



QWL OF MIDDLE LEVEL EMPLOYEES IN GENERAL INSURANCE INDUSTRY - A STUDY WITH SPECIAL REFERENCE TO THRISSUR DISTRICT IN KERALA

Deepthi S* Dr. B. Vijayachandran Pillai**

*M.Phil Scholar, Department of Commerce and Management Studies, University of Calicut, Kerala.

**Professor, Department of Commerce and Management Studies, University of Calicut, Kerala.

Abstract

The present paper attempts to examine the QWL of the middle level employees working in the Public and Private Sector General Insurance Companies in Thrissur district in the State of Kerala. For this purpose, from the public sector the New India Assurance Company Limited and from the private sector ICICI Lombard General Insurance Company and Bajaj Allianz General Insurance were taken. The sample employees consist of 50 employees each from both the public and Private Sectors. Walton's eight QWL components were considered for the analysis of QWL. They are Fair compensation, Safe and healthy working condition, Opportunity to use and develop human capital, Future growth and security, Social integration in the work organization, Work and total life space, Constitutionalism, Social relevance of work. It is found that there is no considerable difference between the employees in the public and private sector General Insurance Companies in respect of QWL based on their gender.

Keywords: *Quality of Work life, General Insurance, Middle level Employees, Public Sector General Insurance Company and Private sector general Insurance Company.*

1. Introduction

Service organizations play a vital role in our economy in terms of the generation of employment potential and contribution to the National Income. General Insurance Companies are an important part of service organizations in countries like India. Human resource is accepted as the most vital and valuable because other resources depreciate in value with the passage of time and use. The human resources appreciate in value through increased knowledge, experience and efficiency. As such the insurance industry needs motivated personnel with entrepreneurial flair, financial wizard, technical brilliance, administrative efficiency etc. In the modern scenario, QWL is becoming an integral part of the organization's overall growth.

2. The Research Problem

In every organization, Quality of Work Life of employees is an important factor which affects its performance. If the Quality of Work Life of employees is poor, the employees may not be satisfied and experience certain issues. Now the insurance employees have to work under tremendous pressure to compete with the rivals. There is mismatch between nature of work and competency. Working hours is now increased in order to cope up the increased expectation of services of customers. The responsibility of GIC employees especially middle level group has been increasing day to day due to policy changes. All the inconvenience and discomfort suffered by the employees in their professional journey have the potential to influence the work efficiency of the subjects thereby striking the quality of work performance. At this juncture it is quite relevant and useful to conduct an investigation on the Quality of Work Life of middle level employees working in GIC. The present study is an attempt in this direction.

3. Literature Review

A brief of the relevant studies related to the paper is briefly given below.

- **Ambily** (2011) has conducted a comparative study of five private sector and five public sector manufacturing companies in Kerala with the objective of identifying the factors contributing to QWL. **Chandranshu** (2012) has made an attempt to study the factors affecting quality of work life of Selected Indian organisations. The study focused on 100 employees holding middle managerial position in various companies and found that these factors have substantial roles in satiating the needs of the employees. **Deepak** (2014) focussed on various aspects of QWL among veterinary doctors in Punjab. **Dhar** (2008) examined the quality of work life of the bus drivers and the factors that lead to an imbalance, causing high probability of road accident by conducting a qualitative study. In-depth interviews were conducted and through naturalistic observation method, data have been collected. Analysis of the data was done through coding process.
- **Geetha and Ishwar** (2013) in their paper titled "Quality of Work Life: A Study of High School Teachers", tried to explore the factors influencing quality of work life of high school teachers, in Mysore division of Karnataka. **Giang and Trung** (2016) attempted to explore the characteristic of QWL, through research studies related to healthcare sector. **Guna** (2008) identified that QWL is key issue in information technology organization.



- **Harish and Thandavan** (2011) conducted a study on work environment and the QWL of college teachers and identified factors of job analysis, organizational culture, education climate and welfare measurements. **Indumathy and kamal** (2012) published a paper on quality of work life among workers with special reference to textile industry in Tirupur district- a textile hub. The key intention of this paper was to identify the factors that are affecting QWL. **Ismail and Rangarajan** (2012) examined that the QWL and work environment of the teachers of Women's College in Chennai.
- An effort was made by **Jagabandher** (2012) to analyze the QWL among municipal employees in Odisha. An empirical study has been done by **Jagadesh** (2007) about the QWL among the employees of major conventional industrial estates in the state of Kerala. In order to measure the extent of QWL pertaining to the employees of banks, **Lokanadha** (2013) has used Walton's eight point criteria. The study is related to public and private sector banks operating in the chittor district of Andhra Pradesh. An exploratory study conducted by **Meenakshi and Parul** (2011) in their work, focused on how the quality of work life affects the satisfaction level of employees of telecom employees.
- **Reena** conducted a study on quality of work life and occupational stress among the library professionals in Kerala. **Srirenganayaki** (2013) measured the level of QWL among the women bank employees of Coimbatore district in Tamil Nadu. **Stephen and Dhanapal** (2012) examined the QWL factors in Small Scale Industrial units in the perspective of employers and employees. **Sugavaneswari** (2015) has conducted study to examine the extent & level of quality of work life and work life balance among the employees of ONGC, Cauvery basin. **Venkateshaiah and Ramachandra** (2012) examined the quality of work life in Business Processing Outsourcing sector (BPO) at Bangalore city. They found the importance of the QWL factors and its impact on work related factor, individual work related factors.

Thus, none of the above mentioned studies attempt to examine the quality of work life (QWL) of the middle level officers working in the General Insurance Companies in Thrissur district. Hence, the paper is an attempt to this direction.

4. Objective of the Paper

The main objective of the present study is to analyze the quality of work life of middle level employees in the public and private sector General insurance Companies in Thrissur District in the State of Kerala on the basis of their gender and age group.

5. Hypotheses

1. There is no considerable difference between the employees in the public and private sector General Insurance Companies in respect of QWL based on their gender.
2. There is no significant difference between the employees in the public and private sector General Insurance Companies in respect of QWL based on their age group.

6. Methodology and Data Base

The method of the study is descriptive and analytical in nature based on both secondary and primary data. Data have been collected from both secondary and primary sources. The secondary data needed for the study has been gathered from Books, Research dissertations, Periodicals and journals, and Websites. The primary data were collected from the middle level employees working in public and private sector GIC in the Thrissur district. A total Sample of 100 middle level employees in the Thrissur district consisting of 50 employees from the New Indian Assurance Company (public sector) and 50 employees from private sector ie., 25 employees each from ICICI Lombard General Insurance and Bajaj Allianz General Insurance were selected by following simple random sampling method. In order to collect primary data, a five dimensional scaling technique has been followed. The scale designed for the study has three parts. Before finalizing the scales, a pilot study was conducted among 20 middle level employees, 10 each from public and private sector. Thereafter, suitable modifications were incorporated and finalized.

The content validity of the Quality of Work Life Scale has been ensured by adopting systematic scale development procedure. The reliability of the Quality of Work Life Scale has been found to be good by computing Cronbach alpha .874. The analysis of the data has been done by employing statistical and mathematical tools like percentage analysis, mean, standard deviation, t-test and ANOVA.

7. Method of Analysis and Variables Used

Gender and age are found to be closely related to QWL. Hence, an attempt has been made to analyse the QWL of middle level employees in terms of gender and age group. The following variables have been used for this purpose.



1. Compensation
2. Safe and Healthy Working Condition
3. Opportunity to Use and Develop Human Capital
4. Future Growth and Security
5. Social Integration in the Work Organization
6. Work and Total Life Space
7. Constitutionalism
8. Social Relevance of Work

8. Results and Discussion

A. Gender Wise Analysis of QWL of Middle level Employees

1. Compensation

An attempt has been made to see whether there is any significant difference in respect of the compensation between male and female employees .It is shown in table 1.

Table 1: Gender Wise Comparison of Compensation

Gender	No.	Mean	Standard deviation	t value	P value
Male	69	22.25	2.297	0.497	0.658
Female	31	22.45	1.710		

Source: Primary Data; Significant at 5% Level

From the table 1, it is clear that female middle level employees are more gratified with compensation (mean score 22.45) than the male employees (mean score 22.25). However, the applications of t test shows that this difference is not statistically significant.

2. Safe and Healthy Working Conditions

Safe and Healthy Working Conditions of Middle Level Employees is compared on the basis of gender of employees. (Table 2).

Table 2: Gender Wise Comparison of Safe and Healthy Working Conditions of Middle Level Employees

Gender	No.	Mean	Standard deviation	t value	P value
Male	69	23.10	2.230	2.743	0.007
Female	31	24.13	1.455		

Source: Primary Data; Significant at 5% Level

The table reveals that the mean value of safe and healthy working conditions of female employees is 24.13 with a standard deviation of 1.455. The mean value of safe and healthy working conditions of male employees is only 23.10 with a standard deviation of 2.230. It shows that the safe and healthy working condition is higher for female employees than the male employees. The difference is statistically significant at 0.05 level.

3. Opportunity to Use and Develop Human Capital

Result of the analysis based on the gender to opportunity to use and develop human capital is shown in the following table.

Table 3: Gender Wise Comparison of Opportunity to Use and Develop Human Capital

Gender	No.	Mean	Standard deviation	t value	P value
Male	39	13.26	1.983	2.114	0.037
Female	31	13.97	1.303		

Source: Primary Data; Significant at 5% Level

The table clearly shows that the mean value of opportunity to use and develop human capital of Middle Level Employees is 13.97 with standard deviation 1.303 whereas mean score of male employees is 13.26 with standard deviation 1.983. It shows that opportunity to use and develop human capital is higher for female employees than male employees. The difference is statistically significant at 0.05 level (t =2.114, p =.037).

4. Future Growth and Security

Future growth and security is compared among the male and female employee's .The results have been presented below.



Table 4: Gender Wise Comparison of Future Growth and Security

Gender	No.	Mean	Standard deviation	t value	P value
Male	69	21.00	2.601	1.794	0.077
Female	31	21.84	1.934		

Source: Primary Data; Significant at 5% Level

The mean value of future growth and security of male employees is 21.00 with standard deviation of 2.601 which is lower than the mean value of future growth and security of female middle level employees which is 21.84 with a standard deviation of 1.934. But the t test shows that the difference is statistically not significant ($t=1.794$, $P=.077$)

5. Social Integration in the Work Organization

Social Integration in the Work Organization of middle level employees on the basis of gender has been checked and the results are shown in table.

Table 5: Gender Wise Comparison of Social integration in the work organization

Gender	No.	Mean	Standard deviation	t value	P value
Male	69	17.20	2.118	1.616	.109
Female	31	17.87	1.607		

Source: Primary Data; Significant at 5% Level

The table indicates that the social integration of male employees (mean score is 17.20) is lower than that of female employees (mean score is 17.87). Although the female employees have higher social integration in the work organization, the difference is statistically insignificant.

6. Work and Total Life Space

The data and results of the comparison of Work and total life space of Middle Level Employees on the basis of the gender have been presented.

Table 6: Gender Wise Comparison of Work and Total Life Space

Gender	No.	Mean	Standard deviation	t value	P value
Male	69	12.12	2.386	1.521	0.131
Female	31	12.90	1.921		

Source: Primary Data; Significant at 5% Level

From the table it is clear that work and total life space of male employees (mean score is 12.12) is little bit less compared to the female employees (mean score is 12.90). But the difference in the mean score is statistically not significant as the t value is 1.521 and P value is 0.131.

7. Constitutionalism

An attempt has been made to compare the constitutionalism among male and female middle level employees and the results have been shown in the following table.

Table 7: Gender Wise Comparison of Constitutionalism

Gender	No.	Mean	Standard deviation	t value	P value
Male	69	13.52	1.441	1.521	.131
Female	31	13.97	1.140		

Source: Primary Data; Significant at 5% Level

The table indicates that the constitutionalism of male employees is lower than that of female employees. The mean values are 13.52 and 13.97 respectively. The difference is statistically not significant ($t = 1.521$, $P=.131$)

8. Social Relevance of Work

Table gives the results of comparison of social relevance of work of male and female middle level employees.

Table 8: Gender Wise Comparison of Social Relevance

Gender	No.	Mean	Standard deviation	t value	P value
Male	69	17.51	1.868	2.099	0.039
Female	31	18.26	1.548		

Source: Primary Data; Significant at 5% Level



The table shows that the mean score of social relevance of male employees is 17.51 and that of female employees is 18.26. The t value is 2.099 with a P value of 0.039. The difference is statistically significant at 0.05 level.

Testing of Hypothesis No.1

In order to examine whether there is any difference between employees in the public and private sector general insurance companies with regards to QWL, a total of eight variables have been analysed. The analysis reveals that the out of eight variables, in the case of five variables, no significant difference is seen. It indicates that employees in the public and private sector do not differ significantly in terms of their QWL based on gender. Hence, the first hypothesis namely there is no considerable difference between the employees in the public and private sector General Insurance Companies in respect of QWL based on their gender is accepted.

B. Age Wise Analysis of QWL of Middle Level Employees

1. Compensation

The compensation of sample employees is compared on the basis of their age. The results of the analysis are presented.

Table 9: Age Wise Analysis of Compensation

Age Group	No.	Mean	Standard deviation	F value	P value
Up to 30 years	36	22.00	2.438	2.787	0.045
31 -40 years	16	21.31	1.922		
41-50 years	29	23.00	1.558		
51& above	19	22.68	2.110		

Source: Primary Data; Significant at 5% Level

The result of ANOVA performed to compare the compensation of middle level employees belongs to different age groups reveals that these groups differ significantly ($F = 2.787$, $P = .045$). The post hoc test reveals that the mean score of compensation of middle employees belongs to age group 31-40 years which is 21.31 differ significantly compared to the other three groups.

2. Safe and Healthy Working Conditions

Safe and Healthy Working Conditions of employees has been compared on the basis of their age. The results are presented in the table.

Table 10: Age Wise Analysis of Safe and Healthy Working Conditions

Age Group	No.	Mean	Standard deviation	F value	P value
Up to 30 years	36	23.78	1.551	3.955	0.010
31 -40 years	16	23.06	2.407		
41-50 years	29	24.00	.964		
51& above	19	22.16	3.167		

Source: Primary Data; Significant at 5% Level

The results of ANOVA reveals that there is statistically significant difference between the mean scores of safe and healthy working conditions of employees belongs to different age groups ($F = 3.955$, $P = 0.010$). Further administered post hoc test clearly specify that the middle level employees belongs to above 51 years of age differ significantly in their mean score of safe and healthy working conditions 22.16.

3. Opportunity to Use and Develop Human Capital

The results of the age wise comparison of opportunity to use and develop human capital are exhibited in table.

Table 11: Age Wise Analysis of Opportunity to Use and Develop Human Capital

Age Group	No.	Mean	Standard deviation	F value	P value
Up to 30 years	36	13.53	2.158	2.844	0.042
31 -40 years	16	13.69	1.852		
41-50 years	29	13.97	1.017		
51& above	19	12.47	1.806		

Source: Primary Data; Significant at 5% Level

The results of ANOVA conducted to test the significance of difference between the mean scores of opportunity to use and develop human capital of middle level employees belongs to different age groups indicate that there is statistically significant difference ($F = 2.844$, $P = 0.042$). The post hoc test reveals that the significant difference exists between the mean score of opportunity to use and develop human capital of middle level employees belongs to 41-50 years of age group (13.97).



4. Future Growth and Security

The Future growth and security of middle level employees is compared on the basis of their age. The results of the analysis are presented in the table.

Table 12: Age Wise Analysis of Future Growth and Security

Age	No.	Mean	Standard deviation	F value	P value
Up to 30 years	36	21.58	2.740	2.526	.062
31 -40 years	16	21.88	1.893		
41-50 years	29	21.38	1.821		
51& above	19	19.95	2.738		

Source: Primary Data; Significant at 5% Level

The table shows that there is no statistically significant difference between future growth and security of middle level employees belongs to different age groups (f value is 2.526 and p value is 0.062).The mean value of future growth and security up to 30 years of age group is 21.52, between 31-40 and 41-50 years of age group is 21.88, 21.38 respectively and above 51 years of age group is 19.95.

5. Social Integration in the Work Organization

Social integration in the work organization is compared among the middle level employees belongs to different age groups. The results are presented in table.

Table 13: Age Wise Analysis of Social integration in the work organization

Age group	No.	Mean	Standard deviation	F value	P value
Up to 30 years	36	17.25	1.746	4.053	0.009
31 -40 years	16	17.56	1.965		
41-50 years	29	18.24	1.455		
51& above	19	16.32	2.626		

Source: Primary Data; Significant at 5% Level

The table clearly indicates that the social integration in the work organization of middle level employees belongs to different age groups differ significantly at 0.05 level with a F value of 4.053 and P value is.009.the post hoc test reveals that the middle level employees belongs to above 51 years of age have lower mean scores of social integration in the work organization (16.32) compared to the other three groups.

6. Work and Total Life Space

The results of the age wise comparison of work and total life space are exhibited in table.

Table 14: Age Wise Analysis of Work and Total Life Space

Age	No.	Mean	Standard deviation	F value	P value
Up to 30 years	36	12.61	2.510	3.093	0.031
31 -40 years	16	12.50	1.592		
41-50 years	29	12.86	1.684		
51& above	19	11.00	2.667		

Source: Primary Data; Significant at 5% Level

Table shows the mean scores and the result of ANOVA of comparing the work and total life space of middle level employees belongs to different age groups. As the F value is 3.093 which have P value of.031, it indicates that the difference is statistically significant at 0.05 level. The results of the post hoc test indicate that the middle level employees belongs 41-50 years of age groups differ significantly.

7. Constitutionalism

The age wise comparison of constitutionalism of middle level employees is done and the result is exhibited below.

Table 15: Age Wise Analysis of Constitutionalism

Age	No.	Mean	Standard deviation	F value	P value
Up to 30 years	36	13.53	1.404	2.240	0.089
31 -40 years	16	13.88	0.957		
41-50 years	29	14.07	1.361		
51& above	19	13.11	1.449		

Source: Primary Data; Significant at 5% Level



The result of ANOVA conducted to test the significance of difference between the mean scores of constitutionalism of middle level employees belongs to different age groups reveals that there do not have any statistically significant difference. ($f = 2.240, p = .089$)

8. Social Relevance of Work

The social relevance of work of middle level employees belongs to different age group has been presented in table.

Table 16: Age Wise Analysis of Social Relevance of Work

Age	No.	Mean	Standard deviation	F value	P value
Up to 30 years	36	17.22	1.675	2.477	0.066
31 -40 years	16	17.63	1.408		
41-50 years	29	18.41	1.524		
51& above	19	17.79	2.417		

Source: Primary Data; Significant at 5% Level

Table reveals that the social relevance of work of middle level employees belongs to 41-50 age group is higher than that of the below 30, between 31-40 and above 51 years age of group (mean score are 18.41, 17.22, 17.63 and 17.79 respectively). However, the application of ANOVA shows that the difference is not statistically significant ($F = 2.477, P = .066$, not significant).

Testing of Hypothesis No. 2

The analysis has been performed with help of eight selected variable. From the analysis it is found that there is significant difference between employees in the two sectors in the case of five variables. It shows that there is significant difference between the employees in two sectors. Therefore the second hypothesis that there is no significant difference between the employees in the public and private sector General Insurance Companies in respect of QWL based on their age group is rejected.

9. Conclusion and Suggestions

From the foregoing analysis, it can be safely concluded that there is no considerable difference between the employees in the public and private sector General Insurance Companies in respect of QWL based on their gender. However, according to the age group employees the analysis reveals that there is significant difference between the employees in the public and private sector General Insurance Companies in respect of QWL.

It is hoped that the following suggestions will be useful for improving the QWL of general insurance employees. The sector wise analysis of the middle level employees revealed that the QWL is less among public sector GIC. Therefore the management of GIC may take initiatives for the introduction of modern state of arts facility in the public sector General Insurance Companies. Similarly, recreational and entertainment facilities may be offered to the employees in the public sector so as to satisfy their QWL. Timely promotion maybe given to employees based on their expertise and experience for increasing the level of QWL of the employees of General insurance.

References

1. Austin, M. J., & Ralph, P. B. (2009). *Managing the Challenges in Human Service Organisations*. Saga Publications.
2. Chanda, A., & Jie, S. (2007). *Strategic Human Resource Technologies Keys to Managing People*. Saga Publications.
3. Desimone, R. L., & Jon, M. W. (2003). *Human Resource Development*. Thomson South Western.
4. Gomez, L. R., Mejia, D. B., & Robert, L. C. (2003). *Managing Human Resources*. Prentice Hall of India Private Limited.
5. kleiman, L. S. (2006). *Human Resource Management -A Managerial tool for competitive advantages*. Biztantra.
6. Metha, H., & Thandavan, R. (2011). *Work Environment Factors in Qwl Among College Teachers in Chennai*. Southern Economist, 15-18.
7. Sainy, H. C., & Kumar, S. (1998). *Human Resource Management and Development*. Quality Publishing Company.
8. Srivastava, S. (2014). *A Study on Quality of Work Life :Key Elements and its Implications*. IOSR Journal of Business and Management, 34-39.
9. Swaraswamy, N., & Swamy, D. R. (2001). *Quality of Work Life of Employees in Private Technical Institution*. International Journal for Quality Research, 3-14.
10. Tiwarri, T. D., & Anju, T. (2011). *New Dimensions on HRD*. Wisdom Publications.
11. Weightman, J. (1995). *Managing Human Resource*. Jaico Publishing House.