



A STUDY ON QUALITY OF WORK LIFE OF LIC EMPLOYEES WITH SPECIAL REFERENCE TO SRIRANGAM BRANCH

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Abstract

An organization can enhance their efficiency by providing a good work environment and systems in it. QWL is a tool to create a good work system by which organization can maintain its efficiency level and capacity to cope up with competitors. A good QWL leads to enhanced organizational efficiency as well as individual efficiency of employees. Organizational efficiency is enhanced through better working condition, improvement in organizational environment, reduction in cost and improved productivity. Individual efficiency and productivity to the development of competencies at work through HR practices leading to enhanced motivation, job commitment and satisfaction. Liberalization in the Indian insurance sector has opened the sector to private competition. A number of foreign insurance companies have set up representative offices in India and also have tied up with various asset management companies (Shanker 2006). All these developments have forced the insurance companies to be competitive. What makes a firm best is not only technology, bright ideas, masterly strategy or the use of tools, but also the fact that the best firms are better organized to fulfill the needs of their people, to attract better people who are more motivated to do a superior job (Waterman 1994). Hence, an attempt is made to study the Quality of Work Life of LIC Employees with special reference to Srirangam Branch.

Keywords: QWL, LIC, Adequate and Fair Compensation, Social Integration, Constitutionalism.

INTRODUCTION

In a developing economy, insurance plays a vital role. The role of insurance can be felt both in macro and micro environment. In the macro economic scenario, non- life insurance provides the organization, which is a focal point of economic activity and also a place for providing employment to many, with adequate protection thereby ensuring the continued existence and operations of the organization even after an event affecting its operations. This ensures the continuity of the economic activity. On the micro level, life insurance ensures the family is financially independent by providing the sum assured in the event of the death of life assured. Pension plan provides for the annuities / pension after retirement with the help of accumulation of corpus during the income earning years of an individual.

Life insurance companies play a significant role in channelizing funds to the government. Government and infrastructure projects require long-term funds, which is being met up by the investments made by the life insurance companies. Life insurance companies provide a convenient and effective link between savings and investment. Life insurance organizations channelize the savings of millions of individuals with varied characteristics and notions in respect of safety, liquidity and return. They also provide diversification of investment instruments to the policyholders, who otherwise may not be able to exercise the diversification of investment due to his/ her limited savings potential.

STATEMENT OF THE PROBLEM

The world today is a world of revolutionary changes. The advantages of the information technology along with the industrialization in India demand a highly motivated, skilled and goal oriented work force. Quality of work life has become the watchword in today's industrial scene, because when there is proper quality of work life for the employees it will lead to the satisfaction of the employees.

Quality of Work Life (QWL) has evolved as an important aspect, which affects an organisational efficiency and productivity (Gorden, Judith.R 1987). It is a multi-dimensional term which provides a good work life balance and gives a qualitative boost to the total work environment of any organisation (Neerpal Rathi, 2010). The success of any organisation depends on how it attracts, develops, and retains its workforce. Further the efficiency of any organisation depends on their work environment, working methodology and degree of employee satisfaction. The level of employee's motivation depends upon the elements like job security, reward system, Job satisfaction, and satisfaction of social, physical and personal needs.

An organization can enhance their efficiency by providing a good work environment and systems in it. QWL is a tool to create a good work system by which organization can maintain its efficiency level and capacity to cope up with competitors.



A good QWL leads to enhanced organizational efficiency as well as individual efficiency of employees. Organizational efficiency is enhanced through better working condition, improvement in organizational environment, reduction in cost and improved productivity. Individual efficiency and productivity to the development of competencies at work through HR practices leading to enhanced motivation, job commitment and satisfaction. Hence a study on QWL is made.

Liberalization in the Indian insurance sector has opened the sector to private competition. A number of foreign insurance companies have set up representative offices in India and also have tied up with various asset management companies (Shanker 2006). All these developments have forced the insurance companies to be competitive. What makes a firm best is not only technology, bright ideas, masterly strategy or the use of tools, but also the fact that the best firms are better organized to fulfill the needs of their people, to attract better people who are more motivated to do a superior job (Waterman 1994). Hence, an attempt is made to study the Quality of Work Life of LIC Employees with special reference to Srirangam Branch.

OBJECTIVES OF THE STUDY

1. To know about the Socio-economic profile of the LIC employees at Srirangam branch.
2. To find out the factors affecting quality of work life of LIC employees.
3. To assess the degree of association between various dimension of QWL and overall quality of work life of LIC employees.

METHODOLOGY OF THE STUDY

Questionnaire was framed based on Likert's five point scale. Both Primary and Secondary data were used in this study. The study mainly depends on the Primary Data through questionnaire. Secondary data was collected through Books, Journals, website, Magazine, company reports etc. Sample size was 60 and Judgement sampling method was used. Tools like percentage analysis and Chi-square are used through SPSS.

Questionnaire Design and Construct Measurement

Likert's 5 point scale was used to measure the quality of work life of employees from 1 to 5, in which, 1 indicates strongly disagree, 2 indicates disagree, 3 neutral or disagreement, 4 agree and 5 strongly agree.

The factors affecting QWL according to Richard Walton's dimensions taken for the study are:

- i) Adequate and fair compensation
- ii) Safe and healthy working conditions.
- iii) Immediate opportunity to use and develop human capacities.
- iv) Opportunities for continuous growth and security.
- v) Social integration in the work organization.
- vi) Constitutionalism in the work organization.
- vii) Work and total life space.
- viii) The social relevance of the working life.

SIGNIFICANCE OF THE STUDY

Quality of work life is a critical concept with lots of importance in employee's life. Quality of work life indicates a proper balance both in work and in personal life which also ensure organizational productivity and employee's job satisfaction. It is a very important for employees to have a sound mindset in their work field in order to utilize their full potential and to add value to the organization. A satisfied employee is an asset for a company as he or she will ensure the full productivity. To begin with, quality of work life is such a concept that is directly related to the satisfaction. This research study attempted to find out the factors that have an impact and significant influence on quality of work life of LIC employees in Srirangam branch.

HYPOTHESIS

H1: There is no significant association between various dimensions of QWL and overall quality of work life.

REVIEW OF LITERATURE

Walton (1974) defines the evolution of Quality of Work Life to various phases in history. Legislations enacted in early twentieth century to protect employees from job-injury and to eliminate hazardous working conditions, followed by the



unionization movement in the 1930's and 1940's were the initial steps in this direction. Emphasis was given to job security, due process at the work place and economic gains for the worker. The 1950's and the 1960's saw the development of different theories by psychologists proposing a positive relationship between morale and productivity that improved human relations. Attempts to acquire equal employment opportunity and job enrichment schemes also were introduced. Finally, in the 1970's the idea of Quality of Work Life was conceived which, according to Walton, is broader than these earlier developments and is something that must include 'the values that were at the heart of these earlier reform movements and human needs and aspirations'.

Mominul haque Talukder.A.K.M. (2011) studied work life balance in service context and made attempts to identify how employees are balancing their work life by considering variables such as work culture, job satisfaction, employee benefits, work environment, flexible work time, work load and discrimination. He identified that work life balance is influenced by all these variables.

Rita Goyal (2012) found that employees of LIC in Northern region are happy with the working conditions of the LIC. They feel that they are safe and secure in LIC. They feel that corporation should start their own transport facilities for the staff. The quality of work improves significantly as employees feel fresh and not stressed out at all.

Nanjundeswaraswamy.T.S and D R Swamy (2013) found from the correlated analysis that adequacy of resources are more correlated and training and development are less correlated with teaching staff perception towards quality of work life and in case of non-teaching staff, compensation and rewards are more correlated and work environment are less correlated with quality of work life.

INTERPRETATION AND ANALYSIS OF DATA

Demographic Profile of the Respondents

VARIABLES		No.of Respondents	%
Gender	Male	42	70.0
	Female	18	30.0
Age	20- 30 years	14	23.3
	31-40 years	10	16.7
	41-50 years	22	36.7
	Above 50 years	14	23.3
Marital status	Married	27	45.0
	Unmarried	33	55.0
Type of family	Joint	14	23.3
	Nuclear	46	76.7
No.of members in the family	Less than 2	12	20.0
	3	11	18.3
	4	16	26.7
	5	21	35.0
Place of Residence	Rural	15	25
	Urban	45	75
Educational qualification	Below HSc	15	25
	HSc	08	13.3
	UG	13	21.7
	PG	09	15.00
	Professional	08	13.3
	Technical	07	11.7
Monthly salary	Below Rs.10,000	12	20.0
	Rs.10,001-15,000	22	36.7
	Rs.15,001-20,000	16	26.7



	Above Rs.20,000	10	16.7
Experience	Below 5 years	12	20.0
	5-10 years	23	38.3
	11—15 years	15	25.0
	Above 15 years	10	16.7
Other sources of income	Nil	16	26.7
	Agriculture	06	10.0
	House property	11	18.3
	Business	11	18.3
	Investment	11	18.3
	Others	05	8.3
Employment status of spouse	Employed	28	46.7
	Not employed	24	40.0
	NA	08	13.3

Source: Primary Data

Opinion about Factors Affecting Quality of Work Life

PARTICULARS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Opinion about adequate and fair compensation					
1.The organization is giving fair salary in comparison with cost of living.	17(28.3%)	13(21.7%)	19(31.7%)	5(8.3%)	6(10%)
2.Compensation provided in your organization is better than other organizations.	4(6.7%)	5(8.3%)	12(20%)	17(28.3%)	22(36.7%)
3.Monetary benefits in comparison with your ability are fair.	10(16.7%)	3(5%)	14(23.3%)	19(31.7%)	14(23.3%)
4.Your organization has a fair overtime salary policy.	10(16.7%)	28(46.7%)	10(16.7%)	10(16.7%)	2(3.3%)
5.You are getting fair incentives (bonus, festival allowances etc.) from the organization.	2(3.3%)	3(5%)	17(28.3%)	21(35%)	17(28.3%)
6.Your employer is paying good contribution to your PF.	1(1.7%)	2(3.3%)	6(10%)	40(66.7%)	11(18.3%)
7.You are satisfied with gratuity and group insurance scheme.	14(23.3%)	8(13.3%)	11(18.3%)	15(25%)	12(20%)
8.Your employer may pay advance salaries as per your request.	4(6.7%)	8(13.3%)	6(10%)	30(50%)	12(20%)
9.Your employer makes prompt payment of salary.	7(11.7%)	2(3.3%)	10(16.7%)	20(33.3%)	21(35%)
10.You will continue in the present job regardless of pay received from the present organization	8(13.3%)	11(18.3%)	12(20%)	15(25%)	14(23.3%)
Opinion about safe and healthy working conditions					
11.You are getting adequate rest period.	10(16.7%)	4(6.7%)	14(23.3%)	18(30%)	14(23.3%)



12.Good canteen facilities are available in the organization.	6(10%)	8(13.3%)	14(23.3%)	21(35%)	11(18.3%)
13.You have proper drinking water facilities.	2(3.3%)	4(6.7%)	4(6.7%)	19(31.7%)	31(51.7%)
14.There are good first aid/medical facilities.	12(20%)	30(50%)	15(25%)	2(3.3%)	1(1.7%)
15.You are satisfied with sports and game facilities.	15(25%)	25(41.7%)	15(25%)	3(5%)	2(3.3%)
16.There is a good lunch room.	14(23.3%)	8(13.3%)	14(23.3%)	14(23.3%)	10(16.7%)
17.You are satisfied with sanitary facilities.	18(30%)	16(26.7%)	10(16.7%)	10(16.7%)	6(10%)
18.Ventilation facilities are fine.	10(16.7%)	6(10%)	15(25%)	16(26.7%)	13(21.7%)
19.There are good facilities for disposal of waste and dust.	4(6.7%)	5(8.3%)	12(20%)	17(28.3%)	22(36.7%)
20.The organization is taking good measures for controlling pollution.	14(23.3%)	3(5%)	11(18.3%)	15(25%)	17(28.3%)
21.Machines and equipments are in good working condition	5(8.3%)	13(21.7%)	10(16.7%)	14(23.3%)	18(30%)
22.The organization has a good safety plan.	2(3.3%)	3(5%)	17(28.3%)	21(35%)	17(28.3%)
23.You are satisfied with the health care measures of the organization.	1(1.7%)	2(3.3%)	6(10%)	40(66.7%)	11(18.3%)
24.You feel normal health after day's work.	15(25%)	18(30%)	9(15%)	12(20%)	6(10%)
Opportunities to Develop Human Capacities					
25. Almost everyone knows who is working under whom.	4(6.7%)	8(13.3%)	6(10%)	30(50%)	12(20%)
26>Your ideas to bring new changes in the organizations are appreciated.	16(26.7%)	16(26.7%)	12(20%)	9(15%)	7(11.7%)
27.You are getting opportunities to participate in technical planning of your work	8(13.3%)	11(18.3%)	12(20%)	15(25%)	14(23.3%)
28.You are getting adequate information about what is going on in your office.	9(15%)	10(16.7%)	13(21.7%)	12(20%)	16(26.7%)
29. You are getting enough freedom of taking decision for your job and implement them.	6(10%)	8(13.3%)	14(23.3%)	21(25%)	11(18.3%)
30. Your job provides you with meaningful information about work process and results.	2(3.3%)	3(5%)	5(8.3%)	19(31.7%)	31(51.7%)
31. The organization facilitates the self-improvement for employees.	3(5%)	12(20%)	6(10%)	23(38.3%)	16(26.7%)
32.The supervisor does not exercise unreasonable pressure on employees.	4(6.7%)	10(16.7%)	2(3.3%)	14(23.3%)	30(50%)
33.Equitable treatment is given to all workers in the	21(35%)	6(10%)	16(26.7%)	8(13.3%)	9(15%)



organization.					
34.Your work in organization is well appreciated.	2(3.3%)	3(5%)	6(10%)	24(40%)	25(41.7%)
Opportunity for continued growth and security					
35.Work is assigned to employees on the basis of their abilities.	6(10%)	8(13.3%)	9(15%)	16(26.7%)	21(35%)
36.Your work involves organizational planning, research and development.	4(6.7%)	4(6.7%)	9(15%)	18(30%)	25(41.7%)
37.Your work is not too much challenging but within the limits of your ability.	5(8.3%)	10(16.7%)	11(18.3%)	15(25%)	19(31.7%)
38.There are facilities and opportunities for individual creative work in the organization.	7(11.7%)	8(13.3%)	13(21.7%)	15(25%)	17(28.3%)
39.You expect that you could use newly acquired knowledge for further work assignment.	2(3.3%)	11(18.3%)	6(10%)	23(38.3%)	18(30%)
40.You are getting opportunities for improvement of your job.	9(15%)	8(13.3%)	4(6.7%)	15(25%)	24(40%)
41.You are getting proper training before assigning a new job.	8(13.3%)	8(13.3%)	12(20%)	16(26.7%)	16(26.7%)
42.You are enjoying job rotation for avoiding monotony.	2(3.3%)	8(13.3%)	6(10%)	16(26.7%)	28(46.7%)
43.You are satisfied with promotion opportunities in your organization.	10(16.7%)	6(10%)	10(16.7%)	15(25%)	19(31.7%)
44.Performance appraisal in the organization is based on objective assessment and not based on favoritism.	8(13.3%)	3(5%)	9(15%)	19(31.7%)	21(35%)
45.You believe that you will have job security in the present organization till the retirement age.	6(10%)	13(21.7%)	10(16.7%)	15(25%)	16(26.7%)
Social integration in the work organization					
46.All the members of the organization have the sense of one community feeling.	3(5%)	6(10%)	11(18.3%)	17(28.3%)	23(38.3%)
47.You identify yourself as member of the organization on the basis of skill and potentialities without regard of race, sex, age etc.	2(3.3%)	4(6.7%)	7(11.7%)	20(33.3%)	27(45)
48.Members of the organization show interest in terms of ideas and feelings	2(3.3%)	14(23.3%)	13(21.7%)	15(25%)	16(26.7%)
49."Working in a group" is no problem here.	1(1.7%)	3(5%)	9(15%)	30(50%)	17(28.3%)



50.You prefer to accomplish the work collectively than individually	14(23.3%)	13(21.7%)	7(11.7%)	11(18.3%)	15(25%)
51.You think that members of senior staff pay attention to grievances of the junior staff.	0	10(16.7%)	8(13.3%)	25(41.7%)	17(28.3%)
52>Your views are taken into account in resolving working problems.	2(3.3%)	1(1.7%)	3(5%)	20(33.3%)	34(56.7%)
53.Your organization encourages reciprocal help.	7(11.7%)	8(13.3%)	11(18.3%)	14(23.3%)	20(33.3%)
54.The workers do not oppose adoption of rapid changes in technology in the organization.	2(3.3%)	4(6.7%)	4(6.7%)	20(33.3%)	30(50%)
55.Workers always welcome expansion and diversification in operation.	9(15%)	8(13.3%)	10(16.7%)	16(26.7%)	17(28.3%)
56.You are getting opportunities to participate in decisions making that affect the workers.	5(8.3%)	5(8.3%)	10(16.7%)	15(25%)	25(41.7%)
57.The superiors consult you before making any major decision in the organization.	11(18.3%)	12(20%)	8(13.3%)	13(21.7%)	16(26.7%)
58.The relation between co-workers in your organization is good.	3(5%)	5(8.3%)	15(25%)	21(35%)	16(26.7%)
59.The relation between superiors and subordinates is fine.	10(16.7%)	14(23.3%)	8(13.3%)	15(25%)	13(21.7%)
60.There is good relation between management and workers.	18(30%)	20(33.3%)	7(11.7%)	6(10%)	9(15%)
Constitutionalism in the work organization					
61.Your organization takes care for your welfare of workers of all ages.	6(10%)	12(20%)	8(13.3%)	26(43.3%)	8(13.3%)
62.You receive equal treatment in all matters like employees compensation, job security etc.	8(13.3%)	14(23.3%)	7(11.7%)	7(11.7%)	24(40%)
63.Your organization does not believe that "there is only one best way for everyone".	10(16.7%)	17(28.3%)	3(5%)	13(21.7%)	17(28.3%)
64.You can maintain your privacy regarding personal matters in the organization.	11(18.3%)	10(16.7%)	13(21.7%)	10(16.7%)	16(26.7%)
65.A well functioning conflict resolution mechanism is there in the organization.	8(13.3%)	5(8.3%)	13(21.7%)	21(35%)	13(21.7%)
Work and total life space					
66.Your job satisfying your needs in general on the job.	5(8.3%)	10(16.7%)	3(5%)	17(28.3%)	25(41.7%)
67.You are always aware of	7(11.7%)	12(20%)	10(16.7%)	11(18.3%)	20(33.3%)



your health in spite of the nature of your job.					
68.Your social and individual requirements are not neglected in the organization.	9(15%)	11(18.3%)	7(11.7%)	15(25%)	18(30%)
69.The energy and time spent on the job does not affect your life adversely.	15(25%)	14(23.3%)	5(8.3%)	13(21.7%)	13(21.7%)
The Social Relevance Of Working Life					
70.Your organization functions as a socially responsible unit.	3(5%)	1(1.7%)	5(8.3%)	33(55%)	18(30%)
71.Your job does not lower your social prestige.	5(8.3%)	4(6.7%)	8(13.3%)	17(28.3%)	26(43.3%)
72.Your job have improved social security scheme.	16(26.7%)	11(18.3%)	4(6.7%)	11(18.3%)	18(30%)
73.Your work life matches the social life you lead.	12(20%)	6(10%)	5(8.3%)	15(25%)	22(36.7%)
74.Your organization gives due importance to the employees.	4(6.7%)	4(6.7%)	8(13.3%)	17(28.3%)	27(45%)
75.Your organization is contributing towards the improvement of the society.	2(3.3%)	6(10%)	6(10%)	19(31.7%)	27(45%)

Source: Primary Data.

The above table shows that 66.7% of the employees agreed the statement 'the employer is paying good contribution to the employees PF' under the factor '**adequate and fair compensation**', 51.7% of the employees strongly agreed the statement 'the employer provide proper drinking water facilities' under the factor '**safe and healthy working conditions**', 51.7% of the employees strongly agreed the statement 'job provides you with meaningful information about work process' under the factor '**opportunities to develop human capacities**', 46.7 % of the employees strongly agreed the statement 'job rotation for avoiding monotony' under the factor '**opportunity for continued growth and security**', 56.7% of the employees strongly agreed the statement 'employees views are taken into account in resolving working problems' under the factor '**Social integration in the work organisation**', 43.3% of the employees agreed the statement 'organisation takes care for your welfare of workers of all ages' under the factor '**Constitutionalism in the work organisation**', majority of the employees strongly agreed the statement 'job satisfying the needs of you in general' under the factor '**Work and total life space**' and 55 % of the employees agreed the statement 'organisation functions as a socially responsible unit' under the factor '**The social relevance of working life**'.

Association between Various Dimensions of Quality of Work Life of the Respondents and their Opinion about Overall Quality of Work Life

Sl.no	Various dimensions of quality of work life	Overall quality of work life			Statistical inference
		Low (n=27)	High (n=33)	Total (n=60)	
I. Adequate and fair compensation					
	Low	17(63%)	9(27.3%)	26(43.3%)	X ² =7.703 Df=1 .006<0.05 Significant
	High	10(37%)	24(72.7%)	34(56.7%)	
II. Working conditions					
	Low	20(74.1%)	8(24.2%)	28(46.7%)	X ² =14.816Df=1 .000<0.05 Significant
	High	7(25.9%)	25(75.8%)	32(53.3%)	
III. Opportunities to develop human capacities					
	Low	16(59.3%)	8(24.2%)	24(40%)	X ² =7.587 Df=1 .006<0.05
	High	11(40.7%)	25(75.8%)	36(60%)	



					Significant
IV. Opportunity for continued growth and security					
	Low	17(63%)	8(24.2%)	25(41.7%)	X ² =9.160 Df=1 .002<0.05 Significant
	High	10(37%)	25(75.8%)	35(58.3%)	
V. Social integration in the work organization					
	Low	15(55.6%)	15(45.5%)	30(50%)	X ² =.606 Df=1 .436>0.05 Not Significant
	High	12(44.4%)	18(54.5%)	30(50%)	
VI. Constitutionalism in the work organization					
	Low	18(66.7%)	12(36.4%)	30(50%)	X ² =5.455 Df=1 .020<0.05 Significant
	High	9(33.3%)	21(63.6%)	30(50%)	
VII. Work and total life space					
	Low	14(51.9%)	15(45.5%)	29(48.3%)	X ² =.243 Df=1 .622>0.05 Not Significant
	High	13(48.1%)	18(54.5%)	31(51.7%)	
VIII. The social relevance of working life					
	Low	17(63%)	7(21.2%)	24(40%)	X ² =10.786 Df=1 .001<0.05 Significant
	High	10(37%)	26(78.8%)	36(60%)	

Source: Compiled from Primary Data

Statistical test: Chi-square test was used the above table

Research hypothesis

There is an association between various dimensions of quality of work life of the respondents and their opinion about overall quality of work life.

Null hypothesis

There is no association between various dimensions of quality of work life of the respondents and their opinion about overall quality of work life.

Statistical test

Chi-square test was used the above table

Findings

The above table shows that there is no significant association between Social integration in the work organization and Work and total life space of the respondents and their opinion about overall quality of work life. Hence, the calculated value greater than table value ($p>0.05$).

The above table shows that there is a significant association between Adequate and fair compensation, Working conditions, Opportunities to develop human capacities, Opportunity for continued growth and security, Constitutionalism in the work organization and The social relevance of working life of the respondents and their opinion about overall quality of work life. Hence, the calculated value less than table value ($p<0.05$).

CONCLUSION

In LIC, Srirangam branch- quality of working life principles are the principles of security, the principles of equity, the principle of individualisation and the principle of democracy. On the basis of my study, that the employees are happy with the working conditions, employer is paying good contribution to employees PF. They feel that they are safe and secure in LIC. They feel that corporation should start their own transport facilities for the staff and canteen facility. However, the dissatisfaction among them is a lack of opportunity to growth. They are not provided with extra care like health camps etc. Poor work life balance leads to many disastrous things like tardy, bad performance, lack of motivation, absence from work and so on. The worst thing is that poor work-life balance reduces work quality and productivity without any doubt, when an employee won't be able to give time to his family at home; he will feel stressed out at work, sound work life balance will definitely have a positive impact on employees' productivity. The quality of work life improves significantly as employees feel fresh and not stressed out at all. An organization can be effective and efficient only by providing a good working



environment to its employees for which QWL is a good tool and it depends on the role of its stakeholders. Employees are the most valuable asset in the organization and it is difficult nowadays to replace an efficient employee.

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