

# An Empirical Study of Impact of Demographic Variables on Quality of Work Life among Insurance Sector Employees in Indore Division

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## Abstract

Quality of work life (QWL) is one of the major parts for the employees' motivation in organizations. People can deliver their best potential if the QWL is improved and satisfactory. The concept of Quality of Work Life deals with the issue of how rewarding or satisfying the time spent in the workplace is. As such, Quality of Work Life may reflect working conditions and contextual issues such as relationships with work colleagues and the intrinsic satisfaction of the job itself. Growth of Insurance sector is expected to be US\$ 350-400 by 2020 and it is also expected that Indian Insurance market will reach the top 3 insurance market in the world. To achieve those insurance companies must have to reduce the attrition rate, which is very high in present conditions. This research study attempted to find out the impact of age, income, gender and experience on Quality of Work Life of Insurance sector employees. Data was collected from 151 Insurance sector employees of Indore city. T-test and One way Anova was used for data analysis.

## Keywords-

Quality of work life, Insurance sector employees, Gender, Experience, Age, Income.

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## Introduction

### Quality of work life (QWL)

The Quality of Work Life is the result of an evaluation that each individual carries out comparing his own hopes, expectations and desires with what he considers as reality. Quality of Work Life is basically the Quality of life that an employee experiences at his work place. Unless good Quality of Work Life is provided to an employee, he cannot be motivated towards work. Quality of Work Life covers all aspects of employee's work life like economic, social, psychological and organizational. Quality of work life is a multifaceted concept. The premise of quality of work life is having a work environment where employees' activities become more important.

**Cunningham, J.B. and T. Eberle, (1990)** described that, the elements that are relevant to an individual's Quality of Work Life include the task, the physical work environment, social environment within the organization, administrative system and relationship between life on and off the job. **Chan, C.H. and W.O. Einstein, (1990)** pointed out

Quality of Work Life reflects a concern for people's experience at work, their relationship with other people, their work setting and their effectiveness on the job. **European Foundation for the Improvement of Living Conditions (2002)** described that the Quality of Work Life is a multi-dimensional construct, made up of a number of interrelated factors that need careful consideration to conceptualize and measure. It is associated with job satisfaction, job involvement, motivation, productivity, health, safety, job security, competence development and balance between work and non-work life.

From this perspective, there has stemmed the notion of organizational responsibility and specifically of management, to ensure that employees who commit themselves fully to achieving the organization's objectives should also experience a high Quality of Work Life (**Kotze 2005**). Besides, an employee who feels a great deal of work related well being and little job distress is apt to have a good Quality of Work Life (QWL), and vice versa (**Riggio 1990**). Indeed, QWL is a process by which an organization responds to employee need by developing mechanisms to allow members to share fully in making decisions that design their lives at work (**Robbins 1998**). Subsequently, organizations cognizant of issues surrounding the concept quality of work life appear to be more effective at retaining their employees and achieving their goals (**Louis & Smith 1990**).

### Review of literature

Various authors and researchers have proposed models of Quality of Working Life which include a wide range of factors. **Baba and Jamal (1991)** listed factors what they described as typical indicators of Quality of Working Life, including: job satisfaction, job involvement, work role ambiguity, work role conflict, work role overload, job stress, organizational commitment and turn-over intentions. They also explored reutilization of job content, suggesting that this facet should be investigated as part of the concept of Quality of Working Life. **Rao (1992)** contended that those factors which influence the importance of a particular need to an individual and those, which satisfy or frustrate the need determine Quality of Work Life. The Quality Work of Life is determined by interactions of personal and situational factors. The factors that influence and decide the Quality of Work Life are: Attitude, Environment, Opportunities, Nature of the job, People, Stress level, Career prospects, Challenges, Growth and development, Risk involved and reward.

According to **Balu (2001)**, Quality of Work Life encompasses various aspects relating to (1) Working Environment and (2) Employee Motivation. Employee Motivation consists of (i) Proper Communication at Shop-level, (ii) Employee Facilities, (iii) Employee Performance

Recognition, (iv) Employee participation with team spirit, (v) Development and Job redesign and Job enrichment, (vi) Dynamic HRD factors, and (vii) Status of family. **Arts et al. (2001)** focused on the following factors: job satisfaction, involvement in work performance, motivation, efficiency, productivity, health, safety and welfare at work, stress, work load, burn-out etc. According to **Royuela et al. (2007)**, European Commission (EC) proposed ten dimensions for QWL, which are (1) intrinsic job quality, (2) skills, life-long learning and career development, (3) gender equality (4) health and safety at work, (5) flexibility and security, (6) inclusion and access to the labor market, (7) work organization and work-life balance, (8) social dialogue and worker involvement, (9) diversity and non-discrimination, and (10) overall work performance.

**Ellis and Pompli (2002)** identified a number of factors contributing to job dissatisfaction and Quality of Work Life, including: Poor working environments, Resident aggression, Workload, inability to deliver quality of care preferred, Balance of work and family, Shift work, Lack of involvement in decision making, Professional isolation, Lack of recognition, Poor relationships with supervisor/peers, Role conflict, Lack of opportunity to learn new skill. **Warr and colleagues (1979)**, in an investigation of Quality of Working life, considered a range of apparently relevant factors, including: work involvement, intrinsic job motivation, higher order need strength, perceived intrinsic job characteristics, job satisfaction, life satisfaction, happiness, and Self-rated anxiety. They discussed a range of correlations derived from their work, such as those between work involvement and job satisfaction, intrinsic job motivation and job satisfaction, and perceived intrinsic job characteristics and job satisfaction.

### Objectives of the study

- To study the Quality of work life with respect to gender among Insurance sector employees.
- To study the Quality of work life with respect to experience among Insurance sector employees.
- To study the Quality of work life with respect to age among Insurance sector employees.
- To study the Quality of work life with respect to income among Insurance sector employees

### Hypotheses:

**H<sub>01</sub>:** There is no significant difference in Quality of work life with respect to gender among Insurance sector employees.

**H<sub>02</sub>:** There is no significant difference in Quality of work life with respect to experience among Insurance sector employees.

**H<sub>03</sub>:** There is no significant difference of Quality of work life with respect to age among Insurance sector employees.

**H<sub>04</sub>:** There is no significant difference of Quality of work life with respect to income among Insurance sector employees.

### Research Methodology

This research is descriptive in nature. Employees of Insurance sector of Indore City (n=151) were selected the sample of this study. For data collection purposes, Scale of QWL has been used, which was developed by Dhar, S. et al. (2006). This scale has been widely used in various researches of social science and well accepted to assess QWL of employees of various sectors. The questionnaire was divided in two parts. The first part of the questionnaire included questions about demographic profile of the respondents. Second part of the questionnaire included questions/variables related with dimensions of QWL. All the variables were required to be marked on likert scale in the range of 1 – 5, where 1 represented strongly disagree and 5 represented strongly agree. Reliability and Validity of the scale is 0.89 and 0.94 respectively. A convenient sampling technique was adapted for the research.

Data was collected from 151 respondents during Jan –April 2014. Initially 180 questionnaires were distributed Out of the same, 167 questionnaires were received back and 151questionnaire were finally considered for data analysis. After collecting the data, the raw scores are tabulated and analyzed through appropriate statistics tools with the help of SPSS, t-test One way Anova was used to test the hypothesis.

### Results and Discussion

The Kolmogorov- Smirnov Statistic tests the hypothesis that the data normally distributed. A low significance value less than 0.05 indicates that the distribution of the data differs significantly from a normal distribution. After conducting this test, it was found that the assumption holds good for the data. The data is normality distributed (.779) (see annexure1).

Reliability test has been made for testing the reliability of Quality of work life, with the help of Coefficient (Cronbach Alpha). Reliability of data is (.971) (see annexure 2) which is excellent.

Since  $p=.239$  (see Annexure 3) which is greater than .05 which means that null hypothesis is accepted. Therefore,  $H_{01}$  (There is no significant difference in Quality of work life with respect to gender among Insurance sector employees) is accepted. Hence, it may be concluded that there is no significant difference in Quality of Work Life of Insurance sector employees with respect to gender. **G. Balachandar et al. (2013)** also found that there is no significant difference between male and female category officers with respect to their quality of work life in Insurance Company.

Since  $p=.000$  (see annexure 4) which is less than .05 which means that null hypothesis is not accepted. Therefore,  $H_{02}$  (There is no significant difference in Quality of work life with respect to experience among Insurance sector employees) is not accepted. From annexure 4 it can be concluded that significant difference arises among low experienced and high experienced employees. It could be the reason that higher experienced employees had spent more time with the organization so they are more comfortable with the working environment, policies, salaries, benefits etc. **Bolhari Alireza et al. (2011)** also found relation between work experience and QWL.

Since  $p=.000$  (see Annexure 5) which is less than .05 which means that null hypothesis is not accepted. Therefore,  $H_{03}$  (There is no significant difference of Quality of work life with respect to age among Insurance sector employees) is not accepted. Hence there is a significant difference of Quality of work life with respect to age among Insurance sector employees. **P. Aranganathan and R. Sivarethinamohan (2012)** also found that there is significant association between the respondent's age and various dimensions of overall Quality of Work Life.

Since  $p=.000$  (see Annexure 6) which is less than .05 which means that null hypothesis is not accepted. Therefore,  $H_{04}$  (There is no significant difference of Quality of work life with respect to income among Insurance sector employees) is not accepted. Difference emerged between high income group and low income group. **G. Nasl Saraji and H. Dargahi, (2006)** study of Quality of Work Life, conducted in hospital employees that reported that having a good and interesting income is an important issue for a high Quality of Work Life.

### Conclusion

The result of the study revealed that there is a significant difference between experiences; age; income and total mean scores of Insurance sector employees on QWL. Age has a positive impact on Quality of Work Life as the older people are having higher degree of Quality of Work Life than Younger. Income of respondent was also found to have significant association with QWL. Accordingly, one is inclined to say that people who have high salaries seem to be unwilling to change their jobs and more satisfied with their jobs and enjoys high level of QWL. Experience seemed to affect the QWL of Insurance sector employees, with higher level of QWL shown for higher experienced group. This implies that QWL is stronger among Insurance sector employees that have spent longer period with the same organization. Gender has no impact on QWL of employees, means male and female employees both are enjoying same level of QWL.

## Annexures :

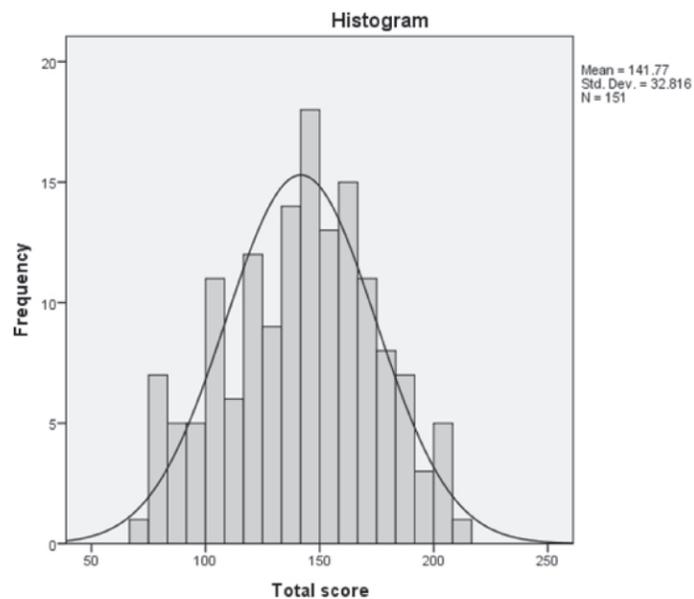
### Annexure 1

#### One-Sample Kolmogorov-Smirnov Test

		Total score
N		151
Normal Parameters <sup>a,b</sup>	Mean	141.77
	Std. Deviation	32.816
	Absolute	.054
Most Extreme Differences	Positive	.040
	Negative	-.054
Kolmogorov-Smirnov Z		.658
Asymp. Sig. (2-tailed)		.779

a. Test distribution is Normal.

b. Calculated from data.



### Annexure 2

#### Reliability Statistics

Cronbach's Alpha	N of Items
.971	45

### Annexure 3

#### Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Total score	Male	87	145.15	33.829	3.627
	Female	64	137.17	31.057	3.882

#### Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	1.396	.239	1.482	149	.140	7.978	5.383	-2.659	18.614
Total score Equal variances not assumed			1.502	141.822	.135	7.978	5.313	-2.525	18.480

### Annexure 4

#### Descriptives

Total score

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
0-10 Years	69	129.00	29.835	3.592	121.83	136.17	69	195
10-20 Years	37	148.76	34.329	5.644	137.31	160.20	81	209
20-30 Years	29	152.62	28.910	5.369	141.62	163.62	103	207
30& above Years	16	161.00	29.198	7.300	145.44	176.56	104	208
Total	151	141.77	32.816	2.671	136.49	147.04	69	209

#### ANOVA

Total score

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	22389.249	3	7463.083	7.884	.000
Within Groups	139145.638	147	946.569		
Total	161534.887	150			

## Post Hoc Tests

### Multiple Comparisons

Dependent Variable: Total score

Tukey HSD

(I) Experience	(J) Experience	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
0-10 Years	10-20 Years	-19.757 <sup>*</sup>	6.269	.011	-36.05	-3.47
	20-30 Years	-23.621 <sup>*</sup>	6.809	.004	-41.31	-5.93
	30& above Years	-32.000 <sup>*</sup>	8.537	.001	-54.18	-9.82
10-20 Years	0-10 Years	19.757 <sup>*</sup>	6.269	.011	3.47	36.05
	20-30 Years	-3.864	7.630	.957	-23.69	15.96
	30& above Years	-12.243	9.206	.545	-36.17	11.68
20-30 Years	0-10 Years	23.621 <sup>*</sup>	6.809	.004	5.93	41.31
	10-20 Years	3.864	7.630	.957	-15.96	23.69
	30& above Years	-8.379	9.581	.818	-33.28	16.52
30& above Years	0-10 Years	32.000 <sup>*</sup>	8.537	.001	9.82	54.18
	10-20 Years	12.243	9.206	.545	-11.68	36.17
	20-30 Years	8.379	9.581	.818	-16.52	33.28

\*. The mean difference is significant at the 0.05 level.

## Annexure 5

### Descriptives

Total score

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
up to 30 Years	53	121.30	28.785	3.954	113.37	129.24	69	195
30-40 Years	23	149.26	31.499	6.568	135.64	162.88	82	203
40-50 Years	46	148.48	29.069	4.286	139.85	157.11	103	209
50 & above Years	29	162.59	27.034	5.020	152.30	172.87	106	208
Total	151	141.77	32.816	2.671	136.49	147.04	69	209

### ANOVA

Total score

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	38130.770	3	12710.257	15.141	.000
Within Groups	123404.117	147	839.484		
Total	161534.887	150			

### Post Hoc Tests

#### Multiple Comparisons

Dependent Variable: Total score

Tukey HSD

(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
up to 30 Years	30-40 Years	-27.959*	7.235	.001	-46.76	-9.16
	40-50 Years	-27.176*	5.839	.000	-42.35	-12.00
	50 & above Years	-41.284*	6.692	.000	-58.68	-23.89
30-40 Years	up to 30 Years	27.959*	7.235	.001	9.16	46.76
	40-50 Years	.783	7.399	1.000	-18.45	20.01
	50 & above Years	-13.325	8.090	.356	-34.35	7.70
40-50 Years	up to 30 Years	27.176*	5.839	.000	12.00	42.35
	30-40 Years	-.783	7.399	1.000	-20.01	18.45
	50 & above Years	-14.108	6.870	.173	-31.96	3.74
50 & above Years	up to 30 Years	41.284*	6.692	.000	23.89	58.68
	30-40 Years	13.325	8.090	.356	-7.70	34.35
	40-50 Years	14.108	6.870	.173	-3.74	31.96

\*. The mean difference is significant at the 0.05 level.

### Annexure 6

#### Descriptives

Total score

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
up to Rs.20000 pm	59	126.10	27.836	3.624	118.85	133.36	79	195
Rs. 20000 -30000 pm	23	143.17	39.099	8.153	126.27	160.08	69	203
Rs.30000-40000 pm	39	148.82	31.843	5.099	138.50	159.14	100	209
Rs. 40000 & above pm	30	162.33	22.952	4.190	153.76	170.90	118	208
Total	151	141.77	32.816	2.671	136.49	147.04	69	209

#### ANOVA

Total score

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	29153.783	3	9717.928	10.791	.000
Within Groups	132381.104	147	900.552		
Total	161534.887	150			

## Post Hoc Tests

### Multiple Comparisons

Dependent Variable: Total score

Tukey HSD

(I) Income	(J) Income	Mean Difference (I - J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
up to Rs.20000 pm	Rs. 20000-30000 pm	-17.072	7.377	.099	-36.24	2.10
	Rs.30000-40000 pm	-22.719*	6.193	.002	-38.81	-6.63
	Rs. 40000 & above pm	-36.232*	6.729	.000	-53.72	-18.74
Rs. 20000-30000 pm	up to Rs.20000 pm	17.072	7.377	.099	-2.10	36.24
	Rs.30000-40000 pm	-5.647	7.890	.891	-26.15	14.86
	Rs. 40000 & above pm	-19.159	8.317	.102	-40.77	2.45
Rs.30000-40000 pm	up to Rs.20000 pm	22.719*	6.193	.002	6.63	38.81
	Rs. 20000-30000 pm	5.647	7.890	.891	-14.86	26.15
	Rs. 40000 & above pm	-13.513	7.288	.252	-32.45	5.43
Rs. 40000 & above pm	up to Rs.20000 pm	36.232*	6.729	.000	18.74	53.72
	Rs. 20000-30000 pm	19.159	8.317	.102	-2.45	40.77
	Rs.30000-40000 pm	13.513	7.288	.252	-5.43	32.45

\*. The mean difference is significant at the 0.05 level.

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