their duty sincerely, Confidence with the competencies of HR management, HR management keeps up the promises, Confident with organization growth
	Validation	None
	Maximum Tree Depth	3
	Minimum Cases in Parent Node	100
	Minimum Cases in Child Node	50
	Results	Independent Variables Included
	Number of Nodes	13
	Number of Terminal Nodes	8
	Depth	3

Source: Output generated from SPSS 20

Table – 3
Risk of the model for attitudes of the employees

Estimate	Std. Error
.778	.036
Growing Method: CHAID	
Dependent Variable: Overall Team performance	

Source: Output generated from SPSS 20

Figure – 1
Tree Diagram for the attitudes of the employees

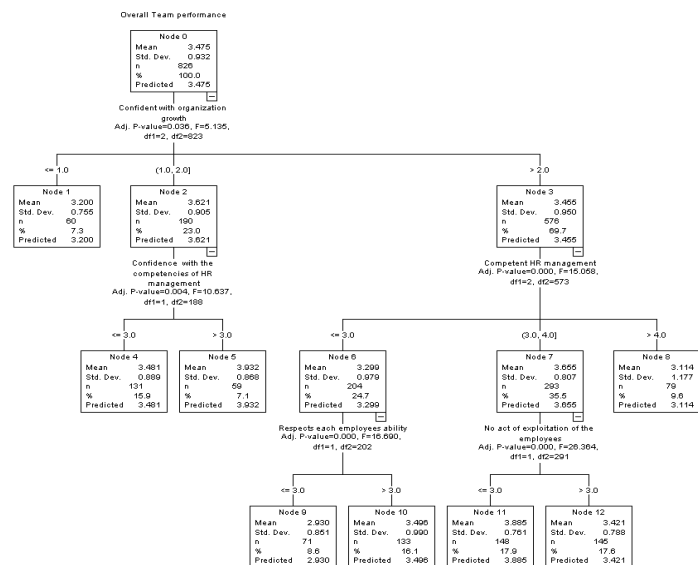


Table – 4
Gain summary for nodes for attitudes of the employees

Node	N	Percent	Mean
5	59	7.1%	3.93
11	148	17.9%	3.89
10	133	16.1%	3.50
4	131	15.9%	3.48
12	145	17.6%	3.42
1	60	7.3%	3.20
8	79	9.6%	3.11
9	71	8.6%	2.93

Growing Method: CHAID
Dependent Variable: Overall Team performance

Source: Output generated from SPSS 20

From tree analysis model summary “Confident with organization growth, Confidence with the competencies of HR management, Competent HR management, respects each employee’s ability, No act of exploitation of the employees” are important independent variables. These variables are contributing more towards employee attitude. The result determines the fact that almost all the attributes under employee attitude towards the HRM practices on Effectiveness of Team building considered for the selected insurance companies are important and the most influencing factors are identified as ‘Confident with organization growth, Confidence with the competencies of HR management, Competent HR management, Respects each employees ability, No act of exploitation of the employees’ of the respondents. This may be due to the fact that the employee’s attitudinal opinion towards HR practices are felt significant. Hence among all other attributes under employee attitude towards the HRM practices on Effectiveness of Team building considered for the selected insurance companies, the above said factors alone are the most influencing variable.

ANALYSIS OF OVERALL TEAM PERFORMANCE OF THE EMPLOYEE ON THE ATTITUDES OF THE EMPLOYEES BY USING THE NEURAL NETWORK (NN) METHOD

The Neural Network architecture, used in this study, is a multilayer feed forward network using SPSS 21. The architecture which provides the best fit for the data is the network with three hidden layers and an output layer. The learning and momentum parameters are 0.6 and 0.9 respectively and error convergence falls below 0.01 Percent. Tan sigmoid is the activation function chosen for the hidden layers, and the pure linear function is used to get the output layer which is the real time values. The architecture which provides the best fit for the data is the network with eight input layers, eight covariate variables and one hidden layers and one output layer, as shown in figure 2. The model used in this work is the Feed Forward Multilayer perception, using the Back Propagation Algorithm. Where (4-3-1)

- 8-Input layers
- 8-Covariates layers
- 1-Hidden layers
- 1-Output layer

All inputs are analyzed in the experimental validation part, with appropriate output results by the illustration of graphs so that the influences of the parameters of tensile strength are taken into

consideration. The network information is presented in the table. The validation of the estimated NN and Experimental value illustrations is shown in Figure.

Figure –2
Basic Neuron Model for Overall Team performance of the employee on attitudes of the employees

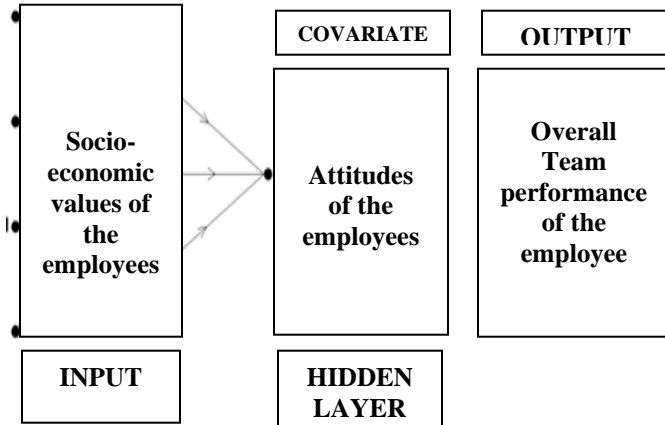


Table - 5

Model Summary for Neural Network Model for attitudes of the employees

Training	Sum of Squares Error	291.720
	Relative Error	.989
	Stopping Rule Used	1 consecutive step(s) with no decrease in error ^a
	Training Time	0:00:00.68
Testing	Sum of Squares Error	130.887
	Relative Error	.949
Dependent Variable: Overall Team performance		
a. Error computations are based on the testing sample.		

Source: Output generated from SPSS 20

Table – 6

Neural Network Model for Overall Team performance of the employee on attitudes of the employees

Input Layer	Factors	1	Gender
		2	Age
		3	Marital Status
		4	Educational Qualification
		5	Experience
		6	Annual Income
		7	Area of Residence
		8	Position of the employee
	Covariates	1	Confident with organization growth
		2	Believe in organizations HR practices
		3	Competent HR management
		4	No act of exploitation of the employees
		5	Respects each employees ability
		6	Employees perform their duty sincerely

		7	Confidence with the competencies of HR management
		8	HR management keeps up the promises
Hidden Layer(s)		Number of Units ^a	36
		Rescaling Method for Covariates	Standardized
		Number of Hidden Layers	1
		Number of Units in Hidden Layer 1 ^a	6
		Activation Function	Hyperbolic tangent
Output Layer	Dependent Variables	1	Overall Team performance
	Number of Units		1
	Rescaling Method for Scale Dependents		Standardized
	Activation Function		Identity
	Error Function		Sum of Squares

a. Excluding the bias unit

Source: Output generated form SPSS 20.

The factors of attitudes of the employees’ model parameters are model by using the Neural Network Method. The parameters are optimized so as to determine the set of parameters, which will influence the increase in the Overall Team performance of the employees towards, Neural Networks Architecture and network information.

Table – 7

Independent Variable importance for Neural Network Model for the Overall Team performance of the employee on attitudes of the employees

Independent Variable Importance	Importance	Normalized Importance
Gender	.028	17.7%
Age	.035	22.1%
Marital Status	.020	12.8%
Educational Qualification	.038	23.6%
Experience	.074	46.3%
Annual Income	.055	34.7%
Area of Residence	.029	18.4%
Organizational level of current position	.055	34.2%
Confident with organization growth	.046	29.2%
Believe in organizations HR practices	.083	52.0%
Competent HR management	.079	49.9%
No act of exploitation of the employees	.159	100.0%
Respects each employees ability	.104	65.5%
Employees perform their duty sincerely	.062	39.0%
Confidence with the competencies of HR management	.090	56.5%
HR management keeps up the promises	.042	26.2%

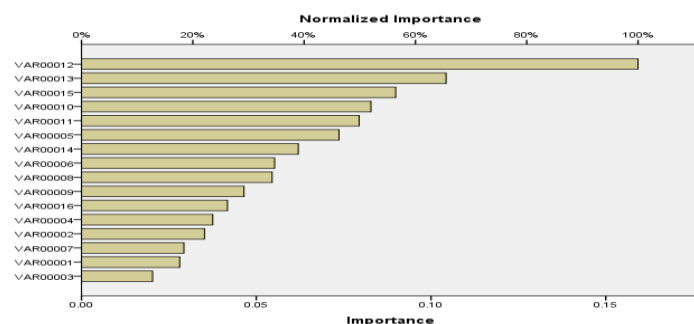
Source: Output generated from SPSS 20

The table and diagram shows the attitudes of the employees in respect of “No act of exploitation of the employees” is contribute

more towards the output of overall team performance of the employee. The result determines the fact that almost all the attributes under employee attitude towards the HRM practices on Effectiveness of Team building considered for the selected insurance companies are important and the most influencing factor is identified as 'No act of exploitation of the employees' of the respondents.

Figure – 3

Normalized importance for Overall Team performance of the employee on attitudes of the employees



This may be due to the fact that the employee's attitudinal opinion towards HR practices especially exploitation of employees is felt significant. Hence among all other attributes under employee attitude towards the HRM practices on Effectiveness of Team building considered for the selected insurance companies, the above said factor alone is the most influencing variable.

IX. SUGGESTIONS AND CONCLUSION

Separate committee or protocol to monitor the teams have to be installed in the insurance service organizations for handling conflicts, leadership, conformity demanded, decision process, external linkages, tolerance of disagreement, Team assessment, work assignment, Team member satisfaction, mutual support, active listening, encouraging involvement and participation of members, attitude of members, technical /managerial/ academic expertise, commitment of Team members for action, credit or reward in the organization given to Team, collaboration, creativity, individual functionality and to ensure Team output. Team building falls within the realm of organizational development which is concerned with enhancing organizational effectiveness and employee well-being. Therefore, it can be said that in this study, the team building activities contributed to the participants exhibiting positive attitudes toward their respective organizations, which in turn, contributes to organizational effectiveness and employee well-being.

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