

FINANCIAL WELFARE SCHEMES, EMPLOYEE SATISFACTION, EMPLOYEE PERFORMANCE AND ORGANIZATIONAL PRODUCTIVITY IN SME'S: AN EMPIRICAL STUDY

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Abstract

Purpose: This study aims to examine the impact of financial welfare schemes on employee satisfaction, employee performance in enhancing of organizational productivity of SME's in Indian context. Through incorporating the variables from the literature, a conceptual framework has been built.

Design/methodology/approach: Research employed a survey strategy to test a hypothetical model. Participants for a survey has been selected by using convenient and snowball sampling technique and based on questionnaire survey, data has been gathered from 310 employees working in SMEs in Delhi/NCR, India. The collected data was analysed by using structural equation modelling.

Findings: Findings demonstrate that welfare schemes significantly impacts employee satisfaction and employee performance which further improve organizational productivity. Further, employee satisfaction also exhibit a significant influence on employee performance.

Research limitations/implications: The information used in this study is mainly depends on the subjective opinions of the employees who responded to the survey conducted across fabrication, furniture manufacturing and toy manufacturing SMEs in Delhi/NCR, India. This study is useful for SMEs for monitoring on welfare programmes, organizational productivity and employee effectiveness.

Originality/value: This research is useful for SMEs by investigating the influence of financial welfare schemes on employee satisfaction, employee performance and organizational productivity of SME's

Keywords: Financial welfare schemes, employee satisfaction, employee performance, organizational productivity, SME's

1. Introduction

In India, 63.4 million small and medium companies (SMEs) employ approximately 460 million people & contribute for nearly 30% of the country's GDP. The industry also employs over 120 million Indians, accounting for 33.4 percent of India's industrial output (Chawla, 2019). SMEs contribute significantly to the Indian economy in terms of GDP (Rathod et al. 2016). The role of SMEs has been increasing and important in the era of globalisation (Soundararajan and Reddy, 2019).

Human resource practices are essential part of any organisation (Goyal and Patwardhan, 2020) and welfare schemes are one of the them. Work-related difficulties are faced by employees lead to decline performance which cause poor life quality for employees. SMEs have realised that they have to adopt unique characteristics to raise employee satisfaction and their performance for

higher productivity (Diamantidis et al., 2018). SMEs adopt employee financial welfare programmes as a strategy to improve employee productivity (Murru et al. 2016). Employee welfare seems to be a fluid term that varies greatly depending on places, industries, countries, societal values and practises, the degree of industrialization, people's overall social and economic growth, and political ideologies prevalent at any given time. The terms labour, worker, workman, & employee are all used to describe wage-earning human actors in a variety of businesses and organisations. The phrase "welfare" describes the act of pursuing an individual's physical, mental, moral, and emotional well-being (Padmini, 2016).

Welfare activities promote economic growth and development through enhancing efficiency and productivity, and motivating employees to live loyal services in a true spirit of cooperation (Murru et al. 2016). Employee welfare programmes improve an employee's self-confidence and intellectual level. That increases employee productivity in the organisation, which leads to better motivation and challenges the employee to take on more difficult duties and responsibilities. Many organisations have adopted the welfare schemes to improve employee productivity (Manzini and Gwandure, 2011), notably there in industry, where work-related difficulties may lead to poor quality of life for employees as well as a drop in performance which reduces employee productivity. Nanda and Panda (2013) stated that Rourkela Steel Plant, implemented enhanced welfare activities that result in a more productive working environment. The corporation provides many types of welfare programmes to employees, including as medical allowance, death relief fund, insurance, housing, transportation, leisure club facilities, and so forth, in order to maintain stronger industrial relations.

Inadequate welfare programmes may result in labour conflicts, crises, and a scenario that lowers production (Hanaysha & Majid, 2018; Zeb-Obipi, 2018). Providing adequate welfare facilities to employees & paying attention to their motivating factors may have a good impact on their productivity (Olusadum & Anulika, 2018; Engetou, 2017). Employee welfare seems to be a concept and an operational component of social welfare. This refers to a condition of well-being, contentment, satisfaction, the conservation and development of human resources, and it also aids in employee motivation. Employee welfare's primary goal is to improve overall lives of employees and keep them happy.

Current study has essentially been concerned with the impact of financial welfare schemes on employee satisfaction and organizational productivity in SME's in Indian context. The relationship between financial welfare schemes, employee satisfaction, employee performance and organizational productivity has been analysed. No works have specifically dealt with the analysis of how financial welfare schemes are developed by SMEs in Delhi/NCR, India and its relationship with employee satisfaction, organizational productivity have been found. This gap led us to propose the research questions: (a) Is there a direct influence of financial welfare schemes on employee satisfaction? (b) Is there a direct influence of financial welfare schemes on employee performance? (c) Is there a direct influence of employee satisfaction on organizational productivity? and (d) Is there a direct influence of employee performance on organizational productivity? Thus the objective of the study is to respond to posed questions and to examine impact of financial welfare schemes on employee satisfaction, employee performance and organizational productivity in SME's in Delhi/NCR, India.

2. Literature Review and Hypotheses Development

2.1 Financial welfare schemes

Employees are vital resources of an organisation who influence its performance. Every organisation plays a major role by providing welfare schemes to the employees (Rao et al. 2015). Employee welfare schemes serves a variety of purposes offered to employees, such as cafeteria, restrooms, and leisure facilities, as well as all other services that contribute to the employee's well-being. Employee's overall well-being and productivity are the focus of welfare policies (Logasakthi et al., 2013). Employee's wellbeing was not given enough consideration during the early phases of industrialisation. Employers are hesitant to shoulder the financial burden of social programmes. The Factories Act of 1948 so includes mandatory safeguards for the health, safety, and welfare of employees participating in the manufacturing process. Employee welfare facilities provide a healthy working environment and foster a feeling of belonging more among responsible and efficient employees (Anitha et al., 2020). Employee welfare scheme is essential to improving workers' living conditions, increasing their efficiency and productivity, establishing a stable labour force, or reducing the likelihood of labor-management conflict. Employee retention and motivation are aided by welfare schemes (Murru et al. 2016). Employee welfare facilities at workplace have an impact on employee behaviour and also the organization's productivity (Devina, 2012). When employees are getting their work done, management should give the necessary good facilities to all employees so that they are satisfied, work harder, and highly motivated (Aravamudhan and Charumathi, 2021). A highly satisfied employees plays a major role in the effectiveness of organisation and the concept of welfare facilities was always considered on priority by many organisations (Rao et al. 2015). Maheswari (2018) found that employee welfare schemes significantly affect the efficiency of employees. Further, Muruu et al. (2016) indicated that organisations considered welfare facilities as a strategy to increase the employee's productivity.

2.2 Welfare schemes and employee satisfaction

Employee satisfaction is a term that is used to describe the happiness of employees at workplace (Ayyagari and Lathabhavan, 2020). Ramya et al. (2016) indicated that organisations are taking measures to motivate staff to stay in the organisation. Nanjundeswaraswamy et al. (2019) stated organisations use welfare schemes to retain talents as a strategy and highly satisfied employees will not switch to other organisations (Revathi and Geetha, 2022). Beloor et al. (2020) examined the influence of welfare schemes on job satisfaction among textile workers. The study's findings revealed that there is a significant linkage between welfare facilities and work satisfaction. Everything from services, facilities, or perks offered or done because of an employer for such benefit or comfort of such an employee is referred to as employee welfare. It's also carried out in order to motivate staff and increase production. Kumari (2021) conducted research at Hema Engineering Limited to determine how work satisfaction is influenced by employee wellbeing. HEL management understands the importance of employee wellbeing in their lives and gives them several allowances, a high pay scale, as well as other employee perks. Laddha (2012) argued that welfare amenities of employees allow them to live a richer and more successful life. These must be preserved and managed to represent the business better after workers have already been employed, trained and paid. Nanda and Panda (2013) indicated that welfare amenities of employees assist considerably in improving the employee's self-confidence and intellectual level which results in employee satisfaction. This will ultimately boost the productivity of employees in working places and result in an improvement in the desire to make the work more difficult to perform. This is a good indicator of the financial position of the firm

by providing more value to the wellbeing of employees. Previous studies confirmed that employee welfare schemes positively affects employee satisfaction (Munywoki and Kariuki, 2020; Muruu et al. 2016; Almeida and Perera, 2015; Aruna and Seetha, 2019). Hence following hypothesis is proposed.

H1: Employee welfare schemes significantly affects employee satisfaction

2.3 Welfare schemes and employee performance

The success of a organisation depends mostly on performance of its employee in this era of globalisation, market economy, hyper-competitiveness, and fast changing scenario. If an organisation wants to sustain its position towards the achievement of predetermined goals, employee performance is also a must (Daddie et al. 2018). The degree wherein an individual and the organization's goals are met is referred to as performance (Feng, 2018). It includes both actions and results (Armstrong, 2003; Feng, 2010). The employee's behaviour results from the transformation of performance from abstraction to action, which leads to a result (Kalyani, 2006). Employee performance is essential for SME's to meet its objectives. Further, SME's provide various benefits to ensure the benefits of employee and to keep motivation level high (Daddie et al., 2018). In order to ensure motivation level up, many organisations are now monitoring or improvement in welfare schemes which improve employee effectiveness and organisational productivity (Namuddu, 2010; Gladys et al. 2021). Agusioma et al. (2019) stated that employee welfare schemes are essential for satisfaction among the employees. Previous studies conclude that welfare programs for the employees have positive effect on employee performance (Njeru, 2017; Augustus-Daddie et al., 2018; Rao et al., 2015; Jayasree, 2019; Nyakwara et al, 2014). Varadaraj and Charumathi (2019) also confirmed that welfare schemes provided by construction industry effect the competency of employees. Njeru et al. (2017) indicated that organisations are winning the satisfaction index of employees by providing essential welfare schemes which in turn improves employee performance. Hence following hypothesis is proposed.

H2: Employee welfare schemes significantly affects employee performance

2.4 Employee performance and employee satisfaction

Mathis and Jackson (2002) suggested that employee performance is related to an employee's contribution to the organisation. Public and private sector relies on employees for organisation efficiency, employee performance and employee satisfaction is utmost important (Inuwa, 2016). Organizations reach high levels of performance through productivity. Highly satisfied employees are must for a company to attain high levels of performance improvement (Helmi and Abunar, 2021) and satisfied employees have better performance (Inayat and Khan, 2021). Therefore, companies need to monitor employee performance such that their duties and obligations are fulfilled (Carvalho et al., 2020). Employee happiness encourages them to put extra effort at work, resulting in individuals working harder and be more productive. Employee effort is a major component in determining how successful an employee will be. When an employee is satisfied will welfare schemes, his/her living or working conditions are improved (Bakotic, 2016). Mwiti (2007) stated that employees spend their time in organisation, so their occupational problems should be solved. Darma and Supriyanto (2017) indicated that effective welfare schemes are essential to satisfy employee so that their performance remains unaffected and organisation works smoothly and attain competitive goal. Many studies have already examined the linkage between employee satisfaction and performance extensively, yet outcomes

are positive (Abdulkhaliq and Mohammadali, 2019; Kuzey, 2018; Ali and Rehman, 2014). Hence following hypothesis is proposed.

H3: Employee performance significantly affects employee satisfaction.

2.5 Employee satisfaction and organizational productivity

In today's competitive market, motivating and engaging employees seems to be more important than ever. Employee satisfaction is now the only way to keep them motivated to work at a high level (Ayyagari et al., 2020). Employee satisfaction is a complex term that encompasses a wide range of emotions and circumstances. Employee satisfaction as well as its association with organisational productivity are becoming increasingly important as even the environment grows more competitive and complicated (Omah, 2019). Welfare package creates positive work culture and motivate employees by increasing their efficiency and increases organizational productivity (Divyabharathi and Nivethigha, 2017). SMEs should build the positive attitude of employees towards welfare schemes by monitoring welfare schemes (Hendri, 2019). Satisfied employees are essential for organizational productivity. Employee satisfaction is receiving greater attention in today's organisations since work satisfaction aids in the retention of experienced, skilled, and capable staff (Ahmad et al., 2012). Hence following hypothesis is proposed.

H4: Employee satisfaction significantly affects organizational productivity

2.6 Employee performance and organizational productivity

Employee performance planning, management, & assessment have received a lot of attention as a result of the desire for better employee performance (Ahmed et al., 2015; Ahmed et al., 2013; Saleem and Amin, 2013; Abou-Shouk and Khalifa, 2017). Furthermore, to increase employee performance, a focus on organisational excellence must be placed to remain competitive via creativity and innovation (Khandwalla and Mehta, 2004). Organisation use resources to increase employee performance and gain competitive (Almatrooshi et al., 2016; Katou and Budhwar, 2015). The need of employee performance has been emphasized by many organisations by proofing effective welfare measures (Mohamed et al., 2018). Special focus is required by SMEs towards monitoring of welfare schemes as it impacts on employee performance (Anitha, 2014). Findings of (Mohamed et al., 2018) dictate that employee performance is a significant predictor for organizational productivity. Hence following hypothesis is proposed.

H5: Employee performance significantly affects organizational productivity.

2.7 Hypothesised research model

The purpose of this paper is to study the impact of financial welfare schemes on employee satisfaction, employee performance in enhancing of organizational productivity of SME's in Indian context. A hypothesised research model has been built based on literature discussion. Figure 1 shows the hypothetical model which propose employee welfare schemes is positively related to the employee satisfaction, and employee performance in the enhancement of organizational productivity. A hypothetical model contains one dependent variable (organisational productivity) and three independent variables (welfare schemes, employee satisfaction, and employee performance).

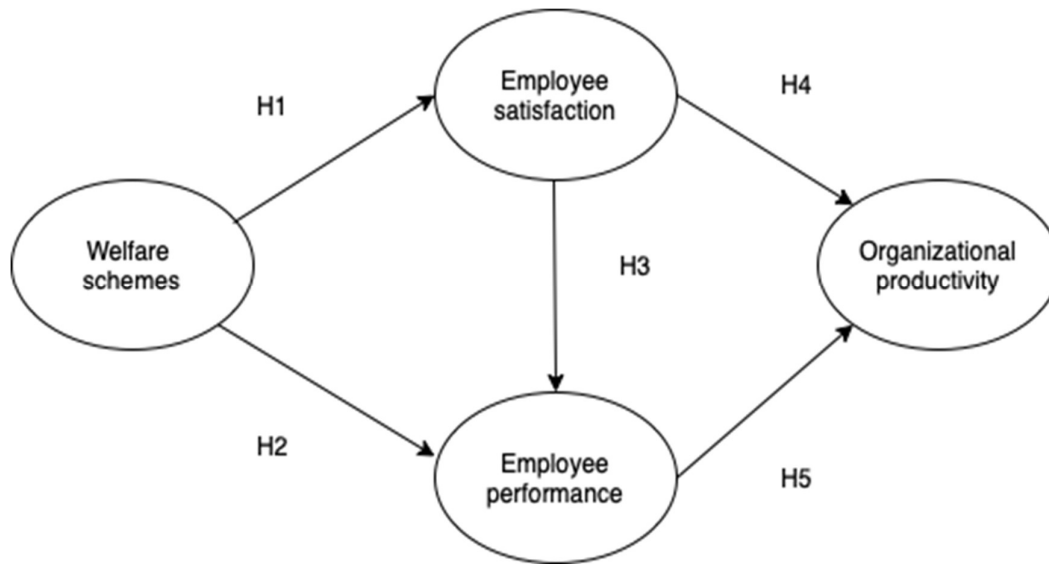


Figure 1: Conceptual framework

3. Methodology

3.1 Research design, sampling and data collection

The population of this study are SMEs of fabrication, furniture manufacturing and toy manufacturing background in Delhi/NCR. Cross-sectional design is used for research work because of constraints in terms of time and money (Saunders 2009). Further, empirical data has been collected using structured questionnaire and survey method. Many studies on employee welfare schemes, employee satisfaction, and employee performance in the enhancement of organizational productivity based on claims in response to survey method. Hence survey method adopted for current study seems to be effective. The research was carried out on a employees working in a SMEs of fabrication, furniture manufacturing and toy manufacturing background in Delhi/NCR. The sample of this study was selected based on convenient and snowball sampling technique. First, seed informants have been identified from the network working in selected SMEs using convenient sampling technique and requested to informants to give information of participants who are willing to participate in the survey. The participants were contacted by telephone or personally. Those who agreed to participate, are contacted and suitable time and place was selected for data collection. The participants of this study are employees working in a SMEs of fabrication, furniture manufacturing and toy manufacturing background in Delhi/NCR. Data collection took place from December 2021 to April 2022. The questionnaires were written in English language and distributed to the respondents. The survey involved measures of employee welfare schemes, employee satisfaction, employee performance, and organizational productivity. All the measurements were assessed by the respondents by using five-point Likert scale. Total 980 employees were contacted, a total of 310 valid responses were obtained. Out of 310 responses, 75.8 percent are male and 24.19 percent are female. The demographic profile of the participants are shown in Table 1.

Table I. Demographic profile

Item	Contents	No. of samples	Percentage
Gender (n=310)	Male	235	75.8
	Female	75	24.19
Age (n=310)	18-30 years	87	28.06
	31-40 years	177	57.10
	Above 40 years	46	14.84
Income (n=310)	upto Rs. 30,000	74	23.87
	Rs. 31,000 – Rs. 1,00,000	187	60.32
	above Rs. 1,00,000	49	15.81

Majority of respondents were belong to age category of 31-40 years (57.1%), and 14.84% respondents were belong to age category of above 40 years. Based on income, 60.32% respondents have income in the range of Rs. 31,000 – Rs. 1,00,000 and 15.81% respondents have income in the range of above Rs. 1,00,000.

3.2 Variables measured

The scale for measuring statutory and non-statutory welfare schemes were adopted from Sahana and Laxman (2017), employee performance from Keitany (2014), employee satisfaction from Sisodiya (2018), and organisational productivity from Patro and Raghunath (2018).

3.3 Analysis method

The data collected were further analysed. We have used the partial least squares regression (PLS) approach to test our hypothesised research model. Smart PLS 3 was used for the data analysis because it is a second generational analytic technique and preferred over conventional methods, and regression along with principal component analysis have been run simultaneously and also establishing linkages between the constructs and it avoid measurement errors and multicollinearity (Mishal, 2017). To examine reliability and validity, the composite reliability, squared outer loadings and average variance extracted (AVE) were evaluated.

4. Data analysis

4.1 Measurement model

The measurement model deals with the issue of validity and reliability of constructs considered in current study. According to Bell et al. (2018), the study is considered reliable when the results are repeated with same measures. Yin et al., (2010) suggested that to calculate internal consistency, composite reliability (CR) is a best indicator than Cronbach’s alpha. In Table 2, the CR of all the constructs are shown with a range of .821 to .957, exceeding the recommended value of 0.7 (Hair et al., 2010), thus verify the measurement reliability.

Validity is concerned with the accuracy of a measure. For examining, convergent validity, factor loadings of all items on construct are checked and in the next step average variance extracted (AVE) has been evaluated, AVE for of all the constructs are found above the threshold limit of 0.55 (Wilkins and Hillers, 1994) and 0.5 (Hair et al. 2010) as shown in Table 3. Discriminant validity of items and constructs are also examined in this study and found inter item correlation with a score range of 0.341- 0.524. Table 3 shows the square root of AVEs in the diagonal units for each construct. It is found that square root of AVEs are greater than cross-

loadings with other constructs (Willer and Youssefi, 2007). Thus, current study confirms the discriminant validity.

Table II. Measurement Model Results

Constructs	Measurements Items	Standardized Estimates	AVE	CR	p value
Employee performance (EP)	EP1	0.809	0.767	0.912	.000
	EP2	0.735			.000
	EP3	0.756			.000
	EP4	0.852			.000
	EP5	0.787			.000
	EP6	0.711			.000
	EP7	0.801			.000
	EP8	0.868			.000
Employee satisfaction (ES)	ES1	0.787	0.742	0.933	.000
	ES2	0.801			.000
	ES3	0.867			.000
	ES4	0.845			.000
	ES5	0.812			.000
	ES6	0.826			.000
	ES7	0.832			.000
	ES8	0.798			.000
Organizational productivity (OP)	OP1	0.956	0.631	0.821	.000
	OP2	0.960			.000
Welfare (WS) scheme	SWS	0.781	0.738	0.957	.000
	NSWS	0.982			.000

Table III. Discriminant Validity

	Welfare scheme	Employee satisfaction	Employee performance	Organizational productivity
Welfare scheme	0.767			
Employee satisfaction	0.441	0.872		
Employee performance	0.356	0.524	0.831	
Organizational productivity	0.341	0.504	0.452	0.784

Notes: Values in diagonal represent the squared root estimate of AVE

4.2 Testing of SEM model

The current study applied the PLS-SEM method to evaluate standardized path coefficient. The standardized path coefficient of each constructs are shown in Table 4. Further, bootstrapping has been done using 310 samples to assess path coefficient and t-values which are shown in Table 4. The R² (coefficient of determination) value was also calculated. 77 percent of variance of welfare scheme on employee performance, 83 percent of variance of welfare scheme on employee satisfaction and 69 percent of variance of these employee performance and satisfaction on organizational productivity is explained. The outcome of analysis of this study shows the support evidence for the hypothesis of the model, which is shown in Figure 2. When the role of welfare

scheme has been closely examined to have a positive and significant effect on employee satisfaction ($\beta = 0.323, p = 0.000$) and employee performance ($\beta = 0.776, p = 0.000$). The effect of employee satisfaction on employee performance is significant ($\beta = 0.741, p = 0.039$). The effect of employee satisfaction ($\beta = 0.693, p = 0.000$) and employee performance ($\beta = 0.702, p = 0.000$) on organizational productivity is also significant.

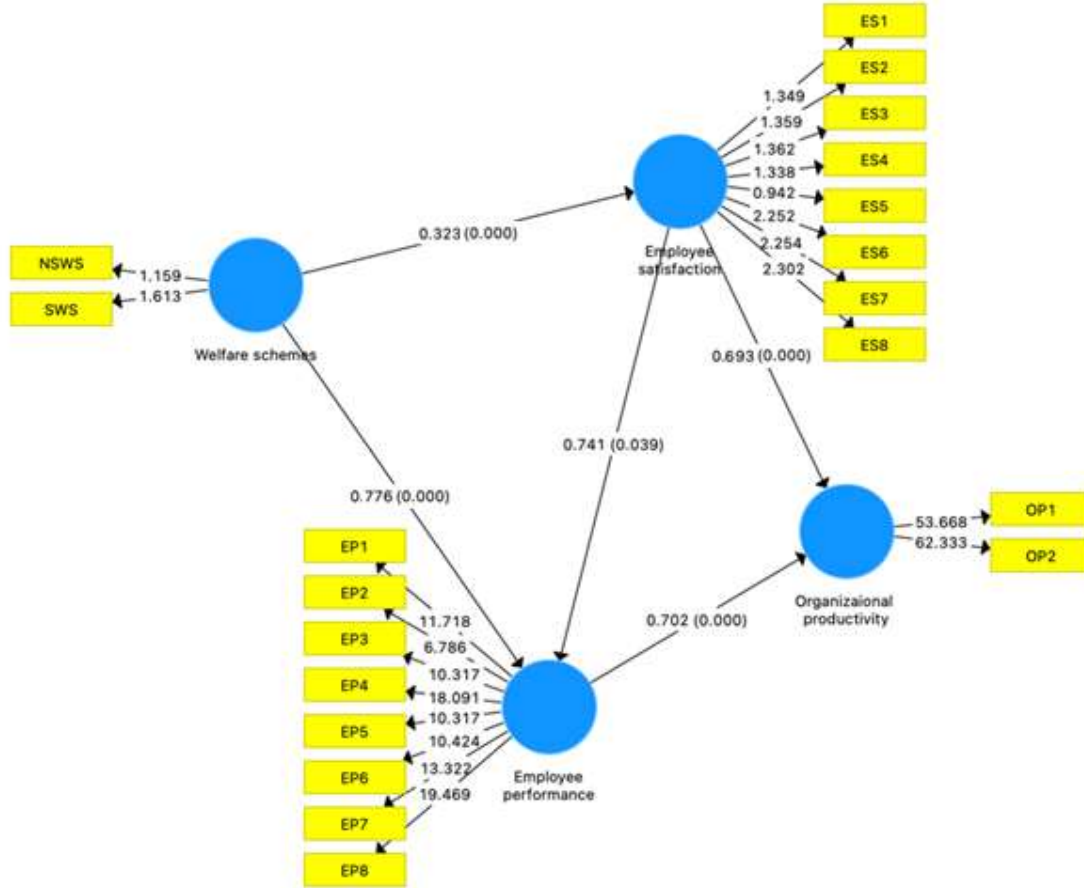


Figure 2. Structural Equation Modelling Result

Table IV. Inferences drawn on hypotheses

Hypotheses	Path	Beta coefficient	t-static	p value	Result
H1	WS → ES	0.323	12.945	0.000	Accepted
H2	WS → EP	0.776	52.349	0.000	Accepted
H3	ES → EP	0.741	32.673	0.039	Accepted
H4	ES → OP	0.693	18.206	0.000	Accepted
H5	EP → OP	0.702	20.212	0.000	Accepted

5. Discussion

The main aim of the study is to examine the effect of financial welfare schemes on employee satisfaction, employee performance and organizational productivity. These findings supported hypothesis H1 by demonstrating a strong and positive association between employee satisfaction and welfare schemes. As a consequence, our findings have confirmed the findings with that of Zumrah et al., (2013) and Garavan et al., (2012). The results concluded that welfare

schemes are essential for the performance management and satisfaction of employees to live happy and healthier life and align employee's goal towards SMEs goal. Highly satisfied employees have higher productivity which is necessary for SMEs in highly competitive environment.

The second hypothesis, H2, predicted a positive and significant effect of welfare scheme on employee performance. The findings of this study are aligned with Maheswari (2019); Varadaraj and Charumathi (2019); Augustus-Daddie et al. (2018). This concluded that if SMEs are providing essential and effective welfare packages to employees, their performance has been increased which led to higher organisational productivity. The third hypothesis H3 also shows an association between employee satisfaction and employee performance, is statistically significant and positive. The findings of this study are consistent with Berger and Berger, (2011) and Kinicki et al., (2013). This concludes that frontline statement of SMEs are high performance management of employees and SMEs are achieving this by satisfying their employees by providing welfare packages and also welfare packages help SMEs to retain the talent without affecting the productivity of employees and SMEs. In other words, best welfare facilities provided by SMEs help organisation to achieve competitive advantage as they keep high performance of employee and commitment of employees towards strategic goal (Lakkoju et al. 2017).

Fourth hypothesis H4 also confirms that there is a positive and significant relationship between employee satisfaction and organisational productivity. Thus, validates the assumptions of Lewsi and Heckman, (2006); Collings and Mellahi, (2009); Tarique and Schuler, (2010); Nilsson and Ellstrom, (2012). This finding concludes that employee satisfaction is vital for organisational productivity. Highly satisfied employees have positive attitude towards his job. On contrary, dissatisfied employees have negative attitude towards his job. It is also noted that organisational productivity results from committed employees who are satisfied with job and welfare packages.

The results of the final hypothesis H5 confirms that there is a positive and significant relationship between employee performance and organizational productivity. The findings of this study are aligned with Mohamed et al., (2018). This implies that high level of employee performance is essential for high level of organizational productivity. SMEs are engaging in improvement of employee performance by means of welfare facilities, so that their organizational productivity can be improved.

6. Inferences

6.1 Theoretical contribution

Previous literature does not witnessed how financial welfare schemes are developed by SMEs in Delhi/NCR, India and its relationship with employee satisfaction, organizational productivity. Therefore, this gap has been filled by present study that is essential to identify the relationship between the variables. This study theoretically contributes to the literature by identifying the linkages between welfare scheme, employee performance, employee satisfaction and organizational productivity. Our conceptual model has novelty that it is empirically confirmed the relationship between the welfare scheme, employee performance, employee satisfaction, and organisational productivity.

6.2 Practical implications

The findings has practical implications for SMEs. The reason for offering a welfare

programmes seems to ensure that SMEs have efficient, healthy, loyal, and satisfied employees. The goal of providing those amenities is to improve their working lives, performance and employee productivity. As a result, managers must establish a framework for increasing organisational productivity by providing essential welfare schemes. Secondly, the study suggests the SMEs may introduce interactive sessions on welfare measures at regular intervals to increase employee awareness of the same and also to gather their feedback and inputs which will gain competitive position. Thirdly, the study suggest managers, that ESI benefits should be extended to all employees and wide publicity and awareness of welfare schemes should be provided which will increase organization productivity and promote health relations.

7. Limitations and suggestions for future study

The information applied in this study is mostly based on the subjective opinions of the employees who responded to the survey. Future studies might focus on this area by using objective measurements. Second, the current study has a sample size of 310 employees, but a future study might include more employees and more cities. Finally, the research is conducted in fabrication, furniture manufacturing and toy manufacturing background, which could be applied to a broader variety of industries.

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