



A STUDY ON CHOICE OF LEADERSHIP STYLE IN SELECT BANKS IN CUDDALORE TOWN – A RESEARCH STUDY

Dr. K. Sundar*

P. Ashok Kumar**

Abstract: *A Leader is one who guides and directs others, called followers. He is the one who gives focus to the efforts of his subordinates. The manager as a leader influences his subordinates to engage in such activities as vital for the accomplishment of goal of an enterprise. It is a force that binds a group together and motivates it towards the desired goals. Leadership is indispensable for any organisation. It engenders in subordinates a sense of team spirit, sense of guidance and spirit of motivation. It plays a vital role in introducing any change and in combating any crisis. There are various styles to influence to workers to work for goal attainment. They are autocratic style, participative or democratic style and delegate style. The choice of appropriate style depends on its suitability to the environment. In this back ground, this paper investigates the type of leadership style preferred in the banking industry. Conclusion will be given.*

Keywords: *Banking sector, Choice of leadership, Leadership style.*

*Associate Professor, Commerce Wing, DDE, Annamalai University, Annamalai Nagar, Tamil Nadu.

**Ph.D Research Scholar, Department of Commerce, Annamalai University, Annamalai Nagar, Tamil Nadu.



INTRODUCTION

A Leader is one who guides and directs others, called followers. He is the one who gives focus to the efforts of his subordinates. The manager as a leader influences his subordinates to engage in such activities as vital for the accomplishment of goal of an enterprise. It is a force that binds a group together and motivates it towards the desired goals.

Leadership is indispensable for any organisation. It engenders in subordinates a sense of team spirit, sense of guidance and spirit of motivation. It plays a vital role in introducing any change and in combating any crisis.

- ❖ “Leadership is the ability of a manager to induce subordinate to work with confidence” and zeal” Koontz O Donnel.
- ❖ “It is defined as a superior influencing the behavior of his subordinate and persuading them to follow a particular course of action” Chester Bernard.
- ❖ “Leadership is a process of influence on a group in a particular situation at a given point of time and in a specific set of circumstance that stimulate people to strive willingly to attain organisational objective”-‘James Gibbon’.

The various definitions above lay stress on one aspect “i.e. influencing subordinates the strive willingly for goal attainment”. There are various styles to influence to workers to work for goal attainment. They are autocratic style, participative or democratic style and delegate style. The choice of appropriate style depends on its suitability to the environment. In this back ground, this paper investigates the type of leadership style preferred in the banking industry.

REVIEW OF RELEVANT LITERATURE

Researches from 1900 to 1950 mainly focused on the traits of leaders and followers. It is only later that the researchers began to investigate the influence of situation on leader’s skills and behavior. Leadership studies of 1970’s and 1980 are refocused on the individual characteristics of leaders. It led to the conclusion that leaders and leadership are crucial but complex component of organisation.

Stog dill (1974) identified six categories of personal factors associated with leadership; namely capacity, achievement, responsibility, participation, status and situation but concluded that such a narrow characterization was not sufficient.



Investigation on leadership traits were followed by examination of situation as the determinant of leadership abilities, leading to the concept of situation leadership. Hanaley (1973) reviewed leadership theories and concluded that leadership is one not determined so much by the characteristics of individual alone but by the very requirements of social situation. Hog and Miskal (1987) listed four areas of situational leadership: structural properties of organisation, organisational climate, role characteristics and subordinate characteristics.

Fiedler (1967) differentiated between leadership style and behaviour and found that leadership styles are one connected with motivational system and that leader behaviour is situation-centered. He believed that group effectiveness was the result of leader's style and the situation's favorableness. House's (1971) path-goal theory held that leadership behaviour and two situational variables i.e. personal characteristics of a leader and environmental demands contributed strongly to leadership effectiveness and leadership behaviour.

The leadership literature of the 1970's and 1980's with its focus on effective leaders revisited personal traits. It primarily contributed to understanding the impact of personal characteristics and leader behaviour on organisation.

Burns (1978) introduced the concept of transformational leadership. According to him, it is a process by which leader and follower raise one another to higher level of morality and motivation.

In a study conducted by Lalitha Fonaseha, Finance Director. Mackwoods, Sri Lanka involving seven CEOs and 133 subordinates at different levels from banking, manufacturing, trading and service sectors, it was found that leaders across these sectors were perceived to be more directive while subordinates prefer them to be highly participative. In the light of this finding, it was suggested that leader's behavior need to be so attuned as to allow the workers space to think, act and release their innate potential.

The study by 'Tudur Rickards' and Susan Moger' (2000) suggested that the theories of project team development and the creativity can be integrated into a new conceptual frame work. The authors while appreciating the project team concept suggests modifications to address the structural barriers in Tuckman model which affects the team performance. They are proposing the inclusion of creative leadership concept in the said model for ensuring



effective team performance. They have cited enormous empirical evidence from a range of studies pertaining to team in industrial setting to strengthen their doctrine.

Vinod Dumblekar (2001) had examined the role of leadership in banking sector in fine tuning underperforming bank into high performing bank. The opinions were collected through structured questionnaire mailed to 60 Bank Managers from Bangalore and Delhi. The study concluded that the Chief Managers were practicing authoritative style of leadership on the ground that power sharing and delegation would impair the environment of trust.

It is clear from the review made earlier that the studies on leadership styles in India are very limited. Even the very studies conducted on leadership styles were made in manufacturing sector. Therefore the present study intends to explore leadership styles practiced in banking industry in Indian context. In other words, the present study is bridging the gap. i.e. limited leadership style-related studies in the banking sector.

RESEARCH METHODOLOGY

Statement of the Problem

Managerial approach to leadership has evolved over a period of time. Leadership styles practiced in any organisation is one of the factors determining organisational effectiveness. Where there is incongruence between leadership styles preferred by subordinate and the leadership styled actually practiced, it would leave adverse impact on the work performance, superior-subordinate relationship, motivation, free flow of communication, morale, grievance redressal etc. Therefore the present study intends to explore leadership styles preferred by managers and subordinates and to dig further into whether the styles preferred by leaders and subordinates are co related to one another.

OBJECTIVES OF THE STUDY

The study has the following objectives.

1. To study the opinion of leaders about different leadership types of styles.
2. To find out the preference of subordinate towards leadership style.
3. To explore the relationship between leadership style and various socio economic variables such as age, education, income.
4. To study the relationship between subordinate preference and various socio economic variables.



5. To study the relationship between leaders preference and subordinate preference for leadership styles.
6. To give suggestions to improve the banks' performance through appropriate style of leadership.

SAMPLE

The sample respondents were chosen using from both private and public sector banks, functioning in Cuddalore Town, Tamil Nadu. A stratified random sampling method was used for identifying the sample. The population was stratified into different groups based on their designation. Employees at Assist General Manager and above levels were excluded as they were beyond the reach of researcher. Employees at the local level i.e. attender, messenger and so on are left out as they may not have adequate knowledge about the topic under study.

DATA COLLECTION

Two different sets of questionnaire were designed, one for leaders and another for subordinates. The opinion of subjects has been measured on Likert's 5 point scale. The data for the study were collected through these instruments.

STATISTICAL TOOLS

Simple percentage, Analysis of Variance 'Z' test, correlation Mean, Standard Deviation were used to confirm the results.

HYPOTHESIS

1. Leaders in the private and public sector differ in the preference of various leadership styles.
2. The preference of leaders on the various leadership styles differ among different groups of leaders in terms of their personal variables.
3. Subordinates in private and public sector banks differ from their leadership in the choice of leadership style.
4. Subordinate's choice of leadership style vary from their leaders based on their personal variables.
5. A significant relationship exists between leadership style and the subordinate choice on leadership style.



RESULTS AND DISCUSSION

Table 1
Leadership Style Practised in Banking Sector

S. No	Leadership style	Total	Mean	S.D	Inference
1.	Participative	1937	46.119	7.43	Exist
2.	Authoritative	1583	37.69	6.46	Not Exits
3.	Delegative	1793	42.69	7.13	Exists

Population mean is 42

Note

“Exits” and “Not Exits” are classified on the basis of the mean scores. If the sample mean is greater than the population mean, it is rated as “Exits,” where as if the sample mean is less than the population mean, it is rated as “Not Exits”.

Table 1 displays the scores of sample respondents in general. The population mean is higher than the sample mean in the case of participative and delegative styles. Therefore it is concluded that leaders of banking sector in Cuddalore town prefer participative and delegative styles.

Table 2
Choice of Leadership Style in Public Sectors Bank

(N=26)

S.No	Leadership style	Total	Mean	S.D	Inference
1.	Participative	1195	45.96	8.04	Exist
2.	Authoritative	1013	38.96	6.71	Not Exits
3.	Delegative	1119	43.038	7.65	Exists

Population mean is 42

Table 3
Choice of Leadership Style in Private Sectors Banks

(N=16)

S.No	Leadership style	Total	Mean	S.D	Inference
1.	Participative	742	46.375	6.32	Exist
2.	Authoritative	570	35.625	5.42	Not Exits
3.	Delegative	674	42.125	6.14	Exists

Population mean is 42

Note:



“Exist” and “Not Exist” are classified on the basis of the mean scores. If the sample mean is greater than the population mean, it is rated as “Exists”, where as if the sample mean is less than the population mean, it is rated as “Not Exist”.

An analysis of leadership styles in public and private sector banks in table 2 and 3 also confirm that participative and delegative styles are most preferred ones and authoritative style is rejected altogether. Table 4 strengthens the aforesaid finding that leadership styles pursued in public and private sector banks are not significantly different. Hence the hypothesis framed that there is no difference in leadership styles in public and private sector is accepted.

Table 4

Difference in the Choice of Style Leadership between Public and Private Sectors Banks

H₀ : There is no significant difference in leadership style between public and private sector banks.

Tool used Z – Test

S.No	Leadership Style	Ratio Value	Table Value	Inference
1.	Participative	0.1858*	1.96	Not Influenced
2.	Authoritative	1.77*	1.96	Not Influenced
3.	Delegative	0.425*	1.96	Not Influenced

Note :-

*Since the calculated value is less than the table value, the hypothesis is accepted.

On analysing the impact of personal variables like age, native place, educational qualification, monthly income and experience, the following facts have emerged.

Table 5

Age and Choice of Leadership Style (Age group 27 to 37)

S. No	Leadership Style	Mean	S.D	Percentage	Inference
1	Participative	46.5	4.3	83%	Exist
2	Authoritarian	36.16	5.5	16%	Not Exist
3	Delegative	46.5	4.3	83%	Exist

Population mean is 42



Table 6

Age and Choice of Leadership Style (Age group 38 to 47)

(N=21)

S. No	Leadership Style	Mean	S.D	Percentage	Inference
1	participative	43.33	8.43	71%	Exist
2	Authoritarian	38.04	6.6	28%	Not Exist
3	Delegative	39.85	7.59	42%	Exist

Population mean is 42

Table 7

Age and Choice of Leadership Style (Age group 48 to above)

S. No	Leadership Style	Mean	S.D	Percentage	Inference
1	participative	49.86	4.7	100%	Exist
2	Authoritarian	37.8	6.37	33%	Not Exist
3	Delegative	45.13	5.57	73%	Exist

Population mean is 42

As for the impact of age on the choice of leadership styles (Tables 5, 6 and 7) it was observed that the mean scores of participative and delegative styles are higher than population mean. Therefore it is concluded that leaders falling within age group of 37 and 48 and the above prefer participative and delegative style. As regards the age group falling between 38 and 47 i.e. middle age group, they prefer only participative style. Authoritative style is not all preferred by any age group.

Table 8

Difference in Choice of Leadership Style among Leaders of Different Age Group

H₀: There is no significant difference in leadership style among leaders of different age group.

One way ANOVA.

S. No	Leadership Style	Ratio Value	Table Value	Inference
1	Participative	3.7**	3.239	Influenced
2	Authoritarian	5.31*	19.465	Not Influenced
3	Delegative	3.75**	3.239	Influenced

Population mean is 42

Note:-

*Since the calculated value is lesser than the table value, the hypothesis is accepted.

**Since, the calculated value is greater than the table value, the hypothesis is rejected.



Table 8 examines the difference in leadership style preferred by the leaders of different age group. One way anova was used to calculate the ratio value for respondents in public and private sector banks. The hypothesis framed in this regard was accepted in the case of authorotative style of leadership. It implies that respondents irrespective of age difference unanimously rejected the authorotative style. But the same hypothesis is rejected as far participative and delegative styles are concerned. It implies that there are significant differences in choice of leadership style from the angle of age. The percentage analysis of impact of age on the choice of leadership style (Table 5, 6, 7) reveals that younger age group (those between 26 and 27) equally like both participative and delegative styles (83 percent). Middle aged respondents prefer participative style to a longer extent (71 percent). Aged respondent (those 48 and above) give top preference to participative style and their immediate preference is delegative style (73 percent). Thus the existence of difference in preference pattern is confirmed by anova results.

Leadership Style and Native Place

Table 9

Native Place and Choice of Leadership Style (Native Place: Rural)

(N=12)

S. No	Leadership Style	Mean	S.D	Percentage	Inference
1	Participative	47.1	6.49	83%	Exist
2	Authoritarian	39.83	5.7	41%	Not Exist
3	Delegative	42.75	8.18	66%	Exist

Population mean is 42

Table 10

Native Place and Choice of Leadership Style (Native Place: Town)

(N=15)

S. No	Leadership Style	Mean	S.D	Percentage	Inference
1	Participative	45.46	6.11	86%	Exist
2	Authoritarian	37.2	4.94	20%	Not Exist
3	Delegative	42.2	6.11	53%	Exist

Population mean is 42

Table 11

Native Place and Choice of Leadership Style (Native Place: City)

S. No	Leadership Style	Mean	S.D	Percentage	Inference
1	Participative	45.93	9.07	80%	Exist
2	Authoritarian	36.46	7.7	26%	Not Exist
3	Delegative	43.13	7.14	60%	Exist

Population mean is 42



Tables 9, 10 and 11 examine whether choice of leadership style is influenced by the native place the respondents belong to i.e. rural, town, and city. It is patently evident from the analysis that the respondents irrespective of regions, i.e. rural, urban and city prefer participative and delegative styles while they reject authorities styles altogether. The hypothesis that “there is no significant difference in the leadership styles among leaders of different places is accepted. The one way anova result have also confirmed the aforesaid finding (Table 12).

Table 12

Difference in the Choice of Leadership Style among Leaders of Different Native Places

H₀: There is no significant difference in leadership style among leaders of different native places.

Tool used: One way ANOVA.

S. No	Leadership Style	Ratio Value	Table Value	Inference
1	Participative	5.73*	19.45	Not Influenced
2	Authoritarian	1.05*	19.45	Not Influenced
3	Delegative	16.57*	19.45	Not Influenced

Note:- *Since, the calculated value is less than the table value, the hypothesis is accepted.

Leadership Style and Educational Qualification

Table 13

**Educational Qualification and the Choice of Leadership Style
(Graduate Leaders)**

(N=24)

S. No	Leadership Style	Mean	S.D	Percentage	Inference
1	Participative	48.25	5.80	95%	Exist
2	Authoritarian	39.20	6.60	41%	Not Exist
3	Delegative	43.5	6.04	62%	Exist

Population mean is 42



Table 14

**Educational Qualification and the Choice of Leadership Style
(Post Graduate Leaders)**

(N=14)

S. No	Leadership Style	Mean	S.D	Percentage	Inference
1	Participative	42	8.98	57%	Exist
2	Authoritarian	36.85	5.54	14%	Not Exist
3	Delegative	41.35	9.10	57%	Exist

Population mean is 42

Table 15

**Educational Qualification and the Choice of Leadership Style
(Leaders having Higher and professional Qualification)**

S. No	Leadership Style	Mean	S.D	Percentage	Inference
1	Participative	47.75	2.5	100%	Exist
2	Authoritarian	31.5	3.84	0%	Not Exist
3	Delegative	42	3.60	50%	Exist

Population mean is 42

Table 16

**Difference in the Choice of Leadership Style among Leaders of Different Educational
Qualification.**

H₀: There is no significant difference in the leadership style among leaders of different educational qualification.

Tool used: One way ANOVA.

S. No	Leadership Style	Ratio Value	Table Value	Inference
1	Participative	3.54**	3.239	Not Influenced
2	Authoritarian	2.77*	3.239	Not Influenced
3	Delegative	2.36*	19.45	Not Influenced

Note:-

*Since, the calculated value is less than the table value, the hypothesis is accepted. **Since, the calculated value is greater than the table value, the hypothesis is rejected.

Tables 13, 14, 15 and 16 the present the results of preference of leadership style and educational background of respondents. The leaders of different educational backgrounds clearly vote out authoritarian style. Analysis of percentage score makes it manifest that



participative style is highly popular among post graduation qualities respondents who prefer equally 'participative' and 'delegative styles.' (57 percent). In this context hypothesis framed that "there is no significant difference in the choice of leadership styles among leaders of different educational background is tested. One way anova results (Table 16) confirm that there is significant difference in the choice of leadership style among leaders of different educational qualification. In other words, while participative style is preferred by graduates and highly qualified graduates, post graduates respondents" preference is equally divided between 'participative' and 'delegative styles'. Therefore the hypothesis is rejected as far as participative style is concerned. However the same hypothesis is accepted with regard to authoritative and delegative styles. While respondents of different educational background uniformly reject "authoritative style", they all give second preference to delegative style. Therefore the hypothesis that there is no significant difference in the choice of leadership style among leaders of different educational background is accepted. In other words, the preference pattern in terms of educational qualification is same as far as authoritative and delegative styles are concerned.

Choice of Leadership Style and Income Earned

Table 17

**Income and Choice of Leadership Style
(Leaders earning between Rs. 10,000 and Rs. 15,000)**

(N=5)

S. No	Leadership Style	Mean	S.D	Percentage	Inference
1	Participative	39.6	4.96	40%	Exist
2	Authoritarian	34.4	3.49	0%	Not Exist
3	Delegative	37.6	8.89	40%	Exist

Population mean is 42

Table 18

**Income and the Choice of Leadership Style
(Leaders earning Salary between Rs. 15,001 and Rs. 20,001)**

(N=27)

S. No	Leadership Style	Mean	S.D	Percentage	Inference
1	participative	46.44	5.37	89%	Exist
2	Authoritarian	38.70	6.16	37%	Not Exist
3	Delegative	43.40	5.31	70%	Exist

Population mean is 42



Table 19

**Income and the Choice of Leadership Style
(Leaders are earning Salary Rs. 20,001 and above)**

(N=10)					
S. No	Leadership Style	Mean	S.D	Percentage	Inference
1	Participative	48.5	10.70	90%	Exist
2	Authoritarian	36.6	7.56	20%	Not Exist
3	Delegative	43.3	9.12	50%	Exist

Population mean is 42

The Tables 17, 18 and 19 show the preference of leadership styles in terms of income earned by the respondent. Such of those leaders who are earning between Rs. 10,000 and 15,000 do not show any marked preference towards any particular style. Participative and delegative styles are preferred by those earning between Rs. 15,000 and Rs. 20,000. As regard high income earning group, i.e. those earning above Rs. 20,000, participative style is ahead of other styles.

Table 20

**Difference in the Choice of Leadership Style among the Leaders of Different Monthly Gross
Income**

H₀: There is no significant difference in leadership styles among the leaders of different monthly gross income.

Tool used: One way ANOVA.

S.No.	Leadership Style	Ratio Value	Table Value	Inference
1	Participative	2.58*	3.239	Not Influenced
2	Authoritarian	1.10*	3.239	Not Influenced
3	Delegative	1.44*	3.239	Not Influenced

Note:- *Since, the calculated value is lower than the table value, the hypothesis is accepted.

Table 20 has rejected the hypothesis and made amply clear the fact that there is significant difference in opting a given leadership style in terms of ones income earning aspect.



Subordinate's Choice of Leadership Styles

Table 21

Profile of Subordinates

S. No	Variables	Categories	Subordinates	Total
1.	Age	21 to 30	15	84
		31 to 40	27	
		41 and above	42	
2.	Native Place	Rural	27	84
		Town	30	
		City	27	
3.	Educational Qualification	Graduate	49	84
		Post Graduate	24	
		Any Higher Qualification (CAIIB, P.G. Diplomas, Ph.D) from professional Institutes	11	
4.	Monthly Income Rs.	6000-8000	17	84
		8001-10000	17	
		10001-above	50	

Table 22

Choice of Leadership Style among Subordinates

(N=84)

S. No	Preference Style	Mean	S.D	Percentage	Inference
1	Participative	3200	38.09	5.71	Exist
2	Authoritarian	2836	33.76	4.57	Not Exist
3	Delegative	3265	38.86	5.75	Exist

Population mean is 35

Note:

“Exist” and “Not Exist” are classified on the basis of the mean score. If the sample mean is greater than the population mean. It is rated as “Exist”, where as if the sample mean is less than the population mean, it is rated as “Not Exist”.

Table 23

Subordinates Choice of Leadership Style in Public Sector Banks

(N=50)

S. No	Preference Style	Mean	S.D	Percentage	Inference
1	participative	1870	37.4	6.06	Exist
2	Authoritarian	1683	33.46	4.50	Not Exist
3	Delegative	1891	37.82	5.68	Exist

Population mean is 35



Table 24

Subordinates Choice of Leadership Style in Private Sector Banks

(N=34)

S. No	Preference Style	Mean	S.D	Percentage	Inference
1	participative	1330	39.11	4.975	Exist
2	Authoritarian	1163	34.20	4.638	Not Exist
3	Delegative	1374	40.41	40.41	Exist

Population mean is 35

Table 25

Difference in the Choice of Leadership Style between Public and Private Sector Banks

H₀: There is no significant difference in the Subordinates preference for leadership style between public and private sector banks.

Tool used : Z-Test

S. No	Preference Style	Ratio Value	Table Value	Inference
1	Participative	1.09*	1.96	Not Influenced
2	Authoritarian	0.727*	1.96	Not Influenced
3	Delegative	2.099**	1.96	Influenced

Population mean is 35

Note: *Since the calculated value is less than the table value, the hypothesis is accepted.

**Since the calculated value is higher than the table value, the hypothesis is rejected.

This part of analysis is dedicated to examining the subordinate's preference pattern for a given style of leadership in banking industry. Table 22 presents preference pattern of subordinates as a whole in banking sector in the study area. It is clear that participative and delegative styles are opted since their mean is 35. Table 23 and 24 reveal the same pattern of preference. Authoritative style is not preferred by subordinates. Therefore it can be concluded that subordinates in both private and public sector banks have similar preference pattern in the matter of choice of leadership style. Table 25 tests the hypothesis framed.

The hypothesis is accepted with regard to authoritative and participative styles. In other words both private and public sector subordinates uniformly reject authoritative style. In this context, the hypothesis that there is no significant difference in the preference pattern among public and private sector is accepted with regard to the aforesaid styles. However the hypothesis is accepted with regard to delegative style. It implies that there exists marked difference in the degree of preference towards delegative styles. The subordinates



of private sector are more inclined towards delegative style than their public sector counterparts. The higher ratio value (2.099) bears testimony in this regard.

Relationship between Choice of Leadership Style between Leaders and Subordinates

Table 26

Relationship between the Choice of Leadership Style between Leaders and Subordinates (Subordinates Preference Pattern)

N=84			
Leadership Style	Participative	Authoritative	Delegative
Participative	0.972	0.047	0.257
Authoritative	0.120	0.418	0.119
Delegative	0.385	0.239	0.863

Table 27

Relationship between the Choice of Leadership Style between Leader and Subordinate in Private Sector Banks (Subordinates Preference Pattern)

Leadership Style	Participative	Authoritative	Delegative
Participative	0.973	0.024	0.443
Authoritative	0.292	0.789	0.270
Delegative	0.618	0.414	0.879

This part of analysis explores the relationship between leaders as well as subordinate's preference for leadership styles. Table 26 examines scores of leaders as well as subordinates on the three styles of leadership. A casual glance at the aforesaid table reveals the fact that correlation is strong in the case of participative and delegative styles. In other words both leaders and subordinates hold the similar preference in these styles of leadership, namely participative and delegative styles. Table 27 highlights that leaders and subordinates have similar preference pattern since there is high correlation coefficient beyond 0.78 in all these styles. Hence it can be concluded that both leaders and subordinates of private sector banks prefer participative and delegative styles in the order of preference. The same trend is noticeable in public sector bank as well. The weak correlation coefficient for authoritative style implies that there is total rejection of authoritative style.



CONCLUSION

The rejection of authoritarian style brings to the fore change in mindset of bank employees. Faster technology adsorption, greater focus on improving one's educational status, intense passion for participation in decision making exercise faster diversification of banking services and consequent demand for domain experts etc challenge the authoritarian style of leadership. Higher productivity, better organizational climate and peaceful industrial relations can be brought about only by delegative and participative styles. Therefore training modules of public and private sector banks need to attune to breed participative and delegative styles of leadership practised by elite and enlightened management.

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