A STUDY ON IMPACT OF HRM PRACTICES ON EFFECTIVENESS OF TEAM BUILDING WITH SPECIAL REFERENCE TO INSURANCE INDUSTRY, TAMILNADU

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Abstract
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.The development of surveys to assess the level of team effectiveness in target teams adds significance to the available metrics for evaluating target achievements. From an academic viewpoint, this study will help balance group literature by examining team effectiveness and its role in contributing to team performance, and, thus, achieving success in business. From a managerial perspective, this study will help top management and team leaders to improve their understanding of the relationships among team effectiveness and team performance. Consequently, they will know how to develop an effective team by targeting specific team effectiveness factors and motivate their colleagues to work together to become a highly effective team through HR practices.

Keywords: HRM Practices, Effectiveness, Team Building, Insurance Industry.

1.1 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.

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.

1.2 Concept of Team Building
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.

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.
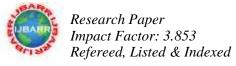
1.3 Scope of the Study
The study attempts to determine the impact of the HR practices that gears up team building in to effectiveness in the performance of the employees in the insurance sector. A recent report produced by the Lowe (2009) indicated team performance can be increased by keeping basic teamwork 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. In order to be a cohesive team, team members need to set goals jointly and understand them, all team members need to have equal participation in team activities, there must be good communication between team members, team members should share and exchange ideas freely, conflict needs to be effectively resolved in the team, interpersonal relations among team members needs to be good and obstacles need to be overcome and resolved together as a team. It is only through a high level of cohesiveness that these teams can be effective in carrying out daily functions. There is therefore a need to ensure that teams are highly cohesive in order to enhance team effectiveness. This study will provide an insight into the influence of team cohesiveness on team effectiveness in the Insurance services provided by the organizations taking Tamil Nadu as the geographical area. The subject of this research was motivated by the growing importance of new HR practices that initiates effective teamwork in organizations.

1.4 Statement of the Problem
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), safety, absenteeism, and employee attitudes (Beyerlein and Harris 1998) throughout the business process.

1.5 Review of Literature
Kirkman (2000: 49) defines a work team as a group of individuals working interdependently toward common goals and whose members are mutually accountable for task accomplishment. Work groups or teams have been described, alternatively,

as interdependent collections of individuals who share responsibility for specific outcomes for their organisations (Henkin and Wanat, 1994: 124).

According to Hamilton, Nickerson and Owan (2003) many firms use teams or have implemented team-type incentive systems for a wide variety of productive activities. For example, Lazear argues that forming teams is economically desirable when they make possible gains from higher production among workers, facilitate gains from specialization by allowing each worker to accumulate task-specific human capital, or encourage gains from knowledge transfer of information that may be valuable to other team members.

Duek (2000) in his research on teams says both practice and research state that when appropriate, teamwork raises the quality of decisions made and actions that ultimately lower the risk of failure in groups. Nelson and Quick (2003) say that teams are very useful in performing work that is complicated, complex, inter-related, and of a greater volume than one person can handle. The ideology of team-orientated management systems is that they promote the development of more egalitarian group structures rather than developing the hierarchical structures of traditional work groups (Sulon, 1997).

According to (Weisbord, 1985) team building enables innovation to take place by maintaining open lines of communication. A successful team building strategy has many components. You must provide clear direction, leadership, support and recognition. With a balanced, customized approach, you'll create a more collaborative environment. Your employees will work together more effectively, ultimately boosting your firm's productivity and adding value to the services your company provides to its clients (Messmer, 2003)

Effective groups are characterized as being dependable, making reliable connections between the parts, and targeting the direction and goals of the organization. This is accomplished when members "buy in," achieve co-ordination, have the desired impact, and exhibit the kind of vitality that sustains the organization over time as the environment shifts or changes (Luthans, 2002 : 471).

1.6 objectives of the study
- To identify the socio-economic factors influence the team effectiveness in the selected insurance companies.
- To examine the various HR practices followed by the Insurance service organizations.
- To identify the factors of motivating HR practices that influence effective team building?
- To measure the HR practices followed by the organizations that affects the performance of the Team.
- To analyse the team building practices that implies team effectiveness among the employees in the insurance organization.
- To study the overall performance of employees through effective team building in the selected insurance organizations within the selected districts of Tamil Nadu.

1.7 Research Methodology
Methodology of any type of research takes a vital role in bringing a logical and scientific approach. It requires a strong base to the research and it leads to a reliable as well as valid interpretations. Rationale behind the research methodology lies on its meaningful considerations of variables and the approaches to study them. In this sense, research methodology acts as a basement of any type of research. This is a survey, based on the opinion of the employees of the chosen insurance companies in the selected districts of Tamil Nadu.
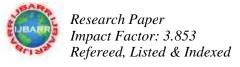
1.7.1 Dimensions of the Study
Apart from the demographic and socio economic aspects of the employees, the present study takes the HR practices, Team building practices, Team Effectiveness and the employee performance as the dimensions of research. These dimensions are split into various sub-dimensions in the analysis section of the research.

1.7.2 Sampling Technique
The employees of insurance organization in the selected districts of Tamil Nadu are treated as the population of the study. The multi stage sampling technique has been adopted in the study.

1.7.3 Questionnaire
A structured questionnaire is constructed to get the primary data from the sample employees of the chosen insurance organization. Formerly, it was pre tested among 60 employees. On the basis of experience gathered at the time of pre testing, the questions of the schedule were modified accordingly.

1. 7.4 Framework of Analysis
As the present research is a survey in nature the primary data were analyzed carefully. Studying about employees of the insurance organization has been possible in the beginning section of the analysis. For this, data relating to the socio economic profile were used.

1.7.5 Analytical Tools
Apart from the percentage, chi square test, ANOVA test, Friedman rank test, Neural Network Model, Tree Structured analysis, Factor Analysis and other relevant tools were used to make interpretations from the analysis of data. Fro, this, SPSS 20, has been utilized.

1.7.6 Measurement and Scaling Technique Used
Measuring scaling towards the HR practices, Team building factors, Team effectiveness and Performance of the employees are measured with the help of seven point scale such as Strongly disagree, Disagree, Slightly disagree, Neither agree nor disagree, Slightly agree, Agree, Strongly agree. The attribute performance of the employees is measured with the seven point scaling such as, Highly dissatisfied, Dissatisfied, Slightly Dissatisfied, Neutral, Slightly satisfied, Satisfied, and Highly satisfied.

1.8 Findings of the Study
Effective team building requires good HR practices like finding time, selecting team members, empowering team members, providing training in relevant skills and knowledge, developing shared goals, and facilitating team functioning - particularly in the early stages of the team's work. When assembling a team it is very important to consider the overall dynamics of the team. Successful teams are made up of a collection of effective individuals who are experienced, have problem solving ability, are open to addressing the problem and are action oriented. The team relationship has to do with the ability of team members to give and receive feedback. The dynamism in team problem solving which implies that team effectiveness depends on the level of focus and clarity of the goals of the team. Effective team leadership depends on leadership competencies. These factors are analyzed as those that had implications over team effectiveness and in turn employees performance.

1.9 Suggestions
Team building is about change and the interest in change must not only be real, it must value creative thinking, unique solutions, and new ideas while at the same time rewarding people who take reasonable risks to make improvements rather than those who fit in and maintain the status quo. There must also be adequate provision for necessary human resource development to stimulate new thinking. The process of reviewing employee ideas, and encouraging creative thinking from employees, has evolved over the years. Adequate time must be created to read about new ideas, revel in the creative thinking of staff and make changes. Team members need to feel responsible and accountable for team achievements. Rewards and recognition must be given when teams are successful with reasonable risk being respected and encouraged in the organization rather than team members fearing reprisal. Team members need to spend their time resolving problems not finger pointing and the reward systems must be designed to recognize both team and individual performances. In the same vein, the gains and increased profitability must be shared with team and individual contributors. People who feel appreciated are more positive about themselves and their ability to contribute. People with positive self-esteem are potential best employees. There must be fairness, clarity, and consistency and those that make similar contributions should have equal chances of receiving recognition.

1.10 Conclusion
Implementing and building teams in an organization needs considerable organizational change and strong HR practices. 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.

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