

Employee Welfare of Differently Abled Persons with Special Reference to Public Sector and Private Sector Banks

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Abstract:

Organizations exist to achieve goals, the degree of success that differently-abled employees have in reaching their individual's goals is essential in determining organizational effectiveness. The assessment of how successful differently-abled employees have been at meeting their individual goals, therefore, becomes a critical part of Human Resource Management. This leads studying significance of Employees Welfare measures of differently-abled persons in banks.

The objective of the study is to identify the employee welfare facilities among the differently-abled employees and to find the impact of the welfare measures of differently-abled employees. This paper has dealt with the work atmosphere and the welfare measures provided by the organization. It also endeavors at finding out the differently-abled employee's relationship with the management. This survey is done within the banks with a sample size of 100. The data was collected by administering a questionnaire and by adopting a direct personal contact method. The persons met are all differently-abled employees of the concern.

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Introduction

Employee welfare is a term including various services, benefits, and facilities offered to employees by the employers. The welfare measures need not be monetary but in any kind/form. This includes items such as allowances, housing, transportation, medical insurance, and food. Employee welfare also includes monitoring of working conditions, creation of industrial harmony through infrastructure for health, industrial relations, and insurance against disease, accident, and unemployment for the workers and their families. Through such generous benefits, the employer makes life worth living for employees. Welfare includes anything that is done for the comfort and improvement of employees and is provided over and above the wages. Welfare helps in keeping the morale and motivation of the employees high to retain the employees for a longer duration.

Statement of the Problem

Employee welfare measures are an effort towards relieving the differently-abled workers from want, worry, and the adverse effects, by improving working and living conditions. The proper administration and implementation of employee welfare facilities play an essential role in fulfilling the economic, social, and psychological needs of differently-abled employees. In satisfying these needs, a favourable attitude towards the job can be developed. Job satisfaction is an attitude, which is the result of many likes and dislikes experienced while working in an organization. The provision of employee welfare facilities is one of the factors instrumental in promoting good experience leading to job satisfaction.

Review of Literature

Keith Storey, 2003. In their research titled "A review of research on natural support interventions in the

workplace for people with disabilities.” The objective stated was to facilitate job in skill acquisition, maintenance, and integration for co-workers, supervisors, and other supporters involving workers with a disability. The findings are as follows 74% of employees with disabilities need native support to increase. 7% of employees with disabilities are satisfied with existing natural supports in the workplace; 19 % are not aware of native support.

Nina Nevala. Irmelipehkonen. Inka Koskela, Johanna Ruusuvaori. Heidi Anttila, 2014. In the research paper titled as “Workplace accommodation for PWD: A systematic review of its effectiveness and barriers”. The objective was stated as workplace accommodation being an essential means of ensuring equal opportunity for PWD. Workplace accommodation includes changes in work schedule, work environment, assistive technology, etc. In this article, work place accommodation aims to promote equal employment opportunities. The methodology is based on a randomized trial study, and it is a qualitative and quantitative study. The findings were that 55% of PWD employees felt difficulty in meeting training needs. 27% of PWD employees use employee saving techniques. 18% of PWD employees get assistance from employers and support at home.

Deborah Foster, 2007. In the paper titled “Employee experiences of disability and the negotiation of adjustment in the public sector workplace”, the objective is advocated as legislation based on a model that concentrated on the demand side of employees emphasizing differently abled people's lack of social rights rather than individual needs. The methodology is based on qualitative study and interviews. People with physical or mental impairment are targeted in this study. The findings, such as 90% of males and females who have different impairments, are given interviews related to work.

Fong Chan. David Strauser. Robert Gervy Eun-Jeong Lee, 2010. The research paper titled “Introduction to demand-side factor related to the employment of people with disabilities”, the objective was based on occupational rehabilitation in advancing knowledge. The findings, such as 60% of PWD,

require extra time to learn new work tasks. 29% of PWD requires adjustment in work schedule and facility modification. 11% of PWD have trouble getting their work done on time.

Chrispaas Nyombi and Alexandar Kibandama, 2014. This paper titled “Access to employment for a person with disabilities in Uganda”. The objective is based on the Uganda government implementing several policies aimed at combating disability discrimination in the workplace and leap towards equality of opportunities. The findings such as PWD are aged between 14 and 64 years; the survey found that 46% were discriminated against or deterred from participating in employment activities. Only 8% reported that they were not affected.

Kim L. MacDonald-Wilson, E. Sally Rogers, Joseph M... Massaro, Asyalyass, Tim Crean, 2002. The research paper titled “An investigation of reasonable workplace accommodations for people with psychiatric disabilities.” The objective of the study is providing workplace accommodation for psychiatric disabilities involved in employment programs. The methodology is based on a multi-site investigation in the workplace. The finding, such as job tenure of individuals is relatively short.

Tamako Hasegawa, 2010. The research paper is titled Japan's employment measures for persons with disabilities: centered on the quota system of “Act on employment promotion of persons with disabilities.” The objective “prohibition of discrimination based on disabilities” approach is of increasing importance. In Japan, however, the “Quota” approach which obliges employers to employ a certain percentage of persons with disabilities. The findings, such as the minimum employment rate for persons with disabilities was raised by 0.2 points and for private companies become 1.5 percent.

Objective of the Study

- To study the significance of the employee welfare facilities among the differently-abled employees.
- To examine the level of satisfaction of growth and development of differently-abled employees.

- To study the level of satisfaction of interpersonal relationship measures adopted by organization for differently-abled employees.
- To assess the level of satisfaction among differently-abled employees towards compensation offered to them.
- To identify level of satisfaction among differently-abled employees towards employee welfare schemes offered to them.

Hypothesis of the Study

- To study the significance of the relationship between private and public sector organizations based on employee welfare schemes.
- To study the relationship between demographic profile and welfare schemes.

Research Methodology

The current study's core objective is to find out the differently-abled person perception about the welfare schemes offered by both public and private sector banks. The study used both secondary and primary data. The data were used to attain the above objectives. The study was conducted in Tamil Nadu. The sample for this study consisted of 100 differently-abled employees from both public and private sector banks. The sample is drawn based on a simple random sampling method. Out of 100 samples, 50 samples from public sector banks, and 50 samples from private sector banks. To check the reliability of the responses given by the differently-abled employees, the actual working place of the public and private sector employees were visited for collecting more information about their welfare schemes. The data were collected during the period of June 2019 to September 2019. For the purpose of collecting the data for the initial study, structured research instruments were used for collecting information about the welfare schemes. The instrument was first tested by doing a pilot study. The value of Cronbach's alpha came to 0.821 during the pilot study; hence, the same questionnaire was used for the final study keeping in view the high score of reliability and validity of the instrument. All the statements welfare schemes factors and opinion regarding differently-abled employees based on Likert's five-point scale, from strongly agree to disagree strongly. The primary data collected from

target respondents were analyzed using descriptive, Independent t-test, and chi-square analysis. The data was analyzed using SPSS 21.0 version.

Data Analysis and Interpretation

Table 1 Descriptive Statistics of Facilities Factor

N= (Public: 50 & Private: 50)

Facilities	Public		Private	
	Mean	Mean Rank	Mean	Mean Rank
Canteen	3.88	III	3.74	II
Rest room	3.58	VI	3.34	VI
Special entrance & exit	3.80	IV	3.58	V
Parking lots	3.66	V	3.56	VI
Office facility chair & phone	3.96	II	4.00	I
Drinking water	3.98	I	3.70	III
Transportation	3.88	III	3.68	IV

Source: primary data

Table 1 exhibits the results of Descriptive Statistics of Facilities Factor. In public sector the most significant statement of facilities factor is 'Drinking water' (3.98) ranked as 1st, followed by 'Office facility chair & phone' (3.96) ranked as 2nd, 'Canteen' (3.88) ranked as 3rd, 'Special entrance & exit' (3.80) ranked as 4th, 'Parking lots' (3.66) ranked as 5th, and 'Rest room' (3.58) ranked as 6th and so on.

The facilities factors entire statements mean values are >3, it indicates that the respondents are satisfied with the facilities factor offered by the public sector banks in the study area. In private sector the entire statements are >3. In private sector also the respondents are satisfied with the facilities offered by the banks.

Table 2 Descriptive Statistics of Compensation offered by the Public and Private Sector

Compensation	Public		Private	
	Mean	Mean Rank	Mean	Mean Rank
Insurance	3.44	IV	4.06	I
Medical bills	3.82	I	3.80	III

Extra wages	3.70	II	3.80	III
Vehicles allowance	3.62	III	3.58	V
Income-tax	3.32	V	3.56	VI
Bonus	3.24	VII	3.84	II
Commission	3.28	VI	3.62	IV

Source: primary data

Table 2 highlights the results of Descriptive Statistics of Compensation offered by the Public and Private Sector in the study area. In the public sector, the most significant factor of compensation is 'Medical bills' (3.82) ranked as 1st, followed by 'Extra wages' (3.70) ranked as 2nd, 'Vehicles' (3.62) ranked as 3rd and so on. It is observed from the above table; the entire factors of compensation facilities in both public and private sector mean values are more significant than three. It indicates that the differently-abled individuals who are working both the public and private sectors are satisfied with the compensation package offered by both sector in the study area.

Table 3 - Descriptive Statistics of Welfare schemes offered by the Public and Private Sector

Welfare schemes	Public		Private	
	Mean	Mean Rank	Mean	Mean Rank
Personal health care	3.86	II	3.70	III
Employee assistance program	3.78	IV	3.74	II
Convenient washing facility	3.46	VI	3.44	VI
Employee referral scheme	3.66	V	3.64	V
Food	3.46	VI	3.42	VII
Housing	4.12	I	3.68	IV
Education for children	3.84	III	3.82	I

Source: primary data

Table 3 shows the Descriptive Statistics of Welfare schemes offered by the Public and Private Sector in the study area. In public sector, the most significant factor of welfare schemes is 'Housing' (4.12) ranked as 1st, followed by 'Personal health care' (3.86) ranked as 2nd, 'Education for children' (3.84) ranked as 3rd and so on. It is noted from the above table; the entire factors of

Welfare schemes in both public and private sector mean values are more significant than three. It indicates that the differently-abled individuals who are working both the public and private sectors are satisfied with the Welfare schemes offered by both the sector in the study area.

Table 4

Descriptive Statistics of Growth and Development Opportunities in Public and Private Sector

Growth and Development Opportunities	Public		Private	
	Mean	Mean Rank	Mean	Mean Rank
Knowledge	3.74	II	3.68	III
Skill	3.46	V	3.24	V
Abilities	3.74	II	3.72	II
Training	3.58	IV	3.58	IV
Motivation	3.66	III	3.56	V
Promotion	3.98	I	3.54	VI
Leadership	3.74	III	3.80	I

Source: primary data

Descriptive Statistics of Growth and Development Opportunities in Public and Private Sector results are shown in Table 4. In the public sector, the most significant factor Growth and Development Opportunities is 'Promotion' (3.98) ranked as 1st, followed by 'Abilities' (3.74) ranked as 2nd, 'Motivation' (3.66) ranked as 3rd and so on. The study results indicate that the mean values of entre statements of Growth and Development Opportunities of both public and private sectors are higher than the three. It is the above-average level. Therefore the study confirms that the differently-abled persons are satisfied with the Growth and Development Opportunities facilities offered by both the public and private sectors in the study area.

Table 5 Descriptive Statistics of Interpersonal Relationship in Public and Private Sector

Interpersonal Relationship	Public		Private	
	Mean	Mean Rank	Mean	Mean Rank
Sharing feelings in the work environment	3.30	VII	2.88	VII

Discussing various work issues	3.96	I	3.86	I
Regular bases of business	3.70	III	3.32	IV
Conflicts	3.36	VI	3.28	V
Trustworthy Co-workers at workplace	3.68	IV	3.38	III
Listen to the opinion of other workers	3.60	V	3.20	VI
Individuals help fellow workers to complete the task	3.92	II	3.42	II

Source: primary data

Descriptive Statistics of Interpersonal Relationships in Public and Private Sector results are shown in Table 5. In the public sector, the most significant factor of Interpersonal Relationships is 'Discussing various work issues' (3.96) ranked as 1st, followed by 'Individuals help fellow workers to complete the task' (3.92) ranked as 2nd, 'Regular bases of business' (3.70) ranked as 3rd and so on. The study results indicate that the mean values of entre statements of the Interpersonal Relationship of both the public and private sectors are higher than three. It is above-average level. Therefore the study confirms that the differently-abled persons are satisfied with the Interpersonal Relationship measures offered by both the public and private sectors in the study area.

Null Hypothesis 1

There is no significant difference between public and private sector banks concerning the employee welfare schemes

Table 6 Independent t-test for Employee welfare measures offered by both public and private sector banks

	Sector	N	Mean	SD	T	P
Overall Score of Facilities	Public Sector	50	3.82	.895	3.115	0.002**
	Private Sector	50	3.21	1.053		
Overall Score of	Public Sector	50	3.48	.826	2.543	0.013*

Compensation	Private Sector	50	3.04	.931		
Overall Score of Welfare Schemes	Public Sector	50	3.74	.783	2.570	0.012*
	Private Sector	50	3.28	.986		
Overall Score of Growth and Developments	Public Sector	50	3.70	.834	2.237	0.028*
	Private Sector	50	3.30	.938		
Overall Score of Interpersonal Relationship	Public Sector	50	3.64	.790	3.584	0.001**
	Private Sector	50	3.04	.881		

Table 6 shows the results of Independent t-test for Employee welfare schemes offered by both public and private sector banks. Since the p-values of 'Overall Score of Interpersonal Relationship' and 'Overall Score of Facilities' is <0.01. It is statistically significant at 1% level. The study confirms that there is a significant difference between the public and private sectors concerning the welfare measures of Overall Score of Interpersonal Relationship, and Overall Score of Facilities. These two welfare measures, the public sector is better than the private sectors. The rest of the welfare measures, namely 'Overall Score of Compensation,' 'Overall Score of Welfare Schemes' and 'Overall Score of Growth and Developments' p-values are <0.05, and it is statistically significant at 5% level. Therefore the study concluded that there is a significant difference between public and private sector banks concerning the welfare schemes in the study area.

Null Hypothesis-2

There is no association between the level of welfare schemes and the demographic profile of the respondents in the study area.

Table 7 Chi-square test for association between level of welfare schemes and demographic profile of the respondents

Statement	Chi-square value	p-value
Gender and Level of welfare	14.214	0.002**

schemes		
Age category and Level of welfare schemes	15.287	<0.001**
Marital Status and Level of welfare schemes	19.357	0.004**
Educational Qualification and Level of welfare schemes	11.240	0.031*
.Experience and Level of welfare schemes	17.357	0.019*

Table 7 shows the results of the Chi-square test for the association between the level of welfare schemes and the demographic profile of the respondents. Since the p-value of entire factors is inferior to 0.05. Therefore the null hypothesis rejected and concluded that there is a significant association between the level of welfare schemes and demographic profile of the respondents in the study area.

Summary of findings

The study indicates that the respondents are satisfied with the facilities factor offered by the public sector banks in the study area. Drinking water facilities considered important in public sector banks. In the private sector also, the respondents are satisfied with the facilities offered by the banks. Office chair and phone is considered important in private sector banks. The study indicates that the differently-abled individuals who are working both the public and private sectors are satisfied with the compensation package offered by both the sectors in the study area. Medical bills considered important in public sector banks. Insurance considered important in private sector banks.

The study indicates that the differently-abled individuals who are working both the public and private sectors are satisfied with the Welfare schemes offered by both the sector in the study area. Housing is considered important in public sector banks. Education for children is considered important in private sector banks.

The study confirms that the differently-abled persons are satisfied with the Growth and Development Opportunities facilities offered by both public and private sectors in the study area. Promotion is considered important in public sector banks.

Leadership is considered important in private sector banks.

The study confirms that the differently-abled persons are satisfied with the Interpersonal Relationship facilities offered by both public and private sectors in the study area. Discussing various work issues considered important both in public and private sector banks.

The study found that there is a significant difference between public and private sector organizations concerning employee welfare schemes. The preferences of people working in both sectors are different.

The study concluded that there is a significant association between the level of welfare schemes and the demographic profile of the respondents in the study area.

Suggestions

- The management of banks should concentrate more on employee welfare facilities like providing rest room suitable and exclusive for differently abled and proper accessibility to rest room.
- Parking lots should be given importance in banks especially for differently abled employees.
- In banks differently abled employees should have freedom and rights to share their opinion and feelings in the work environment.
- Conflicts must be avoided between management and differently abled employees in banks
- The banks should be more committed to encourage welfare facilities as it produces more productivity which in turns benefits the banks.
- The banks should focuses on Health checkup, employee counseling, various health camps, hospitalization facilities should be enhanced improved by conducting the health camps at least once in a month. The number of medical practitioners or physicians should be increased.
- The banks should create good working environment should be provided. The welfare measures are significant characteristics in each association which performs a very imperative role of banks.

Conclusion

The study proposed to find out the differently-abled employees' perceptions about the welfare schemes offered by both public and private sector banks in Tamil Nadu. The study results indicate that the differently-abled persons who are working in both public and private sector banks are satisfied with the entire statements of Overall Score of Facilities, Overall Score of Compensation, Overall Score of Welfare Schemes, Overall Score of Growth and Developments, and Overall Score of Interpersonal Relationship. The study also established that there is a significant difference between public and private sector banks concerning the welfare schemes offered by both public and private sector banks. The public sector offering good welfare schemes compare with private sector banks. The study also identified that there is a significant association between the level of satisfaction and demographic profile of the differently-abled employees in the study area.

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